Adaptive Leadership As A Strategy For Bolstering A Bank's Recovery from Crisis Situations

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ABSTRACT:- *As the contemporary financial institutions face a series of turbulences, adaptive leadership is becoming important for enabling banks sense, analyse and reconfigure their capabilities to move from one wave of discontinuities to the other. To discern how adaptive leadership leverages a bank's capabilities in such situations, this study used systematic review as a qualitative content analysis method to explore whether adaptive leadership influences a bank's recovery from crisis situations. After a critical synthesis, thematic analysis of the findings indicated adaptive leadership to play significant roles for enhancing team effectiveness and performance by setting goals and determining the quality of team members, shaping team's operational culture, motivating team's excellent performance and influencing team creativity. But since adaptive leadership is still ignored by most of the contemporary businesses, it is suggested that given the constant volatile changes that banks experience, banking executives must consider adopting a more adaptive leadership style, as future studies explore the adaptive leadership model that businesses can adopt.*

Keywords: Bank Crisis Management; Bank Recovery Strategies; Adaptive Leadership; Impact of Adaptive Leadership; Limitations of Adaptive Leadership

I.   INTRODUCTION

During crisis situations, adaptive leadership becomes essential for enabling the bank configure and reconfigure its existing capabilities to develop new capabilities to recover from the unfolding crisis situation. Adaptive leadership connotes the strategic leadership style that requires a business to evaluate and rethink how the disruptive situation can be overcome through the abandonment of some of the existing capabilities and introduction of novel capabilities (Hernandez-Santiago, 2021). This enables the business to develop new capabilities that can enable it to not only adapt to the unfolding disruptive situations, but also to recover from the emerging crisis situation.

Adaptive leadership is part of the change leadership process that enables the smooth change and transition of the business from one undesired state to the desired new state of performance. It is the strategic process of evaluating the situation to rethink the best strategies that can be applied to bolster the business' adaption to the unfolding crisis situation.

Adaptive leadership deals with the process of evaluating the nature of the unfolding crisis to aid the diagnosis of the areas of a business' operation that must be changed, modified, merged, added or even eliminated to bolster a business' capabilities to respond and adapt to the unfolding crisis (Maha & Dajani, 2022). It is through such innovative initiatives that adaptive leadership bolsters not only the capabilities of the bank to recover from a crisis situation, but also to become more sustainable.

Once adaptive leadership is adopted as part of the leadership styles, it improves the business' capabilities to embrace continuous improvement as part of its operational culture. As cited in Hernandez-Santiago (2021), Heifetz et al. (2009) construe adaptive leadership to connote the strategic process of evaluating the unfolding difficult situation and mobilizing and rallying all the employees to tackle the problem and bolster the business' capabilities to recover from the situation. Adaptive leadership has a transformational element that seeks to diagnose the situation, set the change vision and mobilise the people to work towards the realisation of such change vision.

As a transformational initiative, Heifetz et al. (2009) argue that the nature of adaptive leadership is explained by four characteristics encompassing diagnosis of the situation, preserving the DNA that bolster the organisation's capabilities to survive within the present system, discarding the DNA that undermine survival within the unfolding turbulence and creating new capabilities that can enable the organisation to survive and thrive in the new environment.

In terms of diagnosing the existing situation, adaptive leadership is constantly evaluating and tracking the unfolding trends to discern where the source of turbulence may arise from. It deals with constant thorough analysis of the unfolding industry and market dynamics as well as the existing internal capabilities of the business to continue surviving and thriving in the context of the unfolding trends (Obolensky, 2017). As part of the process of adaptive leadership, it is through such periodic industry and market analysis that the organisation becomes alert and responsive to any unfolding dynamics.

But the capabilities to respond to the emerging disruptions can be undermined by some of the organisation's DNA. In that process, adapt leaders often evaluate and preserve the organisation's DNA that may bolster its capabilities to survive and thrive amid the unfolding crisis. An organisation's DNA reflects a set of defined practices, thinking, business philosophy, technology, machineries, skills, competencies, culture, management style and ways of doing things that the organisation has used for years as its major source of competitive advantage (Northouse, 2021).

However, in certain situations, due to the changes in the environmental trends, some aspects of the organisation's DNA can be a major inhibitor of a business' capabilities to effectively respond to unfolding crisis situation.

Given the unfolding dynamics, a critical analysis of the organisational DNA is quite essential for discerning the aspects that must be preserved and the ones that must be eliminated or modified to bolster a business' overall capabilities to diagnose and respond to the unfolding crisis. It is through such an approach that the bank is able to introduce new capabilities reflecting novel financial products, services, technology, leadership style or even business philosophy that can enable the bank to come out of the crisis (Ho et al., 2022). That implies adaptive leadership is the constant analysis of how the business can be made to adapt and thrive in the context of the unfolding crisis situations.

Adaptive leadership requires the constant evaluation and questioning of the status quo by asking hard questions as to whether the bank has all the essential capabilities to thrive in the changing dynamics. It requires the bank to assess whether it has the requisite skills, competencies, experience and technology to thrive and overcome the unfolding dynamics.

But in that process, Cardona-Madariaga (2016) points out that adaptive leadership tends to adopt a learning approach entailing the use of experimentations and re-experimentations for the business to come out with the best solutions. As the business faces a series of challenges and turbulences, it is not a must that every solution introduced will work out. Some will work and others will not work. Hence, it is part of the initiatives of adaptive leadership to engage in experimentation and re-experimentation in order to emerge with the best solution. Experimentation and re-experimentation is part of the learning process that enables adaptive leaders to test, evaluate and extract the most plausible solution (Jefferies, 2017).

Unfortunately, it is the adoption of such a learning process that is often a challenge since most of the leaders tend to be discouraged by the failure of the first introduced solution. This can affects the resilience of the organisation to thrive and to come out of the unfolding dynamics. From Bennis and Thomas' (2002) study, it was found that the effectiveness of adaptive leadership is often defined by four features encompass engaging employees and the other stakeholders to get involved in shared meaning, having a unique compelling voice that gets people working to achieve the desired common outcomes, using honesty and integrity to charm and rally people around a common goal and having adaptive capacity to drive the change and transformation from one form of turbulence.

In contrast, Reeves et al., (2011) hold that the effectiveness of adaptive leadership is measured by four dimensions encompassing navigating and sailing through the new environment, leading with empathy, learning through self-correction and creating a win-win situation. For navigating and sailing through the new environment,, adaptive leadership requires a critical diagnosis of the existing situation to enable leadership and the organisation to evolve with the unfolding trends.

Leading with empathy emphasises that for adaptive leadership to thrive, it must lead from the perspective or the views of the others. It is must strive to understand the situation from the point of views of the other players (Kantur & Say, 2015). This improves the precision of the solutions to be introduced to respond to the demands and needs of the unfolding trends.

Learning through self-correction emphasises the need for experimentation and trials and retrials without being held accountable or blamed for any failure that may arise from the experiment. However, for adaptive leadership to influence the attainment of the desired outcomes, Ramalingam et al., (2020) propose the five principles that influence the effectiveness of adaptive leadership to encompass:

— Usage of Evidence-based Learning and Adaptation
— Stress-Testing underlying Theories, Assumptions and Beliefs
— Streamlining Deliberative Decision-Making
— Strengthening Transparency, Inclusiveness and Accountability
— Mobilizing and Undertaking Collective Action

Since adaptive leaders often anticipate, articulate, adapt and act accountably with openness and transparency, usage of evidence-based approach requires businesses to evaluate the unfolding situation and gather evidence that can be analysed to inform the kinds of strategies that must be undertaken to respond to the situation. Stress-testing underlying theories, assumptions and beliefs require critical analysis and reflections of the unfolding crisis and the capabilities of the business to respond to the situation (Castillo & Trinh, 2018).

Such analysis enables the bank to test and re-test its solutions to ensure that risks of mistakes are eliminated for the bank to adopt the best solution to the unfolding crisis. Streamlining deliberative decision-making requires adaptive leaders to avoid procrastinating to adopt and undertake bold clear actions to deal with the crisis situation.

Procrastination and doubts can create the risks of avoiding the use of actions and strategies that could have had significant turnaround effects. These must be accompanied with not only the initiatives of strengthening transparency, inclusiveness and accountability, but also mobilizing and undertaking collective action to completely take out the business from the crisis situation(Clesen, 2017; Cote, 2022).

Unfortunately, during crisis situations, there is often still a challenge of most bank leaders to adopt a more adaptive leadership. Since these explain the failures of some of the bank recovery strategies, it is in that context that this study uses the methodology described below to explore whether adaptive leadership influences a bank's recovery from crisis situations.

II.   METHODOLOGY

In the quests to explore how adaptive leadership enhances a bank's recovery from crisis situations, the study used systematic review. Systematic review refers to the strategic process of gathering and analysing the data from the existing studies in order to identify solutions that can be suggested for addressing the problems that have not been covered by the existing studies. Systematic review can take the form of a qualitative or quantitative approach(Dixon-Woods et al., 2006). However, this study used the qualitative approach.

In addition, systematic review is also used in situations where a lot of studies have been conducted on a particular area of interest. Given, the avalanche of the conducted studies, the use of systematic review is often preferred for the reason that the views that are expressed in the secondary data are most likely the views to be gained from the primary investigation (Naeem et al., 2023).

It is such reasoning that informed the use of systematic review in this study. Just like adaptive leadership, a lot of studies have also been conducted on bank crisis management or strategies for recovering from a crisis. That implies by using systematic review to just gather and evaluate the existing studies on adaptive leadership and bank crisis management, the study can be able to reach logical conclusions on whether adaptive leadership influences a bank's recovery from crisis situations.

To undertake such analysis, the process of systematic review was structured according to four steps encompassing formulation of systematic review question, literature search, data extraction and data analysis (Snyder, 2019; Seers, 2015). In terms of the systematic review question, the fundamental question for the systematic review was to evaluate how adaptive leadership enhances a bank's recovery from crisis situations.

During literature search, it is this question that influenced the literature to be explored and included in the study. However, in addition to the systematic review question, the literature search was also guided by keywords like "bank crisis management", "bank recovery strategies", "adaptive leadership", "impact of adaptive leadership", "limitations of adaptive leadership".

As these keywords guided the literature search, the actual process of searching the relevant literature was accomplished using Search Engines like Google and Web of Science. During the literature search, it is only the articles that were relevant to the study that were extracted and included in the study. To ensure relevance of the articles, the titles, abstracts and full-texts of the articles were read and evaluated to discern whether they offered the required detailed insights on how adaptive leadership enhances a bank's recovery from crisis situations. Other criteria for inclusion of the articles required the articles to have full-texts and not just the abstract.

The articles also had to have been published in English and in the period between 2015 and 2024. Articles that did not meet such criteria were excluded from the analysis. In otherwords, once all the articles had been extracted, the process of data analysis commenced. Thematic analysis was used to analyse articles (Dixon-Woods et al., 2006; Naeem et al., 2023). During thematic analysis, each of the extracted articles were read to discern and extract themes, subthemes and the accompanying narratives that offered insights on how adaptive leadership enhances a bank's recovery from crisis situations. The details of the findings are as reflected below.

III.   FINDINGS

As the contemporary financial institutions seek to perform effectively, outcomes of systematic review indicated that improving the overall effectiveness of team performance is critical for bolstering the overall organisational performance and sustainability in the constantly changing modern business environment.

However, to achieve that, diagnosing the role of leadership in determining team effectiveness is critical for discerning how the performance of teams can be improved during a bank's crisis management situation (Heldal & Antonsen, 2014). For a bank to recover from the unfolding crisis situations, findings from systematic review indicated that adaptive leadership tends to be essential for:
— Improving Quality of Work Teams

— Shaping Team's Operational Culture
— Motivating Team's Excellent Performance
— Influencing Team Creativity

Details of these themes are evaluated as follows.

Quality of Team Members

During a bank's crisis management, adaptive leaders play significant roles for determining the quality of team members to bolster the overall effectiveness of team performance. Team leaders do not only determine the quality of team members, but also team vision and goals as well as the types of teams that must be put in place. It is the skills, competencies and experience of the team members that influence the effective team performance to catalyse the capabilities of the bank to quickly recover from the crisis (Reagans et al., 2016).

During a bank's crisis management, team leaders tend to play significant roles to ensure that it is only the individuals with the requisite skills, talents, competencies and experience that are selected and included in different teams. Since it is the leaders that set goals and formulate required work teams, this influences their ability to determine the team members with the requisite skills, talents, competencies and experience that would influence effective team performance during the crisis. With the designated team goals, vision and mission in mind, leaders often assess capabilities across the existing pool of employees to discern the employees with the requisite skills and talents that must be included in the team membership (Curry, 2014).

Yet besides influencing the quality of team members, adaptive leaders also influence the effectiveness of team performance by determining the kinds of teams that must be created and established. This ensures that the designated tasks that must be accomplished has the required teams with members that have the requisite skills, competencies and experience. In that process, if the bank has a temporary crisis requiring the establishment of a team to deal with such a crisis, the team leader would establish a problem-solving team constituting of the requisite experts to solve such a problem (Gadirajurrett et al., 2018). Self-managed teams would be created for the highly qualified experts that need limited management intervention to deal with a particular organisational challenge.

For situations where the bank aims to establish a major investment in a new market, a leader would create a cross-functional team constituting of all the capable individuals from different departments to deliver the desired project outcomes. Where different expert team members are spread across different locations, the adaptive leader would create a virtual team to improve the liaison and collaborations as well as information sharing and exchange between different experts (Marques-Quinteiro et al., 2020).

In contrast, a leader would establish a multi-team constituting of other different smaller teams to deal with a more complex organisational problem that requires the engagement of different expert teams. As the team leader influences the effectiveness of teams in that way, he/she also tends to be critical for shaping team's operational culture (Paolucci et al., 2018).

Shapes Team's Operational Culture

To influence team effectiveness during crisis management situations, adaptive leaders also play significant roles for shaping the team's operational culture. Operational culture of the team reflects a set of shared perceptions, beliefs, values, customs, norms, behaviours and attitudes that define how different team activities are accomplished to achieve the desired team and organisational goals and objectives (Guimerà et al., 2005).

During a bank's crisis management, leaders play pivotal roles in shaping the team's operational culture by first setting the codes of conduct, standards and values that determine how the organisational activities must be accomplished. These set the tones of the behaviours and practices expected of the team members to enable them to attain the desired goals and objectives.

However, to get the team members to exhibit the desired behaviours and best practices that bolster the team's effective performance, leaders also use a set of rewards to encourage the best behaviours and punishments to discourage the undesired behaviours. In terms of rewards, team leaders may use rewards like bonuses, promotions, recognitions and praises to encourage the best performing team members to continue exhibiting good behaviours that influence the team's overall effective performance (Hambley et al., 2007).

Regarding usage of punishments, team leaders may use punishments like withholding of rewards, taking disciplinary actions, demotion and firing or using threats of demotion and firing to get team members to exhibit the desired behaviours. Such threats or punishments instigate most of the team members to adopt the best behaviours that aid the team and the bank as an organisation to quickly recover from the crisis (Knight & Eisenkraft, 2015). During a bank's crisis management, team leaders also play pivotal roles for motivating and influencing members to attain the desired organisational goals and objectives.

Motivates Team's Excellent Performance

During crisis management situations, adaptive leaders often motivate different team members to influence their performance and attainment of the desired team and organisational goals and objectives. To eliminate conflicts and sabotage, it is also the team leader that determines, divides and allocates all the tasks that must be accomplished to enable attainment of the desired state of performance (Hao & Yan, 2020). In that process, leaders improve the overall effectiveness of team performance by ensuring that individual team members are allocated the tasks that best suit and match his/her capabilities.

To further improve effectiveness of team performance during a bank's crisis management situation, team leaders also contribute enormously towards the empowerment of different team members. This can be done through training and development, coaching, mentoring and the allocation of the desired power, authority and resources to aid effective accomplishment of the designated tasks. With all these put in place, leaders often use different reward systems to motivate employees. This enables leaders to influence the emergence of different team operational culture that may takes the form of corrosive, country club, comfortable, competitive, cut-throat or championship culture (Koopmann et al., 2016).

Unlike bad leaders who can induce the emergence of corrosive team culture which is characterized by negativity, conflicts, sabotage and distrust, good team leadership can influence the development of country club culture where members act in unison. Team leaders using country club culture would encourage different team members to work as a team, as for those using comfortable team culture, this would encourage team members to focus on accomplishing tasks that they are comfortable with (Limbare, 2012).

Through comfortable culture, team leaders improve the motivation of team members since they are advised to focus on just doing what they can manage. For competitive team culture, the team leader would require a high level of competition and rivalrism among team members to instigate creativity and high levels of individual team performance.

Meanwhile for leaders encouraging cut-throat and championship operational culture, the leaders would encourage team members to perform more effectively so as to attain the desired results (Paolucci et al., 2018). Since cut-throat and championship operational culture focus on results, they tend to influence employees to work towards the achievement of the desired targets. In that process, leaders who are faced with crisis situations may also take actions that may influence or constrain the creativity of the team.

Influences Team Creativity

During a bank's crisis management, leaders can create an amicable work environment that influences free thinking and improved creativity of team members. Adaptive leaders can create conditions that enable each individual team member to think and act freely. If the team members are also empowered with the necessary power and resources to make certain essential decisions, this improves the individual member's creativity to do their best and ensure the best outcomes are delivered (Hambley et al., 2007).

However, the extent to which team leadership can influence the effectiveness of team creativity and performance may depend on the nature of the adopted leadership. As contrasted to autocratic leadership style that would suffocate creativity, it is instead leadership like transformational leadership that would influence improved creativity of the individual team members. Through usage of the four elements of transformational leadership like idealized influence, inspirational motivation, intellectual stimulation and individual consideration, transformational leaders may not only create a conducive work environment, but also inspire individual team members to think and act more freely (Kozlowski & Ilgen, 2006).

Just like transformational leadership, democratic leadership style may encourage debates and brainstorming amongst team members. During a bank's crisis management, this improves creativity and capabilities of the members to continuously emerge with new ideas that can spur their overall effective performance.

When adaptive leadership takes a more transformational or democratic approach, it tends to encourage the utilisation of different brainstorming techniques like brainwriting that requires individual members to write down and post their ideas or 5Whys that requires members to repeatedly ask the same questions for a longer period of time so as to generate an array of probable answers (Choi, 2017; Curry, 2014).

Alternatively, more democratic and transformational leadership may also encourage usage of brainstorming techniques like mind mapping that encourages the extraction and linking of all different ideas as possible or starbursting that requires members to ask questions like what, where, who, why, how and when of the phenomenon being investigated. During a bank's crisis management, usage of these different brainstorming techniques can enable the team to generate the array of different ideas that bolster their individual performance and the general performance of the team (Kozlowski & Ilgen, 2006).

However, even if this implies, adaptive leadership influences effectiveness of team performance, it is not only autocratic leadership that may affect team effectiveness, but also the democratic leadership style. As

autocratic leadership suffocates creativity, democratic leadership that encourages free debates may induce conflicts that arising from unsettled issues. This can cause prolonged conflicts and dissatisfactions of some members that can prompt them to engage in sabotage that affects team performance. Leadership roles for influencing team effectiveness may also be limited by the fact that other leadership styles like transactional leadership style may also be limited if no rewards are provided (Koopmann et al., 2016; Reagans et al., 2016).

IV.   CONCLUSION

Most of the contemporary financial institutions experience a series of disruptions ranging from disruptions caused by natural crisis, competition and the failure of the global economic or financial system. Thriving in such a turbulent global business environment requires the banking executives to adopt strategies that not only introduce new products to bolster their competitiveness, but also new leadership styles. New leadership styles that use a more adaptive approach enables the banks to constantly sense, analyse and reconfigure the bank's capabilities to thrive through the unfolding waves of discontinuities.

Adaptive leadership influences the capabilities of the bank to analyse situations and set vision that guides the bank's strategic actions that must be undertaken to take the bank out of the crisis.

It is such new vision that defines the sets of new resources, technology, processes, structure, strategies, work teams and organisational culture to influence the faster recovery of the bank from the crisis. In that process, adaptive leadership plays significant roles in influencing team effectiveness and performance by setting goals and determining the quality of team members, shaping the team's operational culture, motivating the team's excellent performance and influencing team creativity (Heldal & Antonsen, 2014; Choi, 2017).

Since adaptive leadership is still ignored by most of the contemporary businesses, it is suggested that given the constant volatile changes that banks experience, banking executives must consider adopting a more adaptive leadership as future studies explore the adaptive leadership model that businesses can adopt.

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