

Managing Resistance to Organisational Change for Improving a Bank's Effective Response to the Unfolding Disruptive Situations

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ABSTRACT:- In the event of poor communication to effectively explain the nature of change as well as the expected difficulties and opportunities that will come with change implementation, resistance to change was found in this study to emerge as one of the critical inhibitors to change aimed at bolstering a bank's capabilities to respond to the unfolding disruptive situations. During the initial stages of the introduction of new changes, the bank may be required to introduce new structures, policies, leadership, technologies and processes that change the nature of work. As it introduces new employees, findings imply it can also cause the retrenchment of some of the employees as well as the disbanding of different work teams. Coupled with loss of the sense of direction, these situations induce emotional and psychological problems like anxiety, stress, depression, sadness, fear of the unknown and anger that can cause sabotage and frustrations to affect the successful implementation of the required organisational change and transformation initiatives. Though in the later stages of change implementation, employees recognising that there is nothing much that they can do to stop change, may surrender and embrace change, the overall insights imply it is during the beginning stages that efforts must be put in place to diffuse and mitigate potential risks of resistance to change. During the initial stages of implementing change for aiding a bank's effective response to the unfolding disruptive situations, effective communication as accompanied with negotiation, bargaining, counselling and trade-offs must be used by the managers. These can enable managers to consult, engage and involve employees in the design and implementation of change in the way that responds to the dichotomous needs and preferences of the employees. Instead of alienating the employees, bank managers must seek to interact and bring ordinary employees closer so as to understand and respond to their needs. In that process, bank managers will need to realise that engagement with the ordinary employees is part of the critical strategies for bolstering a bank's capabilities to implement the required changes and come out of the unfolding disruptive business situation.

Keywords: Disruptive Situation; Bank Performance; Employee Resistance; Change Implementation; Managing Employee Resistance; Bank's Crisis Situation; Crisis Management

I. INTRODUCTION

During the implementation of strategies aimed at improving a bank's effective response to the unfolding disruptive situations, effective management of employee resistance tends to be essential for enhancing the success of such a strategic action. This is because effective response to the unfolding disruptive situations often requires banks to introduce some radical or incremental changes to remain adaptive and survive (Dalati, 2017).

Unfortunately as such changes are introduced, some of the employees and managers may embrace the required changes as others refuse and resist the newly introduced reforms. This can affect the bank's effective response to the unfolding disruptive situations (Weiser et al., 2020). If the bank cannot effectively respond, it signifies it cannot come out of the crisis. Yet in most of the cases, disruptive situations tend to arise from crises. Crises refer to sudden situations that arise to affect and distort the bank's overall effective performance. It is a sudden undesirable situation that can arise to undermine a bank's overall effective market performance. Such crisis situations often arise from the competition turbulences sparked by the introduction of new disruptive situations that affect a bank's effective market performance (Caliskan & Gökçe, 2020).

When internet banking was introduced as some of the banks had not yet embraced digital banking system,. It became a disruptive competitive trend that affected and undermined the effective market performance of the banks that had not yet embraced digital banking. This implies it is not only the disruptive competitors' behaviours of introducing new disruptive products/services that can create a crisis, but also technological changes (Vlachopoulos, 2021).

Technological changes introducing new nature of operations as well as patterns of operational efficiency can cause a crisis that affect the effective market performance of banks that have not yet embraced such new technologies. If disruptive situations causing bank crises are not arising from technological changes and introduction of disruptive bank products/services, they can emerge from natural calamities or the outbreak of epidemics /pandemics causing extensive sickness or deaths like it was during the Covid-19 crisis (Ton, 2023).

Disruptive business situations can also arise from war and political conflicts that directly destroy banking infrastructure or create economic situations that affect a bank's effective market performance. As reflected in Russia-Ukraine War or the US War on Terror in the Middle East, some wars can attract international economic sanctions. These sanctions can restrict the flow of certain commodities as was the case for Russian oil which resulted in energy shortages and subsequent rising prices and inflationary tendencies around world (Hubbart, 2023).

Just like war or disruptive technologies, disruptive business situations requiring a bank's effective response can also emerge from natural disasters like earthquakes or hurricanes in the Caribbean that destroy banking infrastructure and networks as well as economic activities to affect a bank's effective market performance (Tang, 2019). To respond to such situations, banks are required to introduce new changes to bolster their operations through the disruptive periods of turbulence.

Banks introduce new technologies to enable them operate during and after disruptions like it was during hurricanes, by using cloud computing or during Covid-19 to use online banking and enable the bank remain operational during the lockdowns.

Other changes may require restructuring and downsizing in order to reduce costs and remain profitably operational during the crisis. In some instances, changes could require closing and shifting the operation of a particular branch to another geographical area or market (Kimberley et al., 2018). In other situations, responding to a crisis may require some of the banks to adopt different work methods or even management and leadership styles.

In some cases, such changes can be easily embraced by some employees and managers, as in the other cases, a majority of the managers and employees can oppose the implementation of the required changes. This causes challenges for the implementation of the required changes that are essential for bolstering a bank's capabilities, to respond to the unfolding disruptive situations (Tagulao et al., 2022). Resistance to changes introduced for enhancing a bank's response to the unfolding disruptive situations can cause sabotage and conflicts that lead to the loss of valuable managers and employees who could have played more valuable roles during the implementation of a bank's strategies for responding to the unfolding disruptive situations.

In effect, the effective management of employees' resistance is essential for enhancing the effectiveness of the bank's effective response to the unfolding crisis situations (Priyanka, 2024; Rieg et al., 2021). Unfortunately, managing such resistance is often a challenge that not only banks, but also other forms of businesses experience when responding to disruptive business circumstances requiring urgent response.

Given the empirical facts from the Caribbean financial markets, it is a combination of such challenges that motivates this study to the methodology described below to evaluate the approaches for managing resistance to organisational change for improving the bank's effective response to the unfolding disruptive situations.

II. METHODOLOGY

To discern the approaches for managing resistance to change during the implementation of a bank's strategies for responding to unfolding disruptive situations, the study used systematic review. Systematic review is one of the qualitative critical content analysis methods which is used for evaluating and extracting the required themes and detailed narratives and insights that offer solutions to the research question from the existing studies (Crawford et al., 2023).

Systematic review focuses on evaluating and exploring the existing studies with the motive of extracting the solutions to the existing problems from the existing studies. Instead of conducting a new study, systematic review is often used in situations where a lot of studies have been conducted on a particular area (Howell & Savin-Baden, 2010).

Given the enormous studies conducted on such an area, it is often the logic in the application of systematic review that conducting a new study would not only waste time and resources and also not produce new insights apart from the views that have already been expressed in the existing studies. It is such reasoning and logic that motivated the use of systematic review in this study.

Just like managing crisis situations, an avalanche of studies have also been conducted on managing employee resistance, how employees resist changes as well as how to manage and diffuse risks of employee resistance during the implementation of change. From a brief analysis of theories and literature, it was evident that as banks try to respond to disruptive situations, a crisis or any undesirable market situation by introducing some minor or radical changes, risks of employee resistance tend to arise.

Hence, it was concluded that from just the analysis of the existing theories and literature, the study would be able to extract critical insights that would offer the answer to the fundamental research question which is concerned with exploring the approaches for managing resistance to change during the implementation of a bank's strategies for responding to the unfolding disruptive situations.

To accomplish that, the process of systematic review unfolded according to four steps encompassing defining the systematic review question, literature search, data extraction and analysis. The critical question for systematic review probed what approaches are used for managing resistance to change during the implementation of a bank's strategies for responding to unfolding disruptive situations?

Though this was the main question that guided the study, the process of systematic review also evaluated several other sub-questions that examined what causes employees to resist during change implementation as well as why and how do employees resist changes. It is such analysis that influenced the evaluation of the kinds of strategies that can be adopted for managing resistance during the implementation of a bank's strategies for responding to the unfolding disruptive situations.

With all these questions being used, the literature search process was accomplished using keywords like "causes of employee resistance", "employee behaviours and actions during change implementation", "managing employee resistance during a bank's crisis situation" and "bank crisis situations" and "managing a bank's crisis situation". Whilst using these keywords and research questions, the process of evaluating and exploring relevant studies was accomplished using search engines like Web of Science and Google. To extract relevant study, the process of data extraction entailed reading the title of the articles, abstract and full text to discern whether or not the information was relevant to the study.

If the information was relevant, initiatives were also undertaken to assess whether the study was published in English and in the period between 2015 and 2024. If the study was older than the 2015, it was important to assess whether the article was from a primary study and has remain relevant and cited up to the present day.

Through the use of such an approach, the extracted studies were subjected to evaluation using thematic analysis (Cooke et al., 2012) to discern whether they offer the essential insights on the approaches for managing employee resistance that can arise during the implementation of changes for bolstering a bank's effective response to the unfolding disruptive situations. Combined with the measures for improving credibility, dependability, reliability and transferability of the study, the overall details of the findings are as reflected below in the results and discussions.

III. RESULTS

From systematic review, Endrejat (2021) was found to highlight employees' resistance to change as one of the major impediments of social organisational change and transformation. Irrespective of how social change is planned and communicated to the employees, procrastination, anxiety, doubt, stress and depression are some of the psychological issues that employees face. In the process of the implementation of the changes aimed at improving a bank's effective response to the unfolding disruptive situations, it is such procrastination and fear of the unknown that tend to induce resistance and sabotage that affect the successful implementation of the bank crisis recovery. Even for the middle and lower managers, Endrejat (2021) highlights that there is often doubt, mistrust and loss of direction that sets in whenever change is announced. In effect, those who are in charge of change plan formulation and implementation are expected to be more confident, but even then, there is always doubt and mistrust if a particular change implementation strategy will work or not.

If it does not work, Endrejat (2021) argues that senior leaders who have worked for years building their career and reputation may face the risks of reputational damage. This can affect their career development. If even those who are in charge of change formulation and implementation experience such difficulties, it often becomes difficult for middle and lower level managers as well as ordinary employees to handle the dynamics of change required for aiding a bank's effective response to the unfolding disruptive business situations.

In effect, Evans and Evans (2018) note that the implication of such situation is that most of the organisational personnel have often opted to debate and put forward arguments favouring the retention of the status quo. Given the uncertainties that face the organisation during the course of change implementation, most of the employees by nature of being human would never prefer to venture into the world of the unknown.

Of course in such situations, Evans and Evans (2018) posit that transformational leaders have often been quite useful for offering the direction that the organisation must undertake. They also communicate to convey the message that the organisation is not venturing into the world of the unknown since the future is clear as to where the organisation aims to go as well as the future values that the organisation aims to achieve.

However, in addition to clear communication about the future vision and state of the organisational performance, it emerged from systematic review that as compared to the other theories, it is Kubler-Ross' (1969) "Change Management Curve" that offers essential insights for managing and diffusing resistance to change.

Kubler-Ross (1969) "Change Management Curve"

Instead of firing the resisting employees, Kubler-Ross' (1969) "Change Curve" suggests the implementers of change must strive to move along the change implementation curve to understand why the employees behave in the way they do. In that process, Barbara (2024) explains that understanding the

behaviours of the employees along different stages of change curve enables change implementation leaders to understand the kinds of strategies to apply in each stage to bring the employees under control so as to influence the achievement of the desired outcomes.

As reflected in Figure 1, change curve argues that since change disrupts the status quo, it tends to generate emotional responses unfolding along five stages that encompass denial, anger, bargaining, depression and acceptance.

Denial is the stage where employees are shocked and disappointed by the change message that they have just received. In that process, Barbara (2024) reveals that due to their comfortability with the present system, they tend to present arguments that prevent change from occurring. Others may tend to engage in sabotage and activities that frustrate the overall progress and performance of the organisation. The most dissatisfied employees may seek to exit the organisation hence leading to the stage where the organisation loses more of its valuable personnel (Kubler-Ross, 1969). That implies instead of change influencing improved organisational performance during a bank's response to the unfolding disruptive situations, the performance of the organisation may instead decline.

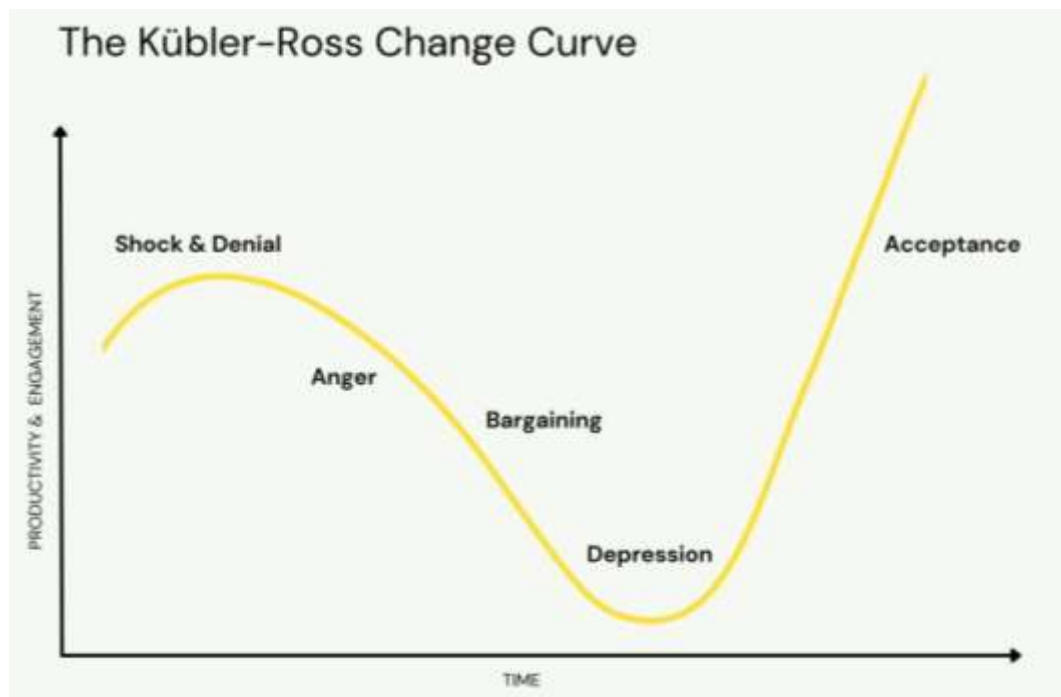


Figure 1: Kubler-Ross' Change Curve Model
Source: Kubler-Ross (1969)

To avoid experiencing such kinds of situation, some of the organisational leaders are often very tactical in getting change message to the employees. They would first make the change message leak so that employees become aware of the impending change through rumours. This helps in removing the element of surprise and once the final change message is announced. It also enables change leaders to test the waters and understand how most of the employees are likely to react if the changes that the bank is required to undertake are announced as part of the disruptive situation's response strategies.

In the process of expressing their dissatisfactions, Fredberg and Pregmark (2022) state that some of the employees through usage of trade unions may organise themselves with the aim of striking once the implementation of change commences. So leaking change message before the formal communication is important for diagnosing and preparing to such dynamics.

Hubbart (2023) points out that denial about the impending change as accompanied with sabotage often leads to anger once employees realise there is no way that they can stop the planned change from being implemented. In this anger stage, productivity and performance decline with the effect that to contain the situation, the organisational leaders must accept poor performance and focus on driving the success of change implementation.

Managers will have to change from just doing activities' planning, organising, implementing, leading and controlling into being workplace counselors who are involved in counselling the psychologically affected employees. For those who are going to lose their jobs, Hubbart (2023) suggests that managers can advise or offer partial bursaries for upskilling as others are advised to look for alternative means of employment.

Once the employees realise that managers are more understanding and empathetic of their circumstances, they may tend to also be understanding and avoid the destructive approach to expressing their anger. It is such approach that Kubler-Ross' (1969) "Change Management Curve" highlights to drive change implementation process from anger stage to the bargaining stage. Once employees recognise that change management leaders understand their needs and demands, they will engage in bargaining with the organisation. In the bargaining stage, Hubbart (2023) explains that employees put across different options and management also offer different options so that there is engagement, consultation, trade-offs and compromises of the best approaches that can be used to deal with the employees who are affected by change.

During bargaining, employees may also put across some of the aspects of the organisation that they feel must be spared during the implementation of change. Though the bargain stage diffuses tension, Hubbart (2023) highlights bargaining to still drive the change process to the depression stage for those who feel that they have lost during the bargain stage.

Once employees have bargained and they failed to get better deals, they resign and depression and anxiety set in. These affect the employees' performance; causing even more defection of the best employees from the organisation (Gupta, 2023). Through counselling and other management interventions, employees move from the depression stage to the acceptance stage.

It is in the acceptance stage where employees start to come to terms with the changes being implemented since they get to understand that they cannot defeat the change being implemented. Once employees accept that they cannot do away with change, they start exploring the other different options of trying to live with the new changes.

During such explorations, Stobierski (2020) explains that some may find new opportunities that are offered by the change to even further reinforce why the change must be retained and maintained. However, the kinds of difficulties and inhibitors of change implementation are not only reflected in Kubler-Ross' (1969) "Change Curve Model", but also in Bridges' (1991) "Transition Model of Change".

Bridges' (1991) "Transition Model of Change"

It is argued in Bridges' (1991) "Transition Model of Change" that although change creates so many positivities, opportunities and possibilities, it can also be the source of discomfort and frustration that can affect the successful implementation of the organisational change and transformation. Yet as frustration and discomfort set in, it can also become the instigator of employee resistance to change.

To ensure the smooth implementation of organisational change and transformation, Bridges' (1991) "Transition Model of Change" offers guidelines that change leaders and managers can use for diagnosing and managing the causes of frustrations, discomfort and resistance throughout the different chronological stages of change implementation.

The guideline reflects how employees respond to different situations of the transition from the old system and approach to the desired new state. As employees evolve through such different stages, Bridges' (1991) "Transition Model of Change" offers insights that enable managers and change leaders help employees feel comfortable to cope and adapt to the unfolding changes in the way that enables the organisation achieve the desired change and transformational goals and objectives. In the context of the illustration in Figure 2, Bridges' (1991) "Transition Model of Change" highlights transition to unfold according to three stages encompassing ending, transition-zone and new beginning.

Ending deals with the stage where change sets in to introduce new structures, policies, leadership, technologies and processes that change the nature of work. Whereas it introduces new employees, it can also cause the retrenchment of some of the employees as well as the disbanding of different work teams. Coupled with loss of the sense of direction, Kolbergyte and Dromantaite (2022) point out that these situations induce emotional and psychological problems like anxiety, stress, depression, sadness, fear of the unknown and anger that can cause sabotage and frustrations to affect the successful implementation of the required organisational change and transformation initiatives.

Kolbergyte and Dromantaite (2022) further reveal that organisational leaders can help eliminate such emotional and psychological issues by adopting the appropriate communication strategies. Such communication strategies can also be intertwined with the exercises that counsel employees about the need to embrace new change as part of the processes for improving the organisational performance and sustainability. Somehow, attempts to address emotional and psychological concerns in the ending stage propel the change implementation process to the transition-zone or the neutral-zone.

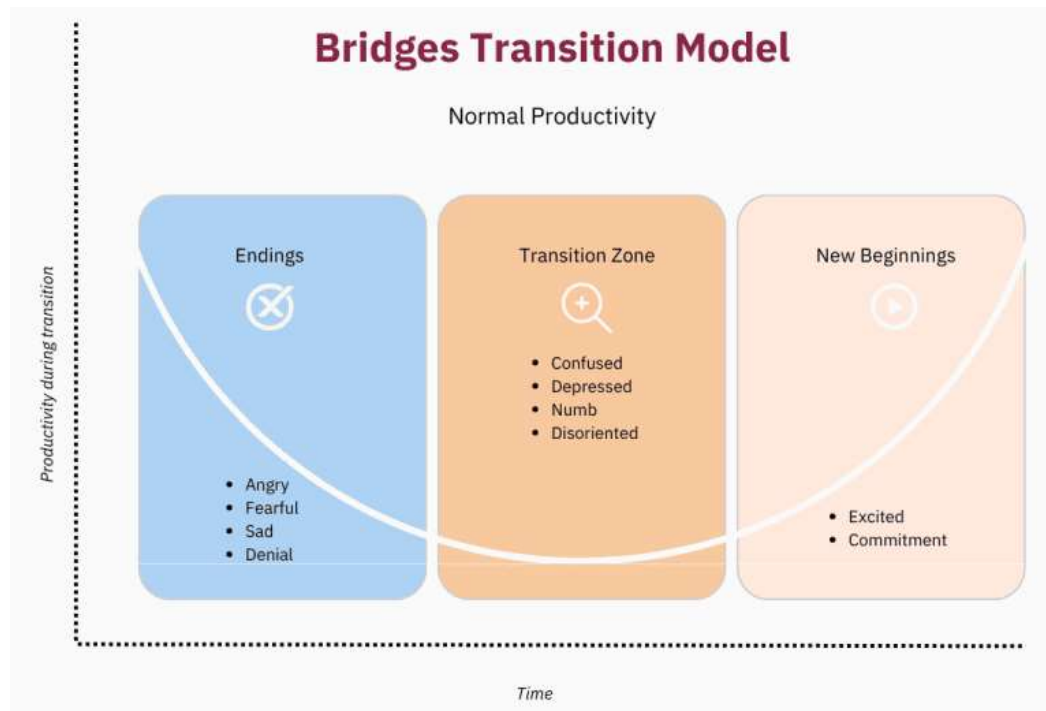


Figure 2: Bridges' "Transition Model of Change"
Source: Bridges (1991)

Since after the ending stage, the actual change implementation commences to distort all the activities in the organisation, the transition-zone is often characterised by confusion and conflicts. This is because given the nature of the distorted activities; White, Smets and Canwell (2022) argue that it often becomes difficult for the employees and even some managers and supervisors to easily discern the future direction that the organisation will pursue. In the transition-zone, the employees tend to further experience problems of depression, numbness and disorientation because every one in the organisation is concentrating on the execution of change implementation activities rather than looking after the welfare of the employees (Damawan & Siti, 2020).

To limit the impact of such situations on change implementation, White et al., (2022) propose that change leaders and managers must focus on motivating and inspiring the employees to be more creative and innovative to devise the means of coming out of the frustrating situation. Through the commitment of the now more motivated employees, change tends to evolve and become a success, thus instigating the commencement of new beginning stage. New beginning is when new changes are introduced for everything to become settled.

Because employees have been through the process, they begin to assess the difference between the old system and the new change that is in place to identify opportunities and new chances that they can pursue to influence their personal development and growth. However, Karpenkova (2023) argue that the other inhibitor of social organisational change often arise from the poorly formulated change management key performance indicators (KPIs) and metrics for measuring change implementation and the areas for improvement.

IV. CONCLUSION

In the event of poor communication to effectively communicate the nature of change as well as the expected difficulties and opportunities that will come with change implementation, resistance to change may emerge as one of the critical inhibitors to change aimed at bolstering a bank's capabilities to respond to the unfolding disruptive situations. This is because as Bridges' "Transition Model of Change" notes, during the initial stages of the introduction of new changes, the bank may be required to introduce new structures, policies, leadership, technologies and processes that change the nature of work.

As it introduces new employees, it can also cause the retrenchment of some existing employees as well as the disbanding of different work teams. Coupled with loss of the sense of direction, Damawan and Siti (2020) point out that these situations induce emotional and psychological problems like anxiety, stress, depression, sadness, fear of the unknown and anger that can cause sabotage and frustrations to affect the successful implementation of the required organisational change and transformation initiatives. Such situations also reflected the scenarios where Kubler-Ross' (1969) "Change Curve" highlight employees to be filled with the feelings of denial and anger in the beginning stages of the implementation of change.

Though Bridges' "Transition Model of Change" share similar views with Kubler-Ross' (1969) "Change Curve", in the later stages of change implementation where employees recognise that there is nothing much that they can do to stop change, they may surrender and embrace change. The overall insights imply it is during the beginning stages that efforts must be put in place to diffuse and mitigate potential risks of resistance to change.

During the initial stages of implementing change for aiding a bank's effective response to the unfolding disruptive situations, effective communication as accompanied with negotiation, bargaining, counselling and trade-offs must be used by the managers. These can enable managers to consult, engage and involve employees in the design and implementation of change in the way that responds to the dichotomous needs and preferences of the employees.

Instead of alienating employees, bank managers must seek to interact and bring the ordinary employees closer so as to understand and respond to their needs during the implementation of change aimed at responding to the unfolding disruptive situation. It is true that resistance tends to become common because during disruptive situations, bank managers may not have adequate time and resources to engage employees. This is because as compared to focusing on core strategies, engagement with ordinary employees is considered as less essential since it is the perception of some bank managers that employees are expected to understand because they all know the situation which the bank is in. But even if that is the case, bank managers must still spare sometime for engagement with the ordinary employees. This will enable the employees to understand the nature of change and to feel valued as a very important resource.

Engagement with ordinary employees induces the overall positive effective of bolstering improved employees' commitment, motivation and energization to ensure the bank achieves its change implementation goals and objectives. Since about 95% of the organisational activities are accomplished by human, it is through such engagement that bank managers will realise that engagement with the ordinary employees forms part of the critical strategies for bolstering a bank's capabilities to implement the required changes and come out of the unfolding disruptive business situation..

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