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'Happily Ever After?'
Readiness for change amongst managers in regard to the adoption of AI within an International bank

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Abstract

This thesis examines the early AI/Automation transformational journey of an established international bank as it transitions its technology and people to a new operational 'way of working' and the consequent impact this has on managers' readiness to adopt this new technology. The study also recognises the influence and impact the organisational history has had on those left to implement the bank's new strategic vision.

The research considers two literature lenses – Change and Leadership, based on a technology centric focus – these broad domains are subsequently refined to establish their influence and impact, on change readiness or readiness for change. This systematic review of the literature provides an insight into the complex nature of continuous change, the multiple leadership styles required and the potential impact of technological change on individuals, especially when these are associated with individuals' mental or physical wellbeing (A. Johnson et al., 2020).

Utilising a critical realist (CR) ontology and Bygstad & Munkvold's (2011) Stepwise Framework, the study adopts a qualitative approach to collecting data using purposive sampling, semi-structured interviews and the assessment of participant responses via thematic analysis. What the data unlocks is a picture of an organisation – whose historic and dysfunctional leadership has influenced participants' perspectives creating a 'fear of failure', and a '*no bad new*s' mentality, the development of avoidance strategies that became normalised within a 'risk averse culture' and where individuals still wear the legacy battle scars. This situation, combined with the impacts of the 2008 financial crash, has uncovered three causal mechanisms. The perfect storm – a collective, organisational macro-mechanism encompassing the legacy behaviours and psychological trauma created by 'Toxic' leadership - this having an indelible impact on those who experienced it. The subsequent post-traumatic wave that brought with it the toxic organisational attitudes and behaviours, and individual emotional and psychological debris, that continues to influence the organisational structures, forming a deep-seated and integral part of the fabric for future continuous change cycle. Lastly, the key mechanism of Post Traumatic Organisational Disorder (PTOD), a combined mechanism capturing the emotional, psychological, or physical impact resulting from a series of collective traumatic organisational events, which not only continue to

reverberate throughout the organisational structure, but also have the potential to create immediate and long-term mental health issues for those individuals living or having lived, through the experience.

These mechanisms, and the resulting creation of a conceptual framework, provide an alternate perspective on the need for a 'pre-requisite' step that helps practitioners to consider the wider implications of change, not only for the organisation, but also for those individuals being impacted – an alternative to the idealised transformational vision of change bringing a 'happily ever after' ending, which misses the longer term, emotional or psychological implications of change. This thesis bridges the gap between existing change strategies and the lack of consideration given to the emotional and psychological impact that change has on individual and organisational readiness.

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Chapter 1 – Introduction

1.1 Historical Context

Following the financial crisis of 2008, the ripples of change that ensued permeated the entire Financial Services industry, impacting organisational environments and the fundamental 'ways of working' for those individuals managing and running these organisations. With much of Europe caught in recession, and the financial crisis exposing substantial weaknesses and fragility in the banking systems, the UK and European governments were forced to intervene, with the UK Government providing an initial bank rescue package totalling £1.2 Trillion (Mor, 2018, p. 5). As the crisis calmed, the UK Government through its legal and regulatory authorities took steps to prevent any future repetition (Buch & Dages, 2018; Marria, 2018). Their solution, to promote more competition through the introduction by the Bank of England of a simplified two-step process, which lowered the capital and liquidity requirements for setting up any new bank (Carey, 2018). The relaxation of these entry rules opened the door to a new type of financial services player entering the market and ushered in a new era (Carey, 2018; FSA, 2013). These changes saw a fundamental transformation in the way traditional banks' conducted their business, with these new alternative players such as FinTech and 'challenger' banks, presenting one of the biggest threats to traditional banks in their 150+ year histories (Barty & Ricketts, 2014, p. 3; Bertot & Jaeger, 2010, p. 2; Lu, 2017, p. 273). With the advent of new challenger banks, many of the older established banks are having to adopt a more aggressive approach, with technology playing the leading role in satisfying customer demand for 24x7, platform and interface agnostic, 'always on' access to financial services (Bertot & Jaeger, 2010). It is this demand that is driving substantial technology transformation, as customers demand quicker, better, cheaper, whilst maintaining high levels of customer service.

1.2 Research Context – what is the research problem?

The organisational response from the more 'established' banks to these new competitors has been an increased focus in the utilisation of technology to support business aspirations and to consolidate and rationalise their business processes and practices. This has subsequently generated a proliferation of Artificial Intelligence (AI) and Automation within organisations as they attempt to sustain a competitive advantage, reduce cost overheads and keep pace with the technological demands of

more sophisticated and technologically aware customers. Consequently, this research study examines managers' readiness to face the transition to a new AI/Automation era, and the influence and role played by the organisation's historic backstory in the success of the overall transformation. With managerial 'Readiness' defined by Holt (2013) as 'the degree to which the organisation and those involved are individually and collectively primed, motivated and capable of executing change' (Holt & Vardaman, 2013, p. 9).

Historically, leading and managing change has been a predominant activity within many organisational contexts, and the subject has been a major feature of academic literature for several decades. Many organisational change programmes are still failing (Beer & Nohria, 2000) and with the advent of AI and Automation these emerging elements create a further dimension to implementing change that goes beyond mere technological complexity. This study focusses on the potential challenges managers face, and explores and examines their fears, aspirations, views on future skills profiles needed, their awareness and understanding of the organisation's transformational vision and that of the associated impact of new technology - specifically AI/Automation - as it manifests during the overall transition. What the study identifies are the limitations within traditional change management models which lack sufficient depth and breadth of understanding of the 'human' aspects involved with implementing change and fail to take cognisance of the potential impact this has on 'readiness' (Bernerth, 2004, p. 49). This is especially relevant where the organisational history and culture have negatively influenced the employee experience and when there is a lack of clarity and uncertainty in relation to expected change outcomes being delivered by the AI/automation. The study demonstrates that these circumstances have the potential to create a microclimate of change within the larger change cycle that magnifies the uncertainty experienced by individuals and ultimately undermines the probable success of the organisation's transformational strategy.

Many of the publicised organisational aspirations are 'just that', as there are multiple variables and known unknowns and subsequently there is no solid target to aim for. Additionally, this lack of clarity creates uncertainty for individuals as the full extent and impact of the changes are unclear - e.g. the impact on jobs - and many are emotionally triggered due to memories of historical events that compromises their ability to be ready to undertake the transformation. Oxford Economics indicates that although AI/Automation is seen as a strategic investment, many organisations are ill prepared for

what comes next in terms of employees and customers (Oxford Economics, 2021). What this study demonstrates is the importance of understanding the underlying impact and consequences of AI/Automation within planned changes and how this may necessitate a revisiting of perceived individual readiness, and the role that historic events have on this aspect.

The study utilises the bank's transformational AI/Automation journey and its newly created skills framework, the Common Role Framework (CRF). This framework sets out the organisational agenda to transition its existing personnel to those skill sets needed to ensure its future technological and commercial viability – what Bolton and Brady (2018) refer to as 'Workforce Shaping' (Webpage), or Evans (2016) 'job atomisation' (Webpage) – the breaking down of traditional roles into smaller components of responsibility. In defining the boundaries of the study, its intent is not to examine the transition from a detailed technical understanding of the components used within AI/Automation, but to explore and examine the lived experiences of those managers either directly impacted or affected by the organisation's overall technological and organisational vision. These lived experiences, along with the influences of historic organisational events, and the change approach being adopted by the bank have been used to create a conceptual framework that highlights the need for an additional consideration to be adopted within the overall change cycle. This Post-Traumatic Organisational Disorder (PTOD) concept embodies the historic or legacy impacts and experiences and maps these against the inherent emotional and psychological shortfalls of current change models. The origin of this PTOD conceptual framework has been created by the researcher and has been defined following the analysis phase. Post-trauma relates to the aftermath of the individual trauma being inflicted or experienced both prior to and following the 2008 financial crisis. The Organisational element refers to the vehicle that has inflicted the trauma or the entity which encapsulates, houses and nurtures the emotional triggers that generate a constant and continual cycle of emotional, psychological or physical revisiting of the traumatic event. The Disorder relates to conditions that affect thinking, feeling, mood, and behaviour and may be occasional or long-lasting (chronic). They can affect individuals' ability to relate to others and function (MedlinePlus, 2014).

What the next three sections describe are the Research Aim and Objectives, Section 1.3 consolidating the key components already highlighted within Section 1.2, into an

overall singular aim with four objectives that will form the main focus of the thesis – managerial readiness being at the centre of this. The intention within the study was to consider an holistic view of readiness encompassing the emotional, psychological elements, and in light of the lived experiences during the financial crisis, the impacts organisational history may also play. Section 1.4 provides a detailed breakdown of each of the six thesis chapters, each, with an overview. Lastly, Section 1.5 provides a summary of this introductory chapter.

1.3 Research Aim and Objectives

In defining the main research aim and objectives, the study's primary focus was in examining individual and organisational readiness – exploring the foundational emotional, psychological and historic impacts on their readiness journey. The intention is not to undertake a deep technological examination of the underpinnings of each of the applications and coding structures used within the bank's automated or AI based systems. Rather, as a qualitative study, its intentions are primarily focussed on individuals' views relating to their change readiness in adopting this technology. Given this backdrop, the research aim is to establish the: ***'Readiness for change amongst managers in regard to the adoption of AI/Automation within an International bank.',*** *this being achieved through the exploration of the following research objectives:*

1. *Critically explore managers' perceived fears and aspirations in the context of the bank's adoption of AI/Automation*

2. *Critically evaluate managers' views on the perceived readiness gaps within knowledge, skills and competence across individuals and the wider organisation*

3. *Critically examine managers' expectations on the level of personal support that will be received from the organisation during the bank's initial organisational AI/Automation transition phase*

4. *Critically explore managers' perceptions of current and future AI adoption in relation to individual and organisational values.*

The setting of the study is within a large international bank, which will not be specifically named, and will simply be referred to as 'the bank'. This single organisation was chosen

as it encompasses numerous attributes. It represents one of the old established high street banks impacted by the changes imposed following the financial services crash in 2008, it owns numerous international companies within its wider global portfolio and, crucially, it is currently undertaking a major transformation programme to consolidate and rationalise much of its Information Technology by implementing automated software and AI solutions.

1.4 Structure of the Thesis

This section provides an overview of the various Chapters throughout the thesis. Whilst each chapter is presented separately, they are inextricably linked, with each building upon the examination, exploration, views and context conveyed within the previous chapter – this allowing the thesis to build into a consolidated account of the research journey. Additionally, this journey is aided by appendices that assist in the understanding of the concepts that support the research aim and objectives.

Chapter 2 – Literature Review

Chapter 2 provides a comprehensive review of existing theory and relevant literature related to organisational change – through two principal filtering lenses. 1) Change Management and the varying types of change, with three key change management components, a) type of change b) management influence and c) miscellaneous factors that influence individual and organisational readiness, as well as influencing the level of resistance experienced. 2) Leadership - what the chapter argues is that leadership style has influenced the bank's future AI and Automation transitional vision and its proposed 'new ways of working'. The bank's historic 'top-down' direction and control creates an atmosphere in which innovation and collaboration have been suppressed – this being contrary to that needed to achieve the organisational goals. Additionally, the chapter examines and identifies, potential theoretical and research gaps that exist between 'consultancy companies' selling their predictions of what they believe the future of technological change will be and the espoused literature written in the last decade focusing on singular or limited theoretical change examples such as the 'impact of leadership on change' or the relationship leadership has on technology change (Lyons, Swindler, & Offner, 2009). This research study closes the gap between the theoretical and practitioner-based literature, by addressing the influence of the organisation's historic change agenda on future managerial readiness, and the significance of this on

the emotional and psychological wellbeing of participants and on the organisational structures that remain.

Chapter 3 – Research Methodology

This chapter tracks the rationale for the overarching methodology – covering the research's philosophical underpinning of Critical Realism (CR) , and its suitability versus other philosophical paradigms. Additionally, the chapter considers the methods aligned to CR - purposive sampling, and the criteria used to filter the research sample down to the 15 participants from a population size of 655. Semi-structured interviews are used to elicit participant data, with subsequent analysis being undertaken using a combination of Braun & Clark (2006) – codification and Bygstad & Munkvold (2011) – stepwise framework - a key component in developing and understanding the conceptual framework explored in Chapters 5 & 6. All of this is underpinned by the study's ethical values, and the identification of potential biases likely to influence or impact the research outcomes. One key aspect of this chapter is its focus on the use of a pilot study to assess the success of the chosen methodological approach and its alignment with the associated methods, involving 2 initial participants, and using this experience to examine the implications for the main study.

Chapters 4 & 5 Findings and Discussion

Chapters 4 & 5 explore and subsequently examine the data collected via the 15 participant semi-structured interviews, via Braun & Clarke's (2006) thematic analysis, this helping to draw out the main codes and themes emerging from the participants' transcripts. Chapter 4 draws out three key areas from the participants' responses. The legacy organisation – with aspects such as individual and organisational toxicity – is defined by Peter Frost (2003, p. 13) as 'the outcome of emotionally insensitive attitudes and actions of managers and the practices of their companies' or as Walton (2008, p. 9) indicates 'as one within which behaviours poison, are disruptive, destructive, exploitative, dysfunctional and abusive and are pervasive and tolerated'. This alongside participants' lived experiences and recollections and their subsequent influence on the second area, emotional factors that have had an indelible impact on the attitudes and behaviours of those participants taking part in the study. Both areas influence participant attitudes and responses towards the third key area – the newly implemented AI/Automation processes deployed within the bank. Chapter 5 explores these findings

through the use of Bygstad & Munkvold's (2011) Stepwise Framework, and examines them as part of a theoretical redescription (Abduction) approach, which explores differing theoretical perspectives and explanations, providing a means of potential comparison or integration of relevant academic theories. This abductive approach has links back to Chapter 2 – Literature Review and the potential to consider new academic literature or alternative perspectives on the literature already identified. Additionally, Chapter 5 also explores the potential/probable or causal mechanisms (Retroduction) and their relationship on readiness for change, from the perspective of the three main themes (Legacy Organisation, Emotional Factors and Technology Factors) raised within Chapter 4. This combination of Abductive and Retroductive approaches provides the concepts, structures and component parts for the conceptual framework outlined in Chapter 5.

Chapter 6 – Conclusion

This final chapter consolidates the key elements from the earlier chapters, and together with the implications from the identified causal mechanisms outlined within Chapter 5 – distilled into a conceptual framework (Figure 5.8) – presents the implications for both professional practice and academe. Additionally, the chapter covers the research study's significance in its contribution to knowledge and professional practice and considers the potential for future research, in terms of a continued exploration and expansion of this particular thesis, and potential new areas of interest generated during the reflective phases of the research study. This could include a second research phase to track progress with the bank's AI/Automation transformational journey – this providing a comparative view utilising the same objectives, participants etc, or a parallel research stream, addressing the identified limitations and constraints highlighted throughout Chapter 5. Other further research would also consider - Organisational Trauma which would explore the correlation between the number of traumas experienced by an individual and the impact in relation to resistance or level of readiness experienced, or Geographic proximity – an exploration of the relationship between first-hand experiences of organisational trauma and those geographically removed from direct exposure e.g. Head office vs Offshore.

A key focus of this research has been in the examination of the impact of the legacy organisation, and its influence on the lived experiences of participants, and the impact it subsequently had on their physical, mental and psychological wellbeing. Although this

research study includes many unique historic attributes, a second comparative study would help provide a valuable insight into the key mechanisms at play and their alignment with the findings from this research study. One final future research topic would be that of Women in leadership, exploring the influence and impact that senior women are having on the organisations' culture, thus providing a compare and contrast to their predecessors, especially where these organisations have previously exhibited dysfunctional or Machiavellian behaviours that helped create toxic organisational structures.

1.5 Summary

Chapter 1 sets out to provide a contextual view of the research study, which has inevitably influenced the creation, formation and development of the Research aim and objectives, that play such a key part in the research journey. Section 1.1 – Historic Context outlines the influence of financial services crisis in 2008, and its repercussions for organisations as a consequence of the subsequent legal and regulatory changes. These changes kick-started a rise in competition, through the creation of a number of new challenger banks and Fintechs, with new competitors driving the long-established banks to look for ways to streamline their organisations, through aspects such as AI/Automation. These changes form the basis of this study's exploration and examination into the question of readiness of managers in the organisational adoption of AI/Automation. Section 1.2 Research Context provides a rationale of the identified research problem and its alignment with change management, readiness, and individual and work group resistance. The related aim and objectives highlighted within Section 1.3, was subsequently used to provide input into the questions used within the semi-structured interviews (Chapter 3 – Methodology) and form the basis for any comparative examination within the Findings (Chapter 4 – Findings), and/or as the discussion points within Chapter 5 – Discussion. Lastly, Section 1.4 – Structure of the thesis – this provides an overview of the content of each chapter and is intended to map the relationship of each chapter to the others, in essence providing a logical/temporal view of the thesis – reflecting the steps taken in the research journey.

Chapter 2 – Literature Review

Using a combination of the theoretical, conceptual, and empirical debates identified within the Change and Leadership literature, this chapter examines the relationships between those established theoretical models of change with their macroview – lacking environmental, political, or cultural insights - and the lived experiences of participants so vividly articulated within this study. What this research has identified is a failure of traditional change models to consider the human - psychological and emotional – aspects. Currently these models are rooted in an idealised vision on how change should be enacted, rather than encompassing the broader empirical practice-based understanding of those living through these experiences. Additionally, these traditional models lack consideration regarding the impact of organisational history on an individual's 'readiness', and the bank's wider ability to transform to its 'new ways of working', via its chosen AI/Automation operational strategy.

Much has been documented about change management since the early principles set by Lewin (in Cummings, Bridgman, & Brown, 2016), with change being the subject of many high visibility failures, prompting subsequent articles and publications offering varying insights and techniques to enact the perfect change (Self & Schraeder, 2009). Many focussed purely on organisational intent, neglecting the individual input necessary for change to succeed or vilified individuals as harbingers of 'resistance' and seen by organisations as something to be 'dealt with' (Cameron & Green, 2009, p. 173) . In this research study, the organisational intent is based on the utilisation of AI/Automation as a key part of the organisation's focus to maintain competitive advantage and compete with new 'start-up' organisations.

Figure 2.1 provides a visualisation of the areas reviewed, identifying potential gaps within the literature by critiquing the underpinning principles and the subsequent impact each has on the individuals' and organisations' readiness for change.
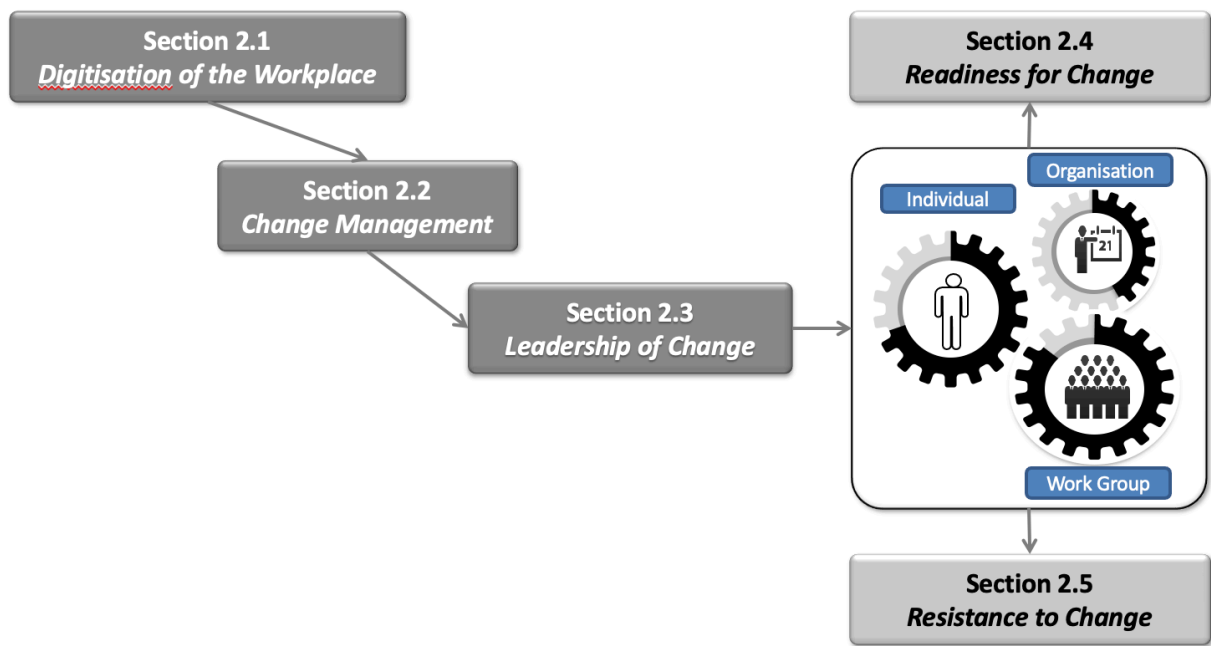
Figure 2. 1 - Literature Review Process   *Source: Researcher*

Section 2.1 begins by examining the overarching digitisation of the workplace and its influence on the direction of the organisation and its relevance and impact on employees. Section 2.2 begins by considering Change Management, and explores its role and applicability in today's continuously changing, agile and multi-change organisation (Child, 2009). Section 2.3 focuses on the leadership of change and examines the principles and practices in leading successful change today, the Leader's role during transformational change, and their bearing on direction and control, innovation and transformational reform. Section 2.4 explores 'Readiness for Change' and its impact on how organisations, groups and individuals experience change. One key unknown in the readiness journey is the influence AI/Automation will have on the individual and the broader organisation, and what role AI/Automation will play in determining or influencing change or leadership style. The research approach is not to focus on the Technology per se, but to explore the effect automation and transition are likely to have on individuals and organisations. Section 2.5 – Resistance to Change reviews the symbiotic relationship between resistance and readiness, and the impact resistance has as both an opportunity and threat to any transformational success. Section 2.6 provides a summary of the resistance and readiness discourse highlighted within Sections 2.4 and 2.5. Section 2.7 draws together a conceptual framework that outlines the main themes originating from the literature, and those emanating from the many change models. Lastly, Section 2.8 completes this chapter by drawing together

and summarising the main points explored throughout the literature review and identifies the gap on which the research study is focussed.

2.1 Digitisation of the workplace

Against a backdrop of historic and traumatic organisational events, a key focus of the bank has been in the delivery of a digital workplace designed to encompass an Agile 'way of working', digitise key processes using AI and Automation to rationalise its legacy technology estate, introduce new automated processes and review skills across the wider organisation to align these with its future vision. Selimović, Pilav-Velić, & Krndžija (2021) indicate that digital transformation needs to go beyond the mere adoption of technology and the digital tools used, and should consider employee psychological safety and overall wellbeing. This linked to digitisations potential to impact aspects such as individuals' future skills or their perceptions on required future technical competence, and ultimately their readiness and motivation to accept the future workplace. With Colbert, Yee and George (2016) indicating that within work design, organisations need to factor in the likely employee experience in their participation, as this inevitably has an influence on organisational culture (Schwarzmüller, Brosi, Duman, & Welpe, 2018). One of the limitations of workplace transformation, is a lack of current research into employees' expectations, with this research study exploring factors such as uncertainty, emotional and psychological wellbeing, as well as political and historical components that provide a valuable insight into the boundaries set by individuals in accepting the new digital work environment.

Like many organisations, the motivation to move to a digitised workplace is founded on aspects such as reducing the organisation's cost/income ratio, – in the case of this study the organisational vision of deploying AI/Automation solutions seeks to improve productivity and ultimately enhance the customer experience. However, this strategy needs to also encompass the less financially tangible aspects enabling employees to feel connected to others as they transition to this new 'digital workplace' and may help mitigate the resistance that inevitably comes with the uncertainty of change. Within this study, aspects such as fear of redundancy or individuals' psychological and wellbeing needs linked to overload, exhaustion or burnout are considered. These research findings are not only consistent with other research (Selimović et al., 2021) but show a positive correlation between satisfaction of psychological needs and performance of

employees and a greater willingness to support a workplace transformation (Andreassen, Hetland, & Pallesen, 2010; Meske & Junglas, 2020). Brooks (2019) and Atmadja (2019) advocate that well-being is one of the main considerations for individuals being transitioned.

2.2 Change Management – the initial lens

To enable a useful definition of change, it needs to embody the key components of the challenges faced by today's organisations, and recognise the contributions made by individuals and the impact change has on them. Many of the current definitions focus purely on the organisational perspective e.g. change related to reduced operational costs, enhancing innovation, increasing productivity or revenue and miss out considering the impact on employees, other than limited references to motivating or creating enthusiasm for the change. Key to this definition is differentiating change management as a singular 'one-off phenomena', which was prominent in early definitions (Graetz & Smith, 2010, p. 135) to what Berger & Sikora (1994) identify as 'the continuous process of aligning an organization with its marketplace and doing it more responsively and effectively than competitors' (p.7). Bernard Burns (2017) highlights another aspect, one that is often seen in professional practice - 'Change is a multi-level, cross-organisation process that unfolds in an iterative and messy fashion over a period of years and comprises a series of interlocking projects', and like Berger, Burnes considers that change management is a continuous process requiring innovation, experimentation and adaptation, in order for organisations to be able to 'keep aligned with their environment and thus survive' (Burnes, 2017, pp. 383 & 28).

2.2.1 Elements influencing Readiness

Although the literature cites a broad spectrum of socio-economic, legal, technological, learning and training factors influencing readiness (Al-Maamari et al., 2018; Madsen, Miller, & John, 2005), three key change components emerge that influence individual and organisational readiness, as well as influencing the level of resistance to change experienced (Figure 2.2). Each of these is explored in the following sections.
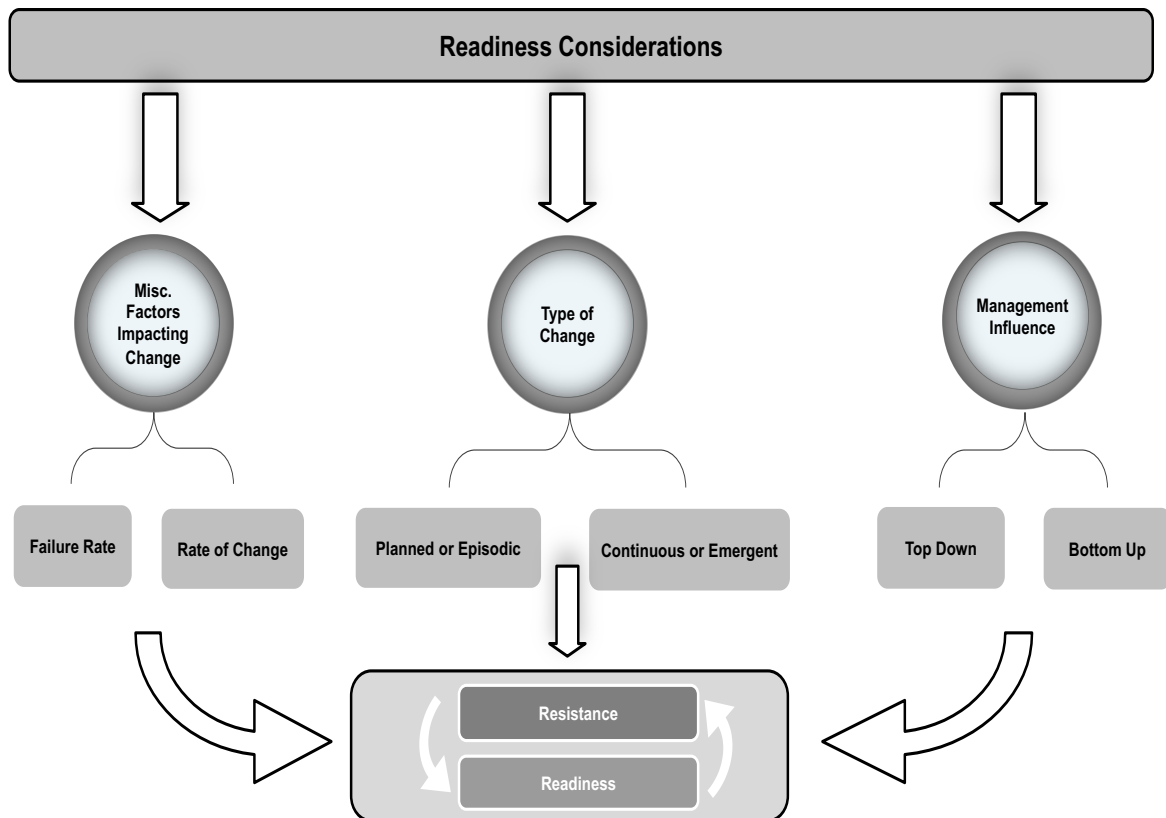
Figure 2. 2 - Readiness Consideration   *Source: Researcher*

2.2.1.1   Type of Change – Planned/Episodic & Continuous/Emergent

It is possible to approach change from many perspectives. Whether the change is planned using one of the many N-step change models - (Planned Change) (Rosenbaum, More, & Steane, 2017; Yadav & Kumar, 2014); or Emergent Change, described as unpredictable, often unintentional, comes from anywhere (Liebhart & Lorenzo, 2014; Weick & Quinn, 1999); or by the frequency of the change – Episodic Change - described by Weick & Quinn (1999) as infrequent, discontinuous and intentional – sometimes termed as 'radical' or 'second order' (p363) (Cummings, Bridgman, & Brown, 2016; Survarna, 2012; Van de Ven & Sun, 2011) or Continuous Change - also referred to as 'first order' or 'incremental' change and in contrast to episodic and planned change, due to its ongoing, evolving and cumulative approach, is typified by its constant adaptation influenced by different internal and external sources (Bakari, Hunjra, & Niazi, 2017; Fox-Wolfgramm, Boal, & Hunt, 1998, pp. 87 & 89; Maimone & Sinclair, 2014).

Even well-orchestrated changes are unable to encompass all eventualities and, as such, the utilisation of planned change models will have their limits and restrictions. What JISC (2014) identifies as 'change is not fixed or linear in nature but contains an important emergent element' (Webpage). Given change is rarely implemented in isolation, this complicates the view of the overall organisational strategic vision. What Herold et al (2008) identify as 'greater adaptation demands', which can have a negative impact on the workload of individuals or more fundamentally on their overall wellbeing (p349). Something that is not conducive to the individual or the longer term viability of the organisation (Herold et al., 2008; van de Ven & Sun, 2011). Burnes (2009) presents an emotive view in advocating that the move of some organisations to a more continuous or emergent approach is also a shift away from 'socially-responsible behaviour' advocated within Lewin's three step approach to one of purely maximising profit (p.359).

Within the literature, one of the earliest examples of the concept of a 'planned approach' to change was defined by Kurt Lewin (in Cummings, Bridgman, & Brown, 2016) who proposed that change could be broken down to a three stage process or 'change as three steps' (CATS). The intent of the initial step was to unfreeze current behaviour – an integral consideration of the change readiness journey (Riddell & Roisland, 2017). Change readiness or readiness for change is covered in more depth in section 2.4. The second change stage - sometimes described as the transition stage - (Sarayreh, 2013) within Lewin's definition represents the stage where individuals begin to resolve their uncertainties and look at new ways to accommodate the change – again linked to individual readiness. And, finally, the third stage 'refreezing', what oxford reference defines as 'the process of fixing these new ideas into the minds of the employees and managers so that they form the new set of beliefs, values, and norms of the organization' (Oxford Reference, 2022).

Since Kurt Lewin's creation of his CATS theory, many academics and practitioners have reviewed, adapted and refined his theory, in an attempt to align their views on 'planned approach' with the thinking at that time. One such revision was undertaken by Bullock and Batten (1985) who, through an analysis of over 30 change management models, developed their own 4-phase/N-step change process. Their phased model evolved using seven separate criteria to evaluate 'planned change and phase/n-step models'. The first of these was to view change longitudinally i.e. that change can take months or

years to complete; secondly that change can be continuous and incremental so may take time to materialise. Thirdly, that a phase model should have fluidity to allow movement between the phases – indicating that at times there are no clear boundaries between the phases. The fourth is that the phases within the approach should be linear, so should not be able to revert back the way. Fifth, that progress is activity based and appropriate to the change being enacted. Sixth, that the model needs to be generalisable and applicable across multiple situations. Seventh, that the model should be able to accommodate and be relevant to individual case studies.

Within Bullock & Batten's 4-phase model two aspects are considered. The processes involved within change – described as the mechanisms used to migrate an organisation from one state to another (see 2.2.1.4 – 'edge of chaos') - and those aspects described as the phases of change, i.e. the stages an organisation must transition through in order to achieve change success (Bullock & Batten, 1985). The model's strength is determined by Bullock and Batten's use of a its 30 cross-sectional change management models and the broad range of change situations covered (Burnes, 1996). The following provides a breakdown of the 4-phase model.

- **Exploration** occurs when the organisation explores and identifies what it needs to change then confirms their decision to change, and secures the resources required to achieve it.

- P**lanning –** fundamentally this covers a number of key areas within the change plan; clarifying the goals and objective of the change; the identification of the activities needed to enable these objects to be met and recognising the subsequent individual, organisational and stakeholder support needed following the change implementation. This phase should also provide an opportunity for feedback to be given and considered.

- A**ction phase** – the changes and actions that were identified within the planning considerations are agreed and implemented during this phase. Although at this point support for the change is deemed to be explicit, a feedback mechanism remains open allowing any replanning to be undertaken should something go wrong.

- **Integration** – following the completion of the change plan activities, integration occurs when these changes have been fully aligned and formalised throughout the organisation – this may be through the individual or organisational adoption of any new policies or procedure. The intended outcome is to ensure a degree of stabilisation within the organisation and that these changes have been properly embedded. Additionally, there is an expectation of continuous development of employees through training and education and ongoing monitoring and evaluation of the change to ensure it is embedded into the organisation culture.

Much of the intent, organisational activities and output from these four phases can be mapped to many of the participants' historic experiences and responses captured in Chapter 4 – findings. As with any model, Bullock and Batten are not without their critics, with Dunphy & Stace (1993) advising that where change is continuous and open ended, Bullock and Batten do not acknowledge the potential challenges that organisational conflicts may bring or perhaps assume that these can be easily overcome. Dunphy & Stace indicate that this shortfall would limit the model in circumstances where crisis exists or where events demand swift action or rapid changes in organisational direction. Bamford and Forrester (2003) also indicate that there is an implicit assumption within the model that the organisation exists as a stable entity, and that change will therefore move from one stable state to another. This view is in contrast to those views voiced by Dunphy & Stace and Bamford & Forrester about today's turbulent business environments. Additionally, Bamford & Forrester identify that Bullock & Batten's model also assumes a lack of individual resistance to the change and pre-supposes that everyone is aligned to one common goal. Additionally David Gichuhi (2017) agrees with Bamford and Dunphy that the model not only assumes all parties are committed to the change, but additionally that this model's applicability resides with organisational environments that operate a 'top down' leadership structure operating in a rigid, rule based operating model. This scenario resonates with many of the limitations exposed with n-step, phased and linear approaches to change.

Distilling change down to a simple linear plan or prescribed course of action is challenging, as organisations are 'fluid entities with many personalities' (Kanter, Stein, & Jick, 1992, p. 10), and as such deviating from a planned approach is always likely. Additionally, the researcher would argue that with the continual shifts in technology and

organisational environments, planned change and continuous change become synonymous bringing with it the potential for employee fatigue.

The intent of Episodic change is to ensure that the organisation moves from a state of equilibrium through the change and brings the organisation back to a state of equilibrium (Greenwood & Hinings, 1996; Nadler & Tushman, 1989). Within the context of today's financial services environments, La Croix (2007) positions this in terms of both the management of change and the perception of organisational stability as a) it is difficult to manage change well in a changing environment b) a belief that only 'other companies have a rational view on the future' and c) a lack of faith in a company's ability to achieve organisational change (p87). Purser (2005) helps put this into context by suggesting that in the current world of continuous change, episodic change is unable to 'keep pace' (p17). Inevitably the margins between Continuous and Episodic change have become blurred, specifically around 'time' and the end of one episodic event merging into the start of the next. Or perhaps Stacey (1992, pp. 56, 80) is right that the need for a period of stable equilibrium, rather than periods of 'explosive instability', may be useful, although perhaps the 'bounded instability' or 'edge of chaos' caused by episodic change, is a reflection of what happens in the normal highs and lows of organisational life, which has an ability to go back and forth between stability and instability (Purser & Petranker, 2005; Weick & Quinn, 1999). The key influence in balancing this equilibrium resides with the leadership to ensure that objectives are fixed, communicated and that the vision is embed within the organisational culture (Kotter, 2012; Survarna, 2012). Alternatively, emergent change with its underlying premise that change can be open-ended, continuous, and a cumulative process of adaptation, places a lesser focus on prescriptive plans and their inflexible approach in dealing with today's complex environment (Falconer, 2002; Kickert, 2010; Orlikowski, 1996). The reality is that organisations are impacted by the pressures of ever increasing internal and external demands. Globalization and the rapid evolution in technology, influences the development of future business strategies, and assists management in becoming organisationally and operationally *'adaptable and* flexible' (Bamford & Forrester, 2003; Brown, 2009, p. 84; Burnes, 2017; Jenner, 1998, p. 397; Kickert, 2010; Nam, 2019). Kennedy (2004) adds that the key to success of emergent change is its recognition and link to market forces and their organisational impact. However, as highlighted in Section 2.2.1.1, Stacey (2011, p. 231) view that most organisations currently function at the 'edge of chaos', shifting between stability and instability, is one in which organisations

need to adapt and operate within. Too much stability and control may induce an organisation to become unresponsive, and ultimately decline (Bamford & Forrester, 2003). This view is also supported by Burnes (2004) - 'disequilibrium is a necessary condition for the growth of dynamic systems' (p.991). In an ever-changing environment, an ability to utilise an emergent approach helps the business to be responsive (Chidiac, 2013; Weick & Quinn, 1999; Whitt, 2004).

Whilst boundaries within emergent change, and the comparative view of planned/episodic change has been discussed, practitioners need be cognisant of the influence change has on the internal politics. An aspect Carnall (2014) believes is a key consideration - 'the politics of the organization are crucial' and what Burnes (2017, p. 360) promotes as part of the larger organisational 'power system', where individuals or groups manoeuvre to either defend or improve their own interests within the organisation (Dawson, 2005; Todnem By, 2005). Burnes (2009) also highlights that central to the organisational change debate is the dominance of power and politics, which has shifted focus away from the ethical and democratic underpinning of Lewin's Planned approach, to an ethos of 'free-market', 'winner-takes-all' approach associated with emergent change (Burnes, 2009, p. 359). Burnes' view is at odds with others, not only in the benefits of the free market economy, but the control imposed by a top down approach advocated by Lewin, that episodic/planned change is no longer reflective of current globalised operating models, but also that organisational politics are unavoidable, a fundamental driver for transformation (Balogun & Johnson, 2005, p. 24; Buchanan, 2008, p. 58; Buchanan & Badham, 1999, pp. 609–610).

Section 2.2 focused on highlighting the distinctions between change as episodic, sporadic, discontinuous and where it is emergent, evolving, and incremental (Abe, 2019; Lawrence, Malhotra, & Morris, 2012; Livine-Tarandach & Bartunek, 2009). The use of the expression 'continuous change' has featured in many papers and articles on change, but in essence is used to collate organisational change that is ongoing, evolving, impromptu, and normally consisting of small incremental revisions which collectively may lead to a substantial change (Abe, 2019; Bakari et al., 2017; Maimone & Sinclair, 2014). It is this cumulative impact that has the greatest potential influence across the organisation. What Wee (2017) describes as the '*accumulation of valuable, ongoing work-unit level changes……, which then become substantial changes at the organizational level' (p1)*. It is the organisation's capacity to respond continuously to

change via self-organising teams, while simultaneously facing the inherent challenges of organisational stability, and ability to return to equilibrium that allows the organisation to evolve and prosper in the 'innovate or perish' environment (Macpherson, 2013, p. Webpage; Stacey, 2011). Handy (2002) raises a note of caution on the consequences of organisations being in a perpetual cycle of continuous organisational change as a mixture of 'danger and opportunity' (p. 4). Stuart (1996) goes further by referring to those individuals working in environments with continuous change as 'victims' (p12). Or from an organisational perspective what Marks (2003) refers to as the 'saturation effect' that leads to an organisational deterioration, change weariness and burnout (p46).

2.2.1.2 Factors Impacting Change

A criticism levelled by academics at the digital workplace and the wider organisational change, is the lack of consideration given to helping workers plan and respond to change (Dittes, Richter, Richter, & Smolnik, 2019; Evans-Greenwood, Stockdale, & Patston, 2020). Wissam & Serhan (2019) advocate that without this help, this is a 'recipe for failure' (p300). Within the study, participant responses have highlighted a lack of support in transitioning to these new organisational ways of working and addressing the needs of the participants during what many perceive as difficult times. This is especially challenging when the transformation is also coupled with changes to traditional jobs and a need to shift to new working practices as the business environments evolve in line with new digital capabilities. This shift is aligned with the organisation's target of increasing employee agility to respond to change, and through the 'new ways of working' framework trying to embed a level of collaboration which they hope will become an integral part of the organisation. The historical influences of leadership style and a lack of employee inclusion have often led to resistance (Gupta, 2017), and what is highlighted within the study, is a need for substantial organisational and emotional investment to address the historic impact the workplace practices and personalities have had on the organisational culture. Along with the study's additional challenges related to macro-factors such as changing demographics – aging population and skills shortfalls – Willcocks (2020) indicates that these combined factors are likely to hold back automation.

In reviewing how change is perceived by organisations, work groups and individuals, two areas dominate the literature. These can be split across the historic view of the N-step models traditionally used within larger integration programmes, and the perceived

degree of success experienced. The other relates to the debate on the frequency of change and the move by organisations from a planned, less frequent change environment to one where they are in a continuous state of change. These two areas are now discussed in more detail:

A)   *Change Failure Rates*

Beer & Nohria (2000) provide a forthright view of change success - 'Here's the brutal fact: 70% of all change initiatives fail. Why? Managers flounder in an alphabet soup of change methods, drowning in conflicting advice.' (p. 1). Hughes (2011) challenges these failure rate claims in his assessment of Beer & Nohria's article, and Burnes (2011) questions the general use and consistency by posturing 'how reliable and representative are these Figures'(p. 446). The researcher's own practice experience would side with the stance taken by Beer & Nohria (2000), that the utilisation of these models is, at best, a convenient planning and guidance tool, and, at worst, a myriad of diverse and inconsistent theories, that fail to meet the aspirations of those utilising them (Burnes, 2017, p. XV).

In relating the sentiments expressed by Beer, Burnes etc to this study, much of the grey literature and some of the primary sources have seized upon AI as something that the media and marketing departments have used as shorthand to add 'narrative spice' – (Willcocks, 2020, p. 286) – and has become synonymous with the rhetoric of doom or the vision of great advancements to help mankind (Al-Turjman, Devi, & Nayyar, 2021; Hosanagar & Saxena, 2017; Kumar, Singh, Bhatanagar, & Jyoti, 2019). The reality is that AI/Automation is a much more elaborate narrative than that emerging from the varying publications on automation and the future of work (Gifford, 2019; Higgins, 2013). This research study has shown that companies likely to succeed with their AI/Automation transitions are those that focus on creating an environment in which the underpinning organisational DNA - culture, learning, employee involvement - and embracing employee input rather than concentrating their efforts on the purely technical nuances of the delivery – will be best positioned to utilise the transformative power of AI. Some organisations will undoubtably fail not because of the misrepresentation by some of AI, but because the organisation's AI-driven change approach fails to take cognizance of the human impact and its influence on its success. Corporates need to be open, transparent, and inclusive in their intentions otherwise they will fail. Sadly this message does not appear to be resonating with organisations, as some twenty years

after Beer and Nohria's (2000) 70% change failure rate claims - Macaulay (2019, p. Webpage) advise that failure rates are still running at between 60 and 80%. This is a stark warning and in order for organisations to realise their vision, a fundamental rethink on inclusion of the 'human factors' within their change model needs to be made.

B) Rate of Change

A dominant factor impacting organisations in recent decades is the rate and magnitude of change, what D'Aveni (1998) observed as the transition from traditionally slow moving, limited market competition to one driven by continuous change, highly intense, and a market consisting of new and diverse competitors, reacting quickly and unconventionally. This is evident within the changes in strategic direction within banking and the wider financial services industry – brought about by the impacts of the 2008 Financial Services crash. It is the continuous demand for innovation and product discoveries that prompted Burns and Stalker (1994) to question the constant requirement for new products as 'novelties'(p1). Although, Leana and Barry (2000) indicate that the consequence of organisations failing to react to the influence of the external environment run the risk of not surviving. What is evident is that the rate of change and frequency of transformational change will continue to stretch the viability and applicability of the change theories and organisational practices being enacted within these organisations. What is paramount, argues Keller and Aiken (2008), is that the human impact and interactions within change are not marginalised in an attempt to ultimately ensure organisational survival.

2.2.1.3   The Influence of Management (Top-Down & Bottom-Up)

The roles played by the actors within a change are important in establishing direction and control (Burgelman, 1984; Raes, Heijltjes, Glunk, & Roe, 2011). Within top-down change, the senior management normally visualise, plan and orchestrate the implementation (Carpenter, Geletkancz, & Sanders, 2004), with middle management - often depicted as the unwilling change facilitators - accountable for the daily management and internal facilitation of change, while those in non-managerial positions play an important role in embedding change into the organisation. This is despite their minimal involvement in the decision making process, which is rarely challenged (Balogun & Johnson, 2005; Boonstra, 2004).

Traditionally, organisations adopting a top-down style have tended to embrace a planned approach to change, given its ability to control most 'complexities,…[in order] to keep the expansion of people and tasks, in an orderly state' (Leavitt, 2004, p. 46) – this being a prominent theme within the responses of those participants taking part in the study. Organisations utilising this approach tend towards one with a centralized decision making model, minimising the need for any external management across functional units (Wong, Ormiston, & Tetlock, 2011), this again resonating with the findings highlighted within Chapter 4.

As with any interactions, senior management need to articulate the direction of change in a way that resonates with employees and that mirrors the organisational strategic intent (Hamel & Prehalad, 1989). Vuori (2016) & Armenakis (2002) advise that without this articulated vision the chance of a negative emotional impact on managers increases, which may subsequently influence other stakeholder groups. Minimising the potential impact on employees helps reduce their doubts, as these doubts may spark resistance to change (Pardo del Val & Martinez Fuentes, 2003), lack of trust (Lines, Selart, Espedal, & Johansen, 2005), or employees feeling coerced into the change (Ford, Ford, & D'Amelio, 2008) – trust and resistance being a major component of participants historic recollections and a subsequent influence on the attitudes and behaviours seen within the bank.

In defining 'Bottom up' in the context of emergent and continuous change, what surfaced was a mix of differing perspectives, from Lupton's (1991) description of 'Utopian, revolutionary Workers Council' (p7) or Bigger (2010) relating to 'Disorder and Chaos'(p3) to Quain (2018) advising that the choice between Bottom-up and top-down was a 'binary decision' (Webpage).

A common element within each of the above definitions is the employee, who not only plays a central role as an active participant or potential change agent, but is key to the success of any emergent and continuous change (Burnes, 2004;Cameron & Green, 2009). This is a vital transitional component for the bank as it moves away from its embedded historic values and attitudes to a more 'agile' and innovative workforce. The alternative 'top-down' scenario is that the relatively small number of senior managers would otherwise need to adopt the role of identifying, planning and implementing change, although Lupton (1991, p. 1) casts doubt on their capability by observing that the 'detailed knowledge normally resides with those closest to the work', thus,

advocating the need to devolve more powers to lower level employees (Burnes, 2017; Kerber & Buono, 2005). In order for organisations to survive, given the sheer pace and complexity of change, it is imperative they build an environment that promotes a culture of innovation, experimentation and a notion of entrepreneurship - (Collins, 1998; Wilson, 1992). However, Stickland (1998, p. 93) adds a note of caution in that the organisational change environment is not only impacted by external pressures, but can be influenced by 'natural dynamics' what he describes as:

'Within any organisation at a given point in time there are a number of continual shifts and changes playing out at various levels. These are not planned changes with defined beginnings and ends, but rather reflect the natural dynamics which take place internally'

Stickland's (1998) message provides a warning on the potential unintended consequences of change. On the one hand it brings the potential for new organisational innovation, but also the potential for detrimental impact, for example the departure of key employees, with Lupton (1991) insisting that to minimise this 'the employee must play a major part in decision taking. (p1). Burnes (2017) takes the view that both managers and employees should be given the 'authority to be able to shape and reshape their part of the organisation to deal with the threats and opportunities presented by the ever-changing environment' (p411).

Glaser et al (2016) and Wooldrige et al (2008) also emphasise the crucial role employees play in initiating change, despite a backdrop of some Senior Managers not always being open to initiatives originating from less senior colleagues (Friesl & Kwon, 2017; Rouleau, 2005) – a situation reflective of the study's findings. What Josserand (2006, p. 59) would describe as 'defensive behaviour', or a form of resistance to change on the part of the Senior Management (Cummings et al., 2016; Mintzberg, Westley, & Wiley, 1992). The important distinction here is the differing views - Senior Managers who see empowerment as merely a delegated responsibility, and others who perceive delegation as path to an authentic organisational democracy. Although, Wilson (1992) believes that the fundamental underpinning of effective empowerment, is not only to change the attitudes, perceptions and endorsement of the Senior Management, but to emulate this throughout the whole organisation. Karud (2016) suggests that the adoption of an Agile framework may help balance the managerial influences characterised within top-down and bottom-up structures, through influencing team or

'Agile Tribe' dynamics (Hardy, 2016, p. Webpage), their collective goals, as well as the employee composition of the agile change management team – this being a key part of the bank's future strategy. Carnall (2014) provides a similar insight but advocates that effectual change could be realised by focusing change efforts 'horizontally' (p50). This is what Quain (2018) defines as the utilisation of a flat organisational structure with fewer senior managers and more delegated empowerment to lower level employees. Van Hooiijdonk (2018) sees Quain's model as essential in any future organisation's structure, advising that in order to 'compete in this bold new era of global freelancing, bottom-up leadership encouraging innovation, small-team dynamics, the ability to self-learn and strong social skills' (p.29,55) is something that those utilising traditional organisational structures need to change.

2.2.1.4   The Advent of Agile

Although briefly discussed in the previous Section 2.2.1.3, many organisations, including the bank, have moved towards the utilisation of an Agile approach in the adoption of change. The principles and concept of Agile are derived from the Agile Manifesto (2001), which proposed a number of principles related to the development of software. These focused on customer satisfaction; delivery of small, rapidly developed incremental change - delivered by motivated, self-organised teams – with simplicity and cross team co-operation at its heart. Conboy (2009) defined this 'agility' as 'a continued readiness to rapidly or inherently create change, proactively or reactively embrace change, and learn from change while contributing to perceived customer value (economy, quality, and simplicity), through its collective components and relationships with its environment' (p336). Today, the agile principles can be applied to fields out with the Software development arena to areas such as strategic management, as organisational business models change and adapt to consumer demand for services, which requires a more expansive enterprise-wide agility to be adopted (Bosch, 2016; Nerur & Balijepally, 2007). With Franklin (2014, p. 6) advising that 'The concept of agile working has been adopted by many organisations which have realised that their hierarchical structures and lengthy decision-making processes are no longer fit for purpose in a world of complex and continuous change'. Gunasekaran's (2001) also advocates that to meet market demand, organisations need to be 'quick-moving, nimble, active… we could say that the agility is a capability for fast adaptability or fast reconfigurability in order to respond rapidly to the market (or customer demands)' (p79). At the centre of the wider Agile principles, is the need for organisations to be more

flexible and be able to react to emerging challenges and opportunities with Karud (2016) commending Agile's ability to manage 'unstable environments', while still encouraging the exploration and development of new products (p51-52). This view aligns with De Wit and Myer's (2014, p. 564) notion of disequilibrium bringing 'organisational chaos into balance', as well as Macpherson's (2013) and Stacey (2011) views that organisations need to continually innovate or face the prospect of failing, whilst balancing on the 'edge of chaos' (p231).

Although a newly adopted framework within many organisations, Agile has no formal alignment with Planned, Episodic, Emergent or Continuous change. However, aspects such as its short-fixed delivery timescales (Sprints) - the production of Minimum Viable Products (MVP) via the application of small evolutionary adaptations, and its accommodation of adaptable/changing priorities, have common elements with many of the classic change philosophies. Thus, comparisons with the underlying principles of Continuous & Emergent change can be drawn. Although, Deshler (2017) highlights that – *'From an Agile perspective, most traditional change management procedures are too complicated, too slow, or too late' (*Webpage). What has been highlighted within the study is that the transition to a truly 'agile' position is still some way off due to the continued intervention and influence of existing historic management practices. This ultimately delays the realisation of the organisational vision in adopting a fully agile philosophy. One of the main considerations is that of a need to change the organisational 'leadership attitude' from one of command and control to an environment which encourages collaboration, coaching and a focus on people or as Gandomaini and Nafchi (2016) direct 'due to the people-centric nature of Agile methods and Agile transition process, human-related challenges are the most critical ones during the transition.'

The organisational impact of Agile, when viewed via the continuous change lens, often materialises through product innovation, as organisations, through the process of small incremental change, adapt/transform their products (Burgelman, 1991; Chakravarthy, 1997). However, Orlikowski (1996) suggests that it is the environment created by continuous change that allows the individuals and groups to actively influence the change outcome as elements transition during its lifecycle. These examples align with the underlying principles of Agile in trying to create self-organising teams, capable of innovation and continuous learning, what Morris (2014) describes as the 'continuous

and collaborative process of adaptation' (pp. 1–3). With Orlikowski (1996) advising that change 'is often realized through the ongoing variations which emerge frequently, even imperceptibly, in the slippages and improvisations of everyday activity' (Haynes, 2014; Orlikowski, 1996, p. 88). Although Burke (2002) acknowledges that evolutionary change is viable, and by its nature can evolve and adapt over time, he contests Orlikowski's belief that the continuous flow of incremental changes will subsequently manifest in a fundamental change. Burke (2002), stresses that for most organisations to overcome their initial change inertia they need a periodic 'jolt' to be applied to their organisational change process (p69). What the study has shown is that there is a feeling amongst participants that incremental change tends to be perceived as glacial progress, and at times feels like they are merely regurgitating the same outcomes they did in previous years.

Weick & Quinn (1999) also identify three processes associated within continuous change - Improvisation (the degree to which the composition and execution of an action converge in time – (Moorman & Miner, 1998, p. 698) - Translation (the continuous adaptation and editing of ideas) – (Haynes, 2014, p. 48) and Learning (the constant revision of cognitive, behavioural and conceptual models which enhance the organisation's ability to respond to change) (Weick & Quinn, 1999, p. 376). Although the Agile framework has no direct or formal alignment with each of Improvisation, Translation and Learning, comparisons can be drawn with the underpinning Agile principles, practices and processes (Rehkopf, 2019; Sharma, 2012). It is the development of these common aspects that will play an integral role in the growth and merging of both continuous change and Agile. What Veyrat (2016) describes as Agile Change Management and the role Agile will play in today's transformational environment - [*it*] *'has become an important alternative in today's organizational landscape. Innovation is constant, markets are always evolving, as are technologies, materials, and Consumer Profiles*' (Webpage).

2.2.1.5 – Summary

Section 2.1 views the organisational intent in its creation and transition to a digital workplace that will embrace its agile vision and philosophy. It also encompasses considerations outwith the immediate technological transformation to satisfy the motivational, psychological, and emotional needs of employees in order to successfully transition to the organisation's future-oriented outlook. Section 2.2 introduced Change

Management as an initial lens through which the research study is viewed, and the associated elements that subsequently influence change readiness, such as change type – planned/episodic or continuous/emergent, and the advantages and limitation each may have on the individual or organisational delivery experience, as well as the potential impact on wellbeing. With Section 2.2.1.1 looking at the influence of Bullock & Batten's (1985) seminal work following their review of 30 cross-sectional changes, and the applicability of 'n-Step - Planned Change' within today's continuous change philosophy. Continuing the change readiness theme, Section 2.2.1.2 focussed on factors such as change failure rates and many conflicting views, approaches and advice scattered throughout the literature regarding which of the multitude of change models presents the best fit for an organisation. This section also highlighted the increasing rate and size of change occurring within many organisations, in a bid to keep pace with competitors and maintain their competitive advantage. Although covered in more depth in Section 2.3 - Leadership style and its influence on change is briefly considered and whether the change is driven from the perspective of direction and control by the senior leadership, or whether control resides with those lower down the organisational hierarchy, each having a consequent impact on the employee experience. Lastly, Section 2.2.1.4 examined the principles of Agile, and its increasing adoption within organisations undertaking large scale transformations, as a reaction to the traditional change approaches that are deemed as perhaps 'too complicated, too slow or too late' to meet today's organisational challenges (Deshler, 2017, p. Webpage).

2.3 Leadership of Change

2.3.1 Introduction

Having outlined various Change Management opinions, processes, and perspectives in Section 2.2, each with its benefits and limitations, it is evident that whilst Change Management plays an influential role in the enactment of change, it is merely the metaphorical 'stage' on which actors perform. It is therefore reasonable to conclude that in the current dynamic and challenging organisational environments, change management is only a singular element in a very complex organisational system. Section 2.3 uses the arguments and knowledge gained from Section 2.2 to establish the influence leadership has on the overall organisational transition.

Countless books, articles and research studies about 'great leadership' have been written (Caprino, 2015, p. Webpage). Consequently, covering all aspects of leadership within the constraints of this literature review would not be feasible. The intention therefore is to review leadership through an alternate lens, one which accommodates today's rapidly changing, increasingly complex, innovative, Agile and diverse organisations (Burnes, 2017; Furman & Seamans, 2018; Karud, 2016).

In refining the literature, the author recognises that the research area has a potentially broad and diverse range of leadership contexts. This, alongside a spectrum of views from various academic disciplines, necessitated parameters to be established to ensure manageable and focussed research objectives. Examples of these boundaries relate to the array of older leadership theories such – Great Man, Trait etc (King, 1990), Leadership styles such as Neuroleadership (Kiefer, 2011)*, and 3D transformational leadership (Konorti, 2008). Additionally, explicit works relating to Leadership within project management, Kanban leadership theory related to Agile framework, and hero's journey leadership were also reviewed in light of their link to the bank's internal leadership programme. However, these were excluded as they were secondary to the 'readiness of manager' objective.

2.3.2 Key Definitions

In identifying the essence of 'leadership', the challenge is navigating the scale and diversity of views this topic brings. Bass (1990a) states there are as 'many different definitions of leadership as there are persons who have attempted to define the concept' (p11) and Bennis & Nanus (2003) commented that 'Never have so many laboured so long to say so little' (p4). However, Bennis and Townsend (2005) provide an interesting definition – 'the capacity to create a compelling vision and to translate vision into organizational realities' (p27) this definition helps capture the essence of the research study as leaders and managers strive to convince others of the validity of the future vision and the 'readiness' challenges that manifest from individuals, groups and the organisation.

The leadership role plays a central part within the literature, although many still perceive it as a self-contained singular function (House & Aditya, 1997; Morgeson, DeRue, & Karam, 2010) rather than being considered multi-faceted, with a reliance on the knowledge and expertise of others (Gronn, 2002). As Financial services organisations

embrace Agile and its ways of working, it brings with it a distributed or shared leadership model, or more specifically the principle of 'Conjoint agency' (Gronn, 2002, p. 423) or as Goksoy (2016) defines it as 'sharing the functions of leadership' (p. 296). This distributed partnering relationship is associated with more successful and 'innovative' outcomes than those related to an individual leadership style (Gioia & Chittipeddi, 1991; Heller & Firestone, 1995; Pearce & Sims, 2002). This conclusion also aligns with Kotter (1995) in his review of why transformations fail, as he questions the impact individual leaders have on the overall change outcome, particularly within complex organisational change. Some, however, question Kotter's (1997) wider analysis and account of Leading Change. With Hughes (2016) highlighting that Kotter's (1997) overall portrayal of employees, lacks an appreciation of the multi-dimensional attitudes associated with employee resistance, ethics, power and politics (Bommer, Rich, & Rubin, 2005; Thomas & Hardy, 2011).

Kirton (1980) and later Kanter (1999) emphasise that if leadership is seen as an initiator of innovative change then equally the role managers play becomes pivotal in the implementation of change. Additionally, this presents an alternative perspective in which managers deviate from their traditional role, to facilitate and empower employees as part of the pursuit of change and technological innovation (Caldwell, 2013). This deviation noticed by Beatty & Lee (1992) and Ulrich (1997) who surmise that as organisations move towards the adoption of flatter hierarchical structures, there is an expectation that managers will need to embrace the uncertainties created by change, and become innovators, leaders and risk takers. This is evident in the approach taken within a delegated Agile model, with structural frameworks encouraging active participation by all – technical, managerial or Leadership, through empowered self-managed teams (Fligstein, 1993).

Van de Ven et al (1995) and Weick & Quinn (1999), in assessing the influence change has on Leadership, note that 'Leadership' can manifest in various styles and types depending on the situations presented, suggesting that during change execution, distinctive leadership behaviours may be evident, challenging the convention that a singular leadership style will be effectual throughout (Morgeson et al., 2010; Reardon, Reardon, & Rowe, 1998). Kaiser et al (2000) agrees 'there is no universal leadership style' (p.2). An unintended consequence of this may be the longer term impact continuous change may have on individual and distributed leaders' sustainability, and

their future change readiness (Boyatzis, Smith, & Blaize, 2006; Denis, Lamothe, & Langley, 2001; Eriksen, 2008). Further, Denis et al (2001) complicates the picture in their 'Collective Leadership Coupling model' that proposes that leaders cannot simply be replaced by another leader without impacting the group dynamics or the change itself, due to a lack of a previously established behavioural or team dynamics (Denis et al., 2001; Hoch & Kozlowski, 2014). This aspect is considered within the current study.

2.3.3 Change Leadership, Leadership of Change and Transformation

Given the prominence of Organisational and Transformational change within the literature, this section will focus on transformational leadership (Avolio, Bass, & Jung, 1999; Jung & Sosik, 2002) and its relationship with change readiness. Classically Bass (1990b) describes transformational leadership principally in terms of the impact leaders have on followers, and the related values, behaviours and beliefs used within this relationship. The key being that followers possess a confidence, professional regard, and respect towards the leader, which in turn is intended to motivate them to surpass their goals. In essence transformational leadership is looking for the followers to maintain motivation and put aside their own self-interest for the sake of the wider organisation (Bennis & Nanus, 2003; Burns & Stalker, 1994). Putting aside 'self-interest' is an interesting concept especially when linked to changes that may have a long-term detrimental impact. For example, in situations where the aim of the change is to ultimately replace those who are undertaking the change i.e., AI replacing people within an organisation. This may be further complicated by leaders being unclear on the viability of any future vision, and the roles individuals and groups are likely to play within any re-engineered organisation, especially given the volatility and influence from external markets (Bolden, Gosling, Marturano, & Dennison, 2003). Again, one of the determining factors will be the intent of the change and its long-term impact. Harvey et al (2017) warn leaders that ultimately change may be met with varying forms of resistance, or in extreme cases may result in more serious consequences such triggering specific mental health issues.

At its core, transformational leadership clearly articulates the future, typically focusing on change from an organisational 'big picture' perspective, empowering followers and building their confidence, whilst engaging and motivating them. The anticipated result being to increase employee 'buy-in' leading to effective change implementation (Daft, 2015, p397). Transformational and change leadership styles share similarities. Both try

to create an employee's commitment to change, with change leadership focusing on the immediate period, improving understanding of the change through collaboration and ownership, and ultimately ensuring successful implementation of the change. Alternatively, although transformational leaders may not be as absorbed on any one imminent change, their ability to engage and motivate employees builds confidence and understanding in those around them (Podsakoff, MacKenzie, & Bommer, 1996).

In relating transformational and change leadership within the context of current organisational environments, the study must consider that where transformational leadership is observed, change leadership may also be present. Consequently, synergies between the two may influence both readiness for change and the achievement of change initiatives (Bradshaw, 2021; Herold et al., 2008). Beerel (2009b) does however note that 'leadership is not one size fits all, nor can there be a definitive blueprint leadership theory to which everyone will subscribe' (p3). This is an important consideration within the boundaries of the study, as the identification of the types of leadership being displayed is open to interpretation (Eagly & Johannesen-Schmidt, 2001; Voet Van der, Groeneveld, & Kuipers, 2014). Beerel (2009a) also advises that Leadership is not only a personal construct, but a social one that reflects the social consciousness of the day, an important factor given the dynamic nature of the research environment being studied.

2.3.4 Summary

Viewing Leadership through the change management lens enables a targeted focus within the literature. Narrowing the scope only to the pertinent area of transformational and change leadership has provided an insight into the mix of leadership skills and styles required. Transformational leadership has four components: idealized influence (charisma); inspirational motivation; intellectual stimulation; and individualized consideration (Hernandez, Eberly, Avolio, & Johnson, 2011, p. 1172; Yahaya & Ebrahim, 2016, p. 195). Transformational leadership's close association with transactional leadership, in areas such as technological change (Beatty & Lee, 1992) and Bass' (1990b) provides a mechanism that links to Bass's view of working towards an organisational 'shared vision' (p25) and the shared leadership of 'self-organising teams'. This is promoted within the framework of new Agile ways of working (Moe, Dingsøyr, & Øyvind, 2009), and Agile's use within the implementation of AI (Srinivasan, 2007). The complex interplay between the pieces of the leadership jigsaw has pointed

to what Günzel-Jensen (2018) observes as in order to 'induce' innovative behaviour, Transformational and Transactional leadership need to 'promote the employees' capacity to carry out these [innovative] behaviours and leaders must not only motivate but also empower their employees' (p958).

2.4 Readiness for Change

2.4.1 Introduction

It is notable in the change management and leadership literature, that a prominent element highlighted is 'Change Readiness' and its bearing on how organisations, groups and ultimately the individual experience change (Holt, Armenakis, Feild, & Harris, 2007; Puchalski Ritchie & Straus, 2018). In parallel, change management continues to embrace continuous and emergent change, with its multiple incremental changes versus, from a practitioner perspective, those large singular, planned or episodic change programmes so dominant in the 1990s. Add to this the evolution of the working dynamic developed in response to the speed at which organisations must react to environmental factors, and the necessity to shift from a top down centralised model to one that encourages the empowerment of employees enacting the change is needed (Pryor, Taneja, Humphreys, Anderson, & Singleton, 2008; William, 2017). Additionally, the incorporation of an Agile delivery framework to facilitate faster innovative change brings an unprecedented challenge for the organisation, groups and individuals enacting change, to move the organisation into new ways of working, whilst being cognizant of the impacts on the relationship that exists within the overarching psychological contract – what Rousseau (1989) defines as 'an individual's beliefs regarding the terms and conditions of a reciprocal exchange agreement between that focal person and another party' i.e. between employee and employer (p123). In essence how each party interprets the overall relationship, their commitment to it and expectations of what they will receive as part of that relationship. This concept draws heavily on insights from psychology and organisational behaviour, and the need for employers to consider the 'human' side of the employee/employer relationship.

In determining the impact of change on the individual, it is necessary to examine the relationship that exists between them and their employer. Rousseau (1989) does this by examining the psychological contract as two distinct employee/employer relationships. Relational – which is typified by contracts based on employees with a

longer term employment history - an implied emotional connection between employer and employee and trust. This contractual relationship is more prominent during an era where many individuals stayed with a single employer for many years – 'job for life' (Taylor, 2019; Wilcox, 2020), rather than today's notion of 'Portfolio Careers' (Castrillon, 2019), based on multiple, separate careers and employers – these suiting a more volatile business environment in which the psychological contract is based on a transactional or economic exchange – although each psychological contract whether relational or transactional is both inevitably individual and unique in its construction (Curwen, 2011). Rousseau and McLean-Parks (1993) propose that relational and transactional psychological contracts differ in terms of their focus, timeframes, stability, scope and tangibility. Focus - encompassing aspects such as economic factors; money etc as well as the individual's emotional needs. Timeframe – whether the contract is open-ended or subject to a specific timeframe. The third consideration - stability - defines the nature of the tasks being agreed and undertaken. Within transactional contracts these tasks are stable but inflexible, opposed to rational contract which tend to be dynamic and flexible. Scope - focussing on the influence work has on self-esteem and identity of the employee, with Relational contracts centring on aspects related to individuals' private lives. Lastly, Tangibility - these aspects are more subjective in nature covering the responsibilities of the employee; these being rarely defined or explicitly agreed, thus making it difficult for each to articulate clearly. This differs in a transactional contract where these are more explicit for people to see (McLean-Parks, Kidder, & Gallagher, 1998).

What we see highlighted within the research study are transitions from the relational to a more transactional psychological contract, and participants' views/interpretations on whether promises and expectations are met or unmet – leading to a determination by the individual that the obligations within the psychological contract have been fulfilled. Rousseau (2011) perceives this fulfilment as existing as three states – Mutuality, Alignment and Reciprocity. Mutuality being the extent to which the employee and employer align in their beliefs and understanding of the contract – where there is a high correlation between employee and employer this is reflective of high fulfilment. Alignment, as the name suggests, relates to where the contract is deemed as fair, balanced and is an aligned relationship i.e. both parties do not feel undercut by the other. Reciprocity determines equality between the expectations of each party i.e. each party meeting the same level of expectation envisaged by the other. Where each of

these obligations and promises are met then the contract is fulfilled (Dabos & Rousseau, 2004; Kickul, Lester, & Finkl, 2002; Rousseau, 1989).

One of the most impactful elements of the psychological contract can be seen when it is breached, which in turn can lead to emotional responses associated with violation, such as aspects including anger, injustice, lack of motivation and morale, and betrayal in circumstances related to aspects such as job security (Robinson & Rousseau, 1994). Alternatively, organisational restructuring in which employees have little input or involvement can subsequently be viewed as unjust and can lead to less beneficial or detrimental workplace outcomes for the individual and the organisation (Chaudhry, Coyle-Shapiro & Wayne, 2011). Both of these examples figure within the study. However, where prior involvement or signalling is given – employees' perceptions are more positively aligned due to a belief that employers have considered their welfare and respect has been extended to the employee - (Rousseau, 1995). That said, employer management caveat that greater international competition has meant that aspects such as job security and individual career development is a thing of the past and can no longer be guaranteed i.e. a move from relational to a more transactional psychological contract.

Although Rosseau's re-conceptualisation of the psychological contract was seen as a useful perspective (Beaumont & Harris, 2002, p. 379) , critics such as Guest (1998) highlight that in order to assess the notion of mutual or reciprocal obligations there is a need to also consider the employer perspective. This two-way (employee-employer) relationship is a vital component in understanding the obligations and promises each party has to the other. Guest (1998) also identifies that Rosseau's conceptual distinction between 'expectation' and 'obligation' is somewhat unclear and that Rosseau confuses rather than clarifies at what level of the employee/employer engagement these are targeted i.e. is failure to meet the expectation based on a different level within the psychological contract than that of an obligation – or are they the same? And Cullinane and Dundon (2006) argue that if the psychological contract is a subjective construct in the minds of the individual then how can it be considered contractual as it's unvoiced. With Ng and Feldman (2009) highlighting that older employees may have different psychological contract to those of younger employees, independent of the organisation they work for, with Rousseau (1995) conceding that the potential for reaching a 'zone of acceptance' between the various psychological contracts is an area which is inherently problematic (p6). Moreover, add to this the organisational influence of AI

starting to show success in automating much of the inherent organisational bureaucracy, focus has now turned to the identification and automation of the more 'knowledge based' technology skills, once seen as the preserve of humans. This new organisational vision has the potential to impact future stability, work dynamics and organisational longevity (Committee on Information Technology, Automation, Sciences, & National Academies of Sciences, Engineering, 2017, p. 35). All of which ultimately influence the underpinning of the psychological contract, and the subsequent perceptions and emotional factors that will emanate from these contract changes.

2.4.2 Definition

The principles of change readiness were originally presented by Jacobson in 1957, (in Bernerth, 2004, p. 39), where he suggested that change readiness, and resistance to change are the antithesis of each other. Others take the readiness/resistance continuum further by exploring the psychological perspective of those impacted by change, and define 'readiness' as a cognitive state in which the participant is willing to accept and change the way the individual thinks about change, through their system of beliefs, attitudes, and intentions toward change (Armenakis, Bernerth, Pitts, & Walker, 2007; Holt et al., 2007). The key is the ability of the change agents in influencing not only the beliefs of the individuals, but also across the collective group of individuals impacted by the change (Holt & Vardaman, 2013). The ability to impact the cognitive state provides an opportunity to understand behaviours like resistance, which are typically viewed by senior organisational sponsors as negative reactions to the overall intent of the change (Rusly, Corner, & Sun, 2012). Equally change agents must be conscious of the strength of the social relationships that exist between individual members, and within the group as a whole. Where uncertainties exist, organisational members will seek reassurance from others in order to establish meaning to these events. Change agents must therefore be clear in their communication to the collective group of employees (Holt & Vardaman, 2013; Vakola, 2013).

2.4.3 Change Readiness at an Individual level

Within the literature, studies focussing on the individual have used a variety of measures to gauge change readiness (Lyons et al., 2009; Walinga, 2008). Some authors choose to focus on aspects such as cognitive beliefs (Armenakis & Bedeian, 1999; Armenakis & Harris, 2009), while others have concentrated on models applicable to their study

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– 'Transtheoretical Model of behaviour change (TTM)' (Lyons et al., 2009, p. 459; Prochaska, Redding, & Evers, 2008), and those where change readiness models have an impact on organisational change (Caldwell, 2013; Cunningham et al., 2003). What can be drawn from the research is that where participation within the change management processes is actively encouraged, this association leads to a more constructive attitude to change in areas such as trust and commitment (Gopinath & Becker, 2000; Rafferty & Restubog, 2010). Further, those who are actively engaged with change decisions may feel more empowered and have a greater sense of agency and control (Gagné, Zuckerman, & Koestner, 2000; Logan & Ganster, 2007). Which Holt (2007) believes is needed to ensure change embraces and aligns with individuals cognitive and emotional stance within the overall change. Additionally, some have highlighted the need for appropriate communication during change (Bordia et al., 2004; Bouckenooghe, 2012). However, where the change fails to provide such information, or the quality of information is inferior, it can result in issues, including cynicism and anxiety regarding the change (Brougham & Haar, 2018; Wanous, Reichers, & Austin, 2000) and can initiate rumours, that may amplify negative aspects such as 'job related uncertainty' (Bordia et al., 2004, p. 507). McClure (2018) warned that where employees linked technological change with their job security, the resultant anxiety may have a consequent impact on mental health issues. The literature also features the positive influence that transformational leadership can have in shaping change readiness, including increasing individuals' willingness to support the change (Armenakis & Harris, 2002; Chou, 2014) and by influencing individuals 'values, beliefs and attitudes' about change (Bommer et al., 2005, p. 734). Overall, the research literature suggests that where effective change management and leadership processes are implemented there is a positive correlation with attitudes to change (Al-Maamari et al., 2018; Sirkin, Jackson, Keenan, & Jackson, 2005).

The literature also examines other internal enablers linked to context such as the individuals' insights and change experiences within the organisation, (Bouckenooghe, Devos, & van Den Broeck, 2009; Rafferty & Restubog, 2010), their overall exposure to change (Lines, 2005; Serrat, 2017), their individual perception of the organisational support being provided (Gigliotti, Vardaman, Marshall, & Gonzalez, 2018; Self & Schraeder, 2009), and the perceived consistency between the intended change related outcomes and the interpretation by those recipients of the change (Hughes, 2016; Stewart & Kringas, 2003). With Jones et al (2005) advocating that where an individual's

views of the organisational culture align with strong 'human relations values' and perceived 'open systems values' this would be linked to increased levels of change readiness and could be a predictor of change implementation success. (p361). This approach advocates that where a supportive internal environment exists this promotes a more confident change stance among employees (Armenakis & Bedeian, 1999).

A further consideration within the literature identifies that the composition of the change and its subsequent internal context, plays an important role in influencing an individual's attitude to change (Bartunek, Rousseau, Rudolph, & Depalma, 2006; Self, 2007). This attitude can also relate to how this change impacts their working environment and how it ultimately manifests in an operational context. Additionally, where individuals perceive that the scale of the change is increasing, then this may lead to an increased negative response towards that change (Rafferty & Griffin, 2006).

In addition to the contextual aspects outlined, a number of studies have focussed on variables related to personal characteristics, traits, and individual preference, that can influence an individual's attitude to change (Holt et al., 2007). These characteristics include individual's needs (Guth & Macmillan, 1986, p. 316; Oreg, Vakola, & Armenakis, 2011, p. 487), values (Beerel, 2009b, 2009a), and personality traits, such as an individual's tendency to resist or avoid making changes, (Hon, Bloom, & Crant, 2014; Oreg, Bartunek, Lee, & Do, 2018) their self- efficacy (Neves, 2009) and an individual's perception of their own behaviour, abilities and unique characteristics, as well as their tolerance to risk (Tidd, Bessant, & Pavitt, 2005; Vakola, 2013).

2.4.4 Change Readiness at a Work Group Level.

Although much of the literature has assessed readiness from an individual or organisational perspective, Coghlan (1994) argues that 'articles which focus on how individuals resist change tend to be deficient or one-sided in that they deal with individuals isolation from the groups with which an individual may identify'(p18). Rafferty et al (2013) in their multi-level study of change readiness, criticise that only a few studies have examined change readiness at the work group level, with Roth (2015) advocating that, where research is undertaken, factors such as the area of work, location, hierarchical structures within the work group, and potentially other variables constitute an integral part of any study. Cummings (2004) warns us of the consequences of not including a work group perspective, in that resistance to change is likely where the

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organisation fails to support group norms and their impact on behaviour, beliefs and group values. With King and Anderson (in Vakola, 2013, p. 97) identifying that sources of resistance may manifest from 'group cohesiveness, social norms, participation in decision-making and autonomy for self-determination of actions'. Feldman (1984) also provides an insight into social norms in that they are the 'informal rules that groups adopt to regulate and regularize group member's behaviour' (p47), and Bettenhausen and Murnighan (1985) warn that such norms can become one of the most powerful forms of control over individual action and behaviour.

Rafferty et al. (2013) argues that it is the social interaction and the subsequent shared cognitive and affective attitude that has the greatest bearing on the work group's change readiness. Although, Vakola (2013) postulates that group readiness is predicated on mutual insights and attitudes and that the change is required, the outcome of the change will benefit the group, there is an organisational capability to handle change and that the group has the aptitude to cope with the change. Vakola's (2013) points align with Ness and Cucuzza (1995), who add that work groups need to have a specific and agreed change vision in order to ensure continuity within the group (Bartunek, Balogun, & Do, 2011). They also outline another key consideration in establishing work group's readiness and that of change leadership. This point resonates with Jung and Sosik (2002) who advise that it should be the Transformational leader's focus to assist the work groups to realise a greater level of performance through their transition from a position of self-interest to one which puts the collective interests first, while also inspiring groups to a greater commitment to achieve their collective vision (Shamir, House, & Arthur, 1993). The ability of the Transformational leader to assist group members to realign their personal values, to one of collaboration, agreement and embodiment of the vision and goals, creates stronger collective values and cohesion amongst the followers (Antonakis & House, 2014; Jung & Avolio, 2000).

Having this singular collective vision and a strong group identity aid transformational leaders to empower group members to realise their goals, without the need for supervision. By empowering the work group, members heighten their self-efficacy and central motivation towards the change (Chou, 2014; Conger & Kanungo, 1987), or in the wider group sense in what Bandura (2000) refers to as 'Collective-efficacy' (p75) which relates to the group members' shared perceptions on their capability to perform a specific task. Many authors have cited this as an important construct in assessing the

overall influence this has within various work group situations (Schein, 2004; Weiner, 2009).

Given the continual and dynamic nature of the environments within the modern financial services industry, Sanchez-Burks and Huy (2009) highlight the need for a leader to be able to correctly identify and manage collective emotional responses in the sometimes turbulent environment of organisational transition. This 'emotional aperture', which Sanchez-Burks & Huy (2009) describe as 'the perceptual ability to adjust one's focus from a single individual's emotional cues to the broader patterns of shared emotional cues that comprise the emotional composition of a collective' (p22), brings an ability for the leader to explore the varying shared emotions and valence that may predominate within the context of transformational change. This is particularly important for change that is likely to displace jobs or individuals and will be a key skill for those leading transformations regarding transition to AI given the potential negative valence, emotions and wellbeing that may manifest (Brougham & Haar, 2018).

2.4.5 Change Readiness at an Organisational Level

The concept of Organisational readiness and its connection with change has been examined in many different sectors, including the private sector centring on change from a corporate level (Abdinnour-Helm, Lengnick-Hall, & Lengnick-Hall, 2003) and change related to information systems (Cui & Liu, 2010; Mouzakitis & Askounis, 2010). Although, unlike the focus on the individuals' readiness for change, it has not seen the same level of investigation (Weiner, 2009), with Whelan-Berry et al (2003) criticising the current literature as too 'prescriptive and specific to a given level of the organization.' (p190), contending that change at the organisational level also encompasses change activities for both the group and individual. This is something supported by Maria Vakola (2013) who chastises the authors of the literature for failing to distinguish between individual and organisational change readiness, adding that this only causes confusion amongst researchers and practitioners due to the lack of a proper definition or clarity of the overall concept.

This lack of a clear definition has led to many variants, with Rogers (1983) & Armstrong (2009) describing organisations as largely steady but complex structures of people working together to accomplish common goals (whether group or individual) through a division of labour, hierarchal systems and varying accountabilities. Others choose to

focus on the organisations' ability and desire to implement a specific innovation (Drzensky, Egold, & van Dick, 2012; Rafferty et al., 2013), which also encompasses a more basic desire of the organisations to highlight their underpinning implementation skills (Weiner, Amick, Lee, & Lee, 2008). For Robbins and Judge (2013), their focus on readiness relates to the organisational identity of the 'social unit' and their continuous pursuit of achieving common goals through a shared sense of purpose. With Burton et al (2008) advising that the organisational effectiveness is 'dependent on congruence between, amongst others […] an organization's technology [..] and its organisational structure' (p106).

Weiner et al (2008) provides an alternative summary of organisational readiness in advising that authors of the current literature talk about readiness either in terms of a shared psychological state - beliefs, attitudes, and intentions (Armenakis, Harris, & Mossholder, 1993), or in terms of the organisation's structural competencies, and primarily, the subsequent action taken by the organisational participants (Armenakis et al., 2007; Weiner, 2009; Weiner et al., 2008). Penland (1997) also advocates that, in supporting a positive organisational culture, this promotes 'a strong value for team participation and shared leadership as basic management practices to enhance probabilities for success' (p71) and again reaffirming Armenakis et al (1993) view that readiness impacts the beliefs, values, attitudes etc that influence the ultimate success or failure of the change.

A major consideration within organisational readiness for change, outlined previously, is organisational culture, especially one that embraces innovation, creates a positive climate for change and has flexible organisational strategies (Caliskan & Isik, 2016; Jones et al., 2005). Collaboration throughout the change readiness period may reduce resistance and where change is seen as positive, organisational culture's impact on creativity and innovation can facilitate a major influence, not only stimulating change throughout the organisation, but also the ultimate success of transformational projects (Dobni & Klassen, 2018; Martins & Terblanche, 2003). Cameron (2008, p. 11) describes organisational culture as the glue holding the individual, group and organisational readiness together in the face of market aggressiveness.

Although discussed under both individual and work group sections, the interdependencies that exist mean that Organisational readiness is also dependent on

the change agents and their ability to respond to participant fears, as well as aspirations, as the change cycle progresses (Cummings & Worley, 2009; McCarrthy, Puffer, May, Ledgerwood, & Stewart, 2008). This is a key part of Kurt Lewin's initial stage of his model (in Cummings et al., 2016), unfreezing, or getting the organisational participants to accept, or let go, from a physical and psychological perspective, and where all parties understand the perceived ability and willingness to be involved is understood and is not simply imposed by top-level across the organisation.

One last area of consideration within the realms of organisational readiness is that of the perceived attitude to change. This consists of three aspects - cognitive (belief, thoughts and attributes of the change), affective (the emotional or feeling aspects) and behavioural (the intention) (Rafferty et al., 2013; van den Berg, Manstead, van der Pligt, & Wigboldus, 2006). Attitude is considered a key issue facing technology readiness with 'people's propensity to embrace and use new technologies for accomplishing goals in home life and at work' being paramount (Parasuraman, 2000, p. 308). However, Waters et al (2016) & Yang et al (2017) indicate that given the pervasive nature of technology within our everyday lives, and its recent prominence in working from home during COVID 19 Lockdown - the impact on our health linked to increased screen time and more sedentary work based behaviours has a correlation to poorer overall physical and mental health (Madhav, Sherchand, & Sherchan, 2017; Wang, Li, & Fan, 2019). Other evidence suggests that the boundaries between work and family life are also being blurred (Schieman, Badawy,Milkie, & Bierman, 2021). With this 'blurring' construct having an impact on a person's proclivity in adopting new technologies. Although the Parasuraman (2000) study specifically focussed on a consumer-company interaction, the underlying principles of technology adoption still apply. However, what the study does not specifically cover is how this domestic adoption translates to organisational adoption decisions made during internal technology transformation. Leonard-Barton (1992), in discussing an organisations adoption of technology, provides a valuable insight into the need for management to involve those impacted by change and be conscious of the consequences of evolving technologies on others. This is especially true where employees are displaced or the workforce disrupted by these technology adoptions (Bughin, Manyika, & Woetzel, 2017; Østerlund, Jarrahi, Willis, Boyd, & Wolf, 2020).

2.5. Resistance to change

2.5.1 Overview

Kurt Lewin (in Cummings et al., 2016) is credited with the concept of 'resistance to change'. However, his interpretation of the expression differs from that used today. Lewin's resistance concept was grounded on what Marrow (in Dent & Goldberg, 1999, p. 29) described as *'a complex energy field in which all behaviour could be conceived of as a change in some state of a field'*. So in Lewin's case, although his concept of resistance to change did exist, he was not specifically advocating that this was the sole prerogative of the individual, and as such could manifest anywhere within the system.

Maurer (2010) provides a similar underpinning to Lewin by describing resistance as, 'a force that slows or stops movement' (p. 34). With Haynes (2014) advocating that resistance impacts through aspects such as delaying change initiation, impeding or disrupting its implementation, and ultimately adding to the overall costs. Other researchers advocate that resistance is the fundamental mechanism needed to maintain organisational equilibrium during today's continuous change (Burnes, 2017; Carnall, 2014; Coch & French, 1948), while some define resistance according to the behaviours being displayed. Hultman (1995, p. 15) contends that it is the behavioural aspects that define resistance through either active or passive factors. Active resistance manifests as behaviours that are outwardly critical, sabotaging or starting rumours etc (Fiedler, 2010). Passive resistance is more covert, such as deliberately withholding information or displaying support publicly, then failing to implement the change. Other ways resistance can be displayed are aspects such as working to rule, strikes (Jung, 2017), and 'Whistleblowing' (Bringselius, 2014, p. 4). Additionally, Bridges (1986) indicates that displays of resistance are more prominent in the early stages of any organisational transition. Kotter (2005) adds that resistance is not only a symptom of organisational dysfunction, but it can become more prominent during changes to the leadership. This is an aspect very relevant to the case study under research.

Resistance to change is highlighted consistently within the change management literature (Huy, Corley, & Kraatz, 2014; Sætren & Laumann, 2017). It is commonly portrayed as some form of 'collateral damage' radiating from the change (Pieterse, Caniëls, & Homan, 2012, p. 800). Piderit (2000) conveys that the concept of resistance to change is multi-dimensional, and as such, views intimating something is for or against

a change, over simplifies by ignoring the inherent complexity and array of responses people bring to a change initiative.

As with many of the Change Management, Leadership and Transformational concepts, resistance to change is not without its critics. Bruckman (2008) contends that their review of the literature revealed 'no commonly held definition for resistance to change' and their sentiments resonate with many researchers exploring resistance to change (Bartunek et al., 2011; Bruckman, 2008, p. 211; Ford et al., 2008).

2.5.2 The Role Resistance to Change plays

In their seminal work on resistance to change, Coch and French's (1948) experiment within the Harwood Manufacturing Corporation - a US pyjama factory, needing to remain competitive with other comparable industries, produced numerous observations on employee reactions to the introduction of different 'jobs', and new operational 'methods' within the factory (p512). The impact of these changes resulted in 'Production Workers' quitting jobs, having increased absence, demanding increased workrates for piece work, restricting output, and showing hostility towards management (p512). Coch and French (1948) concluded that the resistance to change behaviour being observed ratified the intent of the study, as it presented a 'real life action experiment' allowing an opportunity to potentially overcome the resistance being demonstrated (p512). Although certain elements and motives of the study have been questioned (Jost, 2004; Self, 2007), it still represents the first departure from Lewin's original conceptual and theoretical definition of 'resistance to change' (Cummings et al., 2016).

Following the work of Coch and French (1948), interest in resistance to change progressed by Lawrence (1969), who attested that resistance was 'one of the most baffling and recalcitrant of the problems which business executives face' (p1). Further studies from Zander (1950), like Coch & French (1948) focused on overcoming resistance, particularly within areas such as Transformational Change (Burnes, 2017; Leonard, Lewis, Freedman, & Passmore, 2013; Walinga, 2008). Others considering the causes of resistance, generally postulated in terms of restrictions within individual's attitudes, behavioural and emotions traits (Piderit, 2000; van Dam, Oreg, & Schyns, 2008). An example can be found in the article by Kotter & Schlesinger (1979) whose review 'parochial self-interest' focused on an individual's resistance to Organisational change, where there was something of value at stake (p107). Kotter's study is of

particular relevance to this research, as the organisation at the centre of the research was experiencing a gradual erosion of its traditional organisational structure to make way for new ways of working, which generated internal competitive struggles as individuals competed to maintain their organisational power and influence within the new structure. Other research areas highlighted within the literature are employee limitations, including the degree of cynicism aimed towards the change, the misinterpretation of the change aims and objectives and a lack of acceptance of the change (Graetz & Smith, 2010; Roche & Haar, 2013; Schifalacqua, Costello, & Denman, 2009). Some researchers argued that resistance to change may be due to a change agent's mismanagement of the change (Jacobs & Keegan, 2015; Serrat, 2017; Warrick, 2009), with some authors still blaming subordinates for the problems (Mierke & Williamson, 2017; Stacey, 2011). In contrast, a number of research studies have proposed more innocuous solutions to the challenges presented by resistance, including more active participation from subordinates and education and communication (Furst & Cable, 2008; Giangreco & Peccei, 2005). The communication aspect fits with Mcclellan (2011) and Stacey (2011) who advise the need to align with change management models which advocate the need for a coherent communication approach in order to minimise resistance to change. However, Wojtecki (2000) warns that in modern, technology-based organisations there is a danger of releasing either excessive volumes or non-targeted information, under the misapprehension that they are communicating, thus potentially adding to frustrations, anxiety and resistance should mixed messages or inconsistencies become apparent. Where employees continue to be cynical of the perceived benefits of the change, or are perceived as not responding to change sufficiently quickly, French & Delahaye (1996) advise that some of the literature would advocate that Change Agents would be justified, as part of a 'Gap Closure approach' (p1), in adopting differing coercive techniques to force through the change. This can also manifest in employees being coerced to comply through tactics such as manipulation, concealing information, alluding to the promise of future benefits, and using pressure in the form of punitive measures, rulings, threats and termination of employment (Bocoş, Răduţ-Taciu, & Chiş, 2015; Carnall, 2014). Some even condone these 'Carrot and Stick' actions by change agents in their pursuit to eliminate resistance (Hardy & Clegg, 2004; McCarrthy et al., 2008). Dent & Goldberg (1999), highlight that resistance occupies a challenging position within the realms of both management practice and the associated theory, with the associated literature viewing resistance explicitly in 'negative terms, as a sign of failure or as a problem to be eliminated or

minimized' (Giangreco & Peccei, 2005, p. 1816). Dobosz-Bourne (2006) provides an insightful, although potentially debatable, example of the elimination or minimisation of resistance within a Polish car factory:

'*The Western managers acted as change agents engaged in a necessary and inevitable conflict with the Polish managers and employees who had a position to defend; but the outcomes were positive, since the resistance was overcome. This kind of analysis obscures more than it illuminates, however. Typically, it places the change agent on the side of the angels, and the people being changed as mulish and obstinate, resisting innovations that have proved successful elsewhere*' (p. 2030).

Much of the literature relating to resistance to change is depicted as negative (Bruckman, 2008; Jones & Van de Ven, 2016; Kearns, 2004). However, others have provided an alternative interpretation, one that believes resistance is a part of successful change. The basis of these studies have argued that the current condemnation of resistance has failed to deliver a viable way of managing change, through what Dent & Goldberg (1999) criticise as a 'bankrupt mental model' (p27), with others highlighting that this ethos can impede productive change (Dent & Goldberg, 1999; Furst & Cable, 2008). Further, some researchers see these negative responses to change as fundamentally driven by more positive intentions (Piderit, 2000). An example being the contribution groups and individuals make to change via their probing of the claims being made and comprehension of these by the change agents (Diab, Safan, & Bakeer, 2018; Huy et al., 2014; Wooldridge et al., 2008). Similarly, as highlighted under change readiness, the contribution made by individuals as part of their group participation, can strengthen the change initiatives by providing an opportunity to contest assumptions being made (Caldwell, 2013; van Dam et al., 2008). Ford (2008) suggests that people resist change through the act of initiating a counter offer, which may or may not be 'accommodated' by the change agents (p373), although, this opens up the possibility of being perceived as 'refusal' by the change agent. Alternatively, should the change agent be willing to listen to the request this could lead to a more refined, facilitative and productive change (Courpasson, Clegg, & Clegg, 2012; Thomas & Hardy, 2011). By adopting a more open, accepting and accommodating position, perceived resistance can be resolved 'not through conflict, but through the negotiation of mutually sensible meanings' (Dobosz-Bourne & Jankowicz, 2006, p. 2030).

In taking this approach, resistance can become an essential component of effective change. This then alters the perception of the change agents' role, to one that accommodates and promotes, facilitates, designs, and implements successful change

initiatives. This changes the perspective on resistance from one of dysfunctional behaviour, to proper communication, interaction and understanding between the change agent and change recipient. In reaching this state of mutual understanding, the concept of resistance moves beyond the widely held negative image of resistance outlined earlier in this section. However, care still needs to be taken to ensure that any perceived barriers such as hierarchical control between the change agent and change recipient, does not become the central focus of the relationship (Bocoş et al., 2015).

2.6 Summary – Resistance to and Readiness for change

Resistance to and readiness for change are often seen as opposite ends of a perceived linear change spectrum (McKay, Kuntz, & Näswall, 2013, p. 55). However, what can be concluded from section 2.4 & 2.5 is that the relationship that actually exists is one of symbiosis, with resistance playing an integral part in the journey to reach individual, group, or organisational readiness. With Lacovini (1993) advising that organisations wishing to increase their chance of change success need to acknowledge the needs of employees and the emotional vulnerability that may manifest from the change, and Walinga (2008) stresses that although several scholars have identified varying stages of change, few have considered 'the infinite variables at play within the individual system and the infinite beliefs and values that arise from a multitude of historical, psychological, emotional, biological, and situational factors.'(p320-321). This is a consideration for those managing the uncertainties of change, and their potential impact on individual or the wider workgroup's emotional and psychological wellbeing (Al-Haddad & Kotnour, 2015; S. L. Jones & van de Ven, 2016).

Within the current research context, a key element will be the personal and social dynamics that exist between the various 'players' as they explore, and ponder the various challenges and barriers, and how these manifest during the adoption and transition to new ways of working.   What this review has highlighted is the interplay that exists between the various contextual factors likely to be encountered in the pursuit of 'Readiness' and the importance of resistance as a means of articulating individual and group opinions, feelings and commitment to the success of the change. Figure 2.3 provides a visual perspective of those areas likely to influence the overall change readiness journey.
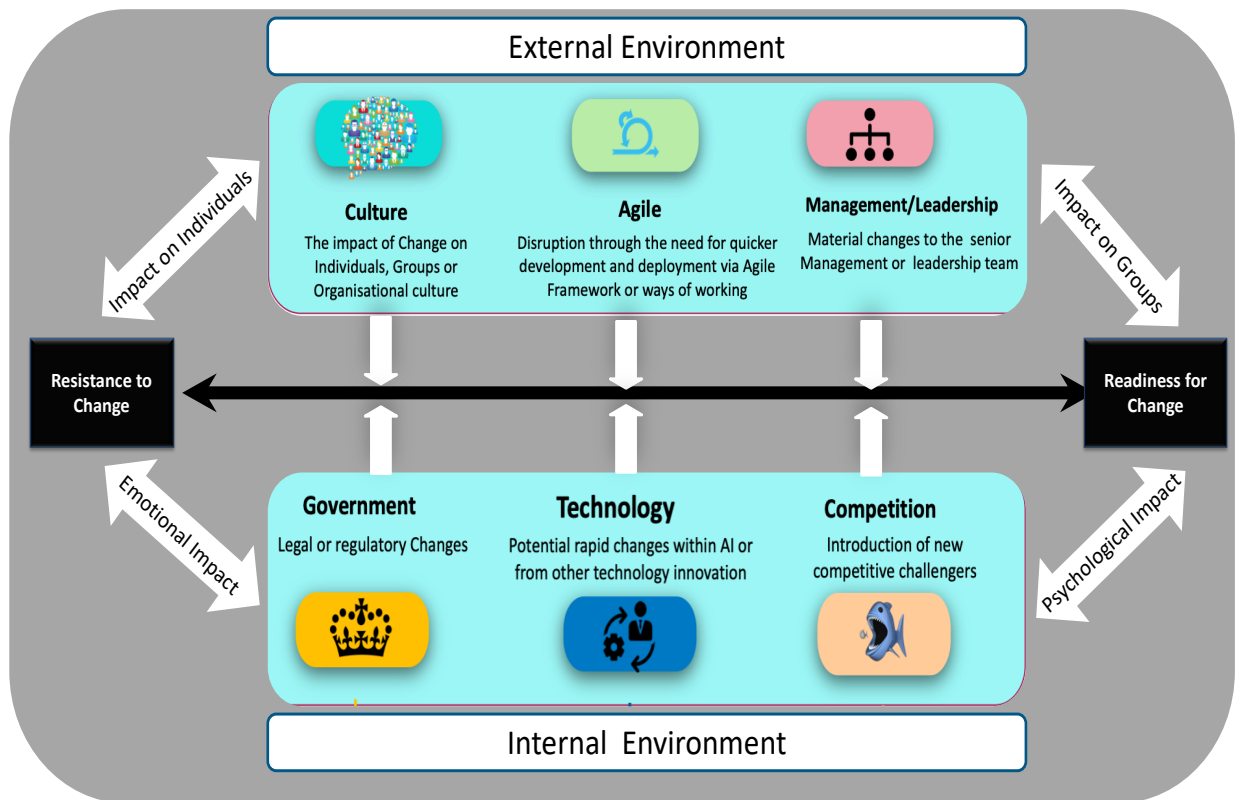
Figure 2. 3 – Aspects Impacting Readiness   *Source: Researcher*

2.7 Change models a conceptual framework view

This literature review has explored many facets of change within the varying academic and practice-based insights, with a focus on organisational and individual 'readiness'. Figure 2.4 has been created to provide a conceptual framework to help visualise the main themes emanating from the literature and their interactions and enactment within the many change management models. The conceptual framework does not advocate any particular change strategy but instead provides a high-level view on the organisational influence and direction which is typified by the prescriptive nature of many of these change models, and their purely functional approach i.e. a change process with less emphasis on the 'people' interaction. Additionally, the model shows the organisational lens through which many of the change activities are enacted - this giving a very polarised view of the outcome, with many organisations fixated on a purely cost driven or resource consolidation objective. This section will expand on the five areas within Figure 2.4 to provide a more insightful perspective on the gaps within the many change management models.
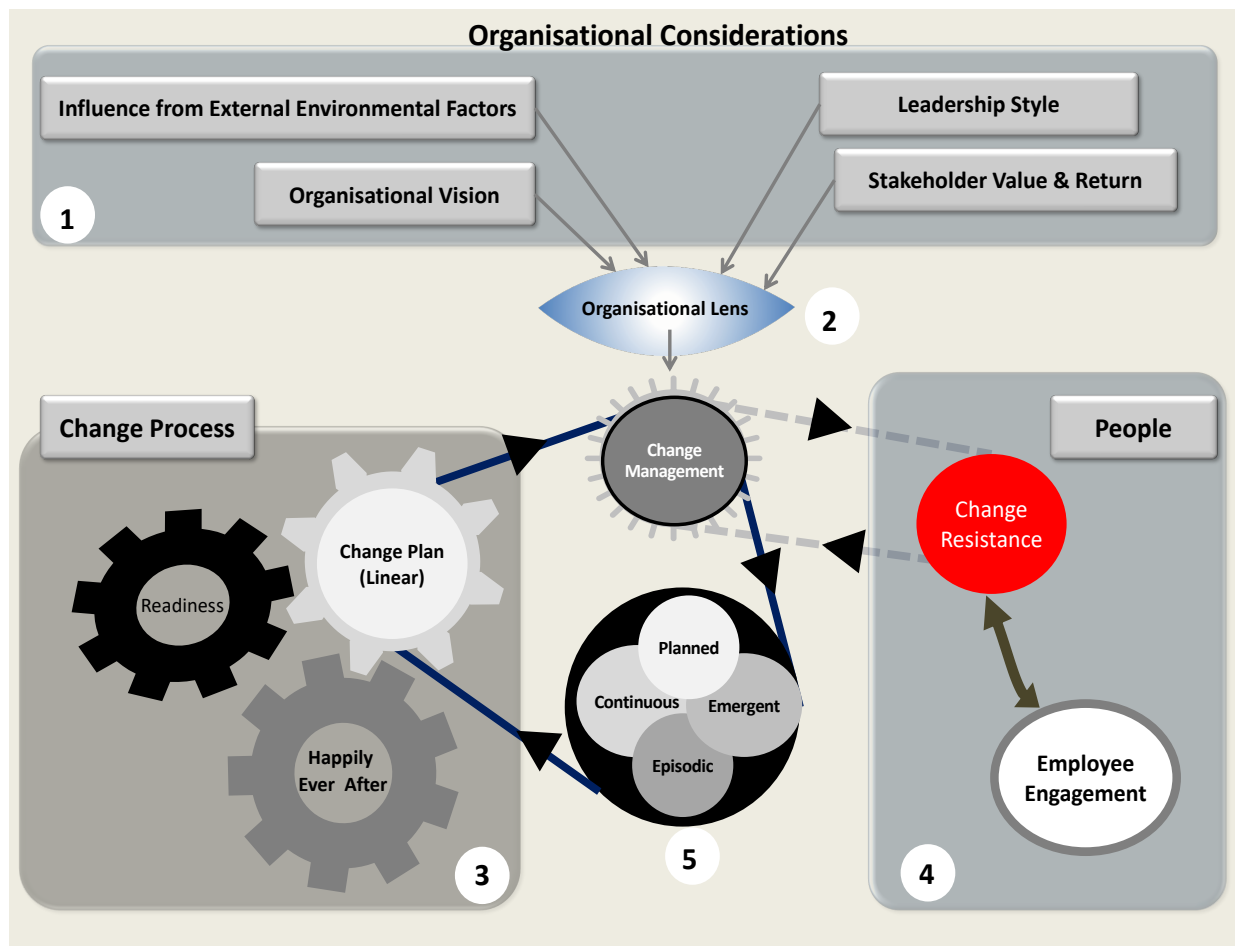
Figure 2. 4 - Literature Review - Conceptual Framework   *Source: Researcher*

1) **Organisational Considerations** – The underlying reasoning behind change is often masked by some less overt drivers influencing change. The four areas captured under (1) collectively cover aspects such as the influence of the external environment – this, in part, being applicable to this research study. The need to maintain shareholder value with its links to competitive advantage drive the organisational decisions to adopt/adapt and subsequently implement new solutions or organisational vision. Or lastly leadership style – which can have a profound influence on the success of the change – too much command and control can stifle the creativity or alienate certain individuals or work groups due to them being unable to contribute, input or influence any decision making.

2) **Organisational Lens** – many of the change management models are enacted using a singular or polarised organisational view. This approach is guilty of giving little focus to the repercussions or final outcome of change from a people perspective – except where this correlates to a strategic objective such as organisational cost cutting, head count reduction, or a larger scale cost consolidation/rationalisation exercise. This organisational lens tends to be centred on the linear process of change and the

mechanics of getting from A to Z, with little consideration on the impact of change on the individuals or work groups that ultimately will a) be implementing and impacted by these changes and b) moving the organisation to a position they fundamentally disagree with.

3) **Change Process** – 'Readiness' – this is a key indicator or milestone and provides the rationale for justifying the spend or signalling that the overall transition is underway. The reality is that readiness is often a series of compromises from the originally envisaged strategy, with benefits often focussing on the tangible financial returns at the expense of those, judged by senior management, to be more intangible such as certain training or individual development. Change Plans – these are often sequential and are underpinned by change strategies advocating the use of a number of steps or phases in order to achieve the transitional or transformational goal. The concept is a change strategy that will provide a 'Happily ever after' scenario post transformation. There is the naïve assumption that in adopting a one size, static change approach those N-step models championed by some academics or accredited by 'practitioners' will provide a revitalised organisation.

4) **People** – in the context of change, and the associated literature, people are often referenced only when associated with that of 'resistance', with many change models advocating that 'resistance' needs to be dealt with swiftly to ensure that it has no consequent impact on the overall realisation of the change. Resistance is seen as negative and a hindrance to the change and as such should be kept at arm's length or that specific change agents be appointed to act as organisational arbitrators to dissenters. Other change models advocate that by mustering 'enthusiasm' at the outset of the change process this should be sufficient to quell any doubts or questions regarding the implication for change. What these approaches fail to recognise is that resistance is an integral part of readiness and actively seeking out wider employee input and increased levels of engagement, provides an opportunity to address concerns and increase the potential for individual or workgroup 'buy-in, that ultimately improves the chances of a successful change transition.

5) **Change types** – within the context of this study, most of the changes although planned, have seen the business and technological demand for change increase, and like many organisations this has morphed to become a continuous cycle of change – especially

as organisations switch to new Agile ways of working where there are shorter and more frequent change cycles. This approach suits the organisation as the delivery of change is faster than the more traditional approaches, although little or no cognizance is given to potential 'Burnout' for those trapped within this continual delivery cycle – which has no defined end date and more changes are continually added to the change 'Backlog'. In essence, different changes merge into one continuous change cycle with emergent changes also becoming a by-product of the new Agile delivery mechanism.

2.8 Chapter Summary

One of the major activities within this literature review has been refining the broad foundational domains of change management, leadership and technology, and their influence and impact on change readiness or readiness for change. The systematic review of the literature has provided insight into the complex and relentless nature of continuous change, the multiple leadership styles required throughout any transformation to enable 'on-boarding' of all those needed to make the change successful, and the complex interplay between the individual, group and organisation. Not forgetting the potential impact and consequences of technological change on real people and their lives, especially when these then impact on individuals' mental or physical wellbeing (A. Johnson et al., 2020). What has become evident in assessing the numerous opinions, is that many are based on an historical perspective where organisational reality was less influenced by globalisation, dynamic market economies, consumer trends, technological change - especially when viewed via a financial services lens - and the radical competitive revolution that organisations face today. Many also face a fundamental change to their operating rhythms, as well as the psychological contracts underpinning this relationship, within these once heavily bureaucratic institutions are being forced to adapt rapidly in response to demands from competitors and consumers, whilst simultaneously managing the internal organisational changes vital to their survival.

Another theme that has dominated is the focus, by many consultancy organisations, on the changing landscape of financial services, with some even speculating on the likely impact on jobs within the next 10-15 years (Cognizant, 2017; Frey & Osborne, 2017; McKinsey, 2017; Schwab, 2018), whilst others focus on the specific challenges from a singular perspective. For instance, the impact, applicability and type of Leadership that

may predominate within the constraints of transformational or disruptive change (Amanchukwu, Stanley, & Ololube, 2015; Dinwoodie, Pasmore, Quinn, & Rabin, 2015) or the utilisation of one change management approach vs another (Brisson-Banks, 2010; Cameron & Green, 2009; Voet Van der et al., 2014).

What is evident is the need to bridge the gap between the views espoused in the literature written in the past few decades - with authors choosing to focus on theoretical discussions – looking at change or leadership as singular isolated entities or limiting their research focus to aspects such as the 'impact of leadership on change' or the relationship leadership has on technology change. Or the direction taken by many of the large external 'consultancy' firms in predicting or speculating on what organisations are likely to experience as the future unfolds, and today's technology driven, agile ways of working organisational landscape. This research study aims to close the gap within the theoretical and practitioner-based literature, by examining the influence of the bank's historic change agenda on future managerial readiness – including an examination of the residual impacts major legacy events e.g. the 2008 financial services crash, significant technology related outages or leadership related change has on individuals and the organisation.

By creating an initial conceptual framework derived from the literature review (Figure 2.4), this presents an opportunity for the study to compare and contrast the rhetorical vs actual view of change against those identified within the Chapter 4 Findings, and the study's second conceptual framework outlined within Chapter 5 – Figure 5.8.

Chapter 3 – Methodology

3.1 Introduction to the Research Study

The following Methodology chapter is split across four sections: Section 3.2 sets out the research aim and objectives, Section 3.3 outlines the study's philosophical underpinnings on which the research is based, whilst acknowledging and contrasting the alternative research philosophies available. The section also examines the epistemology and axiology stances used throughout the research. Section 3.4 examines the research design, and outlines the study methods – including sampling, data collection and analysis. Additionally this section explores the study's use of a pilot phase to test the overarching methodology and the subsequent choice of methods used in selecting the sample and data gathering stance - this provided a valuable insight and opportunity to evaluate and rectify any adverse outcomes prior to the main study. Section 3.5 concludes this Chapter by providing a summary of the main points made throughout the various sections.

3.2 Research Aim and Objectives

Against a backdrop of an international bank's organisational transformation, the main aim of this research is to critically review managers' fears, aspirations, future skills, and their awareness and understanding, of the organisation's adoption of AI/Automation. This forms a crucial factor in the assessment of the fifteen participants involved regarding their 'readiness for change'. What Holt and Vardaman (2013) describe as 'the degree to which the organization and those involved are individually and collectively primed, motivated and capable of executing change' (p9) This links to the bank's strategic vision of utilising AI/Automation as a major enabler - under their wider 'Ways of Working' directive - a programme of work that seeks to identify, map and transition skills onto a 'Common Role Framework' (Appendix 1).

Although the Aim and Objectives have been explored within Chapter 1 – Section 1.2, it is worth re-iterating the main aspects again:

Aim : *'Readiness for change amongst managers in regard to the adoption of AI/Automation within an International bank.', this being achieved through the exploration of the following research objectives:*

1. *Critically explore managers' perceived fears and aspirations in the context of the bank's adoption of AI/Automation*

2. *Critically evaluate managers' views on the perceived readiness gaps within knowledge, skills and competence across individuals and the wider organisation*

3. *Critically examine managers' expectations on the level of personal support that will be received from the organisation during the bank's initial organisational AI/Automation transition phase*

4. *Critically explore managers' perceptions of current and future AI adoption in relation to individual and organisational values.*

Prior to the exploration and examination of these research objectives, consideration was given to the viability of the overarching research methodology. Considering the study's philosophical stance, and its related ontological, epistemological, and axiological views, influenced the study's selection of the most suitable methods to be used.

3.3 Research Approach

3.3.1 Ontology, Epistemology and Axiology

3.3.1.1 Research Philosophy

Grix (2010) refers to a necessity to create a research platform on which the Ontological and Epistemological views form the essence of the research approach, from which the methodology, method and sources of data can be built. These 'directional relationships' or 'building blocks' construct a logical progression through the research process, with each of the philosophical paradigms differing in their strengths and application. This is a key determinant in the research's assessment of the overall limitations, and consequent impact on the research methodology (Mkansi & Acheampong, 2012).

In the following section, the research's philosophical underpinning of CR is discussed (Section 3.3.1.3), along with the limitations of other philosophical paradigms in relation to the researcher's stance (Section 3.3.1.2). Section 3.3.2 examines the ethical considerations and overall axiological view taken throughout the study.

3.3.1.2 Limitations of alternative paradigms

CR is an alternative to both positivism and constructionism, and acts as a general methodological framework, not associated with any particular methods. The underlying principles are that the world consists of subjective interpretations which impact the ways social actors perceive and experience the world - their interpretations are fallible, theory is revisable, and their observations are theory laden. This differs from a positivist's perspective in their belief that from a scientific standpoint the objective of uncovering the truth and getting it right through purely quantitively measures, is the epistemic goal (Varaki & Earl, 2005). Another consideration is CR's recognition of objective/subjective influences, which provides the research study with opportunities to explore qualitative aspects, such as the actors', fears, aspirations, understanding/awareness of AI, thus, providing additional dimensions over a purely positivist/objectivist perspective. In considering the epistemological basis of a CR perspective, it is acknowledged that the positivist view on reality is external to the researcher and is one shared with CR, providing an opportunity to use similar research methods and approaches used in natural science (Danermark, Mats, Jacobsen, & Ch., 2005; Ryan, Tähtinen, Vanharanta, & Mainela, 2012). Grix (2010) advises care in the adoption and use of certain methods as these can influence the research process, the collection of data and subsequent analysis.

3.3.1.3 CR Ontology & Epistemology

CR is fundamentally an ontology, not an epistemology (Mingers, 2004; Walsh & Evans, 2014), one focusing on reality, the other on knowledge. CR does not direct us towards how to find the truth, but instead accepts an interpretive epistemology using a layered reality, giving the researcher an ability to dive beneath a participant's observations (the event) and investigate the structures and mechanisms contributing to that event. What is important, and contrary to positivist research, is that the intention of CR research in not to examine regularities at the observable event level, but to reveal and define generative mechanisms shaping these events (Archer et al., 2016). The aim of CR is not to uncover general laws, but to comprehend and explain the underlying mechanisms at play – a vital component in the assessment and understanding of participants' responses. Walsh and Evans (2014) add that '[CR] 'encourages a holistic exploration of phenomena….that utilise multiple research methods' (p1). Key to this is that a CR approach within this research study should not be determined by theory, but informed

by it (Danermark et al., 2005), thus providing the researcher an opportunity to shape and articulate the theory, whilst being cognizant that the theory may change.

3.3.1.2.1 CR - Retroduction and Abduction

CR differentiates itself from other philosophies in the way that the research process is undertaken, with Easton (2010b) describing one such process - retroduction - as a means of 'moving backwards' and asks 'what must be true in order to make this event possible?'(p123). This gives the researcher the ability to look beyond that which is immediately presented within the research and offers opportunities to explore and examine the potential influence the varying mechanisms and structures have. This is complimented by the use of theoretical redescription (abduction) which helps distinguish underpinning patterns within the research findings allowing the exploration of causal aspects or components - what Danermark (2005) describes as a process of 'inference or thought operation, implying that a particular phenomenon or event is interpreted from a set of general ideas or concepts' (p.205). This allows the researcher to consider other, perhaps unrelated concepts, that may illuminate and link to other theoretical perspectives. Abduction is a key attribute of CR in determining and identifying potential generative mechanisms within this study that subsequently provide input into the later discussions within Chapter 5 of the thesis. The identification of the causal mechanisms through retroduction helps the researcher to interrogate and question the roots of the observable data and enables the study to attest to the quality and provenance of the underling events (Alvesson, 2009; Archer, Bhaskar, Collier, Lawson, & Norrie, 2007). Bringing this additional confidence to the integrity of the data strengthens the conclusions, and validity of the overall study. Choosing CR as the overarching research philosophy has provided a unique platform to examine and explore the potential mechanisms that may lie beneath those observable events and the fundamental belief structures that the social actors have and, from an emancipatory perspective, the ability of the research study to identify, highlight and influence the potential actions or strategies taken by the social actors in addressing any identified causal mechanisms (Bhaskar, 2005). This is something that positivism stops short off, given its view that the explanation is achieved by establishing regularities, or constant aggregations. Without this ability to examine and delve deeper into the qualitative data, the insights culminating in the conceptual framework derived in chapter 5 would not have been possible.

3.3.2 Axiology

Given the historic organisational background of the study, and participant references to periods of toxic leadership, fear and intimidation, the key success factor was in ensuring anonymity and an environment that confirmed that participants were in control at every stage in the process – this enabled participants' to provide open, insightful and honesty in their responses. An important consideration within any research study is that of the ethical values and biases that underpin it, irrespective of the research paradigm used (Mertens, 2010). This is especially true where there is the potential for a study to provoke an emotional reaction i.e. the realisation of the impact AI/Automation may have on future employment or on the fundamental work undertaken by individuals (Burton et al., 2017; Schwab & Samans, 2016; Snyder, 1996). These unintended consequences are a potential by-product of this research study, with participants' potentially making a connection between the organisation's technological transformation and likely job losses (de Zwart, 2015). So given this potential outcome either during or post the data collection via the semi-structured interviews, the researcher has chosen to adopt the key principles outlined within the Edinburgh Napier University code of conduct (2013) (Appendix 2), to help minimise, and potentially mitigate against ethical risks. An additional safeguard is the use of the bank's own internal rules and regulations - GDPR and their Employee Duty of Care polices, that align with the study's axiology (Haigh, Kemp, Bazeley, & Haigh, 2019), and provide participants with a level of trust, security and transparency to ensure that as a colleague and practitioner these relationships remain positive and productive.

3.4 Research Design & Method

Having defined the research study's philosophical underpinning, it is crucial that the overarching research design considers and embodies compatible CR aligned methods and techniques that will address the study's research problem. The following sections outline the methods used to identify and select the participant sample and the subsequent techniques utilised in data gathering. In determining the most appropriate method to use Sayer (2000) advises that 'critical realism endorses or is compatible with a relatively wide range of research methods,….'*the particular choices should depend on the nature of the object of study and what one wants to learn about it*'(p19). It is this level of flexibility within CR, that has influenced the researcher to align with an overall qualitative study. Conger (1998) supports this by advocating that a qualitative approach

is the method of choice for contextually rich topics, such as those looking at aspects such as leadership. Hu (2018) advocates that those adopting a CR philosophy are justified because, 'in CR the rejection of positivist preoccupations with prediction and quantitative measurement necessitates a preference for qualitative methods in understanding social events' (p123). Smith and Elger (2012) advise that in utilising a qualitative approach, critical realists open up the use of interviews and other social research methods allowing the researcher to explore the social context of participants' contributions. This stance is endorsed by Sayer (2000) who advises that the social world comprises multiple and dynamic relationships in which the human agents taking part play a pivotal role. The ability to examine unconscious intentions and the subsequent potential consequences of these actions then becomes essential in understanding a social event and allows researchers to ask open-ended questions which may generate new perspectives or build new theories (Suddaby, Bruton, & Si, 2015; Zachariadis, Scott, & Barrett, 2013).

Given CR's compatibility with a wide range of methods, the study has chosen to utilise - Purposive Sampling, Semi-structured Interviews and Thematic Analysis (see section 3.4.2.3). The rationale behind choosing each of these will be covered in Sections 3.4.2.2 However, given Sayers (2000) slightly caveated views on compatibility of CR with a 'relatively' wide range of research methods (p19), the decision was made to undertake a pilot study to test the suitability of these methods, allowing any anomalies to be addressed prior to the main research study Section 3.4.3.

The following section provide a breakdown of four areas. Research Considerations - this looks at some pre-requisite aspects such as the study's use of Organisational Systems Examination as an alternative to a classic case study approach, and with the researcher's existing connection to the organisation within the study, a review of the potential for insider/outsider bias. Section 3.3.2.2 Sampling Procedure - provides the rationale behind the use of homogenous purposive sampling in the identification and selection of participants used in the research. Section 3.4.2.2 - Data collection - reviews the use of semi-structured interviews, the process used to engage with identified participants and the development and creation of the interview questions used. Lastly, Section 3.4.2.3 - Data Analysis – this section examines the use of Braun & Clarke's (2006) Thematic Analysis in the familiarisation of the data and the generation of the initial codes and themes identified, and the subsequent Bygstad & Munkvold's (2011) –

Stepwise Framework, utilising theoretical redescription (abduction) and retroduction in identifying the underpinning causal mechanisms at play within the research study. Figure 3.1 provides a breakdown of each of the steps described within this section.

01 Research Considerations

a)   The use of Organisational Systems Examination (OSE)
b)   Evaluating the Insider/Outsider perspective

02 Sampling Procedures

a)   The use of Homogenous Purposive Sampling

04 Data Analysis

a)   Thematic Analysis and Stepwise Framework
b)   Interview transcription and analysis methods

03 Data Collection

a)   Constructing the interviews
b)   The interview process
c)   The interview questions

Figure 3. 1 – Four Stages Approach (Method)   *Source: Researcher*

3.4.1 Research Considerations

a) Organisational Systems Examination (OSE)

The use of what Edwards, O'Mahoney and Vincent (2014, p. 154:160) describe as Organisational Systems Examination (OSE) provides a more CR aligned and flexible stance to that of the traditional artefacts required within the purist definitions of case study advocated by Eisenhardt (1989) and Yin (1994, 2013), and provide an opportunity to track the organisation's journey as it transitions towards its envisaged 'Future State'. Easton (2010a) advocates that the examination of organisational systems is well suited to phenomena that are 'relatively clearly bounded, but complex - such as interorganisational relationships or networks of connected organisations.' (p123). The bank as a singular organisational entity, with a unique mix of historic experiences, and touched by the influence of the wider technological changes impacting financial services, is able to provide the requisite individual, organisational and cultural depth needed to draw out the varying views, opinions and feelings associated with

organisational readiness for change. Additionally, it is able to provide a valuable opportunity to explore its transition to new ways of working and the adoption of its new CRF (Appendix 1). Utilising OSE provides, not only a source for the elicitation of rich data, but from a CR perspective is able to exploit the abductive and retroductive principles in their identification of the underpinning causal mechanisms playing out across the organisation. Additionally, its use within business research makes it a flexible and adaptable approach that differentiates it to the stricter criteria used by Yin and Eisenhardt's view of case study (Easton, 2010a; Eisenhardt, 1989; Tsang, 2013; Yin, 1994, 2013).

b) Insider/Outsider Status

A concern when undertaking the study was the researcher's established links with the bank, this giving rise for the potential of an insider/outsider perspective (Dwyer & Buckle, 2018). This insider perspective being characterised by the researcher's shared understanding of participants' organisational language, identity and the 'lived experiences' (Bonner & Tolhurst, 2002). Hellawell (2006) and Merton (1972) argue that any definition of that of an 'insider' should include the researcher's 'a priori' knowledge - even where the researcher may not have direct membership of that particular group. Insiders have the potential to benefit from a more intimate perspective or understanding of people and organisation, which an outsider may not be privilege to. This situation provides the chance for greater bias or familiarity, and the researcher missing certain cues or prompts, which in turn may influence the study's direction. With Rose (1985) (Cited in Dwyer & Buckle, 2018) warning researchers to be cognizant of their insider status as where *'there is no neutrality, there is only greater or less awareness of one's biases. And if you do not appreciate the force of what you're leaving out, you are not fully in command of what you are doing'* (p77). This outcome is less likely with those viewing the study from outside the organisation.

One of the dilemmas faced by the researcher is the role they play – especially where the researcher is 'living simultaneously in two worlds' (Bonner & Tolhurst, 2002, p. 5), with Coghlan and Holian (2007) highlighting the possibility that the researcher might struggle with role conflict if they find themselves between opposing organisational views espoused by the participants. Or given the underlying professional background or similar life experiences with the individuals or the wider organisation, the researcher may bring their historical or 'biographical baggage' which my lead to a subconscious

bias or putting meaning on data during the analysis, or misinterpretation of the answers, as the researcher feels aligned with the participant's response (Nakata, 2015) given these aspects associated with an 'Insider' perspective. To ensure that the study maintained both rigour and integrity, the researcher adopted a continual reflexivity, utilising personal audio and diary notes to reflect on interactions with participant, and the researcher's own emotional examination of their role as participant observer. And during the data collection and the subsequent analysis, clarifying ambiguous responses, rather than assuming a common understanding of an issues between the researcher and participant. This aligns with Bowers (1988)(cited in Bonner & Tolhurst, 2002, p. 5) who advocates that an 'insiders' perspective must be moderated with an ability 'to see both worlds simultaneously, to make comparisons between them, discover how they are similar, and how they are different'.

One final aspect aligned to that of the 'insider' view are the findings, and being aware of the risk of drawing a premature conclusion. The analysis conducted in Chapter 4 is based on data that has been rigorously assessed, subject to a defined methodological structure and consequently interpreted to ensure data credibility. This manifests as pre-prepared and externally vetted questions within the semi-structured interview, a separate briefing with the participants on the ethics, anonymity and the role neutrality of the interviewer within the study, and a conscious 'bias critique' made during the transcription analysis of the recordings – this requiring the researcher to utilise an independent third party in confirm their understanding of participant responses. The researcher was aware of criticism levelled at an 'insiders' familiarity with the organisational environment and those occupying it, which if not considered may influence the outcome through drawing an implied and expected conclusion from within the data. However, in being cognizant of these limitations the researcher was able to minimise any potential challenges to the integrity of the study, and utilise the strengths that an insider perspective can bring in understanding the intricacies and anomalies within the existing organisational culture, structure and its use of specific terminology.

3.4.2 Method

3.4.2.1 Sampling Procedures - Homogeneous Purposive Sampling (HPS)

Purposive sampling was chosen due to its flexibility in allowing the study to apply its own defined filtering criteria to the overall sample population, which helps in identifying

and understanding the meaning behind participant responses, and their applicability to the wider participant data being captured. However, Silverman (2013, p. 148) provides a note of caution to the researcher stating that in choosing purposive sampling it 'demands that we think critically about the parameters of the population we are studying and choose our sample case carefully on this basis'. With Blaikie and Priest (2019) emphasising that the researcher in determining the selection criteria should use their 'judgement' in determining the most appropriate sample (p187).

Due to the study's reliance on technical and managerial insights, and individuals' knowledge of the organisational history, participants were selected using a number of criteria - the number of years within the organisation in an IT technical or business managerial capacity. This enabled the study to maximise the ability of the participant to draw upon their historic experiences and knowledge of the organisation, along with a requisite technical insight in assessing the AI/Automation impacts being implemented. In choosing a minimum period of ten years' experience, the study was able to elicit candidates having sufficient organisational exposure to the events that unfolded following the 2008 financial service crash, as well as maximising the knowledge of organisational changes within the technical or business structures, culture or practices or processes. This pragmatic research choice, balancing the need for speed and simplicity in the identification of candidates, whilst by no means compromising on the quality of candidates selected. Those candidates with fewer than 10 years' experience would not have been in a position to provide these post 2008 insights. The last criteria - having experience of other organisations out with the Organisational System Examination (OSE) – helps to provide a comparative scenario to that being enacted purely within the bank.

By adopting this HPS approach this has enabled the study to provide some consistency across the participants with each possessing very similar experience and knowledge. This flexibility was crucial in providing the study with access to the breadth and depth of data to undertake the comparative investigations necessary to elicit the rich experiential data available (Etikan, Musa, & Alkassim, 2016, p. 2; N. Martins & Coetzee, 2009), whilst providing a balance between the utilisation of the more time heavy statistically correlated sampling techniques such as probability sampling (Anderson, 2010, p.4), and the quicker sample identification technique used, given the time constraints of the study (Maravelakis, 2019). Although as indicated by Silverman and Blaikie, care was taken in

selecting potential candidates as researcher bias can play a part in any final interviewee selection. By imposing specific criteria for selection, the researcher attempted to reduce the bias across and between those selected and minimise the challenge on the benefits of utilising other alternative sampling techniques (Blaikie & Priest, 2019; Silverman, 2013).

In determining the research study sample size, the researcher worked closely with the bank's HR function to elicit details of the population size. Appendix 9 – Sample Population - provides a breakdown of the IT/Business facing capacity within the Group Technology function. Of the 655 individuals identified within the sample population, the following filtering criteria was used – Number of years' service must be greater than 10 years, individual must be working in a technical managerial/leadership capacity and have previously worked in financial services outwith the bank. This resulted in the identification of 154 potential candidates (Appendix 10). In order to ensure that these candidate profiles represented the overall demographic profiles within the original population, these 154 candidates were subsequently filtered based on their demographic profiles (sex, ethnicity, age etc) to ensure continuity and alignment with those of the original population sample (Appendix 11 - Participant Profile).

The sample size was influenced by the constraints on time, and so a sample of 10% was chosen – 15 individuals being deemed by the researcher as a sufficiently broad sample size to provide a diverse response profile to achieve the research objectives. Although occasionally criticised for only providing partial data, a small sample size is well-suited to this research as the focus is a combination of investigating individual participant perceptions, whilst providing the flexibility in the approach taken within the data collection, that would allow any replicable aspects between participants to be captured (Ladyshewsky & Flavell, 2012; Patton, 2002).

3.4.2.2 Data Collection

3.4.2.2.1 Semi-structured Interviews

Keeping with a qualitative approach, and aligning with Vincent and O'Mahoney's (2016) view that CR for data collection has no one advocated approach and is open to a broad spectrum of methods, and aligning with Madill and Gough's (2008) observation that interviewing is designed to tap into 'Lived experiences', particularly with semi-structured interviews (p256), the study chose to use semi-structured interviews, in preference to

either structured or unstructured interview approaches. This decision was based on its versatility in exploring participants' views and their emotions triggered by the interview questions. This approach avoided a purely prescriptive stance of focusing on the structured questions or the possible danger of the conversation drifting when participants move off topic within the liberal boundaries of an unstructured interview. Additionally, an unstructured approach may need several meetings to elicit sufficient exploratory depth – something that would not be possible given the time constraints within the pilot and main study's (Dana, Dawes, & Peterson, 2013).

Other data collection methods were considered, from questionnaires to online surveys. These would have certainly elicited data but were discounted given their lack of a connection with participants' physical or emotional thoughts – something the researcher deemed as a key element in determining for example, a participant's 'fears and aspirations', needed to satisfy Objective 1 (Section 3.2.). The study brought this experience to life and emphasised the importance of face-to-face interviews, in allowing the interviewer to react to facial cues. Some indicated the presence of an emotional response; others provided a gauge of what the interviewee was experiencing. This was also true of certain behavioural responses such as the appearance of nervous gestures. Both emotional and behavioural responses provided additional depth to the data - a singular dimensional element such as surveys and questionnaires would not have elicited this (Fox, 2009). Additionally, what other methods would have missed is the flexibility afforded to the interviewer to follow up with additional questions to clarify or expand on responses, or explore avenues of thought emanating from the interviewee – thus tapping into another potential data source. The primary interview questions, along with the supplementary questions used can be found in Appendix 6. These prepared questions, and prompts, allowed the researcher to adapt the language and phrasing of the question in line with the language and emotions being displayed by participants during the interviews.

3.4.2.2.2 The Interview Process

The primary participants selected for interview were initially approached via their bank e-mail address. An outline intent of the Research study was enclosed along with the request to be involved. Those that responded positively were then sent a follow-up e-mail containing an Interviewee information pack and advised that the researcher would

call to discuss the pack and answer any specific questions. This follow-up discussion addressed aspects of confidentiality, anonymity, the research study, consent/withdrawal and an outline format of the interview. Those candidates wishing to participate were given a prospective time/date and venue. Candidates were also advised that they would be contacted two days prior to the interview to ensure that they were still willing to participate or if there was a need to change time/date/location of the interview. Prior to the interviews, candidates were given a pre-interview briefing session to address any further questions they had, and for the researcher to walk through the 'informed consent form' and to reiterate the format of the session. The focus of this session was to put candidates at ease and provide assurances that interviewees were able to stop the interview at any time; where a question was unclear, to ask for it to be clarified or restated and to reiterate to participants that 'there are no wrong answers'. Candidates were also encouraged to talk freely and openly about their experiences and to be expansive, even where participants believed these didn't specifically apply or appeared irrelevant to the flow of the conversation at that time. The intent was to maximise the variety and potential data sources, and minimise the influence of any insider/outsider 'a priori' views (Hellawell, 2006, p. 484).

3.4.2.2.3 Interview Questions

The research's semi-structured interview questions were developed using a three-step process shown in Figure 3.2:

Step1 - Research Objectives were broken down into key areas for exploration and examination e.g. the need to elicit participants' fears and aspirations (Objective 1 – Section 3.2).
Step 2 - for Objective 1 - drawing out those fears and aspirations by exploring the internal (CRF) and external factors that may impact the current and future strategy of the bank.

Step 3 - Using Patton's (2002) typology to structure the qualitative questions in order to maximise the potential depth and variety of data collection. Appendix 5 provides a breakdown of the 45 questions used during the semi-structured interviews.
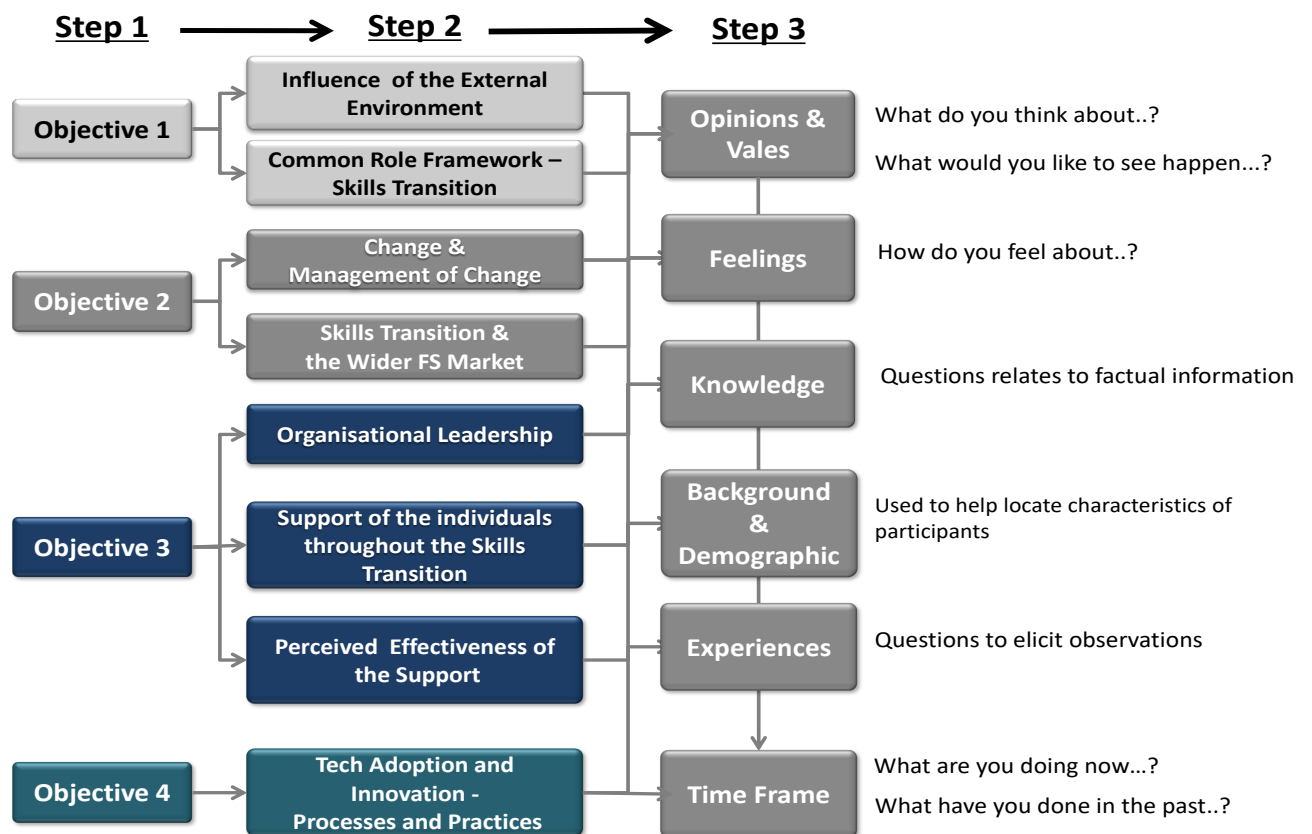
Figure 3. 2 - Creation of the Interview Questions   *Source : (Patton, 2002) & Researcher*

3.4.2.3 Data Analysis

Thematic Analysis and Stepwise Framework

What Figure 3.3 shows is the combination of specific components from two separate frameworks – Braun & Clarke (2006) providing the initial data familiarisation, through the early codification of the interview transcripts, and finally the collation of these codes, and the themes that emerged. The second stage used five components from Bygstad & Munkvold's (2011) stepwise model - described later in this section – with this second stage aligning with the methodological underpinning of CR by considering both the retroductive and abductive elements, and the subsequent identification of causal mechanisms during the analysis phase. Using this particular combination of analytical frameworks helped to mitigate against any claims of lack of rigour within the analysis (Braun & Clarke, 2006; Nowell, Norris, White, & Moules, 2017). Having trust in the research, through its ability to prove and demonstrate consistency and rigour, helps those assessing the study understand the processes and approaches followed, and also the integrity of the overall analysis (Nowell et al., 2017).
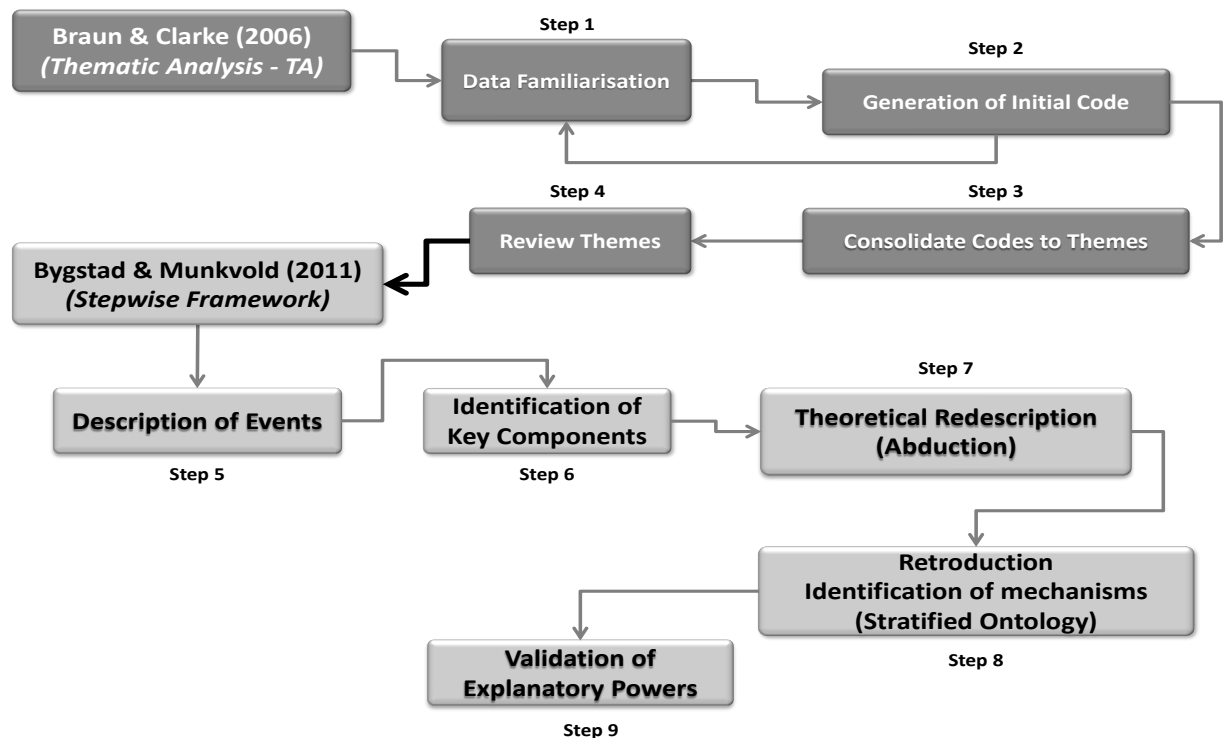
Figure 3. 3 - Thematic Analysis & Stepwise Framework   Source: (Braun & Clarke 2006; Bygstad & Munkvold 2011)

a) Braun & Clarke (2006) - Thematic Analysis (TA)

Braun and Clarke (2006) describe Thematic Analysis as: '*A method for identifying, analysing and reporting patterns within data*', this flexible approach being adaptable depending on the needs of the study (p. 6) (Appendix 7). TA provided latitude within the analysis to draw out a combination of participants' rich and detailed accounts of events and to surface complex interactions and emergent themes.

Figure 3.3 outlines the steps followed from the Braun and Clarke (2006) analysis model, with descriptions and the activities performed under each elaborated upon in the following sections:

Interview Transcription and Analysis

Within the early data familiarisation cycles, it became clear that the initial codes and the early emergence of themes produced similar participant feedback with respect to experiences and opinions related to the organisation - irrespective of differentials in terms of seniority, length of service, technology area etc. As indicated previously, these

observations represent an initial view of participants responses, and forms part of the overall analysis/findings in Chapter 4 - Findings.

1. Steps 1 & 2 – Data Familiarisation & Generation of Initial Codes (Figure 3.3)

The initial passes of the raw data were completed without revisiting previous theoretical or conceptual frameworks, literature reviews or the overall research objectives. The intention being to minimise the influence of *a priori/a posteriori* during these early stages and let the raw data drive and influence the findings within the transcripts. Danermark et al encourage this approach to '*permit data to speak for themselves and avoid analysis derived from already defined concept*s' (Danermark et al., 2005, p. 130).

During this data familiarisation step, the researcher read the transcripts and listened to the original interview audios. This resulted in the generation of 26 initial codes, across 257 pages of transcripts from 307 semi-structured interview questions posed. Table 3.1 provides a breakdown of these codes. It is worth noting that no priority, order preference or consolidation of codes was applied at this stage; Steps 3 & 4 would then begin to consolidate these initial codes into themes.

Table 3. 1 – Breakdown of Codes

Source – Research Study

Code Name	Code Description
Change Weariness	Weariness of individuals to the perceived continuous cycle of organisational change
Cultural shift	Historic shift in the organisational culture
Customer Service – impact on Service	Technological impacts on level of customer service being offered
Consistent organisational and individual behaviour	Historic view on the consistency of individual and organisational behaviours
Definition of AI	Uncertainty on how AI is defined and whether the organisation was actually deploying AI?
Development of personal competency	Lack of understanding on how individual competency can be developed to meet future skills demand
Individual transition Support Needs	Individuals perceived support requirements during the CRF transition phases
Influence of external factors	The impact external organisations have on the overall organisation and individuals
Internal resistance to change by certain groups	Identified areas of resistance within certain technology groups
Leadership - Commitment	Leadership commitment to the CRF
Leadership – Attitude	Leadership attitude towards the CRF
Leadership - Control	Leadership control in managing the CRF
Leadership - Transparency	The transparency of the leaders within outward communications and performing their daily roles

Code Name	Code Description
Historic Organisation	Historic view of the organisation pre 2007
Poor leadership being displayed	Similar to all leadership codes but where there is a direct example of poor leadership in action
Quality of Communications	Level, frequency and content of CRF communication
Upskilling & Reskilling	Understanding what upskilling or reskilling will be required to meet the Bank's new CRF categories.
Resource exclusion	Perceived exclusion of certain areas within the organisation in accessing, influence, guiding or adopting new technology
Sense of belonging	Feeling of exclusion from the overall technology transition journey
Strategic Vision	Lack of clarity of what the strategic vision of the organisation is
Suitability of the Technology	Relates to the suitability of the AI technology already implemented within the organisation
Talent Management	Management's ability to manage the organisations talent pool
Trust in Leadership	Individuals trust in the leadership
Uncertainty faced by individuals	Reflection on individuals' uncertainty surrounding the likely impact AI/Automation will have on them
Uncertainty of Future Skills requirements	Lack of a clear vision on future skills and opportunities required within and out with the organisation
Wellbeing	Relates to the level of perceived pressures of work, work-life balance or individuals' views on organisational attitude towards employee wellbeing

2. Steps 3 & 4 – Consolidation of Codes to Themes and Review of the Themes

In consolidating the codes identified in Steps 1 & 2 it became evident that the responses given to the semi-structured interview questions were governed by one of four lenses (see 3. Review of Themes below) depending on how participants chose to interpret each of the questions. These lenses typically equated to the individual's aspirational view of who and how they would wish the various organisational levels to react in certain circumstances i.e. where they saw responsibility lying within the organisation. For

example, being asked *What do you believe are the biggest technological changes likely to impact the organisation?* – participants voiced their aspirations on how the main board should react at a strategic level i.e. what participants believe and expect the main board to introduce within their strategy, direction, vision or corporate goals.

Other questions were viewed through an operational lens – Questions such as - *New Ways of working/Agile and the new skills transition emerging from the Common Role Framework - how is this impacting you?* Responses were typically based on what the operational impact would be, with almost no focus on the personal aspect of the *'impacting you?'* element of the question. It is worth stating that all participants talked about the organisation in the third person and introduced a degree of separation between themselves and the overall change being driven by the organisation.

3. Review of Themes - The Four Response Lenses

i. **Strategic Alignment** – The responses under this high-level theme typically touched upon areas such as organisational vision and direction (the bank's 'One-Team' mission statement), implementation of corporate strategy and goals, the impact of 'Top-Down' decision making and what bearing organisational strategy has on the overarching organisational change.

ii. **Operational Alignment** – Within this theme responses identified elements that impact the operational running of the bank e.g. failed technological changes, technologies hindering progress or not fit for purpose such as the bank's Chatbot. Also covered are wider elements related to future Operational Impact of AI on Change.

iii. **Management Alignment** – Captures how participants view strategic decisions and their consequent influence on management actions.

iv. **Individual Alignment** – Themes relate to the participants' personal experiences of how change impacts them i.e. What personal impact do you believe change has?

As indicated earlier within the chapter, the alignment of the Stepwise Framework (Bygstad & Munkvold, 2011) with the study's philosophical underpinning provided an opportunity to undertake a detailed secondary review of the themes and empirical events observed using Braun and Clarke (2006) – Thematic Analysis. Steps 5 – 9 provides a platform to allow these observations to be scrutinised, and provide any early indications of the causal mechanisms that may underpin the empirical responses recorded during the interviews (Table 3.2 & Figure 3.3).

Table 3. 2 – Steps within Stepwise Framework

Source: (Bygstad & Munkvold, 2011)

Steps	Process Step	Description
05	Description of Events	In a CR context, events are a cluster of observations, which may have been made by the researcher or by the researcher's informants (Sayer 1992)
06	Identification of Key Components	The key components are the real objects, for example persons, organisations and systems. They constitute structures i.e. networks of objects, with causal powers. Entities may emerge from data or they may be embedded in a theoretical framework (Danermark 2002)
07	Theoretical Re-description (Abduction)	To be able to work with retroduction abstraction of OSE, exploring different theoretical perspectives and explanations (Danermark 2002). The researcher should identify relevant theories, and compare and integrate them when possible, in order to increase theoretical sensitivity and understand the events in more depth.
08	Identification of Mechanisms (Retroduction)	Step 1 – Objects have internal attributes (such as structures) and external attributes (such as interfaces or modes of communication), which allow for interplay with other objects, and we should focus on these in order to identify relations of exteriority. Step 2 – We should look at two types of mechanisms: • The micro-macro mechanisms, which explain the emergent behaviour i.e. how different components interact in order to produce an outcome at a macro level. • The macro-micro mechanisms, which explain how the whole enables and constrains the various parts.
09	Validation of Explanatory Powers	In an open system there are a number of mechanisms, and the aim of analysis is not to find as many as possible, on the contrary, the aim is to identify a key mechanism. This would be the mechanism with the strongest explanatory power related to the empirical evidence i.e the causal structure that explains best the events observed (Sayer 1992). A proposed mechanism should be treated as a candidate explanation, and the data collection and analysis should be repeated until closure is reached.

4. Step 5 – Description of Events (Phenomenon of Interest)

Bygstad and Munkvold (2011) advise there are certain events influenced by the experience of participants - events being clusters of observations expressed at varying levels of granularity, that created 'phenomenon of interest' within the research (Buchana, Garbutt, & Seymour, 2018, p. 5; Mungai, 2018, p. 5). These events are identified through codification of participant transcripts and subsequently collated into

similar themes - these manifesting through the four response lenses (3. Review of Themes). However, recognising the potential impact of the 'phenomenon of interest' - what Korstjens and Moser (2017) describe as the need for a more *'thorough in-depth description, exploration or explanation and be open to unexpected findings'(p275)*, the researcher undertook a re-examination and re-evaluation of the four 'lenses' to identify any varying relationship and links between these lenses. Table 3.3 provides the identification of eight cross-lens phenomenon of interests.

Table 3. 3 – Emerging Sub-Themes

Source: Researcher

Row Labels	Count of Event Level
Emotional Factor	162
Career, Skills & Training	87
Readinesss/Resistance	47
Leadership Factors	37
Organisational Factors	33
Technology Factors	31
Cultural Factors	30
Communication	24
Grand Total	451

Collective View
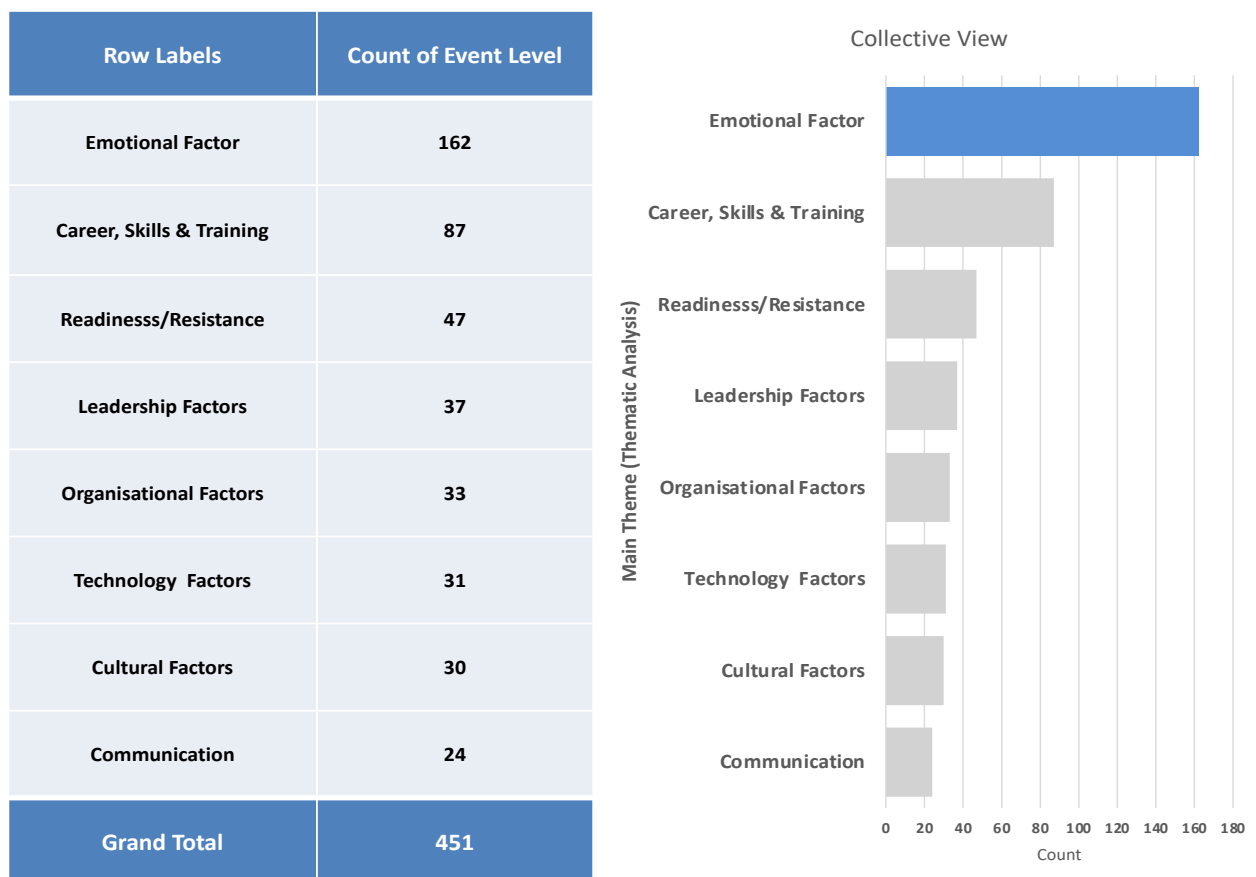
5.   Step 6 – Identifying the Key Components

Having had the opportunity to analyse and refine the data throughout the previous steps, the researcher was conscious of Morse and Field (1995) advising that at times themes may '*not immediately 'jump out' of the interview but may be more apparent if the researcher steps back and considers*' (pp 139-140). This was evident when one of the

'phenomena' – Emotional Factors emerged, not least due to its presence across and within the four lenses (Individual, Strategic, Management and Operational). It is important to emphasise that although emotional factors factored in all four lens' themes, it was as Morse and Field (1995) indicated that sometimes it is only obvious once it has been identified. Once aware of this aspect of the data, links were then able to be established. Table 3.4 provides a detailed breakdown of the characteristics aligned to 'Emotional Factors' identified in Figure 3.3, this phenomenon of interest/key component, being used as input into Steps 7-9 in helping to identify potential underlying causes (Danermark et al., 2005, p. 112).

Table 3. 4 – Breakdown of Emotional Factors

Source: Research

Sub-theme	Areas covered	
Fears and Uncertainty	• Reluctance to voice opinions, speaking out or challenging Fear of job losses and its psychological impact on health • Changing organisational climate • Lack of involvement in organisational decisions • Fear of 'what's coming down the track' • Perceived fear culture within certain organisational tiers	• The skills transition, future relevance and value of current skills and how 'skills readiness' will be assessed • Lack of closure or ownership on programmes/projects or major initiatives due to a constant cycle • Lack of community, teamwork, work group cohesion • Perceived isolation from not sharing the organisational vision
Change Weariness	• A cynicism towards change – A cycle of being asked to do the same thing as 5,6, 7 years ago • The capacity of technology and business units to deal with change • An inability to keep pace with speed/volume of changes – 'The conveyor belt of change' • Understanding of the appropriate future skill sets needed to implement change • Employee burnout and wellbeing	
Legacy Organisation	• Historic behaviours – Intimidation, aggression and control • 'Old establishment' vs New • 'risk averse' mindset • 'Legacy Mindsets' and historic values	• 'playing the game' or 'toeing the line' • 'how we do things round here' • Reputational damage – Toxic Brand – negative publicity, external views • 'Institutionalisation'
Employee Needs	Employee expectations of the Organisation in terms of: • Its management of work groups vs priority given to higher-level organisational objectives • The relevance of individual values and motivation against higher level organisational objectives • Employee's psychological health • Openness on the potential 'Human Impact' from technological change	
Trust in the Leadership	• The need for belief, trust and faith in the leadership • Leaderships relationship with 'change resistance' or 'impact on the success of the final solution/implementation' • The 'Psychological contract'	

In beginning to understand these key components, the study benefited from not only the confirmation of the benefits of using the Bygstad and Munkvold (2006) and Braun and Clarke (2011) models, but ultimately in understanding the *'real objects of the case, for example persons, organizations and systems. They constitute structures, i.e. networks of objects, with causal powers'* (Bygstad & Munkvold, 2011, p. 5) in essence uncovering

the complexity of the relationships that each object has or has not in relation to the other – the premise of CR's layered ontology and its interlink with its stratified domain.

6. Steps 07 to 09 (Table 3.2) - Theoretical Redescription (Abduction), Identification of Mechanisms (Retroduction) and Validation of Explanatory Powers

The output from the key components in Step 6 were subsequently used to consider:

Theoretical Redescription, and its process of theory identification, assessment and where applicable use as a potential integrator of these relevant theories into the overall research if possible.

Retroduction - the reciprocity between objects within this research study and how the social and technical objects potentially interact – micro and macro mechanisms.

- Analysis of mechanisms and outcomes - how the analysis of one mechanism may lead to the discovery of another, or our understanding of how that mechanism is triggered.

Validation of explanatory powers – the identification of a causal mechanism that provides the strongest explanatory interpretation of the observable event (Bygstad & Munkvold, 2011, p. 6).

It is worth noting at this point that within the parameters of the pilot study (3.4.3), these three steps (07-09) were not undertaken, instead the output from that pilot phase was integrated into the main study as part of the overall findings (Chapter 4), and subsequently within Chapter 5 – Research Discussion exploring the causal mechanisms and their implications in more depth. This approach helps to increase the overall theoretical understanding and provide a deeper insight into the events that have taken place (Danermark et al., 2005).

3.4.3 Pilot Study

In view of Sayers (2000) slightly caveated views on compatibility of CR with a 'relatively' wide range of research methods (p19), the decision was made to undertake a pilot study to test the suitability of the research study's identified methods, allowing any anomalies to be addressed prior to the main research study itself. The focus of the pilot study was to validate the intended sampling, and data collection approaches as well as the wider

methodology, and assess their suitability in satisfying the four research objectives (Section 3.2). To achieve this, a subset of the overall research participants was identified (N=2), and within a controlled pilot environment (Reiter, Stewart, & Bruce, 2011), the approach to test the proposed semi-structured interview questions based on the four objectives (Section 3.2), and assess the overarching interview approach was taken. Additionally, the pilot study also provided a valuable insight into the data and the subsequent use of thematic analysis and the compatibility of the proposed Stepwise Framework that was fundamental to the identification and exploration of any underlying causal mechanisms. The pilot study helped to mitigate against any claims of untrustworthiness or lack of rigour within the analysis (Braun & Clarke, 2006; Nowell et al., 2017). It was this need for the research to be trustworthy, through a consistent methodological trail that not only helped those assessing the study understand the processes and approaches taken, but also ensured the integrity of the overall analysis (Nowell et al., 2017).

Whilst time constraints limited the number of candidates that could be interviewed, findings related mainly to observations on the validity of the methods chosen, rather than any detailed analysis of the findings. However, those participants that were chosen provided valuable insights across numerous areas and due to the purposive sampling criteria were sufficiently experienced to understand the organisation, its history and the journey it has been on. Additionally, as technical and project management resources they were sufficiently senior to comprehend the future impact that automation and AI would have. On reflection, the availability of a third candidate would have allowed a further 'compare and contrast' to those responses given, but this was a minor point and had no material influence on the outcome.

3.4.3.1 Insights from the Pilot Study

Although the actual changes emanating from the pilot study were minimal, the lessons learnt proved a valuable pre-curser to the main study – providing an opportunity to bring together the academic and practice-based learning into a singular coherent experience. The pilot study provided valuable feedback not only on the methodological approach chosen but in solidifying the researcher's philosophical stance through the opportunity to utilise Braun and Clarke (Thematic Analysis) and Bygstad and Munkvold's (2011) Stepwise Framework, and their ability to provoke thoughts of potential objects/structures and causal mechanisms, via the determination of the early codes and emergent themes,

and the use of tools such as theoretical redescription and retroduction – these newly acquired skills proved invaluable during the main study.

Table 3.5 provides a summary of the main lessons learnt, and those that were subsequently incorporated into the main study:

Table 3. 5 – Lessons Learnt from Pilot Study

Source: Researcher

Stage	Observation	Applicability for the main study
Interview (Pre)	Participants' Interview and information packs (Appendix 3) – Feedback was positive. Only minor changes required to the packs 'Context Page' as this was seen by some as too academic.	Minor alterations made to the participants' pack to remove several academic references – this 'softening' its more formal look and feel.
Interview (Format)	Despite the small number of participants taking part within the pilot study (N=2) - multiple attempts had to be made to secure an appropriate time and venue (>3). This having a resultant delay on starting and completing this phase of the pilot. Interview times ranged from 70mins to 90mins – both candidates indicating that they were happy to continue past the original estimated time of 60mins.	Given the pilot study experience of having to reschedule dates/times/venue multiple times. The start of the preparatory stage for the main study would need to be brought forward to accommodate the likely number of changes (date/time/venue) and ensure completion of the interviews in a timely manner. Participants would also be advised that interviews may run past the 60minute estimate, although they would be given the optional to continue after the 60 minutes had elapsed.
Interview (Questions) and Sampling	Participants' feedback (Appendix 4) was positive with both participants indicating that the questions had been unambiguous, clear and variety of topics covered had been thought provoking. Additionally, candidates felt that the conversations had been free flowing, and that the interviewer had not led or manipulated the responses. During the initial data familiarisation and generation of the participant transcripts, it was apparent that the variety and depth of responses was testament to lived experiences of participants but also a reflection of the filtering criteria used within the purposive sampling.	Given that no adverse feedback was received from participants, the 45 questions (Appendix 5) and the additional supplementary questions (Appendix 6) were not altered – this provided continuity between the pilot study and the main study, as well as providing consistency with the original research objectives. Sampling – Participants provided breadth, depth and passion in their responses. The use of the filtering criteria within the purposive sampling, if extended to the main study would allow the potential to capture a rich source of data.

Interview (Pre-interview, interview Format, and Participant Wellbeing)	One of the key aspects to the success of the interviews was ensuring that Participants felt safe in being able to respond to questions in an open and honest way, through the anonymity afforded by the ethical practices of the study.	A key message from the pilot study was that there was an initial hesitation on being recorded during the interview, and that their anonymity was key to them giving consent. One aspect that was taken forward was the use of pseudonyms in place of the participants name – these being used throughout the interview. Additionally, participants were also reminded that all data captured would be anonymised and password protected.

3.5 Summary

This chapter communicates the rationale for using the overarching research methodology and underlying methods throughout the study. This includes research aim and objectives – painting a picture of the overall intent of the study. Key to driving the research study are the three fundamental and foundational areas of Epistemology and Axiology with an underpinning Ontological stance of CR. This philosophical paradigm informs the use of the methodological tools, and their compatibility with the research study's ability. A major component of ratifying the methodology was the pilot study's ability to test, fine tune and adapt the methods, techniques, and philosophical underpinnings. The learnings from the pilot study were invaluable in increasing the researcher's knowledge, understanding and practical experience, and allowed those elements tested to contribute to the integrity of the study, addressing any questions related to potential lack of rigour (Braun & Clarke, 2006; Nowell et al., 2017).

One element of the experience not envisaged, despite rigorous planning etc, was the impact of the COVID19 pandemic. Although, not materially impacting the research study or the methods or methodology, there may be longer term practical issues such as utilising face-to-face interviews or from a data perspective the influence on the likely human consequences – psychologically, socially, and economically etc that may take many years to fully understand. Whatever the next chapter COVID19 brings, it has already had a major influence on society (Politico, 2020; Statista, 2021) .

Chapter 4 – Findings

4.1 Introduction

Using the output from the thematic analysis described within Chapter 3, this chapter examines the data gathered throughout the pilot study, and that of the main study's fifteen semi-structured interviews. Throughout the following sections the examples cited represent the majority views, opinions and experiences of participants, whilst also ensuring that any alternative, contra or an outlier view are also captured under that particular theme. The interpretation of participants' responses – either supporting particular themes from the thematic analysis or in comparing and contrasting the variety of views – offers an insight into the journey individual participants and the organisation have taken. It is also important to note that many of the participant responses are influenced by events that happened during the past 20 years, and as such responses to recent or potential future events often reference their past lived experiences. The participants assess the future by reviewing the past.

Section 4.2 starts by setting the organisational context, which outlines the events that have influenced and impacted the bank, and the resultant consequences post 2008. Section 4.3 explores Organisational Legacy and participants' historic recollections of the events experienced before the financial crisis, from early 2000 onwards. Section 4.4 considers the perceived emotional factors experienced pre-2008, those emotional and psychological factors that continued to influence individuals throughout the 2008 financial crash and post-2008 period, as well as those emotional factors newly acquired by participants post 2008. Section 4.5 explores participants' current views on the impact of technology systems on the bank and the suitability of recently deployed AI/Automated systems. Section 4.6 concludes by summarising the main findings and draws together the 'phenomenon of interest' that forms the basis of Chapter 5 – Discussion. It is worth noting that whilst participant responses may be used as evidence to highlight specific research themes, many of their responses are multi-faceted and can relate to one or more theme or sub-theme. It is, however, worth being mindful of the aim and objectives of the study during the examination of these findings, as they were integral to the creation of the interview questions – Section 1.3 Chapter 1. Additionally, it has been necessary given the sensitivity and potential controversial nature of the comments, to anonymise participants' responses in order to protect both parties.

4.2 Organisational Context

The organisational backstory plays an important element in influencing the lives of those who were part of it. For many, these experiences have become an indelible part of their psyche, with habituated behaviours and attitudes manifesting in the responses that have been collated within this study. Many of the implications of these early participants' experiences are perhaps unconscious. Participants were carried along by the bank's continued success, driven in part by the leadership determined to 'win at all costs' carrying an air of invincibility, and the employee bonuses that epitomised the trappings of that success. Fast forward to 2008 and the financial services crash, and many started to realise what the organisation had become, as the spotlight turned inwards to reveal the true organisation beneath the public façade that had dominated for so long. What was exposed was a history underwritten by toxic behaviours, Machiavellian attitudes and mismanagement running throughout the organisation's core. From the board to many in senior and middle management, they were guilty of imposing and inflicting a regime focussed on processes and practice aligned to their own self-preservation and created an environment in which individuals fell victim to bullying, psychological trauma and fear. There was a top down – command and control based leadership imposed.

The following sections are broken down into four areas. The legacy organisation – a retrospective view of the historic experiences of participants and the consequent impact, covering aspects such as organisational fear and the cultural, behavioural, and psychological elements that predominated prior to the 2008 financial crash. This links to the next two areas. Firstly, aversion to risk – this was driven by an organisational fear of further exposure/reputational damage by the media relating to revelations linked to the crash, the bank's leadership, and the subsequent Government bailout. Secondly, coping strategies – those behaviours and mindsets employed by individuals to avoid any personal or organisational exposure. In essence, strategies created to avoid anything that may draw negative attention to them or the bank. Lastly within Section 4.3.4 – Leadership and Organisational Trust, these being two key components in an individual's belief in the leaderships' ability to deliver the future organisational vision. This was premised on how well a leader was able to influence the organisational politics, whilst keeping individual's best interests at heart and that the leader has the requisite knowledge, skills, historical kudos and understanding to lead the organisation to a successful outcome.

Positioning the historic organisational context as the opening insight to these findings, provides a contextual platform on which to understand the influence and deep-seated consequences that this period had on individuals and the overall organisation. In starting with this perspective, it is possible to incrementally build a picture of the journey the organisation and individuals took, and the baggage gathered at each pivotal juncture en route, allowing the influence of organisational legacy to unfold, and the emotional and psychological factors that followed to be understood. Positioning the legacy environment in this way allows the next chapter to be told and explains why certain mindsets or behaviours still predominate and have the potential to influence the AI/Automation and the bank's internal skills transition journey. It also highlights the challenges likely to be faced by the bank in influencing individual and group readiness. One example of this is the organisational intent to transition to a new AI/Automation aligned employee skills matrix – the CRF – Appendix 1. This is causing consternation with some in terms of understanding what this will mean for them in relation to future job security, or longer-term career prospects, or the uncertainty of whether they will have the ability to upskill/reskill. Each has an influence on readiness and adds to the cultural and psychological challenges already faced due to the historic 'baggage' carried by many.

4.3 The Legacy Organisation

This section examines the influence and impact of the organisational culture and climate, on the views and opinions expressed by participants, and their readiness for change. In reviewing the pre-2008 history of the organisation, it is possible, through the purposive sampling criteria used – Chapter 3 – Section 3.4.2.1, and specifically participants' length of service, and their experiences over last ten to fifteen years - to determine how leadership and culture during this time period has impacted them.

Throughout the next four sub-sections – the role of Organisational Fear; Aversion to Risk; Coping Strategies and Leadership and Organisational Trust - participants provide a retrospective view of their lived experiences of the organisation, its leadership and the legacy created.

4.3.1 Organisational Fear

Perhaps the most significant theme within the data are participants' responses related to their thoughts, feelings and experiences that have shaped and influenced them

throughout the early 2000s, and considers the findings aligned to the leadership and organisational culture of fear that prevailed.

During [a major integration with another bank]^{*1}, and [the then CEO]^{*2} was at his height, the word 'Fear', was the only one I would say, really, that drove everybody… because if you didn't do or produce what he wanted, and sometimes you didn't know what he wanted, … then you were fucked, you had no chance. (Geoff–4.3.1–Tech.Mgr).
(^{*1}+^{*2} – [….] -bracketed contents used to replace a named bank or person)

Geoff's graphical illustration of the bank's organisational and leadership culture, during the then CEOs tenure, provides insight in determining the prominent drivers – fear, uncertainty and dismissal of individuals' – this has dominated almost all of the participants' historic recollections, and is fundamental to understanding the behaviours that governed the organisation's culture and environment. This fear driver also features as an observation within Stuart's recollections.

When I first joined the organisation, fear was always something that certain leadership had. Some people were kind of scary and acted scary I think on purpose and played that persona... Now, I don't think it's as bad now, but I think that underlying things are still there, it's a combination of fear and reluctance to be accountable for things. They don't want to put their name against something in case it goes wrong. (Stuart–4.3.1–Snr.Tech.Mgr)

Stuart introduces another consideration – a reluctance to be accountable – a deflection approach to avoid any potential repercussions, which aligns with Geoff's point on not knowing or misinterpreting what is required due to a fear of being dismissed. Karren's response below, continues the underlying theme of fear and intimidation, and also identifies a similar finding to that of Stuart in a reluctance by the senior leadership to be associated with bad news – again that fear of accountability and any potential repercussions.

… When I first started in the bank, which I think was, what was it, 2004, I was obviously much younger then, and in a much lower role, and I found the whole thing intimidating. I found them very, very scary. (Karren–4.3.1–Bus.Mgr)

2012, you know, the batch incident^{*3}, that was dealt with extremely badly. What would happen if we had an incident like that now? I suspect you'd still have the same blame culture. Somebody would have to get fired, or somebody would have to stand in front of the treasury, or whatever it was, and you know, very uncomfortable. I don't believe that we've changed that much. But I do think it has got better. (Karra–4.3.1–Tech.Mgr)

Karra's response also emphasises the feeling of intimidation and the culture of firing people, again resonating with the responses given regarding coercion as a means of control. Like Stuart-4.3.1 the view that things have improved is also stated, although both individuals indicate that there are still potential undertones of the old regime within the organisation – Karra's 2012 example brings this to life.

... I think it's not as aggressive a place as it was when I first started… certainly, that's a good thing because it was pretty awful. I came in right at the point where there was a lot of redundancy and things like that. (Brenda–4.3.1–Snr.Bus.Mgr)

Experience of fear and aggressive behaviour is reiterated by Brenda, although like Stuart, Karren and Karra, it is acknowledged as being less intensive/prevalent today than in the early 2000s. One further element emphasised by Brenda is that of redundancies post 2008, with many of the participants having witnessed multiple restructures throughout their careers. Relating these findings back to those themes outlined within Chapter 3 – Section 3.4.2.3, it is clear that in exploring participants' fears and aspirations in the context of the bank's adoption of AI, the research has uncovered psychological fear, uncertainty, intimidation and avoidance strategies at play.

Although the general opinion expressed by participants is one based on an historic organisation blighted by fear and aggression, this is much less prevalent in 'todays' organisation, and the following singular example provides an interesting perspective and contrast into one participant's insight into the degree to which 'todays' organisation has changed. The following example differs in its context as it is not related to an explicit response, instead its focus is on what 'was not said'. Due to the nature of this example complete anonymity has been given - the participant merely referred to as Participant 1 (P1) – P1 is a senior technical manager, and from an 'insider/outside' perspective is known to the researcher, as is their work, career and experience.

During the interview process many of the participants' responses were guarded and deliberately vague, even after clarification and additional prompt questions. There were some responses that were misleading at best and not a true or accurate account of the experiences that individual had had. For example, on being asked about the general adoption of AI and technology automation within the organisation – the response from

P1 was that they weren't involved in any of that and although examples of AI/Automation changes were provided – P1 continued to deny any knowledge of those systems or experiences of interacting or using them at any level. The researcher was aware of the work undertaken by P1 in their senior technical manager capacity and knew they would definitely have utilised these AI/Automation tools as part of their daily jobs. During a de-brief session following the interview, P1 indicated that although they had agreed to the interview being recorded, and didn't want to terminate the interview at any point, they were deeply concerned about the interview recordings and transcripts falling into the wrong hands and that any storage, data security or anonymity measures could be hacked and the content read/listened to or that somehow this could get back to their own senior managers and jeopardise their career. P1's rationale may also be linked back to Risk Aversion (Section 4.3.2) and the potential of being pushed into the spotlight, but as no clear account of this within the transcripts can be evidenced – this is at best anecdotal.   However, it's inclusion does provide an interesting adjunct on the other participant organisational fear responses cited throughout this section.

4.3.2 An Aversion to Risk

Section 4.2 touched upon the bank's risk averse stance following the 2008 financial crisis, with participants indicating this is still prevalent today, and something that continues to occupy the thoughts and recollections of the majority of participants. Bob's example highlighted this during discussions on how people are responding to the implementation of AI/Automation changes.

It's a highly risk averse environment. …there's still such an element of fear and risk aversion, that until they start having faith in the people and technology. The [bank]..Not wanting another failure….we can't afford to have people viewing us like that. (Bob– 4.3.2–Snr.Bus.Mgr)

Bob's view that the organisation still retains the risk averse strategy imposed following the 2008 crash, together with the sense of fear engendered by this approach resonated with previous participant comments. The reference to 'they' in '*they start to have faith…..*', refers to the perceived views of senior leadership in relation to their trust in the ability of their employees and that of the technology that supports them, to attain the new organisational vision.

The following two participant responses pick up on Bob's comments on reputational damage and the pressure and obligations imposed by the organisation on individuals following the financial crash. Sally, and Stuart voice views in relation to the impact risk aversion is having on those running the bank's projects and programmes.

…[ensuring].. reputation isn't damaged... is a big thing, obviously, going through major reds [incidents] and have been in the press regularly, having that, oh well we bailed you out, attitude, I think a lot of people do have about the bank. And I think, even now that's the reputation that they have. (Sally–4.3.2–Snr.Tech.Mgr)

What Sally's response has articulated, is the depth of feeling and notoriety associated with reputational damage, and her historic reference to the views and opinions expressed by the press and general public shortly after the financial crash, already outlined within Section 4.2 – Organisational context. One further point made by Sally is her reference to 'major reds'. These are the organisational incident processes used to recover major technology outages, and are usually followed by an internal investigation to determine the root cause. This is a stressful time for those involved, given the potential repercussions as highlighted by Karra-4.3.1.

…the team and area I'm working in now, even at the team leader-mid-level managers are quite scared of things like change boards because of the audience that attends and runs them. They're almost intimidated by low level LT [Leadership Team] members that run certain boards, and I know some people can be a bit loud and brash, and arrogant but there's no reason to be scared of it, and not want to go, and do everything you can to avoid having to go.(Stuart–4.3.2–Snr.Tech.Mgr)

Stuart's response outlines the consequences of risk aversion, and also echoes those observations made by Sally on reputational damage, and the associated 'major red; investigations. Stuart's comments provide a glimpse into the bank's technology change governance processes, the change boards role being to scrutinise technology-based changes in an attempt to remove the potential for reputational damage, and to minimise the associated risks by questioning those key individuals responsible for any changes. What Stuart has highlighted is that the historic attitudes, controls and behaviours employed at these boards, is now interpreted by recently recruited employees as one of fear and intimidation.

4.3.3 Coping Strategies

What has been recognised are the difficulties and challenges faced by the organisation and, specifically, the individuals who have worked during that period. Another consideration is the strategies and practices adopted by individuals in response to these events. This section considers the coping strategies that have emerged as a consequence of embedded risk aversion and organisational fear, with examples of these cited across many of the participant responses, with none of the comments made by the participants providing any conflicting or contradictory comments.

The mindset is very fixed and that's the biggest challenge particularly some of the longer serving members of [mainframe] staff...., and you've also got the people in those layers that may not actually believe in what they're trying to achieve and therefore even within teams, within different areas, you can have some of the people that get it and some people that just will be totally resistant to it and there's very little you can do to really change their mind. (Brenda–4.3.3–Snr.Bus.Mgr)

I think it's quite obvious there's a lot of people who are quite close to retirement. I think I touched on the mainframe guys earlier on. I think some of them are kind of paying lip service to it, but they know they're just a year away from hanging up the keyboard and heading off into the sunset (Iain–4.3.3–Snr.Tech.Mgr)

Brenda's observation that certain long-service employees have fixed mindsets, not only manifests in the attitudes and behaviours being displayed by those individuals, but also within their immediate line leadership, as they too face their own personal dilemmas. Either resist those organisational initiatives they perceive as too risky – thus opposing the organisational direction of travel – or struggle to motivate themselves and others throughout the delivery of the organisational vision. This finding highlights the potential of leaders to impact future AI/automation adoptions. Both Iain and Brenda presented the organisational challenge of turning this embedded and fixed mindset around, from one based on scepticism, fear of reputational damage, risk aversion and resistance by many who are close to retirement.

Although the following two participant responses are strictly examples from the post-2008 era, their provenance emanates pre-2008 – this being indicated by Karra's phrase 'mindset still there', and Sally's linked example of still 'sugar coating' the news that is reported to the senior management.

I think there's still some of that mind set still there, which is, I think, what I was alluding to previously, about some of the senior managements don't really want to hear bad news still. (Karra–4.3.3–Tech.Mgr)

I think there's a lot of sugar coating, certainly, the lower levels trying to paint a pretty picture up the way, or being directed to paint a pretty picture up the way, (Sally–4.3.3–Snr.Tech.Mgr)

This practice of distancing oneself from the delivery of 'bad news' is covered more comprehensively in Chapter 5 – Discussion – Section 5.2.2 – Avoiding the Spotlight, but perhaps reflects the underlying fear so prominent within the bank's previous organisational regimes.

4.3.4 Leadership and Organisational Trust

Leadership and organisational trust is one component that many participants consider an integral part of the complex mix of the overall leader's role/involvement within organisational politics; their knowledge, skills and ability to deliver, and the level of resistance they show. The following sections split these aspects under two perspectives – Organisational politics (Section 4.3.4.1) and the Ability of leadership to deliver the future vision (Section 4.3.4.2)

4.3.4.1   The Role of Organisational Politics

Two thirds of the participants identify that the political stance taken by individual leaders plays an important part in whether they trust them and believe they have the participants' best interests at heart. What the findings have shown is there are different perspectives in relation to how the leaders are viewed, with some participants believing that leaders are being directly manipulated by the board, leaving them little or no influence on delivery, i.e. 'top-down' direction and control. Others state that leaders play a covert political role in influencing the direction of travel or future outcomes of the original board decisions. During discussion on leadership Karren indicates:

I think probably they've been told what's happening, rather than input to it, so they haven't properly bought into it. (Karren–4.3.4.1–Bus.Mgr)
An interesting observation from Karren being *'they haven't properly bought into* it'
– they being non-board level leaders, and her view that these leaders may not be convinced or committed to the strategy/vision being imposed on them, and how it will impact on organisational delivery.

I don't know whether it's they get on board willingly or they get on board because they're told to get on board. Sometimes it feels like the latter. It's just imposed further down the line. (Oscar–4.3.4.1–Snr.Tech.Mgr)

..they might have that vision and understanding but whether or not they portray it down the line, managers maybe don't necessarily have the same vision, or don't necessarily sit on the same page. (Sally–4.3.4.1–Snr.Tech.Mgr)

Oscar provides similar beliefs to Karren who highlights the lack of 'buy-in' from those ultimately charged with delivering the future organisational strategy.

Additionally, Oscar and Sally's use of phrase '*down the line*' – this potentially highlights that those further down the organisational hierarchy have no opportunity to contribute, challenge or influence the outcomes of these board directions, or even have an awareness of the future organisational vision – again highlighting the potential for lack of buy-in or individual resistance.

….within each of those different departments, across the wider technology function, there are conflicting agendas. They're dancing a different dance, what I often refer to as protectionism. It's protecting their domain, protecting their agenda. (David–4.3.4.1– Snr.Tech.Mgr)

Other participants, such as David, highlight the deliberate manipulation of various situations by leaders to align with their own personal agendas (i.e. protecting their own interests). This is often conducted in a covert way by leaders intentionally failing to discourage or address emerging resistance where it suited their own needs, or where beneficial to their wider function. The Mainframe function is an example, with its older and established technology, resourced by a mature demographic and seen as unwilling to embrace changes related to AI/Automation – what David refers to as protectionism, which directly influences organisational ability to deliver its overarching vision.

4.3.4.2   The delivery capability of the Leadership

Similar to views voiced by participants in Section 4.3.4.1, and their critique of the varying outcomes of the 'political games' being played; many believe that the ability to deliver the 'organisational vision' will be based on a leader's historic delivery success. Having the requisite knowledge, skills and understanding to achieve the organisational end game, as well as showing ability to counterbalance this with their own political stance,

those of the individuals within their own organisational area, and the overall resistance towards the wider technological vision for the organisation.

I think some of the leadership have some really good skills. But, given my experience of the bank over a prolonged period of time, I don't believe there is a strong enough management team with a broad enough skillset to be able to deliver that. (Bob–4.3.4.2– Snr.Bus.Mgr)

Bob's response acknowledges the existence of some of the requisite skills within the current leadership but doubts their combined ability to deliver the strategic skills transition for the organisation. This aligns with previous participants' comments in terms of overall organisational readiness.

[Technological Change] they're scared of it because they [leadership] don't understand it, they don't understand what the end goal is, and they don't understand necessarily what the outcome will be, (Stuart–4.3.4.2–Snr.Tech.Mgr)

An awful lot of them [leadership] have been in post for a long time …who are, probably, standing in the way of advanced technological change, not because they're being oppressed. (Oscar– 4.3.4.2–Snr.Tech.Mgr)

Stuart offers an alternative view by touching on the emotional constraints – with leadership 'being scared' of technological change due to a lack of understanding of its technical content and reach. This may provide a perspective to Oscar's view on why the leadership may not possess the necessary skillset to deliver the organisational goal. The mix of emotion and political dance outlined by David (Section 4.3.4.1), may, according to Stuart, contribute to an unwillingness or inability by the leadership to comprehend what is being asked of them, and ultimately lead to them potentially blocking or inhibiting the advancement of technological change.

4.3.5 Summary

What the data appears to suggest is that many participants have an historic fear of the organisation and its leadership. This fear linking to aspects such as fear of speaking up or the punishment associated with failure, or the perceived consequences of failure – '*Someone would have to get fired*' – *(Karra–4.3.1–Tech.Mgr).* This 'fear of failure' appears to drive behaviours, such as '*no bad new*s', or a reluctance to take ownership where there is an increased likelihood of being associated with failure. This aversion to risk is exacerbated by the legacy governance practices upheld by those running change

enablement forums e.g. Change boards or other embedded processes designed to minimise the potential for reputational damage. What has emerged from this is the development of coping strategies by individuals – resistance to change, fixed mindset and distancing or avoidance strategies. All of these being influenced by individual and organisational politics, with the resulting level of leadership trust determining participants' views on leaders' overall ability to deliver the organisational vision.

4.4   Emotional Factors

Having considered the historic influence that the leadership and the wider organisation has played on the lived experiences of the participants within Section 4.3, Section 4.4.1 captures and explores the emotional consequences of fear, uncertainty and the lack of a sense of belonging, through the pre-2008 era, the subsequent financial services crash, and the behavioural or psychological remnants that still prevail post 2008. These materialise in aspects such as a fear of redundancy or – in the post-2008 era – a fear of the potential consequences of AI/Automation on jobs, or in relation to participants' lack of understanding regarding what future skills are required, or doubts and fears about their personal capabilities in developing the relevant skills. Section 4.4.2 examines participants' views on the impact of Change Weariness – continuous change, speed and volume of change, and the potential for employee burnout. The penultimate Section 4.4.3 features the support participants received during the transitional phases within the CRF implementation. Section 4.4.4 explores participant views on the future of the organisation following the recent change in CEO.

4.4.1   Fear & Uncertainty

4.4.1.1   A fear of what lies ahead

Although fear has previously been viewed through an historic platform of systemic or embedded practices and behaviours, Section 4.4.1.1 views fear through a lens of emergent fear – this providing a 'pulse' of the underlying emotional and behavioural impact, including the potential changes to individuals' roles, responsibilities and future career paths.

AI/Automation….It will make some of the roles, the traditional roles that we are familiar with, they will disappear, and so, I think, ultimately, people will be in an uncomfortable position (Sandra–4.4.1.1–Snr.Bus.Mgr).

The comments made by Sandra typify many participants' beliefs that Automation and AI will eliminate many of the traditional technical and managerial roles or will fundamentally alter the job composition e.g. the transition from a Project Manager's task management to Scrum Master as the key facilitator – promoting the underpinning 'agile' values.

The amount of resistance we've got from people is unreal, simply because they see it as a little bit more work now or potentially significantly less work later, and they don't like that concept, and the only reason you cannot like that concept is if you think your job is threatened because who would not like to do less.(Stuart–4.4.1.1–Snr.Tech.Mgr)

we've got a lot of push back from certain teams because they felt like it was replacing their job (Iain–4.4.1.1–Snr.Tech.Mgr).

Stuart's response continues the theme of job security, whilst providing a gauge on the depth of feeling and resistance from employees across technology, as roles transform and evolve following the deployment of new AI or Automated practices. Iain's comments support those of Stuart in reiterating that employee resistance becomes more overt as the realisation of the potential impact on jobs becomes evident. These emergent fears are likely to manifest as resistance towards the delivery of the organisational vision.

If you're not part of those exciting [AI/Automation] projects, and you're more part of the organisation that's being streamlined, for example, and you're seeing [AI/Automation] products in your department because the role is not required anymore then, naturally, people are going to feel more cautious, they're [employees] treading on eggshells every day, they don't know how to maintain a position in the bank anymore because they've got dying skill sets that might not necessarily be required for the future way of banking (David–4.4.1.1–Snr.Tech.Mgr)

David's description of 'treading on eggshells' paints an emotional picture regarding the level of employee fear, anxiety and tension. This stems from an insecurity brought about by the rapid changes to participants' current roles and the uncertainty generated by a lack of clarity on the technical skills required for any future role within the organisation.

What I find astonishing is that people are waiting to either be made redundant or looking forward to it, which is a massive indicator that something is fundamentally wrong, when people are waiting for that letter….. [there are] certain things that are a mindset element…. Again, driven by risk aversion, [and]… fear (Bob–4.4.1.1–Snr.Bus.Mgr)

The description of employees waiting to be made redundant, given by Bob, presents a number of possibilities. For some it may be the resurfacing of thoughts and emotions they experienced during the financial crisis, for others it may represent and allow closure to their organisational past and resistance to the organisational future. Bob also references previous articulated findings on 'mindset', already linked to 'risk aversion' and fear as these factors, for him, still occupy a dominant position within the organisational domain.

4.4.1.2 Uncertainty – what the future holds

This section touches upon the uncertainties triggered by historic organisational events, the advent of the new CRF roles and responsibilities and individuals' perception of their longer-term future within the organisation.

..It's probably quite an emotive piece because the people will welcome automation until it starts to take jobs. But when it actually starts impacting …your own environment then people will be a bit more, 'okay, I'm not so keen on automation'. I think there's always going to be that personal, looking out for No 1. Automation's great until it's going to take my job (Sandra–4.4.1.2–Snr.Bus.Mgr).

..technology is moving a 100 maybe 1,000 times faster than it was doing back then for the younger generation. At the end of the day my fears are, will technology forget about people that maybe aren't moving as fast as they are? (Bert–4.4.1.2–Tech.Mgr).

The view taken by Sandra and Bert is that although there may be an initial acceptance, and even welcoming of automation by many people in the bank's technology functions, this is likely to be replaced by rejection, should automation/AI start to encroach on job security, within participants own personal working environment. However, Sandra's comments indicate that this is perhaps based on self-preservation, implying that where there is no direct impact on the employees, perhaps the level of automation is more palatable. Add to this Bert's comments related to the speed of technological change, and this raises two further considerations. 1) the ability of individuals to keep up with the latest technological skills given the pace of change, and 2) an ability for the organisation to remain competitive given the pressures of continuous technological inflation and associated overheads in maintaining legacy technology.

People will be expected to upskill themselves in new ways of working, to be able to retain their job… Some people will embrace.. Others won't be so keen to move. (Sally–4.4.1.2–Snr.Tech.Mgr)

You know, in 5 years, 10 years' time, what impact is that going to have on me. And if it does have a negative impact, then where do I see myself going, where can I go from where I am now, I suppose. And then that links back to the skills and training, competences and things like that. (Geoff–4.4.1.2–Tech.Mgr)

There has been a great deal written speculating on the future of work, and what is evident from the responses from Sally and Geoff, is that the uncertainty related to the types of skills needed and when these will be required versus a willingness/ability by individuals to embrace these new skills is a major consideration. Geoff's uncertainty regarding the final organisational vision, also adds to the individual's inability to plan and prepare for the future. This coupled with resistance emanating from those areas resourced by an older demographic – many falling within Bob's description in Section 4.4.1.1 of '*looking forward to the redundancy letter arriving*' – throws another layer of uncertainty around the delivery of the organisational transformation vision.

I think one of the challenges is going to be that, from a technology perspective, as they outsource their technical skills, those they require in-house, are going to be less, ..that means that the people that are already in a job and their skills don't suit the future of the organisation they've got 2 options. You either make them redundant or you allow them the opportunity to upskill or change skills, which a lot of them might not want to do, or to be outsourced to the company providing the new service, if they've got relevant technical skills that can be supported in that. (Brenda–4.4.1.2–Snr.Bus.Mgr)

The view taken by Brenda is that the organisation will face a series of uncertain conditions relating to the identification of future skills. There will be existing skills perceived as having diminishing applicability within the organisation; the potential of redundancy due to outsourcing and resistance by individuals regarding upskilling or reskilling, with each scenario having no certainty as to timeframe. Additionally, there is a fear by individuals of not being capable of successfully retraining. It remains a possibility that the organisation may minimise existing training and development overheads, and associated costs, by outsourcing to external third parties who supply ready trained and flexible resources. Each scenario contributes to the uncertainty being experienced throughout the organisation.

Aaron provides an alternative perspective to the organisational challenges that the bank may face in identifying future skills, by questioning its current approach advocated by its new CRF structure.

'Well, I guess, one of the biggest challenges, the internal ones is, people will look at the common role framework [CRF], and where they are placed in it, and believe or perceive that they're in the wrong pot. They're very wide bands, in terms of…, very large buckets in terms of how many jobs go in. So, I mean, I was looking at the salary bands and the job ratings, you know, C9 and C11. But the problem is, people don't then see progression. They come in and they sit there, and they stagnate for 6, 7, 8, 9, 10 years, and they don't see any progression through. They don't see anyone else progressing through. Too often they're hiring in tech leads. You know, they hire in at the top end, umm and that just creates a glass ceiling for all people…, for every tier below that, 2 or 3 tiers below that trying to move up. (Aaron–4.4.1.2-Snr.Tech.Mgr)

Aaron's belief is that in redefining the professional job families, the CRF has now created a situation in which a generic 'bucket' houses multiple roles/skills/levels and this has potential impacts on two fronts. Aaron believes that for individuals there has been no consideration given to the potential career path within this new CRF structure, eradicating the once hierarchical system of for example Junior Architect, Architect and Senior Architect. So the associated skills and experience within each will no longer be identifiable and, as such, progression between these hierarchical levels will no longer be possible, thereby removing the traditional career path. Additionally, given the erosion of the traditional career path, Aaron sees the historic practice of hiring from within the organisation being superseded by the use of external recruitment to fill these roles. This leads to the second impact, that by simplifying the job families the organisation's only real differential is on salary. Aaron's reference to C9 and C11 is due to the generic nature of the roles within the CRF - identifying specific skills and experience will be made much harder, and exacerbated by some individuals actually being placed in the 'wrong pot', which may present a skewed reality on the skills in situ now and in to the future.

Although Aaron's example is based on a more immediate organisational and individual quandary than the speculative situations articulated by Brenda (4.4.1.2-Snr.Bus.Mgr), Sally (4.4.1.2-Snr-Tech.Mgr) and Geoff (4.4.1.2-Tech.Mgr) each contribute to the uncertainty faced by individuals and their ability to envisage what is, or will be, required in terms of upskilling, reskilling and planning for the future.

I know the likes of the personal banking technology change – so everyday banking, and short-term borrowing, they're really struggling with the transition. So, the struggle is between the technology teams and the business teams who were previously very, very different. Now they're having to work as one team, and they're having to build trust in each other. Also, they are trying to learn how that role fits within a wider framework and actually work together. And it is causing some challenges. (Sally–4.4.1.2–Snr.Tech.Mgr)

Sally emphasises the challenges being experienced within teams outwith the immediate technology arena, and their ability to transition to the organisation's vision for agility, using technology to simplify and innovate, all of which are key components of the bank's new agile ways of working strategic vision. What Sally reveals is the historic divide between the business and technology areas, each siloed from the other with only minimal interaction, and a lack of trust driven by each positioning itself as more critical to the bank's current financial and reputational success than the other.

4.4.2 Change Weariness – the continual cycle

One aspect that featured within 10 of the 15 participant responses related to emotional factors, was that of Change Weariness, and its association with the organisation's continuous cycle of change.

..the constant change has just worn people down, again, the been there, seen it, done, you know, done the time, got the t-shirt, and actually nothing's really changed, and their life hasn't changed for the better….I think that there's still a lot that are disillusioned and kind of just fed up with this constant change. And I think that's one of the things that we do need to look at, is they need to actually deliver it and let it settle before they try and change it again. (Brenda–4.4.2–Snr.Bus.Mgr)

Brenda raises a combination of aspects. That the cycle of continuous change appears not to be taking the organisation forward or having any material benefit for either the organisation or individuals within it. Additionally, there is disillusionment amongst those that are part of the delivery, due to having insufficient time to fully implement the organisation's programmes of work or reflect and understand how successful or otherwise an initiative has been, because the organisation has moved on to yet another initiative. This finding highlights the need for the organisation to consider the impact of its change strategy and approach on individuals, and the future implications for major initiatives such as the CRF or the wider AI/Automation transformation.

They're [Organisation] constantly in a state of change, problem with that is people just got their head round it, right, this is the journey we're on, and then all of a sudden there was a fork in the road who either don't want to change or aren't capable of adopting that change. (Aaron–4.4.2–Snr.Tech.Mgr)

Aaron shares a similar view to Brenda regarding the feeling of a continual state of change, although his response also considers that, as each change emerges, it introduces the possibility that certain leaders or managers may not wish to proceed, or

are not capable, technically or otherwise, of adopting that change within their part of the organisation. This provides a link back to aspects such as risk aversion, coping strategies or resistance to change due to uncertainties in understanding the impact of one change on another.

I think, initially, people might get excited, but once they see the substance this is just more of what we did 5 years ago, or 6, 7 years ago. With that sort of culture, it's very hard to embrace change …if a default position is shrugging your shoulders and thinking, oh well, we'll do this because we're being told to, then it's very hard for any change to be enacted (Oscar–4.4.2–Snr.Tech.Mgr)

The focus on weariness given by Oscar relates to the cyclical nature of change and the inevitability of returning back to the starting position, although this may take several years. He also provides an examination of the organisational culture and the perceived attitude of the leadership in accepting what they have been told to do. Again, there are links here to previous participant examples (Section 4.3.3) indicating that some leaders will just follow orders, whereas others may take a more covert approach to influencing the outcomes of the organisational edicts. What Oscar does recognise is the difficulty faced in influencing entrenched attitudes, behaviours etc and their potential impact on organisational goal achievement.

….you get those who are a bit older who have.., seen it all before, or heard it all before, and it's like, fucking hell, here we go again. You know, what's going to change this time? And in some cases, nothing changes I've been in the bank since 1997, in different areas, different departments. And new guys come in, and then they implement this role, this kind of framework and all of a sudden, they disappear, and over a period of 3 or 4 years, it's like a cycle, it goes back to the beginning and you think, fucking hell, we've been here before.(Geoff–4.4.2–Tech.Mgr)

Geoff's insight complements Brenda's, Aaron's and Oscar's mix of frustration, weariness and cynicism generated by what is perceived as a combination of lack of clarity and vision. Geoff's frustration may not always be with the change itself, but the negative psychological impact brought on by the continual transition of having to go back to the start again and again – hence its contribution to the weariness experienced by the individuals. Geoff also highlights that although many of the senior technology leadership have been in situ for a considerable time, there have been numerous external executives hired on short-term assignments to lead technology initiatives. These major initiatives, which in Geoff's opinion inevitably disappear after a number of years, cement his belief that over time the organisation is back to the 'beginning' – in essence these

initiatives never realise their objective. What the findings show is the complex interconnections between the influence of organisational history, an intrinsic organisational fear and risk aversion to change and weariness triggered, in part, by a continuous change cycle.

4.4.3 Organisational support during the skills transition

Like many aspects detailed throughout this chapter, support during the skills transition plays an important role in reducing uncertainty, fear or other negative emotional factors encountered during this period.

Do they really want to look after me, etc., etc.? It has to portray itself as a caring institution, and so I think, genuinely, that employees, that care about, not just their role, but care about the organisation that they're working for, care about taking it forward (David–4.4.3–Snr.Tech.Mgr)

Where does the human part come in to give me that confidence that the bank has my back? (Bert–4.4.3–Tech.Mgr)

David's view is whether the support and care provided by the organisation is driven via a moral obligation – to help and support employees through the CRF transition process – or whether the support is based on being seen to be a caring organisation. His rationale being that however it is perceived or impacts the individual, the priority is about moving the organisation forward. This focus differs from Bert who wants to understand the basis of the support as it applies to him and how the organisation supports him through the transition. These two participant responses represent opposing perspectives – one being an obligation for individuals to do what they can for the organisation irrespective of the underlying support provided, the other looking for reassurance on what mechanisms the bank is providing to support him through the transition. Linking these back to certain emotional factors, these views can be aligned to psychological safety in Bert's case in seeking protection that if things go wrong the bank will have his back. David on the other hand takes the approach – similar to that proposed for upskilling and reskilling (Section 4.4.1.2) – that the responsibility for successfully transitioning sits with the individual not the organisation.

There'll be obviously no help. There'll be a lot of bluster, a lot of talk, and not much happening. I can guarantee it… the bank do everything half arsed. They've haven't really thought, I don't think, about some of these things. We can't all work agile. We're not in a position to do that. We can't all get upskilled as quickly as possible and be raring to go at the new role. I just think…, and they've got all these scrum masters in.

What does a scrum master do? I went on the scrum course. What a waste of time. You don't have any responsibility for anything. It's absolutely pointless (Karra–4.4.3–Tech.Mgr)

The sceptical view taken by Karra adds a third variant in that although the bank will talk of support during the CRF, this will not materialise in any meaningful way. Karra's view is founded on her experience of the existing approach taken to deploy the actual CRF process. Her rationale being that the bank has over simplified things – especially in relation to the need to upskill existing resources, the adoption of Agile working practices and the lack of clarity about certain role types. Karra's lack of confidence in the bank being able to co-ordinate these aspects in a coherent manner, gives her little faith in its ability to provide any support to those needing it.

The responses from David, Bert and Karra indicate a parallel to comments made in earlier sections, in that not only do participants view the organisational obligation in different ways (Four lenses) – Chapter 3 Section 3.4.2.3, but also provide an early indication of the likely spectrum of expectations individuals may have regarding organisational intervention on future career and skills development, skilling/upskilling etc.

4.4.4 Looking to the future

Although many of the responses have focussed on participants' historic recollections of the organisation, the recent appointment of a new CEO has, for many, been an opportunity to reflect, with some participants choosing to postulate on the early days of the new CEO tenure, and the impact this may have for the future organisation.

I think it's just different, even from a mindset, …People are seeming a little bit more buoyed, or they were, with the change in CEO and things like that as well. But, there's still a lot of disillusioned people in there. I'm not sure that's going to change any time soon. (Brenda–4.4.4–Snr.Bus.Mgr)

People are engaged with [the new CEO] and what [their] doing. So, being a purpose led organisation, that has played out very strongly with staff. So, they see us doing the right thing more and more, and doing the right thing, whether that be for our customers or our staff. (Sandra–4.4.4–Snr.Bus.Mgr)

The comments from Brenda and Sandra cover the early impact of the new CEO. Brenda being more pessimistic in her evaluation that although bringing a positive air to the organisation, the challenges of the embedded legacy practices and behaviours remain

and will take a concerted effort to resolve. Sandra took a more enthusiastic and optimistic stance, viewing the advent of a new CEO as potential for green shoots of change for the organisation's future. What Sandra adds is that the perception of the executive under this new regime is one that provides a greater openness and feeling of trust, and a clearer, more purpose led future state.

[During a bank integration pre-2008]… we built a mock branch in a big warehouse…, near Pinewood, actually, outside London… We were standing in this mock branch when [the then CEO] and [the then Chairman] came in, right, they were due in to come and have a look. He came in… He looked. He never said hello to anyone, he never even spoke to anyone, other than the Chairman and one of the directors of the design fund, whose name I forget. He walked round the branch, which isn't very big, you can imagine, it's just a branch. He took one look at the place. He walked back out and within the hour the designer had been sacked, the whole design team had been sacked and that was it. He didn't like it! (Geoff–4.4.4–Tech.Mgr)

Sandra's view provides something of a direct contrast to the organisation that was created under the pre-2008 CEO. Geoff's example provides a vivid contrast between the old and the new organisations, or at least at this early juncture in the new CEO's career, one that from an executive standpoint would indicate two very different propositions.

4.4.5 Summary

Throughout this emotional factor section, participants have focussed on job-related fears and insecurities associated with AI/Automation. The fear of redundancy; the loss of the 'traditional roles' *(Sandra–4.4.1.1–Snr.Bus.Mgr)*; an uncertainty and anxiety associated with the future skills required by the organisation – with participants unclear about what skills will be needed or whether they have the ability to be upskilled or reskilled. This was contrasted by those highlighting that some individuals are looking forward to a redundancy letter – this linked to the older demographic within the established technology areas. This theme of disaffection was highlighted under change weariness, as participants voiced a feeling of déjà vu towards the varying organisational change initiatives with 'nothing ever changes', and a sense of returning back to the start each time. With the new CRF changes, some participants expressed concern about varying business functions being able to adapt to the new ways of working. This links to participants' sceptical views on the level of support that the organisation gives or would give as the AI/Automation transition progressed – with one participant advocating – 'there'll be obviously no help' *(Karra– 4.4.3–Tech.Mgr)*. One positive note emanating

from Section 4.4.4 Future State relates to the new CEO and a more optimistic tone regarding her success in transforming some of the embedded historic/legacy culture.

4.5 Technology Factors

An objective of the research interviews was to examine managers' readiness for change during the adoption of a bank wide AI/Automation transformation strategy. A key aspect to this is understanding how technology impacts this strategy. The following sections track participants' experiences of this new AI/Automation through its suitability in achieving the organisational goals, and the limitations it presents.

4.5.1 Technology Context

Much of the AI/Automation already introduced into the organisation has been implemented on two levels: the highly visible 'chatbot' functionality which aims to simplify repeatable processes such a resetting employee passwords or straightforward tasks e.g. documentation of holiday entitlement etc. The intent of the chatbot is that over time the data will drive process enhancement, and also minimise calls to the respective organisational functions – thus reducing human overheads. Subsequent development and investment would enable wider utilisation of chatbots across the bank. The second of these AI/Automation levels utilises the potential power of AI to drive less visible back-office processes such as 'agreements in principle' related to customer mortgage decisions or AI that automatically detects an issue within the bank's technology estate and instigates recovery actions. The participants' examples and comments throughout the following sections, are based on these types of technology and scenarios.

4.5.2 Suitability of the Technology

I think you have a few people embracing it [AI/Automation] and being very passionate advocates towards it and tend to be the people in on the ground floor. So, they're probably involved in initial discussions and so they'll be very passionate towards it. It's been my experience that none of that work to introduce technology at a ground level will take place. And, it'll be more – people will have to use it by default because the service that they previously used to use is withdrawn, sometimes without notice, and so therefore you have no option to use it. But, by the same token, we've got no investment in it either. (Oscar–4.5.2–Snr.Tech.Mgr)

Oscar states the strongest advocates and enthusiasts of AI/Automation, are those who are actively involved from the outset with new initiatives, although from experience he

cast doubts on whether this initial momentum and passion is likely to create a groundswell of employee buy-in. Instead Oscar suggests that the real adoption of technology comes by default, where users are forced to accept the change as access to the previous system is denied. Additionally, he links back to the issues of funding and highlights that changes in senior leadership mean that many organisational initiatives lose momentum and consequently funding, as the organisation shifts its priorities – see Section 4.4.2 – Change Weariness.

I think, personally, from what I've seen in AI, we're still at early doors. I think it's quite exciting to think what could happen in 4 years, 5 years, 6 years, in terms of technology, if you told us 10 years ago we would have this capability, we would never have believed it. So, God only knows what it's going to be like in another 10 years. I think that there's a scary element of the fact that it will reduce the amount of bodies that are required or replace jobs. But, at the same time, the enhancements that you can get from it and the rapid delivery the example of server provisioning from it will aid the bank to become competitive with the, the newer banks.(Sally–4.5.2–Snr.Tech.Mgr)

The enthusiasm voiced by Sally regarding what the future is likely to bring from a technology perspective, and how far technology has advanced in a relatively short window, provides an insight into the technologists view of what AI/Automation will deliver. However, like many of the participant responses highlighted throughout this chapter, Sally acknowledges the likely reduction of employees required to support the future organisation and believes that the balance between employee numbers and retaining the ability to compete with the new challenger banks is an acceptable one. A position that is both echoed and contended throughout this chapter.

Bert in his assessment of the suitability of technology, provides an alternative perspective by shifting the focus away from one based on the internal ramifications of technology change to that of its impact on external customers. This provides an different dimension to that of the more individual and internal centred perspectives outlined by Sally and Oscar.

''moving to a fully automated system will preclude 'older customers' who are looking for the human touch or may not be technology literate? Some of the older generations don't want to deal with online banking. They want to go into their bank. I mean, we've got friends along the road who were devastated when they closed the branch' (Bert–4.5.2–Tech.Mgr)

In exploring the question of 'What would your fears and aspirations be for technology?' Bert - on the back of his earlier response related to technology moving at 1000 miles an hour (Section 4.4.1.2) – raised concerns about the generational gaps that are beginning to appear, and the split between those who are able to utilise the online technology based solutions (online banking) that have become the main interface mechanism to banking, and those who prefer to utilise a more traditional face-to-face branch banking system. Bert observed that people are being 'devastated' at the loss of their local branch and the closure of perhaps the only mechanism they have to transact their financial business. Bert's comments also resonate with comments made by Brenda (*4.5.3– Snr.Bus.Mgr)* regarding security. As personal data becomes more transferrable under initiatives such as 'Open Banking' this may expose other vulnerabilities for those less computer literate than perhaps the Bank's AI/Automation vision had envisaged – especially where that vision incorporates a shift away from the human interface that many turn to during periods of uncertainty. A scenario that will become increasingly likely when Oscar's experience of technology being imposed, becomes the default situation for customers.

4.5.3 Limitations of the Technology

Well, I think that AI should do the low value tasks, you know, where humans can no longer add value let automation take care of it. Umm, however, where humans do add value is in the interactions with people. If we take the example of the banks chatbot - It has never once answered a question correctly, ever. And I hate chatbots with a vengeance. Once you've searched the FAQs and you can't find your answer, I don't want a robot to then do the same search of the FAQs. I know how to search for an answer. If it's not there, I know it's not there. So, that's when I think AI and automation goes too far. (Aaron–4.5.3–Snr.Tech.Mgr)

'[Automation].. they're using as a buzzword without fully understanding what automation means. – they're ticking a box for automation, 'Oh, look we did that.' They're not applying any actual thought to it and they're definitely not applying any, AI to this at all. There's no, 'Oh, if it's this I could go that way,' or, 'Based on the historical data and trend, it should be like this.' It's simply A to B to C because that's the way they wrote it., so it's a very, very basic… I think that's going to sting them in years to come. It's a tick in the box just now and they might save person A, a little bit of time over the course of the next six months once they have certain processes automated, but it'll cause pain to the hundred other people, so will it really save time and effort overall? Probably not unless they have a more intelligent way of doing it. (Iain–4.5.3– Snr.Tech.Mgr)

A few participants have discussed whether AI/Automation should negate the need for any human interaction. Aaron is in no doubt that the introduction of the chatbot has

provided no value, and he infers it is actually counterproductive given its inability to assist him with any enquiries and has delayed discussion with a human colleague to resolve his enquiry. Additionally, Aaron sees little value introducing a system that is unable to fulfil basic requirements given that was its original purpose. Iain's view may provide an insight as to why Aaron's experience may not be optimal, by advising there is no fundamental understanding of the goal of automation from those designing and implementing the solution – it is merely a 'box ticking exercise' to meet an organisational objective. Iain shares Aaron's view that given the lack of any thought dedicated to AI/Automation, its value is minimal, and may actually be detrimental. Iain's opinion is that the AI/Automation solutions being implemented are based on a purely linear A to B to C mindset of merely automating manual systems rather than seeing this as an opportunity to improve existing systems through proper data analysis etc. Iain and Aaron both indicate that if the bank is to realise the benefits envisaged from its wider AI/Automation Transformational journey, then automating existing inefficacies is unlikely to achieve this vision.

*'Umm, I guess, the biggest thing that's going to impact them is making sure that their data's secure. And I think that's one of the biggest challenges, protecting people's data from hackers and, and, you know, denial-of-service attacks[*A], and all that sort of stuff as well. I think that's going to be the really big thing as more things become automated and the people get taken out the processes…I'm all for taking out…, you know, increasing the competition and allowing people to play on a level playing field, but at the same time there is an element of you choose where you want to bank, and you want to make sure that that's protected as well. So, umm… I think just to continue mobile devices, everyone having been connected and, cloud computing as well, so everything's being shared - it's a whole AI explosion and loss of control…' (Brenda–4.5.3–Snr.Bus.Mgr)*

Breda's response touches upon the wider implications of technology to those internal issues articulated by Iain and Aaron's focus on the limitations of the AI/Automation currently being enacted within the organisation. Brenda, like Bert (Section 4.5.2), provides a broader perspective on the repercussions of the organisation's technology vision, and the potential external impact on the security of customer data.

Brenda raises a number of technical concerns within her response, focussed primarily on the potential for data breaches, should the organisation look to adopt and utilise strong AI to control and administer its cyber security protocols. Brenda advocates that as organisations increase their utilisation of automated and AI processes, whilst taking the people element out of the process, she sees that this is likely to reduce the overall

security offered. This is currently carried out using a combination of advanced technological alerting and manual observation by highly skilled and trained cyber security experts. Additionally, Brenda highlights the significance of the organisation having a robust data and cyber security policy, otherwise the bank risks the potential for customers to transition to organisations perceived as a more secure alternative. This also extends to the wider implications for 'Cloud Computing', and customer's increasing use of multiple personal devises to access their accounts, this potentially leading to an increase in the likelihood of an attack by hackers, and once in control of a singular devise they are potentially able to gain access to all that individual's data. Although Brenda appreciates that in order to compete against the new challenger organisations, certain changes are needed, she perceives that any compromises go against her underlying technical principles. Again there are links to the organisation's risk aversion outlined in Section 4.3.2, as well as the potential for reputational damage (Section 4.2 – Organisational Context) in addition to those responses linking back to Iain's thoughts on the robustness of the solutions being developed and Oscar's (4.5.2–Snr.Tech.Mgr) views on technology being imposed.

(*A - a denial-of-service attack is a cyber-attack in which the malicious hacker seeks to disrupt services causing legitimate users temporarily or indefinitely to be unable to access their information systems, devices, or other network resources)

In further contrasting the limitations of the technology, Aaron takes a step back from the focus on the newer AI/Automation aspects and focusses on what he believes is a more fundamental and immediate issue - that of the current legacy technology within the IT estate.

'I would say the biggest impact they have are going to be Legacy Technology already in place in some parts or you know, a real core area, massive highly complex estate that has been just, by the looks of things, you know, built upon…over the course of probably 30 odd years.   And…it's…it's massive and it's hugely complex.(Aaron–4.6.1-Snr.Tech.Mgr)

Aaron highlights one of the main differentiators between the established banks and the new 'challenger' organisations – that of the legacy technology estate. These estates have been shaped over many decades through numerous mergers and acquisitions, and the subsequent integration and consolidation of the technology systems over that period. As Aaron indicates, these legacy estates tend to consist of core bespoke operating environments that due to the years of development have become 'hugely complex' and difficult to unravel. This adds to the challenge in competing with those

challenger organisations who are not burdened with historic baggage. In additional to the high ongoing manpower and maintenance costs associated with running such an estate, an added disadvantage relates to the costs associated with upgrading and redesigning these systems in order to align and compete with their new competitors. Any undertaking to upgrade these systems would be prohibitively expensive and time consuming as these systems contain key operational technology and applications used in the day-to-day running of the bank. It is worth highlighting that these legacy systems are administered by those teams identified in Section 4.3.3 – the mainframe guys, who are recognised as being majorly risk adverse and who oppose the transition to AI/Automation and the overall new ways of working. Their collective system expertise across these legacy environments gives them leverage within the organisation.

4.5.4 Birth of a Technology Superman

'How can we bastardise the role profiles to get what we want?' Okay, that's fine but you're trying to create a superman that can do everything that will allow you to propel forward, and I need Bert to do our infrastructure stuff, and understand what the software thing is, and to understand what security implications are for the cloud, when we do the automation type of stuff. It impacts me as I don't think it's potentially the right way forward for the bank to achieving what they're wanting to do (Bert–4.5.4–Tech.Mgr)

One last area linked to limitations of the technology, is that of the skills needed to operate it. Bert refers to the CRF vision and the creation of a technology 'Superman' – a person with the ability to be expert in many technological disciplines, with specific subject matter knowledge in an array of areas, covering multiple specialisms. The training required to achieve this multi-skilled, multi-technology resource would take many years to complete and, as outlined in Section 4.4.1.2, in a rapidly changing technological environment this may be unrealistic and negatively impact the organisation's strategy to reduce head count and costs, as presented in the various business cases highlighted by Iain in Section 4.5.3.

4.5.5 Section Summary

Some participants have mentioned a measure of enthusiasm for the implementation of AI/Automation from those 'in on the ground floor', and those curious to understand where the technology may take them in the future. Many of the participants' responses have tended to voice a degree of uncertainty - this based on their historic experiences of similar organisational initiatives as well as the consequential impact of the technology

on the bank's wider customer base. Many participants focussed on the maturity and subsequent limitations of the AI/Automation solutions that have been implemented. Some advocate that the organisation's insistence that the technology is foisted upon them, with its many limitations, is merely a 'tick box exercise', in an endeavour to keep up with other Financial Services organisations. However, the fear of redundancy and the questions regarding skills development and attainment were highlighted, with the concept of the 'technology superman' manifesting. This multi-skilled, multi-technology platform specialist is viewed as aspirational rather than reality even though initiatives such as the CRF aim to create this.

4.6 Chapter Summary

Being interviewed and having the opportunity to present their views and opinions appeared to be a cathartic process for some participants. Reflecting on the stories that were shared, it seems that the organisation in many ways failed to recognise and address the impact the 'bad old days' actually had on employees, and for many individuals this is still a source of stress.

In summarising the findings, the major theme emanating from responses has been the impact of the organisational history on the behaviours of individuals and organisational practices, which still influence the views and provoke strong reactions from participants today. Many of these legacy examples show the participants' lack of faith in the leadership being able to deliver the organisational vision, and the influence the legacy organisation has had e.g. the fear this has created. This legacy includes a 'Risk Averse culture' with individuals still traumatised and wearing the battle scars, never fully recovering from the failings of the past. This is the anthesis of what the bank is now trying to emulate – the Agile, dynamic, fast paced, technology driven/dominated financial service world. Perhaps the failures of the past in not providing, or recognising, the impact these events had on the individuals and the wider organisation, is something that will continue to fuel individual and organisational resistance.

Participants who shared their views regarding organisational legacy and its impact on change weariness, career, skills & training, and attitudes conveyed cynicism at having been through numerous continual change cycles and were always left with a feeling of *deja vu*, despite being involved in many of the initiatives started by the arrival of new senior leaders which often tailed off after one or two years, and then reverted back to a

pre-initiative position. Much of the impact on jobs and skills has focussed on the implementation of the CRF, and from the participants' perspective has been related to job security and understanding what future skills will be required. What the findings have shown is that participants are confused and unclear on the perceived generic nature of the CRF role profiles and the broader organisational message that future skills will require a wider and more detailed technical depth than perhaps has been communicated via the CRF adoption. This has introduced an element of uncertainty for participants in deciding on their future career path.

The findings unveiled within this chapter form the basis of Chapter 5 – Discussion. The emergent themes uncovered during the thematic analysis and subsequent findings review, were not featured in the literature review e.g. emotional factors. These new themes and the associated literature will be explored as part of the overall CR approach under abduction and how they relate to managers' readiness for change within the bank.

Chapter 5 – Discussion

The focus within this discussion chapter will be to explore the findings described within chapter 4 – this will take place within three separate sections. The rationale being the ability to provide a temporal flow in which the influence of the historic organisation on the attitudes and behaviours of those who have lived through the pre and post 2008 experiences can be contextualised. This historical context provides a valuable baseline on which to build the discussions whilst allowing the examination of the foundational basis behind why organisational fear, aversion to risk, coping strategies and emotional factors became such a prominent influence within the overall decision making. This is coupled with an assessment of the 'baggage' that has become an integral part of the psychological and emotional characteristics of individuals across the organisation, and is articulated within the open and passionate participant's responses. Additionally, this temporal view and historic context allows a deeper exploration of participant responses toward the technological and transitional vision of the bank. This is a key underpinning in understanding the TAM causal mechanism (Section 5.3.3) and although technology constitutes a significant component within the overall thesis, without positioning it within the wider historic context to understand the impact those historic events have had on participants' psychological, behavioural and emotional views, would have detracted from their significance in the part they have played.

The study identified the main Phenomenon of Interest within the findings chapter, i.e. the impact of the legacy organisation on participants' psychological, behavioural and attitudinal perspective; the emotional factors that have made an indelible mark on individuals; and the wider organisational attitudes, processes and practices implemented in response to the financial crisis, and participants' largely negative experiences of the recent implementation of the transitional AI/Automation solutions. The research has been able to explore these identified Phenomenon through a combination of Abduction (theoretical redescription), and Retroduction to examine the underpinning mechanisms that may have generated the responses that participants described during the semi-structured interviews.

The breakdown of the three main parts are as follow:

Part 1 – which examines the phenomenon of interest highlighted within Chapter 4, and using steps (07-09) from Bygstad and Munkvold (2011) Stepwise Framework with its Theoretical Redescription (abduction) and Retroductive approaches, it explores the underpinning causal mechanisms emanating from these phenomenon.

Part 2 – presents a new conceptual framework (Figure 5.8) – Post Traumatic Organisational Disorder (PTOD) – that encapsulates the concepts and causal mechanisms emanating from within the research. Although the PTOD framework will be specifically tailored to the findings of this particular research study, the concepts and principles identified have a wider reach and influence across all future or 'in-flight' change.

Part 3 - completes the discussion by undertaking a review of the study's two conceptual models - Figure 2.4 and its critique of the current change management and leadership literature linked to varying change models, and that presented in Figure 5.8 which represents the study's alternative view on the limitations of such models. In assisting this review the seminal work undertaken by Bullock and Batten (1985) and their four stage phased/n-step model – exploration, planning action plan and integration. has been used to provide further comparative change model insights. This highlights the limitations of such step/phased models, and provides a platform on which fundamental differences between the conceptual frameworks' emanating from the study and those historic models such as Bullock and Batten (1985) are exposed e.g. the lack of consideration given to entities such as the impacts of a psychological contract and the consequences when this is breached (Rousseau, 1989), this manifests within the research as uncertainty in relation to what the future holds, and the subsequent fears and emotional factors that change often triggers.

Part 1 – Phenomenon of Interest

Part 1 is split across two main areas - Section 5.1 – which revisits the impact of the Legacy Organisation to unpack what may exist within the domain of the 'actual' rather than the purely empirical recollections of participants. Additionally this section examines the potential causal mechanisms that may underpin these participant observations. This approach continues into Section 5.2 which re-examines the emotional impact of the

major organisational events on those who have been part of the bank's journey over the last 10 to 15 years. Figure 5.1 provides a simplified view of the main phenomenon of interest emanating from the research findings. Pre-2008 captures and outlines the leadership attitudes and organisational behaviours prevalent at that time, and post-2008 conveys the impact of the financial crisis, and the resulting emotional, psychological and organisational factors that subsequently prevailed within the bank.
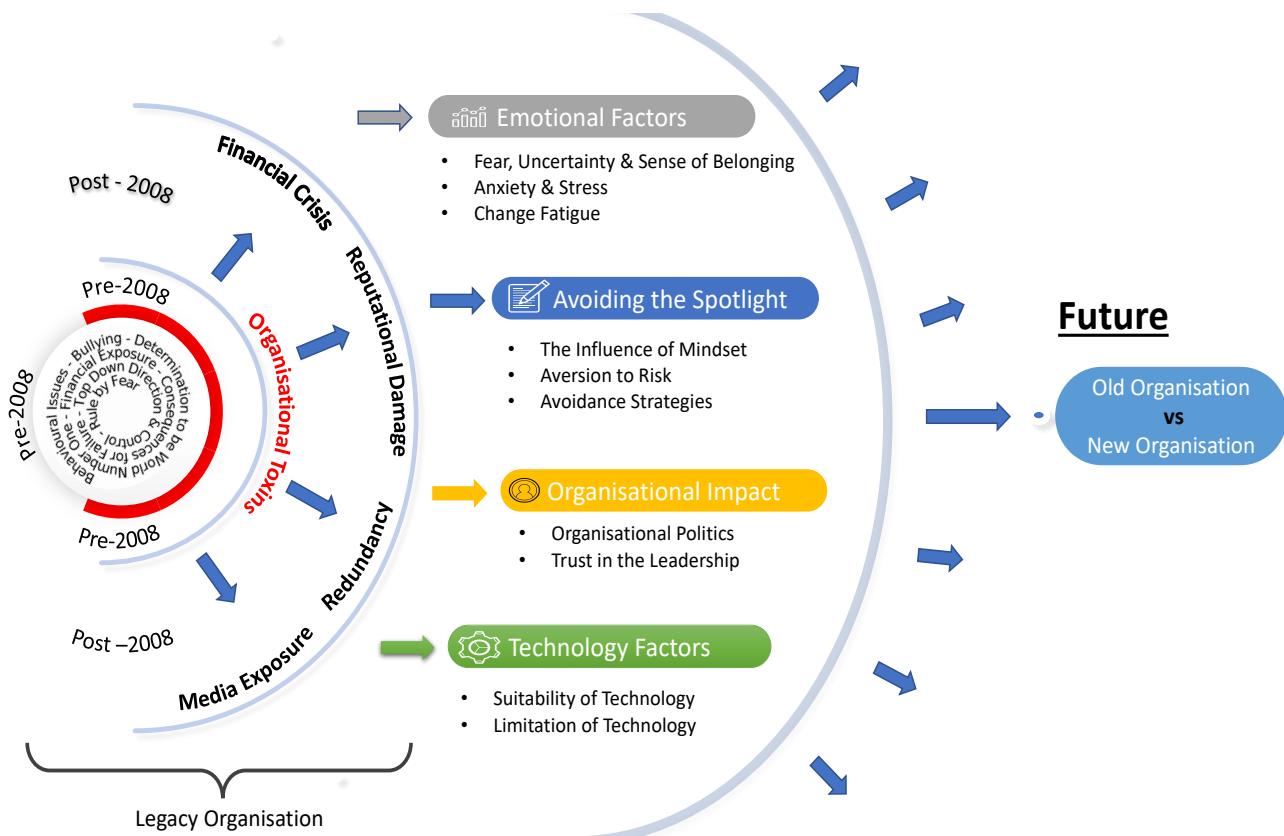
Figure 5. 1 – Summary of Phenomenon of Interest   *Source: Researcher*

5.1 Legacy Organisation

In exploring participant responses, many centred around adverse historical phenomena such as experiences with leadership behaviours, attitudes or organisational culture during the pre-2008 era - what Noone (2020) describes as '*an injury to the body of the organisation..... as a result of a simple event or long term toxicity problem such as abusive leadership*' (p1), these events compounded by the resulting impact from the 2008 financial crisis (Hasa & Brunet-Thornton, 2017; van Rooij & Fine, 2018). The intent within Section 5.1.1 is to utilise a theoretical redescription (abductive) focus to explore Organisational, Cultural and Leadership/Managerial toxicity (Appelbaum et al., 2017; Appelbaum & Roy-Girard, 2007). Or what Fraher (2016, p. 34) presents as the 'Toxic

Triangle' between organisation, leadership and the internal environment, and their links to aspects such as bullying, threating behaviours and their impact on the organisational climate (Alvarado, 2016). This abductive assessment provides input to Section 5.1.2 and the identification of the objects/structures etc that may underpin the causal mechanisms that potentially influence the empirical aspects articulated by the participants.

5.1.1 Organisational Toxins – Leadership, Culture & Brand (Reputational Damage)

Much of the early experiences of participants were driven, in part, by fear of the leadership and the threat of potential repercussions for failure – Appelbaum (2007) indicating that this typifies a toxic organisation in their quest to control an environment experiencing a continual state of crisis, typically through fear, manipulation and self-centred agendas. Where these toxic traits emanate from the top, these have a greater potential to permeate across the organisation and influence similar behaviours in others (Finkelstein, 2005; Gallos, 2008). Toxic leaders are often motivated by their own 'self-interest', and lack concern for the organisational climate – often expressed through an arrogant, inflexible attitude, culminating in displays of threatening or bullying behaviours (Appelbaum & Roy-Girard, 2007; Reed, 2004). Coccia (1998) observed that in the event of an issue arising, toxic leaders are often looking to apportion blame to others, ensuring that both their and the organisation's image is maintained at all costs. Leaders often exhibit erratic behaviours and implement frequent changes to operational direction – consequently leaving employees feeling unsettled within the environment (Appelbaum & Roy-Girard, 2007). Lubit (2004) identifies three separate categories of toxic leadership behaviour - 'Narcissistic, Bullying, Impaired/Rigid. Leaders displaying narcistic behaviours lack empathy, are self-absorbed and have the potential to create a culture described as 'Kill or be Killed' and possess a belief that they are exempt from the rules of society (Lockyer & McCabe, 2011, p. 49; Lubit, 2004, pp. 117–128). Lubit (2004) also adds that where leaders/managers exhibit these toxic behaviours this is often a reflection on their own previous anxiety, depression and burnout (Impaired behaviours), and ultimately they exhibit the same longer term impacts as those identified with work related bullying or Post Traumatic Stress Disorder (PTSD) (Glambek, Skogstad, & Einarsen, 2018; Hasa & Brunet-Thornton, 2017; Nielsen & Einarsen, 2012). Additionally, Sansone and Sansone (2015) advise that workplace bullying - *'the repetitive and systematic engagement of interpersonally abusive behaviours that negatively affect both the targeted individual and the work organization'* (p32), increase negative

emotional behaviours, physical and mental health/cognitive trauma, and may exacerbate aspects such as social isolation, and burnout (Barsade, Coutifaris, & Pillemer, 2018; Vie, Glasø, & Einarsen, 2012). Interestingly, participants have indicated that some of the governance practices that dominated throughout the early to mid 2000s are still being enacted today – 'fear of attending the change boards' *(Stuart–4.3.2–Snr.Tech.Mgr)* being one such practice - due to some of the attitudes displayed at that meeting (rigid behaviours). What is evident in the case of this study, is the longer-term detrimental impact on individuals who have been emersed within these environments.

One insidious aspect of toxicity is its organisational reach, and consequent impact on the culture. What Foster (2004) metaphorically likens to an attack on a human immune system, resulting in behavioural changes that can cause lasting damage to the organisation. Hartel (2008) stresses that toxic work culture can generate scepticism, lack of trust and emotional impacts such as fear and anxiety, and can produce an end state that 'self-reinforces negative emotional cycles' (p1264). A major contributor to this was the reputational damage inflicted by the press column inches dedicated to the organisation's part in the financial crash, and the public backlash in response to the exposure of behaviours of some company's executive (Walter, 2013). These revelations consequently undermined employee identity, which played a critical role in the subsequent attitudes and behaviours of individuals and in their view towards the overall psychological contract with the organisation (Mark & Toelken, 2009). These emotional, psychological and behavioural factors played a key role in their overall participant journey – this being revisited in Section 5.2. With some participants advocating that these overarching attitudes/behaviours have become an integral part of the organisational fabric, and continue to control, dictate and drive the organisational risk avoidance strategy, and its continued attempt to minimise any potential reputational incidents (Ashkanasy, 2014).

5.1.2 Legacy Organisation - Identification of Causal Mechanisms (Retroduction)

The previous section explored a number of theoretical redescriptions related to toxicity and its links with the Legacy Organisation findings – these being used to inform the research, whilst not being dictated by it. This abductive approach provides a platform on which to explore potential causal mechanisms, either triggered by the exploration of the 'toxic' theoretical redescriptions or those events experienced within the empirical domain i.e. what we are able to see.

In determining the basis of the potential causal mechanisms and structures at play - Figure 5.2 explores five probable mechanisms identified during the theoretical review of the toxic legacy organisation.
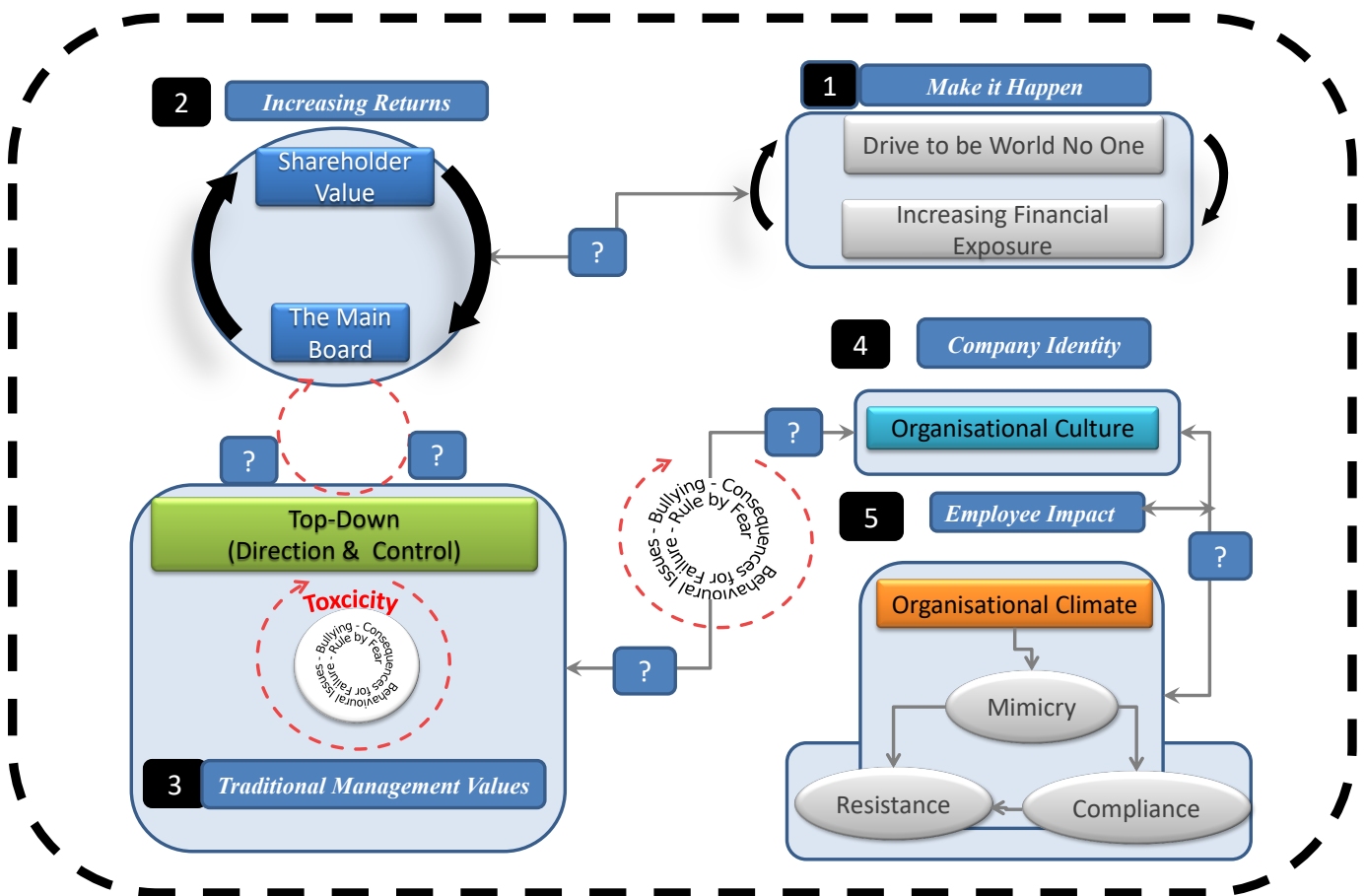
Figure 5. 2 – Identification of Causal Mechanisms – Source: Researcher

1. *'Make it Happen'* - This underpins the bank's wider mission to be one of the foremost players within the world banking sector. This drive and determination manifested in the trail of acquisitions the bank undertook during the first decade of the twenty first century. This in turn increased the bank's financial exposure to the varying world markets. This mechanism encapsulates the cycle of growth, acquisition and profits that fed the drive towards its organisational goal to be number one.

2. *Increasing Returns* - The bank's drive towards profitability and increasing shareholder value represents the second mechanism, with continued success generating larger shareholder returns, and the need to deliver and maintain this year on year. From an interplay perspective, the drive and ambition of the organisation perhaps sees the

objects in 1) Make it Happen having an influence on 2) Increasing Returns and vice vera.

3. *Traditional Management Values Mechanism* - The adoption of a top-down management values approach allowed for more direct control to be enacted over employees, and allowed the organisational and board ambitions and mission aspirations to be driven directly. The combination of the interplay between mechanisms (1) & (2) influenced the direction and control of (3) and this potentially fed behavioural changes, which empirically manifested as bullying, and a fear of failure of not 'making it happen'.

4. *Company Identity* – This mechanism is the primary recipient of the toxicity generated within mechanism (3) - this having a profound influence on the overarching attitudes/behaviours that directly underpin the organisational culture. As these behavioural attributes permeate and become more widely adopted throughout the organisational culture, this then becomes a 'true reflection' of the new company identity (4).

5. *Employee Impact* - The fifth causal mechanism relates to employee impact. Being the last link in the chain it is influenced by the organisational culture (4), plus the toxicity generated by the interplay between (1), (2) & (3) – this causing a continuum that re-enforces the cycle of bullying and fear, which subsequently permeates throughout the organisation and influences and resets the organisational equilibrium. What this causal mechanism encompasses is the potential for individuals to mimic the toxic attitudes and behaviours from previously identified mechanisms (1),(2),(3),(4), along with the formation of other behaviours related to change readiness or resistance – see Step 5 on Figure 5.2.

5.1.3 Section Summary

This section examines alternative theoretical redescriptions of the legacy organisation findings articulated within Chapter 4, by exploring the concept of 'toxicity', and its relationship with participants' experiences in the pre-2008 organisation. This was driven by top-down leadership and dysfunctional behaviours including a culture in which fear and bullying were the mechanism of direction and control. Additionally the practices, processes and governance embedded within the organisation to reduce risk were used as a means and a gauge of employee compliance. In looking at what Bygstad &

Munkvold (2011 p 6) describe as the 'micro-macro or macro-micro' mechanisms, the research considered how each of these mechanisms interacted and produced an outcome at a macro level. By exploring toxicity at a micro level Figure 5.2 depicts the interplay that potentially existed between the varying mechanisms. This in turn provides a basis on which to understand the empirical manifestations outlined in participants' responses that were associated with the legacy organisation.

5.2 Emotional Factors

In setting out and exploring the historical implications in Section 5.1, this provides a backdrop onto which the consequent emotional factors articulated by participants can be examined. Using the same abductive approach taken in Section 5.1 and Figure 5.1, this section examines the varying theoretical redescriptions of the emotional components, which then form the basis for further identification and examination of potential causal mechanisms.

Within each of the following sections the research examines Fear, Uncertainty, Sense of Belonging and Change Fatigue (Section 5.2.1) - as well as the underlying causal mechanisms associated with these emotions - Avoiding the Spotlight (Section 5.2.2) - this section explores the individual and organisational factors connected to mindset and the subsequent 'spotlight' avoidance strategies adopted by individuals. Lastly, Section 5.2.3 - Organisational Impact – examines the influence of organisational politics and the trust individuals have in the leadership's ability to deliver the organisational vision. Both Section 5.2.2 and 5.2.3 conclude by examining the causal mechanisms at play within these two distinct but connected areas.

The first of these, Section 5.2.1, considers participant's personal fears, anxieties, and uncertainties and their impact on participants' sense of belonging within the organisation, as well as touching upon the fear of redundancy as a consequence of AI/Automation, and participants' concerns at not being able to identify those underlying future skills needed.

During the aftermath of the 2008 financial crisis, the organisation in its attempt to rationalise costs, initiated a series of redundancies (Aikins, 2009; Boddy, 2011). These events figure in participants' responses to questions on the likely impact AI/Automation would have on them. Their abiding memories and historical recollections triggered the lived experiences of the fear of losing their jobs and the anxiety and stress this causes. Cameron and Green (2009, p. 55) indicate that those '*who have previously experienced redundancy might re-experience the original trauma'*. This 'survivor syndrome' potentially created serious emotional, psycho-social, betrayal and distrust problems for those caught-up in this redundancy cycle (Appelbaum, Delage, Labib, & Gault, 1997, p. 2; Noer, 2009). With Hasa (2017) indicating that an additional after effect of this survivor experience is excessive caution, suspension of elements of decision making and innovative practices and a reversion to 'playing it safe' (p127). This raises an interesting question on whether these characteristics create a potentially greater alignment and compliance with a top-down leadership style – stronger compliance with direction and control, the status quo and a potential lessening of individual change resistance. However, these aspects would be counter to an organisation looking to transition to a more agile way of working.

Kish-Gephart et al (2009) advises that all fears are not a unilateral experience and differentiates into fears that are immediate – the need to speak-up at a crucial moment, or lose the opportunity forever - and those that are internalised and carried for longer periods (Frijda, 1986). An additional consideration related to speaking up, is the fear of the potential punishment or repercussion for doing so and, as such, encourages avoidance behaviours. This 'habituated silence' acts as a barrier to any potential consequences/punishment that may materialise and an avoidance mechanism to feeling out of control (Kish-Gephart et al., 2009, p. 167). This links to Ashkanasy's (2003, p. 25) description of a 'climate of fear' that draws together aspects of punishment and social control of employees, with other academics connecting leadership style, and its relationship with justice i.e. bullying as a means of retributive justice (Keller, Oswald, Stucki, & Gollwitzer, 2010; Mooijman & Graham, 2018).

Whatever fear response is experienced, the resulting behavioural impact, whether short term – anxiety, tension – or, on a longer term basis, resulting in more permanent mental

and physical health issues, may account for certain 'dysfunctional behaviours' (Hasa & Brunet-Thornton, 2017, p. XV). These are highlighted in Chapter 4 – Findings, with employees waiting to be made redundant, or actively willing it to happen - or the graphical responses relating to the toxic organisational culture during the CEO's tenure pre-2008. These 'emotional wounds' from unresolved trauma played a role in participants' overall emotional and psychological wellbeing (De Klerk, 2007, p. 38).

What this theoretical exploration has provided is a consolidated view that the instances of anxiety and stress being articulated by participants stem from the fundamental fear, not only of the risk from redundancy but potentially the more deep-seated fear of the repercussions for speaking up or acting against a post 2008 established organisational culture. This was highlighted in a number of instances e.g. attendance at technology change boards, bullying, a fear of failure and the climate of fear emanating from the legacy organisation.

5.2.1.2 Uncertainty

Within the thematic analysis, participants describe scenarios which indicated a level of uncertainty about their current environment or their longer-term future. What Milliken and Frances (1987, p. 136) describes as '*an individual's inability to predict something accurately*'. One theory exploring the dimensions of uncertainty is that of Folkman (2010) who contends that uncertainty can manifest in four ways: Temporal Uncertainty i.e. the 'when' something will happen, Event Uncertainty – the 'what' will happen, Efficacy Uncertainty – what the individual 'believes can be done' and lastly the Outcome Uncertainty i.e. uncertainty surrounding the future state (p.903). Although Folkman (2010) caveats that it is not necessary to have all four aspects present in every 'uncertainty' situation, participants' responses were able to provide an example of each. This is perhaps an indication of the level and diversity of uncertainty being experienced by participants, which reflect Folkman's observations that 'it is safe to say that every stressful situation involves some uncertainty' (p.903).

Participants highlighted uncertainty on two levels – 1) relating to the unknown aspects of, if or when, certain aspects of AI/ Automation will become a realistic consideration, and 2) the speed at which these new technological changes are likely to be implemented. Thomas (2013) advises that uncertainty about the future can impede individuals ability

to cope with negative events as they arise, or how effective individuals are in preparing for the future. Each aspect contributes to the level of anxiety and stress being experienced (Grupe & Nitschke, 2013). Add elements such as time constraints, and there becomes an increase in risks being taken due to insufficient time to adequately process and evaluate situations, leading to impaired decision making. This situation may have contributed, in some part, to the more visible technology and organisational breakdowns that the Financial Services industry encountered (Committee, 2019; Phillips-Wren & Adya, 2020) - a situation currently at odds with the imposed organisational risk averse culture so openly identified by participants (Section 4.3.2), but an integral part of the previous pre-2008 'make it happen' philosophy of the historic senior leadership regime (Section 5.1.2).

A key uncertainty highlighted by the participants, surrounds the speculation on the future of work (Donkin, 2010; Snyder, 1996; Trade Union Congress, 2018) - some aspects already examined within Chapter 2 - Literature Review. Dellot, Mason and Wallace-Stephens (2019, p. 12) advise '…*for all the commentary and forensic analysis, there is still little consensus about what technology will mean for workers'*, participants consequently remain uncertain about skill types and when these skills will be required, versus an individual's willingness/aptitude to embrace any new skills. Stormer et al (2014) report on the likely future jobs and skills in 2030, advising that timeframes are likely to be influenced by demographics (aging population), the availability of specific technologies, and cross disciplinary skills. Participants unwilling to 'embrace' these changes may not have much choice, given the Trade Union Conference (2018) findings indicate that over a third of those surveyed advised that big changes are happening with little or no consultation with trade unions at all. However, this may be short lived as Paul (2018) indicates that many of the big technology consultancy companies such as Tata Consultancy Services and Infosys may also experience difficulties sourcing suitably qualified and skilled individuals. With Lllanes et al (2018, p. 1) warning that 'we a moving into 'uncharted territory' and given the rapidly changing technological landscape confronting us globally '*there are few precedents in which societies have successfully retrained such large numbers of people.'*

As has been emphasised throughout this section, the link between uncertainty, anxiety and stress is very real (Fetzner, Horswill, Boelen, & Carleton, 2013). With Grupe and Nitsche (2013) emphasising that the consequences of uncertainty, diminishes the

efficiency and effectiveness of our brains to prepare for the future, which subsequently increases the level of anxiety encountered or heightens our emotional reactions to adverse events. Whilst, Raio and Phelps (2015) acknowledge that stress is an integral part of our daily lives and momentary exposure can act as a potent motivator, they warn that prolonged exposure to stress, as many participants have been, can have a detrimental effect on the areas of the brain that facilitate control and regulation of behaviour, and Rajbhandari, Gonzalez and Fanselow (2018) indicate that prolonged exposure may lead to the development of psychiatric disorders such as Post-Traumatic Stress Disorder (PTSD). Again, the consequences of these uncertainties take the discussion back to a recurring thread of potential long-term detrimental and cumulative impacts on those living and experiencing continual and repeated episodes of fear, stress, anxiety and uncertainty.

5.2.1.3 Sense of Belonging

The participant journey, as outlined within previous sections, has been a long and at times difficult path to navigate. The key has been the ability to retain a sense of belonging, within the volatile organisational environment, something Hagerty, Williams, Coyne and Early (1996) stress as an essential connection, without which individuals' physical and mental health can be impacted. With Hagerty et al (1992, p. 173) describing belonging as an individuals' connection to a 'system or environment' in which those experiences play a central part of that 'system or environment'.

Within this research, participants have articulated they are being driven and measured by their compliance of organisational practices and processes, imposed in response to historic events, rather than feeling valued for their contribution (Azka, Tahir & Syed, 2011; Kapoor & Meachem, 2012). This sense of connection aligns to Davila (2012) – group identity who highlights the existence of a higher level identity that ties members together via a common bond – in the case of this research it may be the common experiences they have had as part of the Pre and Post 2008 journey. This bond links individuals to areas such as psychological safety and psychological contract, which in turn cycles back to job security and the emotional elements of redundancy highlighted in Section 5.2.1.1 (Beaumont & Harris, 2002; Kakabadse & Kakabadse, 2000). This need to belong takes a new direction, with Palmer (2018) indicating that many workplaces have become more cut throat and the introduction of more competitive

internal practices can exacerbate fear and anxiety for those not appearing to make the grade, or as a differentiator in redundancy selection (Steinhage, Cable, & Wardley, 2017), and with the advent of organisational social media such as 'Facebook at work', the importance of getting the badge, as highlighted by participants is more prominent, and may contribute to the feelings of either belonging or alienation from the group (Reveley, 2013).

5.2.1.4 Change Fatigue

Participants' mix of frustration and cynicism towards organisational change, with its perceived lack of clarity, vision and an inability of change to realise its intention, contribute to the fatigue experienced (Bernerth, 2004; Brown, Kulik, Cregan, & Metz, 2017). This fatigue is a combination of employees being pressured to make too many simultaneous changes or participants feeling *deja vu* response of 'here we go again!' *(Geoff-4.4.2-TechMgr)* (Aguire & Alpern, 2014; Leopold & Kaltenecker, 2015). Participants perceive these change pressures on two levels – new changes starting up before the completion of existing changes - or the negative psychological impact of metaphorically having to go back to the start again and again, as new leadership initiatives are launched (Bridges, 1986; Falkenberg, Stensaker, Meyer, & Haueng, 2004). These situations heighten the potential for stress, emotional exhaustion and burnout, and potentially an array of disorders such as anxiety, insomnia, relationship problems, emotional instability, depression and psychosomatic diseases, especially when combined with the impact of historical events on individuals (Brown et al., 2017; McMillan & Perron, 2013; Torppa & Smith, 2011). Illanes (2018) also acknowledges that change fatigue can be influenced by the speed of the change being enacted, and also indirectly through continual redeployment or retraining to satisfy shifting business and technological demand within the organisation. A situation that Self (2007) highlights could present the 'perfect storm' when combined with other organisational aspects being played out, creating a high degree of uncertainty, especially when associated with factors from the historic or legacy organisation still influencing or contributing to the outcome.

5.2.1.5 Emotional Factors - identification of the causal mechanisms

What is evident from the theoretical views expressed within the varying emotional factors sections, is the inter-relationship each has on the other - Figure 5.3 provides a

high-level view of those interactions. In determining the underlying causal mechanisms it is helpful to establish the common interplay between each of the emotions – Stress, Fear and Anxiety and the theoretical redescriptions that encompass aspects such as survivor syndrome, psychological safety and retributive justice and punishment that have figured throughout Section 5.2.

At the core of Figure 5.3 are the three aspects of Fear, Anxiety and Stress, each one of these triggered by a constant and continual cycle of emotional, psychological or physical revisiting of the traumatic event. This trigger may even manifest just by seeing or hearing the bank's name. This 'Retrospection' mechanism – the act of recalling things in the past – especially in one's personal experience (Collins English Dictionary, n.d., p. Webpage) is shown as [1] in Figure 5.3 and has the potential causal power to provoke an emotional or psychological response.
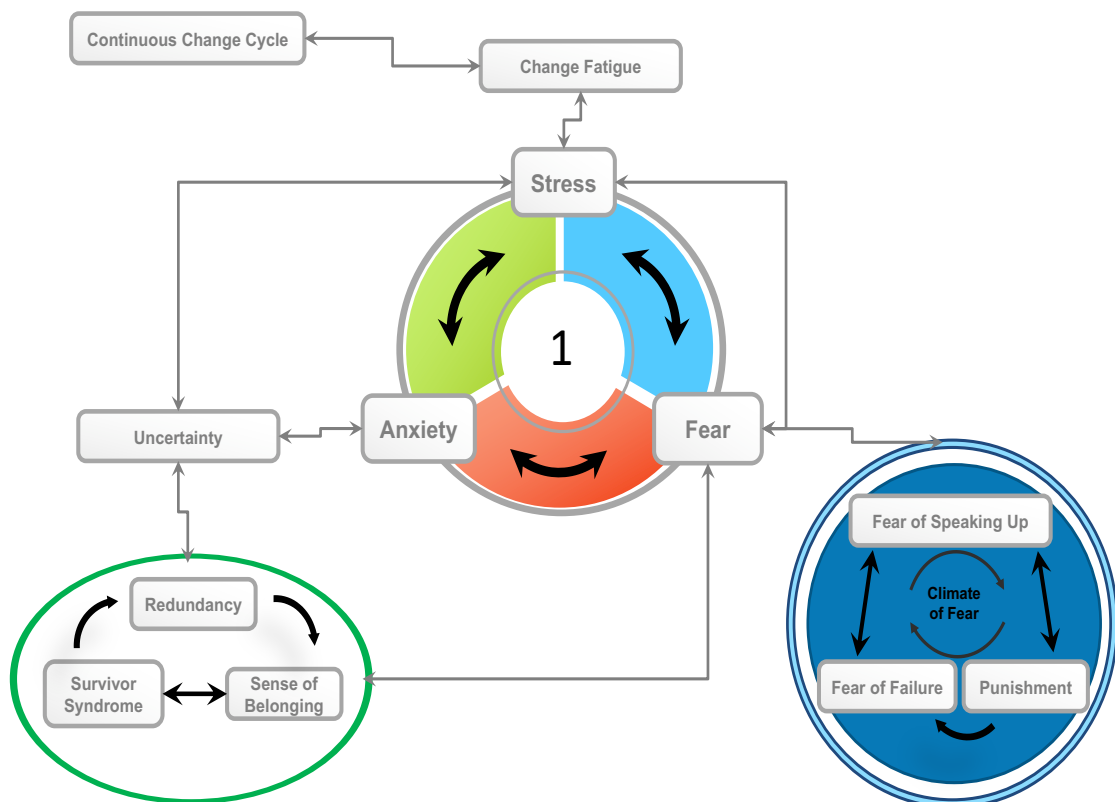
Figure 5. 3 – Interaction between Emotional Factors Source: Researcher

1. *Retrospection Mechanism* – emotions are complex constructs, and are strongly linked and impactful to each other (Barrett, 2016). In defining this causal mechanism there is a movement from a macro and empirical view of participants' fear, stress and anxiety to the micro triggers such as fear of failure, punishment, redundancy, survival and the

anxiety that may follow. These empirical events triggered, either consciously or unconsciously, through the disturbance created by continuous change, stress and fatigue invoked by such a change cycle.

What this retrospection mechanism draws out is the cycle that exists between the emotional stimulus (fear, stress and anxiety) and a participants embedded emotional reference point i.e. an entrenched connection to a place/time or event etched into a participants psychological and emotional memory that becomes the baseline for the reaction to that particular situation.

5.2.1.6 Section Summary

What this section has reaffirmed is the relationship between the emotional factors emanating from the lived experiences of participants - with many of these emotions still prevalent today. In exploring the theoretical redescriptions, areas such as survivor syndrome, psychological safety and retributive justice and punishment have surfaced - these provided a rationale for some of the individual and organisational behaviours and attitudes highlighted during the interview process. What continues to predominate, within this section and across the chapter, is the intricate relationship between the behavioural, psychological and emotional aspects and their impact on the organisational climate and culture. This being highlighted in behaviours such as habituated silence in which participants' fear of being pulled into the organisational spotlight, has resulted in a conscious determination of the costs/benefits associated with speaking up. Additionally, aspects such as temporal uncertainty – this being related to when something will happen - and its links to inducing anxiety is an issue, for example participants being unable to determine the full implications of AI on their jobs. Or individuals sense of belonging and the psychological implications on physical and mental health where their individuals are detached from the organisation.

Being able to utilise Bygstad and Munkvold's (2011) abductive and retroductive approach has also presented an opportunity to determine the retrospection causal mechanism which draws out the relationship between emotional stimuli and the individual's conditioned and reversive response when certain situations arise. This mechanism provides a rationale to the recurrent and embedded behaviours displayed by participants.

5.2.2 Avoiding the Spotlight

With its links to the emotional aspects within Section 5.2 avoidance has been an experience that has featured in many of the participants' pre and post 2008 responses. This theme is an intricate mix of the historical culture of fear and its association with the consequences of failure, aversion to risk and the processes and practices imposed following the financial crash - these collective themes being collated under the concept of 'avoiding the spotlight'. This concept is driven by individual's adaptive behavioural responses to staying off the organisational radar and the coping strategies used to minimise any potential 'spotlight' exposure.

The following sections examine the influence of these coping and behavioural strategies, and the conditions that continue to reinforce them. Section 5.2.2.1 starts by looking at the individual and organisational mindset and how it has been shaped over the past two decades. Section 5.2.2.2 evaluates the impact on individuals of the organisation's obsession with risk, and its attempts to avoid any adverse or unprompted external publicity, through restrictive and controlling practices. Lastly, Section 5.2.2.3 evaluates the coping strategies that have manifested in response to individuals endeavouring to avoid being placed under the organisational spotlight.

5.2.2.1 The Influence of Mindset

Much of what has been featured so far within this chapter relates to organisational history and the emotional outcomes that have subsequently shaped the views and recollections of participants. One such aspect is mindset, or more precisely the influence the last twenty years has had on participants' mindset. What Dweck (2016, p. 3) categorises as the 'triggers' that generate a 'fixed mindset', with its defensive barriers and behaviours, that inhibit changes to that mindset, and in turn drive the actions and decisions made by those individuals.

These observations resonate with participants who have witnessed a dogged determination by internal teams not to embrace the AI/Automation Transformational vision. This stance is based on their perception that transformation poses an increased risk, and as such has the potential to thrust them into the 'spotlight', should it be deemed unsuccessful or a failure. The rationale being that the embedded organisational processes and practice strategies that have been imposed, are designed to support and

justify a risk averse standpoint – however counter intuitive this fixed mindset is to the new ways of working the organisation is trying to achieve (Anderson, Potočnik, & Zhou, 2014; Chatman, Caldwell, O'Reilly, & Doerr, 2014). Although, in relation to fixed mindsets many academics have found no material significance on either employee resistance to change or as a predictor of their organisational commitment (Iqbal, 2010; Pakdel, 2016). Although Filbeck (2005) caveats that demographics does play a role on risk aversion for those in the final years before retirement. Canning (2019) advises that the stance taken by the various individuals and teams is indicative of an organisational profile lacking an innovative culture, where employees are less satisfied with the company values or its integrity/ethical behaviour, as well as individuals placing less trust in the company to treat them fairly, generating a greater desire to leave that organisation. These emotional characteristics underpin Bostock's (2018) view that these are 'significantly correlated with increased anxiety' (p1) - facets already touched upon within the emotional factors in Section 5.2.1.1. These emotional perspectives are in contrast to those organisations deemed to have a more proactive growth and innovative mindset (Crisan & Borza, 2012).

5.2.2.2 Aversion to Risk

Riley (2018, p. 119) describes the process of minimising the exposure to risk as 'certainty over uncertainty', although Burnes (2017) caveats the adoption of this approach in that it can build a risk averse culture, promotes a culture of fear of failure, and is unlikely to encourage a climate that embraces change – in essence creating the potential to institutionalise risk aversion (Harwood, Ward, & Chapman, 2009; Hunt, 2003). These academic insights correlate with participants' historic experiences and recollections. Additionally, Osborne and Brown (2011) add that where risk aversion is prominent, we see organisations reduce their desire to innovate and try new activities – a situation which not only runs contrary to the current organisational vision of technological transition, but again may provide reduced impetus to move the organisation forward. Filbeck (2005) adds another perspective, in advising that although an individual's risk aversion decreases with age, this reverses shortly before retirement. This theory not only supports the views and experiences expressed by participants in relation to aspects such as those established functions with an older demographic, but raises two additional deliberations. One, that the attitudes and behaviours witnessed by participants related to older demographics, may have been influenced by their age-related increased risk aversion stance, and not solely attributed to historic experiences

or impacts. This risk aversion position benefits the organisation in terms of potential governance compliance but hinders its transitional vision by increasing potential resistance to the implementation of new AI/Automation. Secondly, Smith (2019, p. Webpage) indicates that over 41% of IT employees have experienced age discrimination compared to 27% across the wider UK industries, and the 2018 report by the Prince's Responsible Network (2018) reports that employers are starting to see large parts of their workforce retiring and finding it difficult to replace them with younger people. This perhaps adds strength and leverage to the influence these older demographic groups have over organisational direction.

In looking at the organisation through an historical lens, the foundational practices and governance that have been part of the organisation for over two hundred years, will inevitably form an integral part of its character. These practices include what Feeney and DeHart-Davis (2009, p. 311) describe as its bureaucratic control - Centralisation, 'Red Tape' and Formalization, with them concluding that those organisations falling into either centralisation, or 'red tape' were more risk averse, stifled creativity (as touched on earlier), while passing control upwards resulting in a top-down command and control position over the organisation - these attributes resonating with the current bank bureaucratic culture. This situation is exacerbated by the Government's post 2008 legal, regulatory and financial interventions that has the potential to magnify such elements as fear of failure, threat of punishment, managerial trust etc. In essence the Government intervention inadvertently reaffirms or condones those organisational practices already in-situ by advocating similar bureaucratic standards and approaches (Ritchie, 2014).

5.2.2.3 Avoidance/Coping Strategies

Folkman and Moskowitz (2004, p. 745) define coping as '*the thoughts and behaviours used to manage the internal and external demands of situations that are appraised as stressful',* this is just one of over 400 different labels used to describe it (Cherewick, Doocy, Tol, Burnham, & Glass, 2016). Cohen (1986) however, provides a more focussed and tangible definition by classifying coping as two separate strategies - approach/active and avoidance/passive. The approach/active deals with those behaviours that look to reduce stress through tackling the problem directly and avoidance/passive chooses to distance the recipient from the problem in order to reduce the stress or threat – often associated with poorer or more harmful outcomes (Balmores-Paulino, 2018). What we see from participant responses are strategies that either deflect

(aligned to approach/active) or distance (aligned to avoidance/passive) that protect participants from any potential compromising situations – Figure 5.4 provides a pictorial view of these two strategies in the context of the potential organisational situations that would influence the coping/avoidance strategy to be triggered. What Stuart (1995) describes as the 'real world of what is' rather than the 'idealized world of what ought to be' (p3).

What is important is not just how individuals face their perceived challenges as either threatening or non-threatening, but whether they have the capacity to respond to these challenges, these cognitive stressors often resulting in either resignation by individuals that they are unable to influence the situation or one of withdrawal. Where there is no capacity to respond this may promote a feeling of lack of control, powerlessness and ultimately leads to an emotional response likely to impact mental health (Cherewick et al., 2016; Polman, Borkoles, & Nicholls, 2010). What the research has highlighted is that the strategies employed by the various managers/leaders are ones that encompass both resignation and withdrawal, being evident from their compliance with the organisational risk aversion strategy – linking back to the threat of punishment and the impact left from exposure to toxic leadership (Raio & Phelps, 2015).

What is evident from this section is the relationship and continual cycle that exists between the varying empirical experiences of some participants, the influence, impact and role played by the organisational culture/climate, and the legacy psychological and physical impact the historical events have had. This contributed to the creation of a culture where individuals adopted a tactical detachment, aloofness or isolation (Fleming, 2005), which contributed to an internalised defence mechanism, intent on self-preservation. This resonates with the sentiments expressed by one participant who highlighted the 'someone gets fired' standard approach after each 'failure' or what Bell (2003) describes as '*hearing about a co-worker's distress*' this situation being used to distance themselves or adopt victim-blaming as a defence mechanism should they be associated with that particular failure (p468). These behaviours are another consequence of the cultural and climatic toxicity, which became part of destructive emotional and behavioural cycle – with Ng and Feldman (2012) advocating that this contributes to emotional exhaustion and greater employee silence, and Tepper (2007) indicating that where people experience negative behaviours, they revert to avoidance and passive behaviours through distancing themselves from the source. In the case of this research, some participants were utilising these strategies to navigate the perceived

embedded organisational behaviours, processes/practices e.g. being in the 'spotlight' at Technology Change Boards, or actively distancing themselves from any potential situation likely to invite further scrutiny
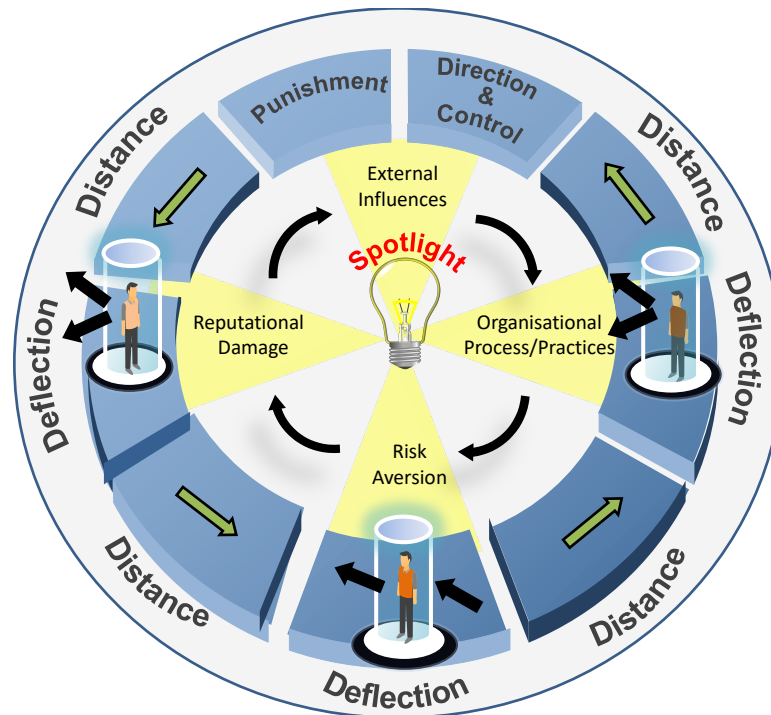
Figure 5. 4 – Spotlight Cycle Source: Reserchers

5.2.2.3.1 Deflecting Attention

Maher and Chaddock (2009, p. Webpage) describe deflection as 'a strategy to bounce action or responsibility away from oneself and towards another person, time or place'. Or in the context of 'blame culture' Dewitt (2020) identifies it as deflecting attention or blame away from yourself, as a reaction to triggers from repressed memories. With Van Rooij (2018) identifying that deflection is an integral part of not only a toxic culture, but also prevalent in organisations trying to repair their image following a scandal (Benoit, 2015). These definitions resonated with many participant responses detailing their experiences from pre and post-2008 and the toxic culture, risk aversion, fear of failure, and other emotional baggage gathered.

5.2.2.3.2 Distancing from Failure

In the context of this study, certain participants noted leaders and management 'distancing' where there was a likely association with 'failure' - what Fleming (2005) describes as a 'kind of tactical detachment' (p50). This was evident in the participant

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responses indicating a culture of 'No Bad News', where managers and leaders are unreceptive to being advised or receiving escalations related to failing projects or programmes. This 'deaf effect' gives them a culpable deniability should there be any subsequent failures (Keil & Robey, 1999, p. 82). Distancing acted as a defence to any potential repercussions, with managers/leaders merely 'playing' the role (Danermark et al., 2005), or given the organisational politics at play merely a mechanism to escape from a culture of 'inauthenticity' (Lasch, 1991, p. 95).

5.2.2.4 – Avoiding the spotlight – Identification of the Causal mechanisms

Having examined the previous five sections utilising an abductive lens, the predominant factor that has emerged has been one of a psychological avoidance/conditioning. This causal mechanism revolves around three interlinked elements (Figure 5.5):

Aversion to risk – Risk has been one of the most dominant and constant themes throughout, not only in this chapter but throughout the entire thesis. Although in this context, risk aversion is viewed from the individuals' perspective i.e. the stance taken by the individual to minimise any risks that would potentially cause them to be exposed to any organisational sanctions.

Fixed Mindset - as Figure 5.5 indicates there is a fundamental relationship between aversion to risk and a fixed mindset – this based on the premise that the fixed mindset acts as the control mechanism and sets the parameters on which an individual's risk aversion level is determined. This would manifest in situations where an alteration or change in the way that a particular process or practice is undertaken would be likely to increase the risk profile of the particular process – i.e. a fixed relationship exists between the way things have always been done and the risk profile associated with that process or activity.

Avoidance Strategy – this is the tangible or practical manifestation of aversion to risk and fixed mindset by being the 'tool' used by the individuals to 'avoid the spotlight'. Strategies such as 'bounce actions' or 'the deaf effect' were deployed where the individual saw a potential breach of either the acceptable risk boundaries governed by 'Risk Aversion' or a change in mindset that required a re-evaluation of existing processes or practices.

What the theoretical redescription has provided is a deeper examination of these three aspects – the fixed mindset being one that is less open to ideas of innovation, and also being symptomatic of adopting a risk averse stance. Other aspects are the avoidance strategies which are designed to minimise any elements of risk which again in an innovative environment is something that is prominent and as such this stance is not conducive with innovative behaviours. What is evident from the theoretical redescriptions is that without a change to a 'growth' mindset and alteration to the risk-based stance taken by individuals then the organisation's ability to transition to a more innovative attitude will be incredibly challenging (Canning et al., 2019)

1. *Psychological Avoidance/Conditioning mechanism'* - Figure 5.5 shows this mechanism (1) sits at the heart of the tripartite relationship between risk, avoidance and mindset and represents the causal power that influences all three. This causal mechanism directs and co-ordinates the relationships as varying levels of risk are presented, necessitating the deployment of one or other of these three avoidance instruments. This mechanism also has additional connections with the wider aversion to risk impact of fear associated with the employee impact mechanism - Section 5.1.2 and the emotional triggers within the retrospection mechanism (Section 5.2.1.5).
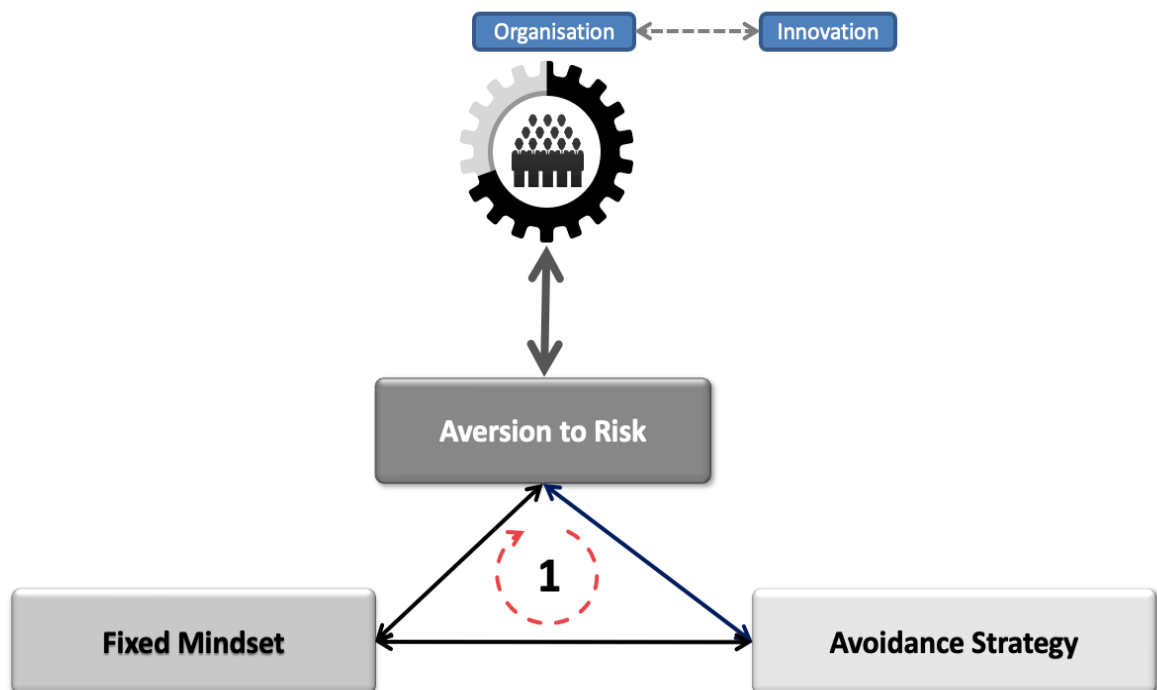
Figure 5. 5 – Psychological Avoidance/Conditioning Mechanism   Source: Researcher

Much of what has been discussed within this 'avoiding the spotlight' section can be directly linked to participants' historical and emotional experiences over the past two decades, with the attitudes, behaviours and practices they have experienced becoming a normalised part of their working environment – an example of this being individuals aversion to risk. This aversion perpetuates the fixed mindset based on fear – fear of failure, or more specifically the consequences of failure, and the creation of avoidance strategies aimed at helping individuals protect themselves from any potential exposure to events likely to bring them under the spotlight, and subject to the potential punishment for failure. This was a situation that managers and leaders took great lengths to avoid. Figure 5.4 provides a depiction of the spotlight cycle explored in Section 5.2.2.3, with the glass surrounding the individuals representing the metaphorical barriers that deflection and isolation provides when defending incoming accusations. Section 5.2.2.4 concludes this section by identifying the potential causal mechanisms that trigger the varying elements influencing participants' mindsets or the reactionary aspects that drive their aversion to risk or the strategies used to avoid the implications of potential failure – these being crucial to understanding the overall participant 'make-up'.

5.2.3 Organisational Impact

5.2.3.1 - Organisational Politics and Ability of the leadership

Section 5.2.3.1.1 explores the political strategies and manoeuvres used by management and non-board leaders to position themselves to minimise 'spotlight exposure', whilst appearing compliant and supportive of the organisational vision. Section 5.2.3.1.2 examines participant responses in relation to the ability of the leadership to successfully deliver the AI/Automation transformation programme. Section 5.2.3.1.3 investigates leadership behaviour in connection with its role in creating the right innovative environment and the behaviours necessary to realise the organisational vision, or whether the current practice of utilising specifically created teams to run these early AI/Automation initiatives acts as a disincentive to wider employee involvement and 'buy-in'.

In Chapter 4 – Findings (Section 4.3.4.1) two thirds of participants highlighted the importance of the political stance taken by individual leaders, and the part this plays in trusting and believing leadership has their best interests at heart. The findings highlight differing participant perspectives - some believing that leaders are directly manipulated by the board, leaving them little or no influence on delivery, i.e. 'top-down' direction and control. Others believing leaders play a more covert role in influencing the intended direction of travel envisaged by the original board decisions.

Bouckenooghe (2009) indicates that in order to create a climate of change there are a number of pre-requisites. Primarily 'trust in leadership' needs to exist, as well as emotional and cognitive readiness. Additionally an understanding of the leadership style needs to be considered. The 'Top-Down' style used within the bank has dominated the organisation since the early 2000s - a stance that is often adopted by organisations when they are encountering external pressures (Ryan, Williams, Charles, & Waterhouse, 2008). This leadership style can then provoke not only internal resistance, but potential conflicts between management layers due to a lack of consultation, buy-in or coercion by senior leadership to enact change (McNulty & Ferlie, 2004; Pawar & Eastman, 1997). Similarly, critics of a top down approach indicate that it fails to fully identify and account for the organisational complexities and potential uncertainties experienced by organisations especially where it is the only change strategy used (Ryan, Williams, Charles, & Waterhouse, 2008). What participants responses have indicated is that the strict process and change control is not conducive to achieving the rate and pace of change within the day-to-day operation (Ryan et al., 2008). Also leaders not being convinced or committed to the imposed strategy/vision, or how this will impact on organisational delivery - especially on those further down the organisational structure who have had no opportunity to contribute, challenge or influence these board directions, emphasises the potential resistance or buy-in towards the strategic vision. This is countered by deliberate manipulation by non-board leadership/management in aligning with their own personal agendas (i.e. protecting their own interests). What Pfeffer (1981, p. 7) in defining micropolitics, describes as '*those activities within organizations to acquire, develop, and use power and other resources to obtain one's preferred outcomes in a situation in which there is uncertainty or dissent*'. This is often conducted in a covert way by non-board leadership/management intentionally failing to discourage or address emerging resistance where it suited their own personal agenda, or where beneficial to

their wider function (Tidd et al., 2005). An example of this is within the Mainframe function, with its older and established technology, resourced by a mature demographic and seen as unwilling to embrace changes related to AI/Automation. This 'protectionism' directly influences its organisational ability to deliver its overarching vision. What Schein (1995) believes is all part of the 'rules of the game' (p15), and is part of the social change underpinning the wider political behaviours going on within the organisation, and argues that this behaviour is one used by individuals as a survival mechanism (Burns, 1961).

The use of political manoeuvring by many is not only an unwillingness to embrace change, but also a mechanism to influence delivery through an interpretation of the vision, withholding information to decrease clarity of vision or simply as a means to add to any existing organisational resistance. Trust plays a complex and intricate construct in linking the relationships between organisational politics, the organisation's ability to change, the future viability of the organisation and the behaviours enacted by these leaders in aligning their espoused values with the impact on and preservation of the cultural norms of the individuals (Kirrane, Lennon, O'Connor, & Fu, 2017; Shockley-Zalabak, Ellis, & Winograd, 2000). With a lack of trust being a key factor in contributing to employees' dissociation from that of the organisation, which in turn may exacerbate feelings of isolation, uncertainty, disengagement, psychological safety, ethical behaviours and the sense of belonging - (Canning et al., 2019; Pacheco, Moniz, & Calderia, 2015; Roper, 2018). These emotional and psychological aspects bring things back full circle in highlighting the importance of people and belonging as key components of organisational readiness (Haque, TitiAmayah, & Liu, 2016; Johansson, Åström, Kauffeldt, Helldin, & Carlström, 2014).

5.2.3.1.2 Trust in the Leadership

As outlined in Chapter 4 - Findings (Section 4.3.4) certain participants believe that the success of the transformational vision will not only be down to the ability of the leadership, and quality of the decisions made, but also in the key contributions made by other individuals - this playing a huge part in the overall outcome (Weddle 2013, as cited in Amanchukwu, Stanley and Ololube, 2015). As outlined through the various sections, the centralised top down approach, provides little opportunity for the staff in lower grades to input or influence the decision making – Weddle (2013, as Cited in Amanchukwu et al., 2015) categorising the decision making process into five levels. Level one is that of leaders making unilateral decisions, with the subsequent instructions being sent out for

action – Shockley-Zalaback (2000) warns that in utilising this type of approach it is imperative that communications are handled carefully - in order to show both sincerity and an appreciation of how the contents will land with individuals. Weddle advocates that at the other end - Level 5 - this is more aligned to a 'bottom-up' strategy where decisions are made in collaboration with those individuals/teams enacting the work at the ground level. This strategy is more aligned to where the bank is aiming to move to under its new Agile – Ways of Working concept. Moving towards and attaining Level 5 - Decision making is a stretch and perhaps gives an indication on how far the organisation needs to adapt in order to align with its own future needs, aspirations and vision. What Takeuchi (2016) advocates as a pre-requisite for success in that the organisation needs to - '*Give them [individuals] the environment and support they need, and trust them to get the job done' (p47)*. With Mayer (1995) defining trust as the willingness to be vulnerable to another party when that party cannot be controlled or monitored (p712). This definition highlights the relationship that exists between trust and risk, which has already been examined in Section 5.2.2.2 Risk Aversion (Schoorman, Mayer, & Davis, 2007).

5.2.3.1.3 Leadership Behaviour

As well as their political stance and ability to deliver the bank's transformation, some participants also voiced views on the underlying behavioural characteristics of the organisational leadership, something that Kissi et al (2013) believe is 'instrumental in creating the right environment that fosters the delivery of innovative projects' (p488). Interestingly, Smith (2005) cautions that even those identified within the research as 'getting in on the ground floor' (Galbraith, 1985, p. 9) and strong advocates for the AI/Automation transition are often the 'biggest obstacle to its success' (p408). This enthusiasm acts as a disincentive for those with opposing views of the benefits of an organisational transformation. This is evident from certain participant responses regarding resistance shown by certain older, more established technology functions within the organisation, and perhaps reflective of the trust individuals or teams have for the organisation. What Joseph and Winston (2005) advise as trust being a function of its leaders perceived abilities, benevolence and integrity (Mayer et al., 1995). This resonated with many participants' responses in which historic delivery success and ability of the leadership, factor heavily in whether they believe transformation will be successful – this coupled with the ability to perform the radical cultural, environmental, leadership style and overarching organisational sea change needed to align the

ambitions of the future organisation with those still being enacted today (Malik & Goyal, 2003; Reddy & Reinartz, 2017).
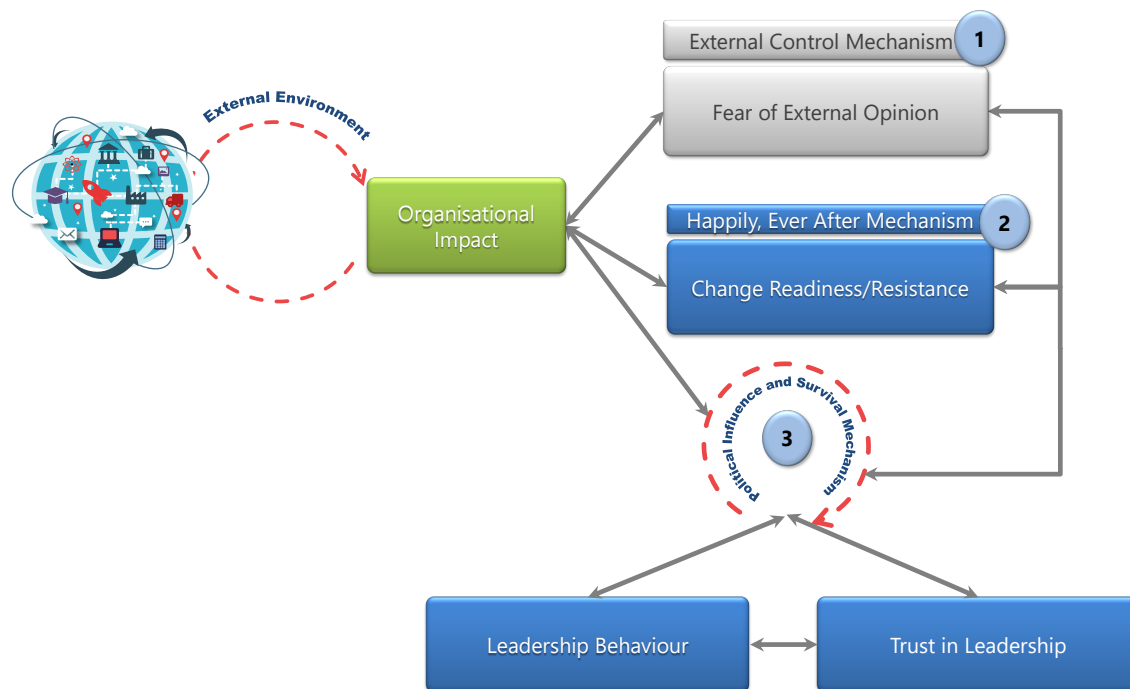
Figure 5. 6 – Organisational Impact :   Source: Researcher

5.2.3.2 – Organisational Impact – Identification of Causal Mechanisms

Much of the focus of this section has been centred around the influence of organisational politics, its relationship to individuals trust in the leadership and the ability of those leaders to deliver the organisational vision. Much of the theoretical redescription focusses on the interplay between leaders political acuity – including their ability to balance the needs of the individual against those of the often conflicting direction of the organisation, especially where leaders have little influence on the outcomes of 'board' decisions. Like many of the aspects touched on throughout this chapter the influence of risk aversion is always present and so the 'rules of the game' will inevitably include an element of 'protectionism' or self-preservation by the leadership as a means of ensuring survival within an ever changing organisational environment.

In exploring the retroductive elements and the associated causal mechanisms – three were identified (Figure 5.6). These are outlined below:

1. *External Control Mechanism* - This mechanism covers the influence the external environment plays in shaping the organisation. Its causal powers permeate the

organisation through its impact on organisational and individual mindset; the risk aversion instigated by the organisation and the subsequent aversion to risk individuals have adopted, and ultimately its impact on the organisation's strategic direction. The bank is heavily influenced by the changing market and its utilisation of technology to fulfil its future vision.

2. *'Happily Ever After' Mechanism* – the premise of many of the traditional 'change' strategies is based on a very linear process, with defined outcomes – e.g. muster enthusiasm within the organisation for the change, complete the following N-steps which will achieve X benefits etc. What this 'Happily ever After' mechanism does is triggers an idealised end point assumption, based on an idealised change, with often no recognition of whether the 'Change' journey has had any emotional, psychological or organisational impact outwith the immediate change scope. The impact of this mechanism could be minimised by awareness of its existence at both the start and the completion of transformational change.

3. *Political Influence and Survival Mechanism* – this mechanism encapsulates a number of objects. Trust - which is wrapped up in the individuals perception of how genuine their line leader is, and whether they have the individuals best interests at heart. Delivery ability – the line leaders transformational pedigree. Do they have a tangible and/or credible record of delivering transformation programmes? Political - the political acumen of the line leader. How political astute are they and what is the level of political regard they are held in e.g. their influence and seniority. This is a complex mechanism that requires a delicate balance between individual and organisational trust, political acuity and credibility through emotional and cognitive intelligence. Survival in this context relates to the ability of the 'line leader' to balance the myriad of objects in a way that gains the continued support of the individuals aligned to them.

5.2.3.3   Section Summary

What this section has examined is the influence the pre-2008 environment has had on the organisation's ability to achieve its AI/Automation vision with readiness impacted by legacy challenges such as organisational toxicity, poor leadership behaviours and the embedded organisational practices have brought. These have also been central to the underpinning resistance that has grown out of the pre and post 2008 eras. One aspect that the theoretical redescription has re-enforced is that using traditional change models

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lacks an overarching due diligence at the outset to gauge individual and organisational emotional and psychological readiness. This is, in essence, an indicator of the 'organisational-employee baggage' being taken into the transformational change, and the subsequent individual and organisational wellbeing position post its implementation. Another factor contributing to readiness is the influence of organisational politics, and the ability of leaders to satisfy individuals of their political credibility and being able to influence or direct the outcome to that individual's agenda, and alter the future direction of the organisation. The core to this is trust in the senior leadership to not only deliver the AI/Automation vision, but to promote an environment in which the leadership style continues to adapt to one that is more conducive to an innovative and agile mindset. Creating an environment where all are involved, will help increase the organisation's ability to succeed.

Section 5.2.3.2 outlines three potential causal mechanisms that have a bearing on the transformational success of the bank's AI/Automation vision. These essentially look at the influence the external world has on the bank, and the impact and legacy that the pre-2008 and Financial Services crash still holds on the organisation. Additionally, Section 5.2.3.2 explores the 'happily ever after' mechanism and the limitations of current change strategies and their lack of emotional and psychological considerations, both prior and following any transformation. Lastly, the mechanism related to the politics played individually and organisationally. These influence participants' perspectives on trust in the leadership, or their faith in 'line leadership' having the requisite political acuity to influence the decision-making process or the credibility and capability of the leadership population to successfully lead the organisation to achieve its transformation vision.

5.3 Technology Factors

5.3.1 Suitability of the Technology

Given the plethora of qualitative/quantitative technology adoption models that were highlighted during the theoretical redescription stage, and for the sake of brevity, the researcher has chosen not to explore the following models or frameworks used to assess the participant's technology journey – examples being - Theory of Reasonable Action (TRA), Theory of Planned Behaviour (TPB), the Technology Acceptance Models (TAM, TAM2 & TAM3), and Technology-Organization-Environment (TOE) (DePietro,

Wiarda, & Fleischer, 1990; Lai, 2017). Although models such as TOE provide an insight into the user experience of the technology, it does so from the perspective of organisational performance, alignment with the firm's current technology, as well as the influence of the external environment (marketplace, political/government). Its focus is predominately technology based, rather than from the user experience, and is normally used in conjunction with other theoretical frameworks. The research instead focuses on participants' lived experiences of using the newly implemented technology and whether this has met with their initial expectations. One further aspect highlighted, was that many participants felt there had been little or no consultation on technology adoption strategy, with only a limited number of people being consulted – this created an additional tension due to a 'them and us' scenario. This reaffirmed many of the emotional reactions highlighted throughout this chapter – uncertainty, belonging and due to a feeling of alienation, a fear of the potential consequences that this new strategy would bring. For some this was perceived as a 'forced adoption' (Zhou, 2008, p. 475) through the replacement of existing 'in situ' technology, with little or no warning of the impending replacement, and in many cases a perceived inferior alternative being introduced (Chapter 4 – Findings - Section 4.5). This lack of consultation reiterates the historic top-down direction and control, and manifests through a more subtle mix of covert implementation, with an overt communication campaign advertising the success of these changes. These actions prompted concern from those with a longer employment history due to the possibility of redundancies, which for some may provoke memories of 'survivor syndrome' as they contemplate what these changes will inevitably mean in the longer term.

5.3.2 Limitations of the Technology

There are many professional consultancy reports pushing the benefits and successes that AI/Automation will bring to an organisation (Capgemini Consulting, 2018; Deloitte, 2019; EY, 2018). The self-serving motivation behind these perhaps masks the lived experiences of those working with these new technologies first-hand. This section explores those participants' experiences and responses using these new AI/Automation processes from the Chapter 4 – Findings. El Sawy et al (2016) indicates that these user experiences are fundamental in the development to any IT solution. Laumer (2012) warns that without this input users are likely to abandon tools when the effort to use them exceeds the benefits received - this reflects the experience of certain participants when using the new organisational chatbot, prompting Moysan (2019) to direct that 'the

end customers' interest must always be kept in mind' (p249). Given participants' experiences with the bank's 'early' AI/Automation initiatives, many voiced concerns regarding its wider rollout to external customers, especially where the bank's vision is complete automation, with no human support envisaged. Levin (2018) indicates that the expectation of customers is for great service to be at their fingertips, although participants' casts doubts on whether that will be the reality.

One further consideration in exploring the depth and breadth of participant responses, is whether the attitude and reflections given are based on an unbiased assessment or have been influenced by triggers of more deep-seated anxiety and resistance. What DuBrin (1978, p. 165) describes as moving from the known to the unknown – which may impact historical emotional and/or psychological uncertainty and give participants a compelling reason not to support these transitional moves. This may also be amplified by reports by Farrow (2020) indicating that the current research suggests that 'AI replacing humans in an organisational context' (p2) is predicted to be a major disrupter of operational and functional delivery in the very near future. *Although, Huang (2018) presents a more linear rationale of future events in advising that AI is likely to develop in a more predictable fashion – mechanical (simple, repetitive tasks), Analytical (rule based, systematic tasks), Intuitive (tasks requiring holistic, experiential and contextual interaction), Empathetic (social, emotional, highly interactive service) – with the rationale that AI focusses on task level replacement, and not the complete job (p155).* This aligns with some participants' views regarding the approach taken by the bank, although they have voiced criticism at the over-simplification of the end product and the missed opportunity to improve processes and practices rather than merely automate the existing manual ones (DePietro et al., 1990). Again this simplification approach may be intentional in order to a) quickly satisfy external pressures to show stakeholders (government/shareholders) and competitors progress towards the bank's new vision and/or b) not wishing to fundamentally change the existing embedded processes and practices, which may then increase the risk to the organisation, and subsequently bring them under the internal or external spotlight should this interfere with 'direction and control'.

Key to unlocking the AI/Automation journey is the challenge of identifying, training, reskilling and upskilling individuals to implement the vision, whilst maintaining the existing operational running of the organisation. A conundrum that Agrawal et al (2017)

indicates will require organisations to determine the speed and direction of AI/Automation travel, and a subsequent adaptation to organisational management processes in order to house these new factors. Participants' principal concerns are around the future organisational expectations regarding skills, training and worries around the uncertainties of an AI/Automation future. This gives rise to a vision of a technology superman - a multi-technology technical expert, possessing multiple specialisms and an aptitude to reskill or upskill as quickly as the technology advances – something that currently takes individuals many years to achieve. This implied future state has lead Brynjolfsson and McAfee (2017) to comment - 'AI has generated lots of unrealistic expectations and we see business plans liberally sprinkled with references to machine learning, neural nets, and other forms of the technology, with little connection to its real capabilities' (p4).

5.3.3 Technology Factor – Identification of Causal Mechanisms

What has been highlighted during the theoretical redescription and the earlier participants' responses is that the basis for acceptance of any AI/Automation system or process is multi-faceted. Whilst the technology itself is an important consideration, in that it needs to fit current and future needs, there is another dimension - that of the emotional considerations and their influence on participants' views on the technologies viability. Figure 5.7 looks to map the interplay between these varying factors. For continuity the section headings of suitability and limitations of the technology have been used. Additionally, the influence of external mechanisms – defined in Section – 5.2.1.5 – Retrospection Mechanism and Section 5.2.2.4 – Psychological Avoidance/Conditioning Mechanism, have also been included as importantly these can influence participants' decision making.
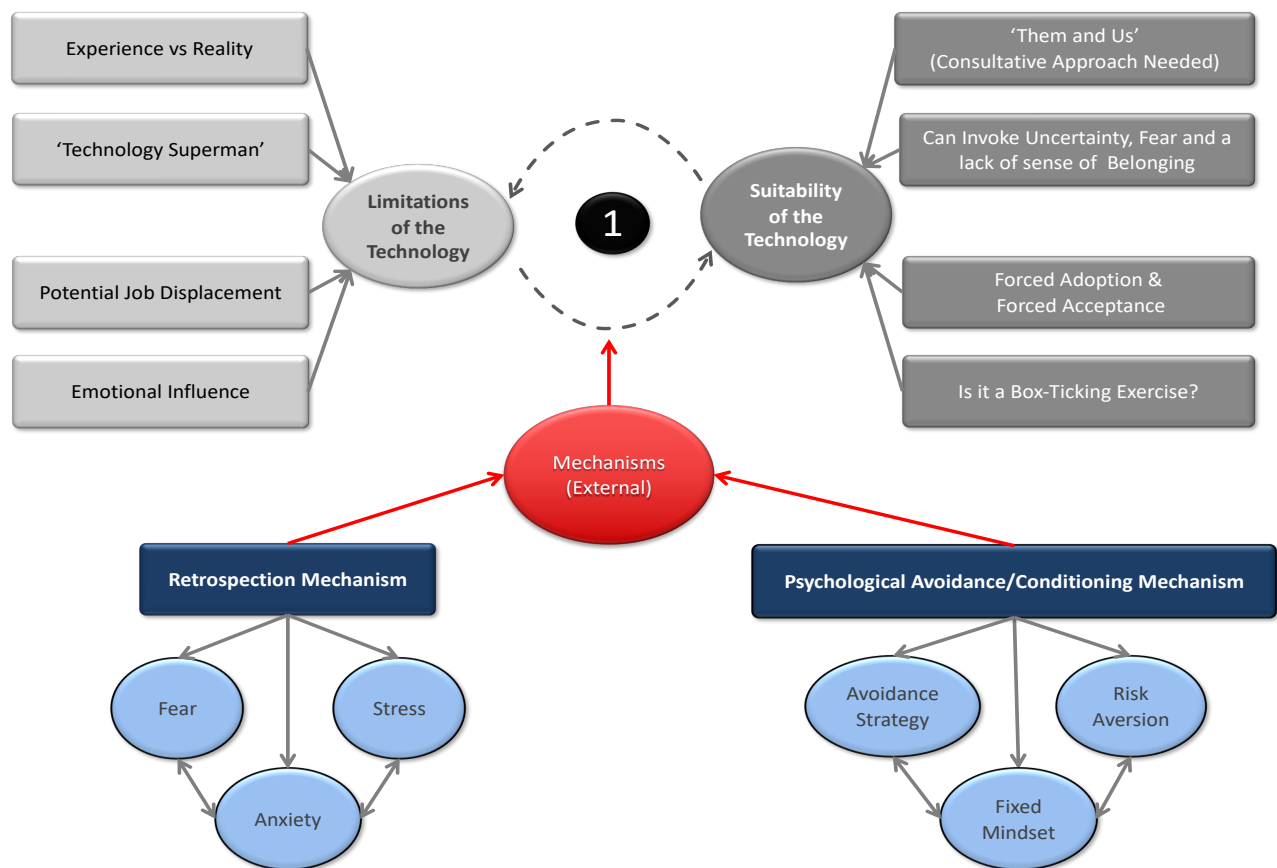
Figure 5. 7 – Process of Technology Acceptance Source: Researcher

1. *Technology Acceptance Mechanism* (TAM) – This mechanism has been identified as one that consists of two factors – technical and emotional. Although participants have a proven, technology-based knowledge and capability their expectations are also driven, in part, by an emotional acceptance. Participants are unable to decouple these two aspects and are trying to second guess or establish what the immediate and longer-term implications will be. The TAM is further complicated by the potential impact of other external mechanisms. For instance Retrospection Mechanism influences and potentially triggers aspects of stress, fear and anxiety as participants examine and contemplate past experiences such as survivor syndrome. These could potentially exacerbate the technology acceptance mechanism that may be focussed on aspects such as job displacement or skills and competencies required to undertake the role. Psychological Avoidance/Conditioning Mechanism may influence the participant when considering elements such as risk and may trigger the embedded aversion or avoidance aspects that have become an integral part of their decision-making process.

5.3.4 Summary of the Technology Factors

In drawing together Sections 5.3.1 and 5.3.2 regarding the suitability and limitations of the newly adopted AI/Automation technology, the research has explored a number of phenomena linked to participants' practical experiences of this technology. This experience has been largely negative, with individual's perceptions that the bank is perhaps more concerned with 'ticking a box' than providing a more substantive example of the capabilities of AI/Automation in order to adequately showcase the full extent of the technology. Participants' views are perhaps influenced by historic events, leadership style, feelings of exclusion from the AI journey and underlying emotional and psychological factors that could potentially influence the impartiality of the comment. For example comments made regarding the quality and useability of the 'chatbot'. Given the major effect that historic events have had, perhaps the delivery of the new AI/Automation functionality is still being impacted by a more covert direction and control from within the organisation. This in turn may influence the individuals and teams building these new AI/Automation platforms, and potentially mask the experiences – emotional, psychological etc - so prominent within the discussions throughout this chapter. Section 5.3.3 along with Figure 5.7, outline the potential causal mechanisms that have influenced the participant responses articulated within Chapter 4 – Findings - Section 4.5, The dichotomous role of the TAM highlights the effect of an emotional rationale which plays an intimate role in participants overall technical appraisal of any new AI/Automation. This is further complicated by other identified external mechanisms – these triggering risk avoidance and fear/stress/anxiety – each figuring heavily in the participants' decision-making process. Lastly, the continued uncertainty surrounding the future organisational direction, and its need to identify and acquire the requisite skills to fulfil the transformational vision, remains a difficult challenge for the organisation. Although, given the cultural change required to transition to a more collaborative 'bottom-up' environment that is indicative of an agile way of working – it is perhaps the more immediate dilemma to be addressed.

Part 2 – Conceptual Framework – Research Change

5.4 Discussion of the Key Findings - Conceptual Framework

In examining the empirical evidence that surfaced within many of the participants' responses during their semi-structured interviews, the research embarked on an exploration of the causal mechanisms that were at play – these providing the necessary

rigour to the research, but also through a retroductive perspective, the ability to identify '*a key mechanism with the strongest explanatory power related to the empirical evidence'* (Bygstad & Munkvold, 2011, p. 7) or what Sayer's (1992) describes as the causal structure that best explains those observed events. To help visualise each of the mechanisms identified by the study, a conceptual view has been created. Figure 5.8 shows a visualisation of empirical objects pre and post 2008 and identifies four main mechanisms – 1) the Perfect Storm, 2) the Post Traumatic Wave, 3) the Debris Mechanism and 4) the concept of Post Traumatic Organisational Disorder (PTOD). Each of these mechanisms contributes to the current organisational environment, along with each of the eleven mechanisms identified throughout Chapter 5 and captured in Appendix 8. These will be explored in Sections 5.4.1 – 5.4.4 below:

*1 – Debris examples	Organisational Trauma - Psychological Contract - Survivor Syndrome – Dysfunctional & Dark Leadership - Corporate Psychopath - Workplace Bullying - Behaviours/unethical practices -Reputational Damage - Toxic Brand - Risk Aversion - Climate of fear – Punishment - Retributive justice - Emotional and psychological trauma - Top Down Leadership .
*2 – Debris - Associated Causal Mechanisms	Make it Happen' – 'Increasing Returns' – 'Traditional Management Values'- Company Identity – Employee Impact – Retrospection – Psychological Avoidance/Conditioning Mechanism – External Control - 'Happy Ever After' – 'Political Influence and Survival' – Technology Acceptance

Figure 5. 8 – Post-Traumatic Organisational Disorder – Source: Researcher

5.4.1 The Perfect Storm Mechanism [1]

The use of the term the perfect storm emanates from - *An event in which a rare combination of circumstances drastically aggravates the event*' (Horwood & Reitano, 2016, p. 1). This is an apt definition to describe the empirical manifestation of what was, in essence, a continuous steam or sequence of events initiated back in the early 2000s, which grew from the early ambitions of the bank to be recognised as a truly global player. This subsequently created a force vying for power/influence/status, that consumed and irreparably altered the organisational culture - impacting the behavioural, psychological and emotional dynamic for ever – with many of these deep-seated changes being captured within the mechanisms outlined in Section 5.1.2. This unstable environment - now acted as the foundational platform on which the second, unforeseen event - the 2008 financial crash - happened, and many of the participants saw the organisation plunged into chaos with a senior leadership ill-prepared to deal with the repercussion of this organisational trauma. Figure 5.8 – Perfect Storm - 1 shows the main objects, firstly emanating from the pre 2008 era and secondly the organisational toxins that permeated out and influenced and magnified the impact of the consequences of the financial crash – a combination of dysfunctional behaviours and psychological trauma all governed through a 'Toxic' leadership population. These two separate but linked events, with their huge array of complex emotional, psychological and behavioural impact, merged to become the perfect storm. One aspect of note is the concept of a collective or macro-mechanism – one that exists as a consequence of the other mechanisms – what Tidd (2005, p. 53) describes as an 'emergent property' where 'the whole is greater than the sum of the parts'. This mechanism is the combination of each of the singular elements of the legacy organisation wrapped up into one mechanism – *the Perfect Storm* - a structure that leaves an indelible impact on those experiencing it and one that envelops every facet of the organisation and the individual.

5.4.2 The Post-Traumatic Wave Mechanism [2]

Following the maelstrom created by the perfect storm, the initial post-traumatic wave hit the organisation ushering in a period of chaos and uncertainty. As the board inwardly struggled to cope with this first torrent of organisational and individual debris, they reverted to displaying some of the old pre-2008 legacy behaviours, albeit dialled back in light of the adverse exposure given during the height of the crisis. With employees now in a state of shock, and the history of the organisation being played out very publicly,

they were left to cope with their emotional and psychological trauma, whilst simultaneously having to construct barriers to protect not only the organisation, but also themselves against the entrenched organisational politics. This showed up as a reintroduction of the blame game, something that had been such a predominant feature of the historic organisation. With the organisation effectively struggling to cope and confusion reigning across all areas of the bank, the organisation tried to re-establish equilibrium through additional governance practices and processes and adherence to the stricter controls embedded from the 2008 financial crisis. What this mechanism captures is the metaphorical tsunami that resulted from the perfect storm. Despite the public perception at the time, those at the front line were truly unaware of its impending arrival, and as such were ill prepared to face such an event. The combination of the historic dysfunctional behaviours and attitudes were mixed with the public revelations and unfolding impact of the 2008 crisis, and this created a truly unique and difficult situation for individual employees to deal with - that left an indelible mark on the lives, attitudes and behaviours. Throughout this post-2008 period, there is no participant evidence that the organisation attempted to address or examine the impacts of either the perfect storm or the subsequent post-traumatic wave on either the individuals or the structural integrity of what remained of the organisation. The post-traumatic wave was allowed to continue infiltrating the organisation and continued to hydrate the toxic attitudes and behaviours originally generated during the perfect storm.

In summary, there are two main aspects highlighted. One, a need for the organisation to have acknowledged and attempted to minimise the impact of the post traumatic wave on the individuals living through this time. Secondly, a realisation that the risk averse practices and processes initiated as a consequence of the financial crisis in 2008 are still an inherent and ingrained part of the existing organisational culture and climate and are counter to the transitional vision that the new agile methodology represents.

5.4.3 Organisational and Individual Debris [3]

Continuing with the sea metaphor, after any major storm the damage caused by this post-traumatic wave pounding individuals and the organisation, is the collective debris left scattered throughout the organisation. This particular mechanism represents the overarching term encapsulating the decade's worth of emotional, psychological, behavioural and physical trauma that permeated throughout the organisation – including that inflicted by the financial services crisis. In examining the collective debris it contains

a mix of some of the more dysfunctional management behaviours, although watered down as a consequence of the media backlash encountered during the early formation of the post-traumatic wave. These behaviours are still evident in some of the processes and practices that exist today, i.e. continuing to fuel a fear of failure, and promote the associated risk aversion that has played a central role over the decades, and continues to dominate much of participants responses i.e. the impact of the perfect storm is now an integral part of the character of those who have lived through it. It is part of the organisational fabric and as such, it becomes an important consideration in understanding the readiness of individuals and the organisation to embrace any future change. It is this residual baggage and the other identified causal mechanisms captured in the PTOD funnel that will have the greatest impact on any subsequent changes and represent the foundational hurdles which the organisation needs to address in order to have any chance of realising its future vision.

A key component of this mechanism is in understanding the continued impact of the debris. Some aspects may have weakened, such as dysfunctional behaviours and the influence they now carry. Other elements have perhaps become more prominent in shaping individuals' thinking and actions. The interplay between the elements trapped within the PTOD funnel, now play a key role in directing and influencing any future organisational change.

5.4.4 Post Traumatic Organisational Disorder (PTOD) [4]

Within the research study PTOD[*][1] is identified as the key mechanism with the strongest explanatory power related to the empirical evidence (Bygstad & Munkvold (2011 p7). Within Figure 5.8 PTOD framework represents two aspects – firstly, the term encapsulates the overarching process in which the whole legacy/historic organisational context is captured – in the case of this research study this aligns to the perfect storm, the post-traumatic wave and the subsequent debris that materialised. Additionally, PTOD represents the metaphorical filter and container that captures and houses the emotional, psychological, and causal mechanisms enacted throughout the organisational history. This filter acts as the structure for which all future organisational changes will pass through - the PTOD Funnel. The debris contained within the funnel, as described within Section 5.4.3, represents the consequence of near simultaneous,

multiple collective traumatic organisational events, which not only infiltrate the very fabric of the organisational structure, but also have the potential to inflict immediate and long-term damage to those individuals who have lived, or are living, through the experience. What has been evident from the study is that in the case of the bank, the filter has not been cleaned and as such all new change is contaminated by the contents of the PTOD funnel. This scenario may help other organisations start to understand why their changes are continually failing. Unless they start to actively manage the content of the funnel, they will continue to face the same challenges. What is unmistakable is that the baggage that the individuals and organisations carry will continue to play a significant part in the underlying resistance displayed by employees. This will continue to severely impact the emotional wellbeing, psychological and long-term readiness of the organisation and individuals to accommodate and actively participate in ongoing organisational continuous change. With the advent of an increasing rate of change via technology as well as continuous change this will only exacerbate the situation if the contents of the PTOD funnel are not addressed. In defining PTOD the research looked at the classifications of occupational illnesses, such as stress and mental health disorders, and found an article in the British Medical Journal, calling for symptoms associated with occupational burnout to be re-categorised to an equivalent to Post-Traumatic Stress Disorder (PTSD) - (Ashworth, 2020; Gerada, 2020). This indicating the severity of such occupational disorders and their longer-term impact.

Part 3 – Change – theoretical vs practice-based outcomes

In positioning this study within the theoretical and practice-based domains it is worth reflecting on the conceptual framework (Chapter 2 Literature Review - Figure 2.4), derived from the views, opinions and practice-based experiences examined within the academic and grey literature, and the applicability of these collective change models against the findings identified within this research study. It is this second conceptual model (Figure 5.8) in its identification of the gap between traditional change models and their supporting literature, that provides the necessary insight in understanding the wider organisational and individual implications for those involved. Although the PTOD model outlined in Figure 5.8 is derived from the study findings and directly applicable to this research, much of the insights, objects, structures and collated perspectives have a generic resonance and are therefore applicable across a wide range of change scenarios. What is important to understand is that PTOD as a critical realist study is

reflective of a unique series of events and these empirical events have been used to derive an understanding of what lay behind and triggered certain emotional, psychological and behavioural outcomes i.e. the underlying causal mechanisms, and as such Figure 5.8 represents the conceptual model of these findings.

In undertaking a comparison between the traditional change models and the research findings, it is worth understanding that PTOD framework should not be considered a replacement or a simple 'plug in' to existing change models. The research highlights that in general the use of traditional change models and the processes and practices they advocate, grossly oversimplifies the plethora of variables that change has to consider – especially where these change models attempt to simplify change to an almost mechanical/repeatable – one-size-fits-all ethos, without due consideration and recognition of the complexity that individuals bring to such events. PTOD framework highlights that the change process is an intricate and multifaceted concept, and so is not conducive to being distilled down to its constituent parts – this overly simplifies the complex relationships that exist within any change cycle.   With traditional change models premised on being the ultimate change vision of a 'happily ever after' - Section 2.7. – this 'utopia' is predicated on following a series of phases/steps/stages to transition the organisation to a new theoretical 'end point' (Funk & Kulik, 2012; Williamson & Stephens, 1998). An example of this is outlined within Chapter 2 – section 2.2.1.1 in the seminal work undertaken by Bullock & Batten (1985) relating to their assessment of 30 change management models. This subsequently proposed a new/consolidated four phased approach which they perceived addressed the shortfalls in the utilisation of phased/N-step approaches. Although Bullock and Batten (1985) did consider a need to have a feedback mechanism, which considered some aspects of resistance within their action phase - which at that time differed from the mainly linear A-to-B-to-C… models - Bullock and Batten (1985) still failed to adequately consider the 'human' aspects and the consequences and impact of change. These are an integral consideration within the PTOD framework. Although some of what Bullock and Batten (1985) proposed has relevance to the continuous change environment encountered today - such as the high level principles of exploration, planning, action phase and integration - the model still misses the fundamental principal that people are both recipients and participants in the change process and, at a more fundamental level, can be emotionally and psychologically impacted by the consequences of change. This potentially stems from historical experiences such as those captured within PTOD. Additionally, the 'sprint'

approach used within the newer agile ways of working would see many of the activities advocated by the Bullock & Batten (1985) paired back due to very short delivery timescales. A further consideration aligned to the limitations of Bullock & Batten (1985), and wider use of N-step/phased change approach, is that of Rousseau's (1989) work on psychological contract, or more precisely the consequences of breaches of it. This also aligns with participant responses; in that the relationship some have with the bank has moved to a purely transactional or economic exchange. This was emphasised by Bob (Section 4.4.1.1) regarding 'waiting to receive the redundancy letter'. This differs from the 'relational' contract normally associated with individuals with longer term organisational relationships with their employer. This situation is perhaps indicative of the consequences of the 'seminal events' experienced by employees which has altered the employee/employer relationship to one based on economics i.e. money. This throws up an interesting dilemma for the organisation, in that perhaps dealing with employees on a purely transactional basis suits their longer-term strategy but could also be a concern as they need to maintain employee loyalty to ensure completion of the future organisation vision. Although the findings within Chapter 4 are more expansive than those defined purely within the psychological contract (Section 2.4.1), they do align with the sentiments expressed by participants, and pinpoint shortfalls within phased change models versus those related to modern continuous change approaches – the psychological contract being encompassed with Figure 2.4 point 4 People. One further consideration is that traditional models take little, or no cognizance of whether the transformational journey has resulted in a materially better outcome (emotional, climactic or cultural) before embarking on the next series of changes. Given the potential complexity involved in transitional change, what PTOD demonstrates is that the inclusion of a pre and post change examination be undertaken to understand the historical, 'emotional' and psychological impact's change has had on both the individuals affected and the organisational culture that remains – this being part of a wider overarching change approach.

In viewing Figure 5.8, it should not be seen as a one-size-fits-all, as each change and organisational circumstances will have their own unique story including their own seminal events. What is important is understanding what aspects of the organisational backstory are likely to influence the change/transformational/transition vision the organisation has. Key to the understanding of PTOD is for organisations to comprehend that the PTOD funnel already contains previously collected and churned debris from

other organisational and individual experiences and what is trapped in the PTOD funnel needs to be cleared/understood before embarking on more change. Or, indeed, that the transformational processes have not added to the original individual or organisational baggage gathered during the transitional journey - especially given the continuous change cycles that are prevalent in many modern organisations (Lawrence, Dyck, Maitlis, & Mauws, 2006; Rossignoli, Gatti, & Agrifoglio, 2016). This ultimately impacts the readiness of the organisation to succeed in that change journey. The study highlights this complex interface through the identification of aspects such as uncertainty and organisational toxicity, the learned behaviours in the creation of avoidance strategies, as well as the emotional aspects from fear or a sense of belonging. This is something that is in contrast to Figure 2.4 which assumes that each change starts from the same organisational and situational position and as such is a level playing field, and so fails to recognise that events such as organisational change and/or major traumatic events have a profound and longer-term impact on employees. Additionally, the vision of change is traditionally viewed via an organisational lens. The experiences portrayed within the literature provide a view that change is often seen through a singular organisational lens – one that focuses specifically on the organisational outcome and often correlates with a strategic objective of organisational costs cutting, head count reduction or part of a larger scale cost consolidation/rationalisation exercise. This polarised view inadvertently precludes input from individual or workgroup sources – this input is construed by change agents as resistance, generating a feeling of alienation from those impacted by the change – especially where this organisational lens is coupled with a top-down leadership, command and control structure.

In looking back at the literature - Readiness was identified as one of the fundamental goals of organisational change, with anything hindering that goal being perceived as resistance and negative, with traditional change models viewing this as something that *needs* to be dealt with. This stance negates the opportunity to look at differing views and opinions thus giving an opportunity to explore alternatives, reach consensus, make improvements or look to address issues earlier on in the process – potentially avoiding any resentment due to the non-participation and exclusion of certain people from the process, preferring to view readiness as merely generating enthusiasm, 'buy-in' and alignment with the overall change vision (Dent & Powley, 2003; Higgs & Rowland, 2000, p. 120; Holt et al., 2007; Self, 2017, p. 45).

Perhaps the advent of new agile ways of working will force organisations to become more innovative in their scramble to maintain competitive advantage and rethink the use of these traditional change models by working towards a more inclusive self-managed, bottom-up approach. Also needed is a change in leadership style in order to lead within today's rapidly changing, increasingly complex, innovative, Agile and diverse organisations (Burnes, 2017; Furman & Seamans, 2018; Karud, 2016). What the research has confirmed is that this top-down leadership style, despite the best intentions of the new bank executive, has impacted and curtailed the potential for the future transformation vision, and remains an issue to be addressed. It is hoped that the documented journey and the conclusions reached within this thesis will provide insights into the consequences and deep-seated impact that the organisational history and the subsequent reactive measures taken have had, and that these insights may help to move the organisation forward. What the PTOD framework advocates is a need to ensure that the wider impacts of the change are considered, and that the voices of those impacted play a part in the resolution of any issues. Thus allowing consensus through collaboration rather than using coercive tactics i.e. the use of change agents as some of the traditional change models advocate. PTOD provides an opportunity to bridge the gap between the outdated, simplistic approach of traditional change models, and a more insightful, informative and holistic view of the individuals' and the organisation being impacted by change.

5.5 – Chapter Summary

What this discussion chapter has explored is the influence of the early pre-2008 environment that took the organisation through a period of 'toxicity' built on dysfunctional behaviours, including bullying and fear and dominated by a 'top-down', 'direction and control' leadership style. This legacy combined with the impacts of the financial services crisis 2008, saw an altering of the emotional and psychological perspectives of participants, and impacted their own behaviours and attitudes. This manifested as an 'aversion to risk', where distancing and deflection strategies were deployed in the hope of avoiding 'the spotlight' and any direct involvement with the senior management regime at that time. In understanding how these adapted behaviours etc have, or may subsequently impact the bank's AI/Automation agenda, the research examined and identified gaps and flaws in change management approaches, which typically take little or no cognizance of the emotional or psychological baggage an organisation may have created and imposed on participants. During the assessment of the role technology

plays, and its potential influence on transformation, the research exposed the critical importance that emotion has during the viability assessment of the technology – irrespective of the technology's capabilities. Technology merely acts as a catalyst within this technological transformation, with the emotional and psychological elements based on legacy organisation experiences, being the main drivers to any future transformational success. Lasty, the chapter examined the differences between the study's two conceptual models – Chapter 2's - Literature review conceptualisation and that of the PTOD framework. The gaps between the current academic and practitioner view of change were explored and contrasted with those emanating from the research study. Exposing the indelible influence organisational history has had on the attitudes, behaviours and psyche of the individuals and the impact on the wider organisation were also considered

The findings and discussion chapters have provided a comprehensive and valuable insight into the emotional, historic and seminal experiences, and the influence these have had on both the participants and the organisation. However, much of the wider AI considerations were not explicitly vocalised in participants' responses rather they manifested as fears, uncertainties, risk aversion behaviours etc. Many of these were triggered and surfaced by the AI themes within the research, such as job security, survivor syndrome, considerations surrounding future skills etc as well as a level of scepticism from participants on the viability of the early AI adoptions implemented by the bank. Throughout the findings and discussion stages ,participants have shared their experiences of utilising some of the bank's newly deployed AI/Automation – this being most prominent within the examples related to the use of the bank's 'Chatbot' (Section 3.4.2.3). The participant consensus was that its development was at best a 'tick box' exercise, it had failed to deliver any benefits as its core functionality and the developers had merely automate a manual system containing inherent issues – a straight A-to-B-to-C approach - rather than taking the opportunity to enhance and remove these existing issues (Sections 4.5.3). The causal mechanism TAM highlights the duality between participants' technical critique of the technology and the influence PTOD has had regarding their scepticism on the success of the bank's AI implementations. What remains, is to explore how these findings align with the wider AI conceptualisation and its likely influence and impact on the broader human factors, organisational and societal aspects. In reviewing these, this will inevitably touch upon areas already identified and discussed within the thesis, such as job security etc. The aim is not to regurgitate that

material but to contextualise it within the wider reaches of AI or what Oschinski (2017, p. 471) describes as how it 'permeates' through organisations, occupations and industries.

In historically contextualising AI, when comparing to previous Industrial Revolutions, this 'Forth Industrial Revolution' (Elbeck, 2018) has witnessed a rapid adoption of these new technologies, which may lead to a faster displacement of the working population than that previously seen throughout history (McGrath, 2013). Although, according to Rajadhyaksha et al (2018), this rate of displacement may be constrained as the adoption rates of this new technology are not consistent across all industry sectors.

From an organisational and individual perspective, the benefits and consequences of AI adoption differ depending on whether the view is that AI provides an opportunity to streamline existing, manually intensive and inefficient practices and processes, or that it is an erosion of traditional ways of working and an opportunity to displace staff (Brynjolfsson & Mcafee, 2014; Haskel & Lucas, 2015; McIlaine, 2018; Walport, 2015). The proliferation of AI throughout organisations and society raises a number of questions: What will be the wider impact on 'jobs' and what role would Government play? Where resource supply out strips demand, will this see the introduction of 'Robot Tax' (Vermeulen, Kesselhut, Pyka, & Saviotti, 2018, p. 17) to ensure revenues would remain available for the state to use? Whatever standpoint is taken, and as emphasised within the thesis, AI is still some way from realising the organisational vision through the utilisation of Big Data, machine learning, and driven by bias free algorithms (McGrath, 2013). Many organisations are still grappling with the foundational questions in relation to process automation and whether it will minimise or eliminate the need for any human intervention (Vermeulen et al., 2018). For the bank, these considerations are dominated by its historical risk aversion stance, and 'avoiding the spotlight', especially when aligned to aspects such as data ethics, the quality and provenance of organisational data, privacy policies, and the 'spotlight' on algorithmic bias. This situation is exacerbated by historic allegations of breaches to fundamental data privacy by some of the new 'BigTech' entrants into the financial service market, such as Google, and with the advent of 'Open Banking' and the subsequent release of personal data back to the consumer, perhaps seeing a rise in the sale of data through speciality data brokers (Kaspersky, 2022). This sits against a background of organisations trying to harness AI's analytical

decision making, and processing capabilities with each having the potential to differentiate the success of that company in the market.

Much of what has been highlighted so far centres around trust – not only from the wider societal perspective - but also in AI's use in organisational and individual decision making. What has already been highlighted throughout the findings are the uncertainties within the future job market, from what skills will be required, direction of travel for future technology and the potential opportunities that may manifest through these newly generated technologies. Particularly within HR there is increasing use of AI - especially related to algorithms in candidate profiling or selection. Care needs to be exercised given the potential risks created when human involvement diminishes, seeing factors such as 'flawed decision' making becoming an issue (Dados et al., 2018, p. 3) – where the outcome of a machine learning algorithm cannot be explained. This potentially opens up an array of issues caused by underlying algorithmic bias, and is exacerbated by flaws in the data selected, possibly leading to discrimination against certain candidates. This is exemplified by Bogen (2019) indicating that past hiring strategies, and subsequent data selected, may preclude or limit the number of women selected. Another side to this is the fundamental changes to organisational design through the 'simplification' and the process of stripping a job down to a series of work based activities or tasks in order to develop algorithms to optimise workplace decision rules – with components automatically assigned to workers. These digital labour platforms already exist as part of Amazon's Mechanical Turk (MTurk) ways of working programme. Alana Semuels (2018) advocates that this leads to wage poverty and the exploitation of workers who have no other avenues to earn money. What the research tells us about AI at this juncture in the organisational journey, is that it is very much in its infancy and its development is rather a basic, and the view of the technologists using this technology is one of scepticism. In relation to the longer-term and wider implications of AI and its impact – this will not solely be related to shifts in the skills and experience needed to function within the new AI/Automated environment - but how the new CRF, through its 'job atomisation' (Section 1.2), will be able to achieve this transition as the pressures grow to automate, potentially leading to the faster displacement of employees and the system of upskilling and reskilling becoming untenable. Also the wider technical implications such as concerns with 'Cloud/Cybersecurity (Section 4.5.3) the accountability for client data (Section 4.5.3), algorithmic bias (Section 5.5) and

diminishing human control with the advent of better machine learning and Strong AI also need to be factored in.

One of the participant responses within the findings related to the non-collaborative nature of the AI journey within the organisation by highlighting the impact attitudes and behaviours of those not directly involved was having. This approach reflected the historic top-down leadership stance in which technology change is merely imposed (Oscar 4.5.2). Gautam (2019) warns that the future success of AI deployment will require 'employee engagement' in defining and building solutions (Webpage). This is however only part of the equation, with the power behind the organisational AI strategy sitting with the designers and architects, and their definitions of work and the conceptual boundaries that that imposes (Orlikowski, 1992; Pollock & Williams, 2010; Williams & Pollock, 2012). The influence of these singular visions on the adoption and success of technological change, require a greater level of transparency and collaboration if future AI deployments are to succeed otherwise the cycle of imposed design and an inability to shape the outcomes will continue to frustrate those who find themselves on the periphery. Given the disruptive potential these intelligent technologies pose, including augmented intelligence, many will consider that there is too much at stake not to intervene long before these technologies enter the workplace (Sproul & Keisler, 1991). Lastly, as organisations endeavour to move towards a more integrated augmented intelligence model, careful consideration needs to be given within the bank to ensuring that each of organisational roles defined within its Common Role Framework (CRF) is able to contribute to this human/AI relationship, each playing to their own strengths to achieve greater business value.

Much of the future of AI has been fuelled by the grey literature generated by many of the third party consultancy organisations selling the AI/Automation panacea, speculating on what advances in AI are likely, and their organisational and individual impact within the next 10-15 years (Cognizant, 2017; Frey & Osborne, 2017; McKinsey, 2017; Schwab, 2018). The reality today is that many organisations, including the bank, are some way off being able to harness the envisaged AI/Automation capabilities portrayed by these external consultancies. What is being generated are speculative questions from those likely to be impacted on what the future holds for them - the advent of an increase in leisure time or four-day week? (Trade Union Congress, 2018). This potentially leading to the erosion of work based social groups and more psychological

and physical isolation especially where organisations' do not make up the salary short-fall and where no Government or state benefits exist to fill the void. As strong AI becomes more established, will the legal and regulatory systems need to be updated to reflect the rights of AI, and those impacted by it? (Lords, Veale, van Kleek, & Binns, 2018). Ben Vermeulen et al (2018) gives an early indication of what he believes this would mean:

"there is the "end of work" scenario ……. In this case, robotics and AI will become so advanced that any job, including those created in new sectors, are soon taken over by technology again. We will end up in this scenario if the rate at which humans can be re-educated and retrained for employment is lower than the rate of technological advancement Moreover, it requires that the job destroying potential of technology through substitution outpaces the job creating potential of technology through complementarities" (Vermeulen et al., 2018, p. 6)*.*

What has been evident throughout this discussions chapter is the level of complexity associated with the enactment and contemplation of change. These intricate considerations failing to be captured as part of historic and simplified n-step/phased changes approaches. Although covered in more detail in Chapter 6 – Conclusion, in order for the bank to succeed with its AI/Automation transitional vision, multiple threads need to be assimilated. This includes the historical impacts of the seminal events, the emotional and psychological 'baggage' that has accumulated within individuals that has become an indelible part of who they are; the organisational debris that is trapped within the PTOD funnel and needs to be addressed, as well as the technological considerations and implications that will ultimately impact the adoption of any proposed solution both internally and across the wider customer proposition. Organisations failing to seriously consider the profusion of conditions will inevitably face real challenges in achieving their future vision.

Chapter 6 – Conclusion

6.1 Introduction

The early sections of Chapter 5 – Discussion, focussed on the bank's pre-2008 history, and highlighted participant experiences of an organisation overseen by a 'top-down' 'dark' leadership – described by academics as being run by corporate psychopaths, displaying dysfunctional narcissistic and at times 'Machiavellian' behaviour, that drove a toxic culture – in which fear and bullying, retributive justice and a climate of fear, were all used as the mechanisms of direction and control (Boddy, 2011; Nuzulia & Why, 2020, p. 1089; Sabbagh & Schmitt, 2016). Participants highlighted that the move to a more agile way of working will not only require a technical transition but also for the organisation to address aspects such as trust in the leadership, the entrenched organisational politics, coping strategies and unhelpful embedded practices and processes that have become part of the fabric of the bank. Additionally, the emotional and psychological 'baggage' inherited from the 'perfect storm' is so deep seated within many participants it represents a major hurdle to the success of the bank's overall transformational readiness.

6.2 Research Contribution

What has been a pivotal outcome within this study is the identification of the gap that exists within the current change models – each failing to adequately consider the individual emotional and psychological dimension of change and the role organisational history plays in the participants change journey. In addressing this gap the study created a conceptual framework (Figure 5.8) that maps three views - the concept of a perfect storm, the resulting post-traumatic wave that carries organisational debris, and a subsequent collective organisation disorder – this last overriding concept manifesting as post-traumatic organisational disorder (PTOD) – Section 5.4.

6.3 Contribution to Knowledge

This singular, organisational based research study has presented a unique set of circumstances, from its well documented and publicised dysfunctional leadership and organisational culture, its exposure to the wrath of the media and public following the 2008 financial crisis, to its subsequent battle to retain a competitive advantage over those new challengers, unincumbered by legacy IT systems or a turbulent

organisational history. What this has enabled the study to do is examine and explore a considerable number of variables – including the historic organisation, its culture, climate, processes and practices, leadership style - and track the influence and impact of major events such as the financial crash on the organisation, and importantly the individuals experiencing these events. In identifying the study's contribution to knowledge and practice, one fundamental element that permeates through all of the research objectives is that of Post Traumatic Organisational Disorder (PTOD). This primary contribution is more fully examined within section 6.3.1. It is from this PTOD conceptual platform that each of the other remaining three objectives will subsequently be examined for their own individual contributions to both knowledge and to practice (Sections 6.3.2 to 6.3.4).

6.3.1 Objective 1 - Critically explore managers' perceived fears and aspirations in the context of the bank's adoption of AI/Automation

Exploring participants' fears and aspirations has played a central role in the theorising of the new PTOD conceptional framework. Each of the elements identified during the framework's creation and development capture not only a unique insight into the organisational challenges being faced by the bank, but also a visualisation of the consequences of an organisation failing to address and resolve these challenges. Or more precisely, its failure to even acknowledge the destructive impact that these events would have on individuals and the wider organisation. PTOD as a concept draws together, under one collective entity, the cumulative impacts of all the major organisational traumatic events, and their subsequent influence on the individuals who have lived through and experienced these. As a contribution to knowledge, this is a unique view on the properties impacting change readiness, and as part of a wider organisational change approach provides a more holistic dimension to individual and organisational readiness not previously considered. This contrasts with approaches used within current change journeys which are singularly focussed on completion of that step in the model, and consequently see any deviation from this as resistance, and something that needs to be 'dealt with' (Cameron & Green, 2009, p. 173). The concept of PTOD provides a deeper awareness and understanding of individuals and the consequent impact of organisation history/change on them, then starts to differentiate those involved within change as more than mere commodities in a change cycle only concerned with getting the organisation from point A to point B.

A number of secondary contributions to knowledge were also identified and articulated during the analysis phase of the thesis – specifically those related to the identification of the 11 causal or generative mechanisms. Each of these mechanisms provides a unique perspective in understanding the potential 'causal triggers' behind participant views and the subsequent empirical responses generated. One such 'trigger' is that of the 'Retrospective Mechanism' – this captures the tripartite relationship between Fear, Stress and Anxiety, and the mechanism's psychological dominance over participants' recall of historic events. This subsequently triggers other memories and emotional recollections from that lived experiences. Again this unique insight helps solidify the research understanding of the gaps that exist within the current change models, while also assisting in the creation of a collective awareness of the emotional and psychological impacts of change on individuals and the wider organisation. Additionally, during PTOD's conceptual journey, further contributions to knowledge have been identified – these based on a critique of the literature in which change is predominantly driven through an overly simplified N-step or phased model and viewed through an organisational lens based on an idealised outcome – the 'Happily Ever After' scenario (Figure 2.4). This particular conceptual framework draws out shortfalls within these n-step approaches and despite seminal works on 'planned change' by Bullock and Batten (1985) – Section 2.2.1.1, today's new ways of working and agile methodologies, with continuous change cycles and short delivery timescales, do not lend themselves to these more traditional 'planned' change frameworks. What this 'Literature conceptual framework' highlights is the traditional use of a singular organisational lens in which the premise of change is homogenous i.e. is based on a metaphorical 'level playing field'. These models are ineffective as they fail to take cognisance of external pressures outside the control of the organisation e.g. stakeholder expectations and the leadership style used to run these organisational transitions.

In comparing the two conceptual frameworks – PTOD and critique of Literature, we then see the gap within the current change models and a lack of any pre or post change assessment to understand the emotional or psychological state of those tasked with leading or undertaking the change on behalf of the organisation. Or indeed the continued influence those traumatic historic events still have on individuals' wellbeing or even in understanding the resultant impact each change has on those still working within the organisation. Having this collective understanding creates the starting point on which

any subsequent changes would be based, and inevitably informs the success of these changes.

6.3.2 Objective 2 - Critically evaluate managers' views on the perceived readiness gaps within knowledge, skills and competence across individuals and the wider organisation.

The exploration and examination of this objective opened up a complex dynamic between those legacy aspects associated with PTOD e.g. psychological baggage, risk aversion etc, and participants' perceptions of the organisational obligations they believe is owed to them e.g. training / upskilling / jobs / emotional safety / psychological contract. Additionally, participants' had misgivings about the leadership's ability to deliver the future vision – some of these views align to those voiced within Objective 3 which explores the Organisational support received during the early transition phase. What has arisen within the findings, is that in evaluating managerial readiness and any associated gaps, participants described these aspects in terms of two connected, but distinct parts, based on a Pre and Post transition perspective. This provides an alternative dimension to the normal perception of readiness assessment being applicable to 'here and now' of a particular transitional programme, with some participants speculating on readiness based on the longer-term implications of this particular organisational change, and their ability to adapt, accommodate or handle such a change. One of the contributions to knowledge from this, is the identification of a readiness cycle. This is based on the research's continuous change, agile and 'new ways of working', punctuated and shaped by instability within the organisational vision and direction. These circumstances create a platform on which an individual's perspective on readiness is at best 'unpredictable', and creates a 'cycle' in which participants' perspective on their change efficacy; their stance on the emotional or economic basis of the psychological contract, and the wider implications of the emotional impact the transformational change has on them, is cast into doubt. All of this exacerbates participant uncertainty (Temporal, Event, Efficacy and Outcome) and leads to concerns around the 'when' and 'what' will happen, its impact and what control individuals will have over these events. Additionally, this 'cycle' manifests as two generative mechanisms - the 'retrospective mechanism' that triggers memories of historic experiences, and the 'psychological, avoidance and conditioning' mechanism which is the reversion to a fixed mindset, an aversion to risk and the enactment of avoidance strategies. The identification and assessment of these 'triggers' contributes

to a more comprehensive understanding of the potential impact this volatility can have within the organisational vision or direction.

In examining participant responses within a pre and post-transitional context, it is worth drawing out that there is a perceived lack of definition and understanding by the senior leadership in what AI/Automation actually means, with one participant indicating that they may actually be 'scared of it' – because they don't understand it (Stuart 4.3.2-SnrTechMgr). As highlighted above this raises potential questions about whether this lack of understanding may contribute or trigger a more risk averse response across the organisation – in essence reverting back to keeping 'out of the spotlight'. Again highlighting doubts about whether the leadership has the knowledge and skills to deliver the transformational strategy. However, these doubts were only voiced by a small number of participants, with others indicating that from a technology perspective, they had faith in the experience of those non-board technical function leaders to achieve a successful transformational outcome. One further influence in readiness related to many of the responses aimed at the Post Transition State and the uncertainty that exists regarding what skills and knowledge will be required at that point. Given what is highlighted within the literature review (Chapter 3) it is difficult to identify what these future skills are likely to be, and although the organisation has initiated the transition to its new 'CRF' the lack of clarity on requirements for future skills, associated training, upskilling, reskilling etc will continue to make the transition difficult and leave those involved with an uncertain future. What was evident from the participant responses regarding the advent of the 'Technology Superman', was that employees will need to poses multiple subject matter expertise across a variety of technology areas with these skills taking many years to accumulate. This opens up the potential for greater resistance as workers are forced to upskill or reskill and given the older more resistant demographic within the bank, this is likely to present the organisation with a challenge to actually realise its transformational vision.

6.3.3 Objective 3 - *Critically examine managers' expectations on the level of personal support that will be received from the organisation during the bank's initial organisational AI/Automation transition phase.*

Personal support is, in reality, a spectrum and as such, participants were inevitably looking for different things from the organisation. These expectations ranging from

bespoke solutions tailored to their individual needs, including development plans and clarity about what promotion or cross skills opportunities would be offered. Others indicated that the bank would offer a generic support approach and that any tailoring would require to be driven by individuals in order to fully benefit from it. Those with a purely cynical perspective expect that the bank will fail to provide any support and people will merely 'muddle through' as they normally do – this despite the strategic intent of the AI/Automation programme to the bank, these attitudes and beliefs inevitably shaped by participant's historic lived experiences outlined throughout this thesis and inevitably play a large part in their views. With some participants indicating that they have already seen the early shoots of support through courses run within the bank's learning academy aimed at raising awareness of the potential new skills that the organisation may be looking for in the future. These courses are based on self-managed learning and progression is made through completion of specific technology focus skills modules – these modules being completed in the participants own time. One key finding from the exploration of this objective is that almost 80% of participants were unaware of the details underpinning the bank's strategic transitional programme – the CRF - and the intricacies of what this would mean to them longer term. Being unaware of such a crucial initiative is both an indication on the strength of communications, and that many participants may be disadvantaged as support opportunities will either be missed or are likely to be ignored and deemed not to be applicable. Other examples cited would indicate that during the early phases of the AI/Automation deployments, many participants were reliant on fellow colleagues keeping track of what organisational changes were being implemented and their likely impact on their daily organisational and technology interactions.

As the transformational change transitions into future phases, and the need to upskill/retrain/reskill becomes more prominent, and given the likely future pace of technological and organisational change, support will therefore play a key role in ensuring individuals and work groups possess the requisite skills, knowledge etc needed to transition to the organisation's new ways of working, whilst being able to mobilise quickly to meet changing market demand. This agility transition is one of the major challenges the organisation is likely to face as it casts off its more embedded bureaucratic practices and processes.

Although 'agility' has been one of the key factors within the high level organisational vision – there is also a need to consider this in the context of the psychological contract between employee and employer (Section 2.4.1). Rousseau advocates that the behaviours displayed by employers is a key consideration in the relationship. This 'human' side forms an important aspect in exploring elements such as the nature of the tasks being agreed (Stability) or the extent to which employees and employer align in their beliefs (Mutuality) or that the contract is viewed as fair and equitable (Alignment) - (Rousseau, 2011; Rousseau & McLean-Parks, 1993). What the research findings have already highlighted are that breaches to psychological contract terms can evoke an emotional response with feelings of anger, injustice, lack of motivation and morale. This however, has not been a generalisable observation. Although the study as a use case has explored varying psychological theories as part of the seminal events that have taken place, challenges to aspects such as mutuality of contract and stability would suggest that because of the extended period of time over which the constant, incremental changes to the psychological contract are taking place, there may be new equilibriums being formed. New contract boundaries are perhaps evolving into the new 'normal' and often align with Ng and Feldman in their perception of differing psychological contracts existing dependent on age i.e. different psychological contract expectations between the young and old. Or the notion that perhaps Chaudhry et al (2011) – 'Zone of Acceptance' may include an ability to 'revise the psychological contract equilibrium' in light of seminal events that have taken place within the organisation over decades (p250). Perhaps the impact on psychological contract is in essence 'Relative' and that any recalibration by older employees who have lived experiences are able to reset their perceived emotional contract boundaries without impacting the status quo. Equally, however the lens through which Rousseau sees the psychological contract in respect to breaches of the contract is also borne out within this study i.e. the 'mainframe guys' have moved from an emotional construct within the psychological contract to a transactional one as illustrated by Bob (Section 4.4.1.1). This adds weight to psychological contracts being identified within the study as a spectrum and reflective of where the individual believes the changes impact them, and the level of trust that remains following these changes.

6.3.4 Objective 4 - Critically explore managers' perceptions of current and future AI adoption in relation to individual and organisational values.

The consensus within participant responses was that the automation and AI already implemented had fallen short of expectations. This being on two fronts. Firstly that in developing the new AI systems the designers had merely emulated or directly translated the existing manual system into an automated version - no consideration was given to its limitations or to use the opportunity to address any issues or shortfalls that had existed in the manual system. Participants speculated that this was merely a 'tick-box' and propaganda exercise in order to announce a successful AI implementation. The second limitation related to the newly implemented AI's 'useability' and intention to reduce the 'human overhead'. In fact participants reported that due to the limitations of the system, calls to the manned helpdesk had increased. What these examples show are the competing organisational values in which the focus is purely to expedite automation, irrespective of the shortfalls that arise due to insufficient development, planning or technical competence of the systems being deployed. These findings lead to the identification of the Technology Acceptance Mechanism (Section 5.3.3), its contribution identifying the dichotomous link between the influence of participants' historic baggage e.g. risk aversion and its impact on accepting this new technological approach and the potential of being brought under the 'spotlight' – in essence participants' opinions based on a realisation of the implications of AI on their future. When viewed from a technologist's perspective, they may see the design constraints and the orchestration of the deployment as being technically unsuccessful or perhaps a realisation that the expectations set by the organisation, external consultancies and/or AI software companies have fallen short of those imagined by participants. These can play a hugely important role in the creation of the mindsets of the managers charged with implementing the future AI vision of the organisation, with some participants indicating that they feel distanced from the AI/Automation decision making, and participants such as Oscar (*Oscar–4.5.2–Snr.Tech.Mgr*) indicating that AI/Automation is being imposed, with existing working processes withdrawn leaving participants with no alternative option but to use the newly deployed solutions. This leads to resistance which may manifest as an unwillingness - having not been directly part of the team designing and implementing this solution - to sign up to a fundamental change in the way they interact with technology, without being assured that it is fit for purpose. This goes full circle to the impacts of historical events on risk aversion etc. All of these

considerations need to become an integral reflection of the readiness/resistance evaluation. These actions indicate that perhaps there has been no substantial change or lessons learnt from the organisational challenges of the past, and that the direction and control of past leadership regimes may still have some prominence. Unless there is a positive shift away from top-down direction and control to one of more self-managed teams advocated by Agile and the new ways of working ethos, then there will be a continuation of the 'them and us' scenario, which will limit or curtail the realisation of the organisational and transformational vision.

6.4 Contribution to Practice

The main focus of this thesis has been the exploration of the readiness of managers to adopt AI within the bank - this examined through participants accounts of their lived experiences during the first decade of 2000. A key aspect in the understanding of these accounts is the identification of the causal mechanisms that influence and drive the empirical examples gathered from participants during the semi-structured interviews.. In utilising this approach, the study captured, three key causal relationships – the Perfect Storm, the Post-Traumatic Wave and PTOD. These three mechanisms encapsulate the temporal journey participants lived through, and the profound impact it had on their subsequent behaviours and attitudes. From a practitioner's perspective of change, there is often little, or no consideration given to the organisational health, or indeed the emotional or psychological wellbeing of those on which successful change is dependent i.e. those ultimately charged to deliver the vision, or the impact on those receiving the change. With Readiness traditionally being aligned to the availability of resources, appropriate funding, a chosen change implementation approach and ensuring that suitable sponsorship has been secured. For most organisations Change is typically viewed through a 'cost-benefit' lens typically focussed on financial and regulatory compliance. What the study has drawn out is the complex relationship that exists between the influences of the organisation's historic 'baggage' - those negative or dysfunctional practices and process inherited from previous regimes - or the prominence of pockets of divergent leadership styles likely to undermine the success of any major transformational vision. Additionally, the individual's emotional and psychological state, all have the potential to impact on readiness and resistance to change, either in their own right or as a collective. It is therefore key that consideration of these 'readiness indicators' becomes an integral part of the overarching organisational change mindset,

as both a pre and post-requisite consideration, which provide the organisation the opportunity to assess the project or programmes overall viability (Westland. Jason, 2018).

A key output of the study has been identifying the practical aspects that can subsequently be used to improve professional practice. The following sections will examine the four objectives defined within Section 1.3 and explore the outcomes and considerations that can be utilised by the bank's transformational programme and the wider change community.

6.4.1 Objective 1 - Critically explore managers' perceived fears and aspirations in the context of the bank's adoption of AI/Automation

There are fundamentally two aspects that predominate this research. Firstly a need for change practitioners to expand their conceptualisation of change so it encompasses a more holistic perspective that considers the emotional and psychological baggage carried by many of the organisations and individuals enacting change. This aspect is missing from the array of change models and strategies currently being advocated by academics and practitioners. What PTOD has encapsulated are the collective fears and aspirations of participants and through the development of a conceptual framework, has provided a foundation on which a more insightful 'human centric' determination of change - and that of the approaches taken within historic change models - can be undertaken. One such area relates to the emotional and psychological impacts articulated by participants – these highlighting shortfalls within a variety of areas ranging from communication to individuals' inclusion in the technical decision making. In addressing these, a simple adaptation of the organisation's group-wide 'Pulse Survey' which draws out employees' opinions and sentiment on a variety of business and technology initiatives as well as individuals' personal views, (Welbourne 2016) could be made. This medium could be extended to elicit information related to opinions on initiatives that the organisation is considering, this giving an earlier indication of resistance or readiness to proposed initiatives throughout the organisation. This approach also aligns with the organisation's more inclusive vision within its new ways of working envisaged by the bank, whilst addressing participants' perceptions that communication is not hitting the mark. It is also an opportunity to report on initiatives that the organisation has already begun following feedback from previous surveys.

Closely linked to the pulse survey approach are the HR initiatives already focussed on health and wellbeing. These, coupled with the expanded 'pulse survey' could form part of a more holistic view on individuals' readiness of further transitional change within the organisation. These principles can also be adopted within the pre and post-implementation reviews undertaken by the larger strategic programme initiatives. The enactment of these proposed changes constituting minor amendments to the existing process and aligned with Agile and 'ways of working' principles that could contribute to a complete picture of the organisation's emotional and psychological state. Secondly the need to remediate and clear those elements that have become lodged within the PTOD funnel as a pre-requisite before embarking on further strategic transformational journeys – this approach requires exploration of leadership styles, the attitudes and behaviours of individuals and, in some instances, a sea change to become a more inclusive, collaborative and innovative environment, and not led by those aligned to a top-down – command and control regime. Many of these aspects are at the core of the bank, and as such, changing embedded practices, process and behaviours, starts with education through individual and organisational awareness of PTOD. The researcher is conscious that some of what has been highlighted within this particular objective is a) applicable across many of the subsequent objectives. This is no coincidence as the principles underpinning the PTOD concept touch all elements of the organisation and those within it; and b) the wider organisational acceptance, and subsequent adoption, will take time to permeate through practices that have existed for decades. However, the adoption of these changes is a critical consideration in order to provide the organisation and the individuals with the best opportunity to achieve their goals.

Much of what has been highlighted under this objective has been specifically tailored to the bank, however, Section 6.5 Recommendations, explores the PTOD framework principles through the wider lens of professional practice, and the need for a broader syndication of PTOD throughout the professional practice community.

6.4.2 Objective 2 - *Critically evaluate managers' views on the perceived readiness gaps within knowledge, skills and competence across individuals and the wider organisation.*

Much of what has been articulated by participants within the Findings chapter relates to their understanding of what future skills and knowledge will be needed. For most organisations and the wider technology industry, this is still largely unknown, with many

consultancies speculating on what this will look like in the years ahead (Annunziata & Bourgeois, 2018). The bank, when trying to determine what skills it would need, initiated the Common Role Framework (CRF) as it tried to lay the foundation for its future transitional vision. However, what participants have articulated is that many of the job roles and responsibilities within the skills matrix are too generic, eliminating the traditional hierarchical layered seniority previously associated with many technology roles. This hierarchy not only serves to indicate seniority, but is also a career path mechanism to enable junior individuals to progress. What the research has highlighted is that this hierarchical structure performs an important link to participants' social and emotional belonging and the connection is an integral part of the role. In the process of simplifying the structure via the CRF, this has added to participant uncertainty as simplification perhaps sends out mixed messages regarding its intent, that perhaps longer-term careers within the organisation may no longer be possible. Or that experience is no longer valued or that perhaps these changes will impact the psychological contract from one of a longer-term relational engagement to that based on a purely transactional basis.

From a partitioner perspective, the research has highlighted a number of practical issues – the need to address uncertainty generated by the CRF, this providing some indication and reassurance that longer-term prospects within the organisation are still possible. Additionally, the wider publication and syndication of the courses available from the bank's learning academy - which link to ongoing career development - may help alleviate concerns around communication and be seen as more inclusive. Further steps also need to be taken to address the 'them and us' perception; with participants indicating that their involvement in any of the new transformational initiatives has been limited. This stems from a combination of participants being unaware of these new initiatives, but equally a feeling of not being part of the transitional journey. What has been pivotal within the analysis and assessment of this objective, is that managers' views on readiness are based on what they perceive they have control over, and as such, any factors limiting this are likely to exacerbate the uncertainty cycle. This is very pertinent in respect to the knowledge and skills needed in this area given the fluid nature of AI/Automation that vendors are offering. What is clear, is that individuals tasked with the delivery of solutions need to be included in all aspects of the transitional journey - if excluded then there is the possibility they will become disengaged and disenfranchised

with the organisational transition and the bank's vision of agile and self-managed teams is unlikely to materialise

6.4.3 Objective 3 - *Critically examine managers' expectations on the level of personal support that will be received from the organisation during the bank's initial organisational AI/Automation transition phase.*

Like many of the objectives discussed so far, the core findings have been influenced by a number of generative mechanisms that underpin the responses given by participants – in the case of personal support this touches on the *Political Influence and Survival Mechanism* – this encapsulating – Trust, and individuals perceptions on how genuine their line leader is, and whether they have those individuals best interests at heart. This requiring the line leader to balance the needs of the individual with the demands of the organisation whilst maintaining trust with both. This achieved by using a mix of emotional and cognitive intelligence, that is focussed on delivering continued support for those individuals. Additionally, the responses have been influenced by aspects such as the organisational regime, and historic recollections of how the organisation has handled things in the past. What the research study has highlighted, is that participants' views are on a spectrum with most advocating that personal support will be minimal or that individuals will receive no support and they will be left to their own devices. With the organisation consequently leaving individuals to ensure that they are suitably au fait with what is required by the organisational leaders and managers. What has been highlighted is that many of the participants have grown cynical and somewhat disillusioned due to the failure by the organisation to be more inclusive with many feeling alienated due to a lack of involvement in the decision making process. This being a throwback to the 'command and control' leadership style enacted during the organisation's historical top down leadership era. Again, there is a possibility that this may become part of a continual cycle of unmet expectations, which then reaffirms what participants have come to expect.

From a practitioner perspective, one practical step to address participant expectations and the overall concerns would be to demonstrate progress via the utilisation of the amended pulse survey as outlined in Objective 1, coupled with timely and proactive feedback. What is evident however, is that as the organisation moves on with new and perhaps more technically and emotionally challenging phases, personal support will

become one of the key aspects to attaining transitional success. As the organisation moves to a more agile operating philosophy and new ways of working, this will inevitably increase fear, anxiety and uncertainty throughout the organisation. The bank will therefore need a more robust system to monitor and review individuals wellbeing/welfare, and understand their views and concerns as well as being deliberate about gaining their consensus regarding organisational intent. Individual support may also see the advent of a delegated authority or localised decision making given the move to agile and self-manged teams. This may help in transitioning teams to the organisation's new vision - making those at the completely reliant end of the personal support spectrum less dependent on the old, top down organisational direction and control. Although for many, this option appears not to be currently available. Instead a number have started to take the initiative in finding out what is happening across the organisation for themselves.

6.4.4 Objective 4 - Critically explore managers' perceptions of current and future AI adoption in relation to individual and organisational values

As has been outlined under the contribution to knowledge, many of the responses from participants highlight disappointment and concerns related to the deployment and direction of travel of the organisation's AI/Automation journey. Some of these aspects fall within the identified Technology Acceptance Mechanism (TAM) with this presenting an important barrier to those who will, in essence, be the custodians of the technical solutions. Practical steps such as the inclusion of those technical experts in the design and solutioning of the AI/Automation will be a key factor, and will help mitigate against risk aversion to anything likely to 'expose' either individuals or the wider organisation to an increased likelihood of failure, this perhaps helping to shift the mindset of those currently resistant to the AI/Automation already implemented.

What the research study contributes is the need to relinquish control from those currently orchestrating events, to those who will be technically charged with implementing and subsequently developing the future application toolsets that will form part of the overall transitional vision. This approach will minimise the risk aversion cycle through closer involvement and actively being part of the final solution. It will also place an onus on the organisation to actively encourage the use of agile-based approaches that will urge collaboration between the architects of the technology solutions and those on the

operational side tasked with running the service on behalf of the wider organisation. However, one of the concerns with the implementation of AI/Automation is the perception that it is a 'tick-box' exercise, so by devolving ownership away from the bank's historic, top down direction and control approach, this will help to alleviate the danger of further push-back from those who perceived the recent AI/Automation implementations as a propaganda exercise on both technological grounds and as a means to exclude participants' expertise. Additionally, as the organisation moves into further phases, there will be a greater need for more delegated authority within decision making and ownership as the 'Agile' vision and new ways of working become more embedded. This will require a concerted effort in deciding not only the technology that will be implemented, but stronger involvement from the various teams as they embark on further skills and job transitions, through training (upskilling/reskilling). Without this more devolved approach, as AI/Automation begins to displace jobs, those fixed mindsets (with participants perceiving technology as being imposed) will continue to erode individual and organisational readiness and inevitably increase the levels of stress, anxiety and resistance within those that are not actively included.

6.5 Reflections

In nearing the end of this research study, it is an opportune moment to reflect on the research journey, with its mix of professional and personal development opportunities, and the chance to explore the constraints and limitations encountered. Section 6.5 1 will reflect on the research, before moving on to Section 6.5.2 which considers the constraints and limitations of the study from a practitioner and theoretical perspective.

6.5.1 Research Reflections

During the exploration of this objective it became clear that the participant responses from the semi-structured interviews had taken on a much wider perspective than just those related to the adoption of AI/Automation. Participants relived their historic experiences seemingly as a cathartic process in articulating the pivotal events that had shaped their psychological, behavioural and emotional wellbeing – the rawness of these recollections was evident in some of the more graphic descriptions of the events of the early 2000s, through the financial crisis of 2008, and some aspects spilling over to the current day. Being presented with this opportunity provided a valuable insight into the deep-seated impact these major organisational events had on the interviewed

participants. This rich data source captured the organisational legacy with its dysfunctional and toxic leadership, the predominance of a culture of fear and the steps and avoidance strategies individuals had to develop to avoid being punished by the then organisational regime. These events left an indelible emotional impact on the opinions and attitudes expressed within individuals' responses and within their subsequent assessment of employee and organisational readiness to accept the bank's strategic AI/Automation vision. It is this insight that saw the creation of the PTOD conceptual framework (Figure 5.8). Finally, it is the combination of the PTOD conceptual framework, the life experiences articulated by participants in connection with AI adoption, and the practical examples and experiences of those individuals taking part that have enabled the research to achieve a critical evaluation of this objective - and from a CR perspective it has made it possible to explore and examine the numerous underlying causal mechanisms at play within each of the empirical observations articulated by the participants (Appendix 8). What is key is that the inclusion of PTOD and the consideration of the debris captured in the PTOD funnel and its continued impact on the organisation, and those touched by the change should be a baseline consideration before organisations embark on any future or ongoing change. These seminal events within an organisation having a lasting impact or can causes post-trauma in the individuals experiencing them, also that the legacy left by these events can shape and influence the organisation to become a permanent feature 'embedded into the organisation'.

The study findings also highlight the need for partitioners to truly understand the wider and longer-term implications of change, not only from an organisational perspective, but also on the lived experiences of those impacted by it. The idealised transformational vision of change brings a 'happily ever after' ending, ultimately misses the longer term, emotional or psychological implications. The advent of an earlier pre-requisite consideration to the organisation's strategic change strategy/model may help alleviate some of the future PTOD repercussions for the organisation.

6.5.2 Limitations and Constraints

Within this section the research considers the constraints of the study and discusses the potential implications these restrictions may have had. The following examples highlight those areas that, with the provision of additional time and resources, may have further enhanced the research study.

Time has been the greatest restriction within the research, with only a limited cross-sectional snapshot of the bank's overall AI/Automation transformational journey being possible. Although time constraints did not detract from the quality of the research undertaken, it has curtailed additional explorations that could have proved beneficial. For example the ability to have undertaken additional interviews or explore and examine a wider range of causal mechanisms may have presented increased opportunities to understand this intricate and interlinked study. However what has been achieved within this time has provided a concentrated insight into the organisation and a solid platform on which to continue a more longitudinal exploration and examination of the later transformational phases. Although the chosen organisation provided huge breadth, depth and a unique combination of distinctive factors, the ability to triangulate and contrast findings against another financial institution's experiences pre and post financial crisis may have proved insightful. Examining and contrasting leadership styles, the organisational response to the crisis and the individual lived experiences, would have added a further dimension to the research. As outlined already, the constraints of time and identifying an organisation that had experienced similar organisational challenges would have been difficult, and may have detracted from or diluted the research findings.

In utilising purposive sampling it provided an opportunity to select participants based on them having at least 10 years' experience within the bank, and that they had worked in a similar external organisation out with the bank. The rationale being that participants would then be able to provide a longer-term view of the organisation, and the challenges it faced, and having external experience could bring a comparative view of what other organisations were doing at that time. Additionally many demographic factors were considered and included – age, gender, ethnicity, culture etc, along with managerial/leadership grade etc. Due to time zones and logistical constraints all participants were UK based, with no participants based in offshore locations taking part in the research. The inclusion of participants from offshore locations, may have presented an opportunity to contrast their views with individuals based in the UK head office. This scenario would have also presented its own challenges in identifying suitably experienced offshore participants who would have met all of the sampling criteria requirements necessary to elicit the data needed for the research.

6.6 Recommendations

There are fundamentally two aspects that predominate this research. Firstly a need for change practitioners to expand their conceptualisation of change so it encompasses a more holistic perspective that considers the emotional and psychological baggage carried by many of the organisations and individuals enacting change. This aspect is missing from the array of change models and strategies currently being advocated by academic and practitioners. Secondly the need to remediate and clear those elements that have become lodged within the PTOD funnel as a pre-requisite before embarking on further strategic transformational journeys. To enable this approach requires exploration of leadership styles, the attitudes and behaviours of individuals and, in some instances, a sea change to become a more inclusive, collaborative and innovative environment, and not led by those aligned to a top-down – command and control regime. Many of these aspects are at the core of the bank, and as such, changing embedded practices, process and behaviours, starts with education through individual and organisational awareness of PTOD. Section 6.5.1 looks at a programme to initiate awareness and debate with the varying change and leadership communities that focuses on the professional and practitioner based bodies. This includes the larger on-line forums such as LinkedIn with its Change Consulting (2021) – digital transformation forums with over 126 thousand members – which will allow sufficient practitioner based access to encourage debate, and also importantly initiate awareness of PTOD, and the benefit of changing the underpinning mindsets of those actively involved with change. Section 6.7 looks at the implications for consultancy practice. This involves utilising consultancy opportunities to help organisations factor in the concept of PTOD into their overall change approach and strategies, and use the learnings from the research study to provide awareness, understanding and commitment to approaching change towards an enhanced outcome.

6.6.1 PTOD awareness

In ensuring greater awareness of PTOD throughout the change profession, engagement with the key professional bodies will be crucial – for example, the Institute of Leadership and Management (ILM), Association of Project Management (APM) and the Chartered Institute of Personnel Development (CIPD). Some of these organisations have already voiced an interest in this research, with the on-line practitioner based forums such as LinkedIn, providing a critical platform on which to introduce the PTOD conceptual

framework and open up debate with a wider audience. The clear intention is to encourage practitioners to embrace this conceptual framework and actively integrate the principles and concepts within their own current or future change strategies. Encouraging active debate within and across all of these forums, will allow the framework to evolve and grow, verifying elements of generalisability and identifying unique characteristics that themselves may initiate further debate. The intention is to create a feedback mechanism that allows success and failures to be aired with results open to all, whether they be professional change practitioners or individuals who have, or will be impacted by change. Having the ability to utilise empirical practice based evidence will also enhance subsequent research studies and provide a valuable contrast between the theoretical and practitioner based application of the framework. One final benefit in utilising the professional practice institutes, is access, via their professional publications, to an audience who are at the start of their professional careers. Influencing and impacting the early attitudes, behaviours and practices provides an alternative perspective before some of the more entrenched attitudes within the profession become embedded.

6.6.2 Professional Practice

One of the challenges in bridging the gap between the theoretical and operational elements is in the operationalisation of the recommendations. Especially those findings that touch upon so many aspects of the businesses or those individuals within it, whether cultural, behavioural or psychological. In raising the initial awareness as outlined within Section 6.5.1, the intention is to utilise the researcher's own professional practice to continue awareness of PTOD within existing opportunities. Identifying aspects within the 'PTOD funnel' that may influence the success or readiness of ongoing organisational change, presents an opportunity for discussion and awareness at senior organisational forums or during initiation of large change programmes. This is where provision can be made to undertake early readiness reviews focussed on PTOD defined factors. These 'use cases' provide an ongoing review cycle of the PTOD conceptual framework, and an opportunity to compare these with those evolving from the profession bodies or associated change forums outlined in Section 6.5.1. Key to the success of the conceptual framework is the need to test its applicability across a variety of differing organisational backstories and utilise these opportunities to refine/update/amend the framework and identify its influence in the success of future transformational change initiatives. One such example relates to an initiative underway at a large utility company

who are in the early stages of a large digital and organisational transformation. Although they have commissioned a large global consultancy to direct them through this transformation – their approach is very much based on a classic N-step change model. The researcher saw this an opportunity to provide pro-bono advice and guidance to the transforming organisation based on PTOD to test the global consultancies' rationale on why they had chosen to use their proposed model/approach. The resultant feedback from the consultancy firm will be used to understand if any aspects of the PTOD concept figure in their response, and if so what steps are being taken to address these. If no consideration has been given then what impact do they believe historic emotional, behavioural, cultural or psychological events have on organisation transformational readiness. This engagement is not intended to undermine what the consultancy is trying to achieve, rather to understand from a practitioner's perspective what consideration and criteria are being used to establish individual and organisational readiness.

6.6.3 Recommendations to Managers

Although much of the research focus has been on identifying, exploring and analysing the empirical responses expressed by participants - and the subsequent influence these experiences have had on participants' emotional and psychological state, it is important from a practitioner's perspective, that the PTOD conceptual framework provides a platform on which its findings afford practical guidance to managers tasked with delivery of the bank's vision. So building on the contributions to practice outlined in Section 6.4, Table 6.1 – Recommendations for Managers' consolidates those observations and provides some practical steps managers may wish to consider as they progress through the subsequent phases of the delivery of the bank's transformational vision. Additionally, in assisting managers maximise the benefits from these recommendations Table 6.1 uses Johnson, Whittington and Scholes (2008, p. 366) – Strategy Evaluation, which provides some additional consideration on – *Suitability.* This addresses the question 'Will the Targeted Outcome (Table 6.1) address the key issues relating to the strategic organisational drivers?' Secondly, the *Feasibility* of the Recommendation i.e. Does the organisation have the capability to deliver these recommendations? And lastly, *Acceptability* – i.e. Will the recommendations meet the expectations of the stakeholders – specifically the likely reactions of the stakeholders? To simplify the evaluation process of the five recommendations, these will be considered in Table 6.1 under three headings. 1) 'Education and Training' – this covers aspects of 'Familiarisation', 2) 'Practice and Process Change' - this is associated with the recommendation under

Review of the Transitional Support and Communication and lastly 3) 'Organisational Review' – which links to the recommendation to the 'Review of the PTOD Funnel' (Table 6.1).

Table 6. 1- Recommendations for Managers
Source: Researcher

Action	Purpose	Targeted Outcome
Familiarisation with the Literature and PTOD Conceptual Frameworks	The two conceptual frameworks provide a cohesive insight into change from the organisational perspective and emphasise the negative impacts and consequences change can have on people. The bank's approach - which historically has tended to adopt a myopic vision to the outcome of change – has not been successful and has caused emotional and psychological trauma. PTOD provides a concept on which to understand the historic impact the seminal events have had on individuals and the likely challenges and rationale behind the 'baggage' many of those in the organisation still carry.	By understanding the historic organisation and individual context, Managers will have a wider appreciation on why individuals may be resistant to change, an appreciation on the limitations of certain change approaches and the challenges that each of these bring. These insights help to bridge the gap between the current 'phased' approach and that needed to deliver the organisational vision.
Familiarisation with the principles of the Psychological Contract	Along with the emotional and wider psychological implications that need to be considered, the psychological contract forms a core aspect of the relationship between the organisation and the individuals delivering the transformation. It follows that there it is important to ensure that the relational basis of the perceived contract is maintained and that any move towards a transactional engagement is considered and minimised where applicable.	Psychological Contract is a complex and delicate construct, and as such it plays an important role in maintaining the relationships across individuals and the wider teams. This is especially important given the volume and intensity of changes that have been prevalent within the organisation over recent times. Maintaining a balance of 'fairness and equity' within the psychological contract will help temper the relationship within the overall transition – this helping in the continuation of a longer term relational psychological contract rather than one purely based on a financial and transactional basis.
Familiarisation of the Technical Acceptance Mechanism (TAM)	Although the research has highlighted a number of generative or causal mechanisms as part of the creation of PTOD – TAM's significance in its relationship to technology adoption is one that is important to comprehend and realise its impact on displays of scepticism and resistance.	In understanding the dichotomous relationship that exists between individuals' technical expertise and the influence historic events have had on the emotional and psychological views of the individuals, gives an ability to comprehend the rationale behind challenges to the AI/Automation being implemented. It should be noted that although attitudes towards the AI/Automation may have an emotional consideration, this does not discount the technical basis on which arguments are

		based. In essence, the technical arguments are magnified by the emotional lens used by individuals.
	Strategy Evaluation – Suitability, Feasibility and Acceptability	
The recommended actions under these three 'familiarisation' headings are in essence an exercise in mindfulness, which aligns with the bank's recent 'Education and Training' provision forming part of its overall transitional 'new ways of working' ethos, and an integral element of the wider Learning Academy – managerial awareness training. This mindfulness aspect covers off the '*Suitability'* question in aligning with the strategic drivers. From a `*Feasibility*` i.e. delivery capability perspective, managers will be supported via their HR Business partners and Programme Communication teams. They have the capability to 'personalise' the PTOD and Literature conceptual frameworks and syndicate through the requisite intranet portals ensuring all those associated with the major strategic programmes have access. One of the challenges in disseminating the PTOD and Literature conceptual frameworks and psychological contract messages, is anticipating the likely reaction of stakeholders - *Acceptability*. This will require planning to define the final communication strategy in conjunction with HR Business partners and Programme Comms Teams, although as importantly, is the identification of supportive senior peers to ensure 'buy-in' from the varying strategic programme communities.		
Review of Transitional Support and Communication	Although familiarisation with the principles of the PTOD concept have already been highlighted, the implications for some of those areas underpinning the conceptual framework are worthy of specific attention and review. These form the basis of the practical interventions that should be considered: • Employees Inclusion • Continued Transitional Support • Role and Career Uncertainty • Communication Strategy	Many of the findings highlighted within the research, subsequently raise questions about the specific considerations needed to address them. Some, linked to organisational behaviours and culture, will require a more senior leadership focus to tackle the deeply entrenched beliefs, behaviours and debris caught within the PTOD funnel. However, for other issues and challenges, more practical steps can be considered which may alleviate some of the common responses by individuals. Observations highlighted by participants was their feeling of exclusion from technical decision making - with many indicating that much of the AI/Automation implemented was a 'tick box' exercise and ultimately was being forced upon them. Two suggestions related to this are 1) that feedback could be sought via a combination of questions within the employee Pulse Survey and the introduction of feedback at the post implementation review stage. Secondly as part of the creation of the business cases, subsequent programme/project initiation process and Architectural Review Boards representation could be made to include sign off at these forums from the operational technical functions. This should ensure continued visibility of the major initiatives being proposed and at an early enough

		juncture to be able to influence the outcomes. Additionally, enhancements to the 'success' metrics within the 'business case' could be made which track the associated organisational well-being/pulse survey indicators to ensure the intention of the change has not had an adverse impact. Transitional Support for participants has proven to cover a wide spectrum of options – ranging from little or no expectation of support to a requirement to have defined career and development opportunities aligned to an individual. These variances are attributed to a lack of clarity and understanding in the organisational approach to the support process. What is pertinent at this point is that these issues relate to poor communication, with some participants being unaware of the new Common Role Framework and its impact on their role, and others lacking awareness regarding the future transitional phases. Given that inadequate or too much communication is one of the biggest factors in generating uncertainty it is imperative that this is addressed via the many feedback loops[*1]- Pulse Surveys, Programme/Project lessons learnt, Post-implementation reviews and directly via on-line mechanisms, as this will help Managers minimise the potential gaps within individuals' awareness and knowledge, which are, along with participants' active involvement/inclusion, the fundamental components in alleviating uncertainty and minimising resistance. This is especially important as the organisation moves into future transitional phases.

Strategy Evaluation – Suitability, Feasibility and Acceptability

Unlike the 'Educational and Training' stance outlined within the previous familiarisation recommendations – the path to addressing Transitional Support and Communications is likely to be more complex given the inherent historic behavioural and deep seated cultural elements that have been identified within the findings and permeate throughout the organisation. Traditionally, changes to organisational practices and processes have met with a level of resistance as many senior managers contemplate what the likely impact will mean to them. This process potentially triggers risk averse reactions or thoughts of uncertainty. In relating this to *Suitability* – the organisation should address key issues such as the inclusion of employees in the strategic decision making process; a need to continually monitor the transitional support demands of individuals and teams as the transition moves forward and address the uncertainty created at a basic level by the CRF's generic and consolidated role profiles. These elements are exacerbated by the poor quality and lack of visibility of the communications. Addressing the underpinning concerns will improve the alignment of employees to the overarching organisational vision. However, in assessing *Feasibility*, the appetite to deliver all of these recommendations against a background of other strategic

priorities will be low, and so the manager will need to influence practical steps to help initiate a 'bottom up' transition – this aligns with the organisational vision to transition to an Agile approach, and self-managed teams. Some simple changes can be implemented such as introducing a Comms Strategy and utilising the main Programme Management Offices (PMO) to review the audiences they currently syndicate reports to. This will ensure there is one consolidated list of stakeholders across all of the strategic transition programmes. Again, from an Agile approach perspective, control rests within the 'Agile' team, and as such managers are able to control the adoption of elements such as employee inclusion on localised design decisions, and ongoing transitional support. The caveat to this is that whilst it is not the 'Technology Wide' capability that had been envisaged by participants – control and influence can be exerted at the team level. As momentum builds this can be utilised in successful use cases evaluations when presented to senior audiences for wider adoption. The success of the recommendations under *Suitability* and *Feasibility* will be governed by *Acceptability*, and whether the reactions of stakeholders will be favourable. The recommendation at this point is to use an incremental and systematic approach, rather than tackle this as one major change initiative. Small, simple and successful incremental changes will help garner support for the those changes that may provoke more deep seated behaviours within the wider organisational audience.

Review of the PTOD Funnel	A major undertaking within the organisation will be to initiate a review of the content of the PTOD funnel. Although the research has provided a comprehensive platform on which to base this initiative – commitment, funding and sponsorship and a group wide adoption will be needed.	In completing this research study the intention is to utilise the findings to initiate further discussion, and in combination with the other practical suggestions made within Sections 6.6.1 and 6.6.2 generate traction to get this review underway. Key to this is the early support of managers in identifying the impact of the findings and its applicability within their specific areas. The identification of this additional empirical evidence will be fundamental in building a group-wide momentum to identify and address this historic debris.

Strategy Evaluation – Suitability, Feasibility and Acceptability

This final recommendation has a critical dependency on the other four, and as such is likely to be a longer term aspiration. Undertaking an 'Organisational Review', to understand the impact of historical events will require interest and appetite from senior leadership and may take persistence as interest may be limited. However, given the debris contained within the PTOD funnel and its impact on psychological and emotional behaviours, attainment of this recommendation is fundamental to the wellbeing of employees and as such is worthwhile. In terms of *Suitability* - fundamentally the success of targeted outcomes .will go a long way to addressing the key issues associated with the strategic organisational drivers. This is what, in essence, is the major part of the findings and the ultimate focus of the thesis, with the subsequent recommendations echoing throughout this study. Looking at *Feasibility* – this is again down to organisational appetite, versus organisational necessity, and although passionately articulated by many of the participants within this study, the issues that they have faced or are facing, still evoke psychological and emotional responses. These are potentially proving too 'raw' to relive as part of any new initiative. However, given the advent of the new CEO and a willingness to change and learn from the mistakes of the past, perhaps the

momentum of the previous four recommendations may provide impetus for this particular recommendation to be considered by a wider more senior forum. There are, however, many approaches that can be taken to drive this initiative forward. One of these is based on working from the ground up rather than tackling this as one major initiative. Managers have the ability to utilise their own local resources to raise awareness and champion PTOD, and look to implement corrective change or start to raise aspects associated with continuous change and change fatigue. They can seek clarity where levels of uncertainty continue; address individuals' perspectives on their sense of belonging; challenge the underlying causal mechanisms that produce the empirical events articulated by participants; review the leadership behaviours that limit the future organisation as well as review the 'stubborn retention mindset' of practices and processes being used. Challenging these elements will bring to light the debris contained within the PTOD funnel and help the process of eroding many of them. Changing organisational culture and behaviours is a significant undertaking and as such *Accessibility,* and anticipating and meeting the likely expectations of stakeholders will be an evolutionary process. Gauging the reaction will be based on an incremental approach, and not on a singular event or implementation. As such, timing will play a critical factor in securing any wider buy-from across the organisation as the senior leadership balance the inevitable other challenges that present themselves as the transformation continues into subsequent phases.

(1* - Other Feedback loop options - Business Case Generation, Creation of Project Initiation Document, Programme scoping, Generation of the Busines case, Proof of Concept, Project Planning, Project execution, Agile - Roadmap generation, Backlogs, Sprints, Sprint Closure Forums)

6.7 Suggested Further Research

Although the research aim and objectives of this thesis have been met, the research has touched upon an array of potential opportunities for further exploration and examination. One such opportunity, highlighted within section 6.4.2, was that due to time limitations it was only possible to undertake a cross-sectional view into the early stages of the bank's AI/Automation transformational journey. By continuing the current research into a second phase, this would allow further examination, using the same objectives, participants etc, of the subsequent transitional stages thus enabling a comparative view between this suggested research and the initial study. This would provide further insight into the influence of PTOD, and examine what remedial actions, if any have been taken to address any of the debris trapped in the PTOD funnel. Having the ability to transition this existing study into one based on a more longitudinal view will allow continued development through the alignment with the recommendations made in Section 6.5. As a parallel activity within this second phase the study would introduce a set of new participants, subject to the same aim and objectives, to provide another comparative view of lived experiences and establish the identification of similar or disparate themes, theoretical redescriptions or the underpinning causal mechanisms that provide either a linkage to the initial research or uncover new, yet unconnected, mechanisms/objects or structures. Combining the longitudinal aspects with the additional participants will test the robustness of the PTOD conceptual framework, and provide an opportunity to strengthen, through the use of inputs from professional practice (Section 6.5.2), the framework's integrity.

An area that has been highlighted throughout the study and forms an integral part of the PTOD conceptual framework is that of Organisational Trauma. This presents the potential for further investigation by examining and exploring the potential correlation between the instances of trauma experienced by an individual, within an organisational context, and its relationship to the level or severity of resistance generated by that individual. This investigation would focus on whether a 'multiplier affect' exists between trauma and resistance. The research would seek to understand if a theoretical threshold for trauma exists and that, if breached, would present a situation in which achieving change readiness would be untenable due to the repercussions of the multiplier effect on individuals, work group etc. The current study has explored the repercussions of trauma on individuals' emotional, psychological and behavioural wellbeing, and has

highlighted differing reactions and attitudes to traumatic historic events through the lived experiences of those participants. This new study would have an opportunity to explore in detail the severity of each of the historic events, and establish their impact and influence against one another to determine if a hierarchical trauma structure exists and what the key attributes are that determine its place in that structure, and its consequence on organisational and individual readiness.

A constraint highlighted within Section 6.4.2 was that within the participant sample chosen, all were based within the UK head office, and although the purposive sampling had accounted for demographical variances, no offices outside the UK were considered. This constraint raised the question of whether individuals or workgroups from more remote geographic locations to those at head office experienced any greater or lesser impact in relation to the organisational trauma that unfolded at the head office. That is, does an individual's geographical proximity to where trauma unfolds have a bearing on the magnitude of emotional, psychological or behavioural impact that person? Although account was taken of the cultural and ethnic profiles of participants within the study, adding in an additional factor like physical geographical proximity to head office, may provide a further dimension in understanding the wider lived experiences of participants. This geographic proximity links to aspect such as communication, and although considered from the perspective of frequency, quality and content etc within the initial study, this additional research dimension would consider the unofficial communication mechanisms operating within major organisations, with those closer to the central hub of the organisational 'grapevine' perhaps being more immediately influenced by organisational speculation and rumour than those more removed. This proximity element has the potential to lessen or increase the degree of emotional or psychological impact individuals experience. This potentially could intensify PTOD due to aspects related to increasing levels of uncertainty or disorientation due to conflicting or inconsistent messages being experienced by remote individuals.

One of the key focus areas of the research was the examination of the impact that the legacy organisation had, and its influence on the experiences of those who lived through it, as well as the impact it subsequently had on their physical, mental and psychological wellbeing. Although, the bank had many unique historic characteristics, other Financial Services organisations experienced similar pre and post 2008 events. A second comparative study of such an organisation would help provide a valuable 'compare and

contrast' scenario in which to explore any key differentiators and similarities – sequence of events, toxins, leadership style, media exposure, emotional and behavioural aspects etc. By exploring and examining a second organisation this may help by consolidating or identifying other aspects that would contribute to the conceptual framework developed in the initial study. This further research would differentiate itself by adding a second group of internal participants. This introduces a new organisational culture, potential variations in the pre-2008 leadership style and remedial actions taken during the crisis etc – it is these variables that will help in the triangulation of the initial study. Additionally the causal mechanisms, objects and structures may also tell a different story and produce their own unique insight into the organisation. Although a direct comparison between the two organisations will be difficult due to potentially differing strategic perspectives on aspects such as skills transition and the use of AI/Automation in any potential transformation, the key elements and shared experiences of the 2008 crisis, along with the government intervention and media/public pressures etc are a sufficient platform on which to base a comparative organisational based study. Additionally, given the prominence of technology based transformation activities within today's financial services market, identifying and aligning with a suitable candidate from this perspective is perhaps less of an issue.

A number of the financial institutions that played a central role in the financial crash 2008, now have female CEOs, and female Senior Leaders on their executive boards. This last recommendation for further research seeks to explore the influence and impact these senior women are having on the organisations' culture, and understands what steps are being taken to address and rectify the individual and organisational debris left from their predecessors. This additional research could compare and contrast styles of leadership and consider the previous organisational history, perceived to have exhibited dysfunctional or Machiavellian behaviours that helped create toxic organisational structures (Bidallier, 2017; Boddy, 2011; Ellingrud, 2019; Nuzulia & Why, 2020; Sabbagh & Schmitt, 2016; Stewart, 2018). With participants within this study already advocating that they have started to see 'green shoots' in the attitudes and behaviours of the senior leadership team, is this approach capable of addressing the legacy debris and bring about a sea change in organisational culture, climate and influence the embedded attitudes created by their predecessors over the past 20 years? Or will these challenges prove to be too complex, intricate and rigid to see any major shift in the organisational character and a realisation of its strategic vision?

Appendix 1 - Common Role Framework (CRF)

Services common role framework

This is the existing Services common role framework (CRF). It provides a consistent way of showing the key attributes required for different role types. It is made up of role families, which are groups of roles that require similar skills and behaviours. We're refreshing some of the role families and role types which are in the scope of the Ways of Working programme.

We won't be making any changes to the Services common role framework just now. We'll consider this as we stand up domains and CoEs, making any changes at the right time and in the right way. For now we've highlighted below which roles are in scope for refresh as part of the Ways of Working programme

RED OUTLINE BOX Indicates role types in scope for refresh as part of Ways of Working programme

Role family	Role types
Agile	• Scrum Master • Agile Coach
Analyst	• Business Analyst • Data Analyst • Technical Specialist / Analyst
Architecture	• Application Architect • Business Architect • Data Architect • Enterprise Architect • Infrastructure Architect
Customer Service & Operations	• CS&O Analyst • CS&O Unit Leader • CS&O Function Leader • CS&O Delivery Analyst • CS&O Delivery Manager • CS&O Productivity Analyst • CS&O Productivity Manager • CS&O Training Design and Delivery • CS&O Cash & Coin Engineer
Data & Analytics	• D&A Analyst • D&A Manager
Performance & Business Management	• P&BM Analyst • P&BM Business Support • P&BM Manager • P&BM Resourcing & Capability • P&BM Hub Service Management Analyst

Role family	Role types
Project Management	• Programme or Project Officer • Head of Programme or Project Management Office
	• Portfolio Analyst • Portfolio Manager • Head of Portfolio Office
	• Programme Portfolio Manager • Programme Manager
	• Project Analyst • Project Manager • Implementation Manager
Property Services	• Archivist • Area Workplace Manager • Art Collection Manager • Asset Manager • Facilities Manager • Hub Security • Hub Services • Property Commercial Manager • Safety, Health & Environment Management • Technical Compliance and Assurance
Risk & Controls	• R&C Analyst • R&C Assurance • R&C Manager

Role family	Role types
Software Engineer	• Development Manager • Lead Engineer • Principal Engineer • Software Engineer
Solution Design	• Solution Designer
Supply Chain	• Property Design Manager • Workplace Solutions Manager • Supply Chain Delivery Manager • Supply Chain Development Manager
Technology Service	• Release & Environment Analyst • Release & Environment Manager • Infrastructure Engineer • Service Analyst • Service Manager • Service Specialist • Production Management Analyst • Production Management Manager • Production Management Specialist • Technology Controls Analyst • Technology Controls Manager • Technology Controls Specialist
Testing	• Testing Specialist / Analyst • Testing Specialist / Lead

Some roles are supported with a career pack detailing the core skills, behaviours, experience, career paths and learning

Refreshed role types

Here is our work in progress on the refreshed role types**. This isn't the final position. They are grouped by centre of excellence (CoE) to help you understand which CoE will be the professional body for which role type. **Click on each role to find out more.**

HIGHLIGHTED ROLES:

Roles under development – further work being done

Product Owner and Product Manager are roles closest to customers but may be needed occasionally in Technology

We're working together across the bank, so you'll also see other roles – for example, Change Design & Technology (CDT) Domain Lead in CPB, Customer Goal Lead & Customer Journey Manager in PB

Architecture, Design & Engineering CoE
- Enterprise Architect
- Infrastructure Architect
- Software Engineer
- Principal Engineer
- Technical Specialist / Analyst
- Business Architect
- Solution Designer

Investment Planning & Management CoE
- Portfolio Manager
- Portfolio Analyst
- Portfolio Office Manager

Technology Strategy CoE
- Strategy Manager
- Strategy Analyst

Change CoE
- Release Train Manager
- Scrum Master
- Product Owner
- Product Manager
- PMO Officer
- Head of Programme / Project Office
- Programme Manager
- Project Manager
- Project Analyst
- Business Analyst

Human Centred Design CoE
- Roles under development

Quality CoE
- Quality Manager
- Quality Analyst
- Quality Automation Specialist

Service Delivery CoE
- Service Delivery Manager
- Service Delivery Analyst

Performance and Business Management CoE
- P&BM Manager
- P&BM Analyst
- P&BM Resourcing & Capability
- P&BM Business Support

Technology Controls CoE
- Roles under development

Hosting Services domain*
- Production Manager
- Production Analyst
- Infrastructure Manager
- Infrastructure Analyst

Security CoE
- Security Specialist
- Security Consultant
- Security Analyst
- Roles under development

Resilience & Continuity CoE
- Resilience Design Specialist
- Resilience Operational Specialist
- Roles under development

Infrastructure Solutions CoE
- Infrastructure Designer
- Infrastructure Engineer
- Environment Manager
- Environment Analyst
- Deployment Manager
- Deployment Analyst

Agile and DevOps Methods and Practices CoE
- Agile Coach
- Platform Lead
- Domain Lead (Technology)
- CoE Lead

Data CoE
- Data Analyst

*Hosting Services acting as a CoE for these roles
**In scope for Technology colleagues within ▬▬▬▬▬▬

Code of Practice on
Research Integrity
October 2013

https://staff.napier.ac.uk/services/research-innovation-office/policies/Pages/Research-Integrity.aspx

Appendix 3 - Research Study Interviewee Information Pack

DBA – Main Study – Brian Wright

Edinburgh Napier UNIVERSITY

Agenda

1	**Context of the study**
2	Aim of the Study
3	Ethical Considerations & Procedures
4	**Semi-Structured Interviews – What is it?**
5	What Next?
6	Appendix A – Ethical Approach
7	Appendix B – Consent Form
8	Appendix C – Code of Practice

Context of the Study

It has been over a decade since the UK saw images of the long line of panicked Northern Rock customers desperately trying to withdraw their money during the global financial crisis in September 2007, something that had begun earlier that year in the US from the collapse of Lehman Brothers and their involvement in the "subprime" market. News subsequently spread to other advanced economies, causing confidence to slip in the sustainability of the world wholesale financial markets.

As the 2008 Financial crisis calmed, the UK Government and its associated legal and regulatory authorities made plans to prevent any recurrence of the financial crash. Their solution was to promote more competition, with the Bank of England introducing a simplified two-step process, which lowered the capital and liquidity requirements for setting up new banks.

Since BoE opened up the eligibility rules in 2013, over 100 Challenger banks have formed and now account for 14% of the UK's banking revenue. The tangible impact of this has been an explosion of new financial services channels entering the market, with some organisations not normally associated with FS, e.g. Amazon, Google etc, taking an interest. With the introduction of the Fintech, BigTechs and challenger banks, competition will potentially lead to increases in consumer choice, provision of greater personal control and reduction of costs within the market. Additionally, increased levels of customer service will also factor given the introduction of open banking and consumers being able to easily shift suppliers where service does not meet customer expectations.

Individuals/managers are faced with a rapidly changing technological landscape and it's fundamental role within an organisations 'Digital Transformational Journey'. Technology is also evolving at such a rate that the skills required to implement these latest innovations in software and hardware is creating resource shortages. This trend will continue as organisations such as the bank try to predict what skills will be required in the short, medium and long term. Some of these skills are very much in the unknown category - the potential consequence being that the future role of the Manager will change and will require far more strategic vision, adaptability and the agility to juggle competing priorities as well as competing market forces.

Aim of the Study

Following the financial crisis of 2008, the ripples of change that ensued permeated the entire Financial Services industry, not only impacting the organisational environments, technology and the fundamental 'way of working' but ultimately the groups and individuals who help manage and run these organisations. This study focusses on the challenges individual managers potentially may face, and examines the associated fears, aspirations, future skills, current understanding/awareness managers have of future organisational transformation and the associated impact of new technology - specifically Artificial Intelligence (AI) - as it manifests during the transformation. This managerial 'Readiness' is what Holt (2013) described as 'the degree to which the organization and those involved are individually and collectively primed, motivated and capable of executing change' (Holt & Vardaman, 2013).

With this contextual backdrop, the purpose of the research is to explore managers fears and aspirations as they move through the various transitional phases of the banks ongoing AI skills adoption programme, their evaluation of likely support they will need throughout their journey and their perceptions on leadership knowledge and competence as they move through the programme lifecycle. Additionally and perhaps conversely, the research will also explore the leadership perspectives on the challenges they believe managers and the wider organisation will face. This qualitive evaluation will then help define an 'AI transition framework' for use within any subsequent adoption programmes.

In capturing the elements outlined within the aim, the study has proposed a working title of:

'Readiness for change amongst managers in regard to the adoption of AI within an International bank'

The Bank having identified a potential exposure to their future blueprint, initiated, under their strategic "Ways of Working" directive, a programme of work that will identify, map and transition technology related skills onto their 'Common Role Framework (CRF)' throughout 2019. This initiative sees the Bank's first tentative steps to translate existing technological skills to those deemed necessary to deliver the future vision of the bank.

Ethical Considerations and Procedures

Due to the interactive and personal nature of the data collection mechanism used within this research study, the key principles outlined within the Napier code of conduct will help minimise and potentially mitigate against ethical risks. What the code advocates is to do no harm (non-maleficence) and to do good (Beneficence) (Edinburgh Napier University, 2013). The researcher has a duty of care towards those involved with the research and to be risk aware throughout the study. This is in addition to the rules and regulations cited by 'The Bank' as part of their GDPR and Employee Duty of Care polices. The following five key principles of Honesty, Rigour, Transparency etc shown in Table 1 have been mapped against the expected codes of practice from both the Napier code of practice and Concordat recommendations and represents the minimum underlying acceptable considerations needed by the researcher and those representing the study (Table 1)

Table 1 - Code of Practice – Napier and Concordiat

	Honesty	Rigour	Transparency & Open Communication	Care & Respect	Accountability
Research should not cause harm to participants or researchers and preferably it should benefit society				✔	
Potential Participants have the right to receive clearly communicated information from the researcher in advance			✔		
Participants should be free from coercion of any kind and should not be pressured in a study				✔	✔
Participants have the right to give informed consent before participating				✔	
Honesty should be central to the relationship between researchers, participants and other interested parties	✔				
Participants confidentiality and anonymity should be maintained					✔
The collection, Storage, Sharing, Retention and Disposal of research Data					✔
Researchers should report any suspected misconduct to the appropriate authority					✔
Maintaining the highest standards of rigour and integrity in all aspects of research. In addition the production of research based on these principles should remain an absolute priority - Concordat		✔			

Semi Structured Interview

What is it?

A semi-structured interview is a method used by researchers to collect qualitative data on a topic using a series of questions. This will take the form of an opening question(s), potentially followed by additional questions to help probe or stimulate additional detail, or to explore ideas generated during the interview. The interviewee should feel free to seek clarification at any time during the interview or indeed stop the interview at any point.

What it's Not?

It is not a test of knowledge or academic ability. There is no right or wrong answer to any of the questions, and as per the confidentiality agreement all responses will be treated in the strictest confidence.

Recording the Interview – In order to aid the researcher in documenting the responses to the interview questions the interviewee will be asked for their agreement to allow the interview to be recorded by digital voice recorder. The interviewee has the right to refuse this request, even after the interview has started.

Confidentiality – all interviews and any subsequent transcripts will be anonymised, with all recordings being protected via password encryption. All copies of data will be deleted following publication of the final thesis.

Example Question….

External factors
Opening Question(s):
What do you believe is the biggest technological change likely to impact the bank?

What Next?

- ✔ Main Research Study - Transcription
- ✔ Main Research Study – Analysis
- ✔ Main Research Study – Write-up
- ✔ Main Research Study - Submission

DBA

Appendix A – Ethical Approval

Edinburgh Napier University

The Business School

Research Integrity (Ethics) Approval Form

Information for Applicants

This is the application for research integrity approval for staff and students of The Business School. There are 3 parts to the application. All 3 parts must be completed.

Once an application has been received it will be reviewed by committee members and a response given to the applicant within 10 working days.

Completed applications should be sent to the Committee convener Matthew Dutton (m.dutton@napier.ac.uk) and the Committee clerk Katy Harrison (k.harrison@napier.ac.uk)

Part 1: Applicant Details

Name	
University e-mail Address	
School	
Title of Project	
Co-Investigators (if applicable)	
Projected Start Date	
Estimated End Date	
Funder (if applicable):	

- 1 -

https://staff.napier.ac.uk/faculties/business-school/research/Documents/RI_Form_Revised_130319.pdf

DBA

Edinburgh Napier University Research Consent Form

Edinburgh Napier University requires that all persons who participate in research studies give their written consent to do so. Please read the following and sign it if you agree with what it says.

1. I freely and gladly consent to be a participant in the research project on the topic of ....to be conducted by ...., based at the School of Arts and Creative Industries, Edinburgh Napier University.

2. The broad goal of this research study is to explore .... Specifically, I have been asked to [fill in a survey/be interviewed/participate in a focus group], which should take no longer than .... minutes to complete.

3. I have been told that my responses will be anonymised, unless I waive my right to anonymity. My name will therefore not be linked with the research materials, and I will not be identified or identifiable in any report subsequently produced by the researcher. Participating in this study will in no way affect [my marks/grades/references].

4. I also understand that if at any time during the [survey/interview/focus group] I feel unable or unwilling to continue, I am free to leave. That is, my participation in this study is completely voluntary, and I may withdraw without negative consequences. However, after data has been anonymised or after publication of results it will not be possible for my data to be removed as it would be untraceable at this point.

5. In addition, should I not wish to answer any particular question or questions, I am free to decline.

6. I have been given the opportunity to ask questions regarding the research and my questions have been answered to my satisfaction.

7. I have read and understand the above and consent to participate in this study. My signature is not a waiver of any legal rights. Furthermore, I understand that I will be able to keep a copy of the informed consent form for my records.

Participant's Signature   Date

I have explained and defined in detail the research procedure in which the respondent has consented to participate. Furthermore, I will retain one copy of the informed consent form for my own records.

Researcher's Signature   Date

DBA

Edinburgh Napier UNIVERSITY

undergraduates governance

Code of Practice on Research Integrity
October 2013

integrity code of practice researchers PhD students governance staff PhD ethics research

https://my.napier.ac.uk/Student-Administration/Research-Ethics-and-Governance/Documents/COPresearchintegrity_2013.pdf

DBA

Consent Form

Edinburgh Napier University Research Consent Form

Edinburgh Napier University requires that all persons who participate in research studies give their written consent to do so. Please read the following and sign it if you agree with what it says.

1. I freely and gladly consent to be a participant in the research project on the topic of *Readiness for change amongst managers in regard to the adoption of AI within a Scottish Bank'* to be conducted by Brian Wright, based at the Edinburgh Napier University Business School.

2. The broad goal of this research study is to *'To examine the perceived implications and challenges for managers, within a Scottish Bank, in their pursuit of change readiness, against a backdrop of technological change'*. Specifically, I have been asked to be part of a structured interview, which should take no longer than sixty minutes to complete.

3. I have been told that my responses will be anonymised, unless I waive my right to anonymity. My name will therefore not be linked with the research materials, and I will not be identified or identifiable in any report subsequently produced by the researcher. Participating in this study will in no way affect [my marks/grades/references].

4. I also understand that if at any time during the interview I feel unable or unwilling to continue, I am free to leave. That is, my participation in this study is completely voluntary, and I may withdraw without negative consequences. However, after data has been anonymised or after publication of results it will not be possible for my data to be removed as it would be untraceable at this point.

5. In addition, should I not wish to answer any particular question or questions, I am free to decline.

6. I have been given the opportunity to ask questions regarding the research and my questions have been answered to my satisfaction.

7. I have read and understand the above and consent to participate in this study. My signature is not a waiver of any legal rights. Furthermore, I understand that I will be able to keep a copy of the informed consent form for my records.

Participant's Signature   Date

I have explained and defined in detail the research procedure in which the respondent has consented to participate. Furthermore, I will retain one copy of the informed consent form for my own records.

Researcher's Signature   Date

Edinburgh Napier
UNIVERSITY

Research Interview Evaluation Form

We would appreciate a few minutes of your time to complete this short evaluation form. Your feedback is used to identify any potential improvements within the interview process, with any comments being subject to the same anonymity as all other information gathered from interview participants.

Please return this form to the interviewer via e-mail or in person at the end of the interview.
Thank you.

Research Title: _

Readiness for change amongst managers in regard to the adoption of AI within an International Bank

Date: _____

Interviewer: _____ Interviewee: _____

	Strongly agree				Strongly disagree
1. The interview was as described within the pre-interview pack	1	2	3	4	5
2. The questions asked were easily understood	1	2	3	4	5
3. The questions asked were applicable to my jobs	1	2	3	4	5
4. The pre-interview briefing provided clarity on the research topic	1	2	3	4	5
5. The interviewer was clear and a good communicator	1	2	3	4	5
6. The interviewer was able to fully answer any questions I had	1	2	3	4	5

7. Given the topic, was this interview: ❏ a. Too short ❏ b. Right length ❏ c. Too long

8. In your opinion, were the interview questions too:

❏ a. simplistic ❏ b. about right given the subject matter ❏ c. Advanced

9. Please rate the following:

	Excellent	Very Good	Good	Fair	Poor
a. Pre-interview pack	❏	❏	❏	❏	❏
b. Pre-interview briefing	❏	❏	❏	❏	❏
c. Venue	❏	❏	❏	❏	❏
d. Relevance of interview questions	❏	❏	❏	❏	❏
e. The interview overall	❏	❏	❏	❏	❏

10. What did you most appreciate/enjoy/think was best about the interview? Any suggestions for improvement?

_____

_____

_____

Thank you!

For Office Use Only:
① ② ③ ④ ⑤ ⑥ ⑦ ⑧ ⑨

Appendix 5 - Semi-Structured Interview Questions (Pack)

DBA Main Study
Semi-Structured Interview Questions

Table of Contents

1. INTERVIEW QUESTIONS FOR DBA MAIN STUDY

Objective 1) - ENVIRONMENTAL

Critically explore managers' perceived fears and aspirations in the context of *the bank's adoption of AI/Automation*

Questions relating to external factors	
Opening Question(s):	Q1) What do you believe are the biggest technological changes likely to impact the bank?
Probe Question(s):	Q2) In your view how influential is the wider financial services market on the current and future strategy of the bank
	Q3) What technological innovations do you think will influence the wider FS Sector?

Questions on the bank's 'Common Role Framework' Skills Transition	
Opening Question(s)	Q4) What awareness do you have of the bank's Common Role Framework – Skills Transition Programme?
Probe Question(s)	Q5) What do you think may be the main driving force behind the 'Skills Transition' exercise?
	Q6) What impact to you believe the 'skills transition' will have on you? Or has already had on you?
	Q7) How has the 'Skills Transition' impacted others within your (Function/Group/or wider Organisation)
	Q8) How do you envisage any further changes to roles, responsibilities being implemented once the skills transition has completed?
	Q9) what is morale like in your part of the organisation at the moment?
	Q10) what are the initial reactions of employees to the 'skills transition' project.
	Q11) To what extent do people generally understand the reasons why the skills transition project is being undertaken?
Organisational History	Q12) How would you describe the bank in terms of its history, culture and/or mindset?

Objective 2) - ORGANISATION

Critically evaluate managers' views on the perceived readiness gaps within the knowledge, skills and competence across individuals and the wider organisation

	Questions related to Change and Management of Change
Opening Question(s)	Q12) What is your view on the successes/failures of large organisational change within the bank?
Probe Question(s)	Q13) What types of changes have been undertaken within the organisation over the last 5 years?
	Q14) from Q13) and to what extent have any been linked to ways of working?
	Q15) how are people responding to these changes? – excitement, weariness, cynicism?
	Q16) to what extent are you aware of any other company initiatives/changes that will impact your role or will do in the next year or so?
	Questions related to the banks 'Skills Transition' and the wider FS Market
Opening Question(s)	Q17) In light of the bank's current 'Skills Transition', what internal & eternal challenges do you believe there may be in implementing the 'Common Role Framework'?
Probe Question(s)	Q18) As an additional aspect to Q17) What do you see as the potential gaps in knowledge, skills or competence across the organisation?
	Q19) How confident are you that the Common Role Framework will provide sufficient knowledge, skills etc to prepare you for the 'Next Stage/Phase' of the bank's journey?
	Questions related to Organisational Leadership
Opening Question(s)	Q20) In terms of the bank's leadership, do you believe the necessary knowledge, understanding and competence to successfully implement the 'skills transition', now and as the organisation changes is present?
Probe Question(s)	Q21) follow-on from Q20) What do you see as the potential strengths or gaps within the current leadership's knowledge & competence?
	Q22) follow-on from Q20) Does the organisational leadership engender a feeling of trust in their ability to deliver the future organisational vision?
	Q24) What do you believe with be the organisational consequences of AI/Automation?
	Q25) What level of automation do you believe will be accepted by individuals/Managers across the organisation?

Objective 3) - ORGANISATION

Critically examine managers' expectations on the level of personal support that will be received from the organisation during the bank's *initial organisational AI/Automation transition phase*

	Questions related to support of individuals throughout the skills profile transition
Opening Question(s)	Q26) To what extent are the 'Skills Profiles' sufficiently clear to determine what support you will need?
	Q27) During the transition to the new 'Skills Profiles' you have been allocated – what support do you think you will need?
Probe Question(s)	Q28) Do you believe that the support you will need will change during the various stages of the Skills transformation?
	Q29) From your previous experience what support do you think you will receive?
	Q30) Based on Q29 - who is likely to provide the support/or/where do you think the support will come from
	Q31) Has the support you have received so far met, exceeded or fallen short of your expectations?
	Q32) follow-on from in Q31) in what ways has it met, exceeded or fallen short of your expectations?

	Questions related to the perceived effectiveness of the support
Opening Question(s)	Q33) To what extent are you able to influence the effectiveness of the support you are provided?
Probe Question(s)	Q34) Is the effectiveness of the support you, your function etc have been provided with reflective of the support given across the wider organisation?

Objective 4) – TECHNOLOGY

Critically explore managers' perceptions of the current and future AI adoption in relation to individual and organisational values

Technology Adoption and Innovation – Processes and Practices	
Opening Question(s)	Q35) From the AI/Technology Automations implemented to date, how does the new AI compare to that being replaced?
	Q36) How does the newly implemented AI/Automation meet your work needs?
	Q37) how has AI influenced the level of technical complexity within the organisation
Probe Question(s)	Q38) Focussing on the implementation of AI within the organisation – how does its adoption differ in terms of method or approach from previous organisational programmes you have been involved with?
	Q39) To what degree has the new AI/Automation met your expectations?
	Q40) What has changed since automation and tooling has been implemented
	Q41) To what extent do you think the innovations related to AI/Automation are visible to others (internally & externally)
	Q42) How successful be you believe Automation has been so far?
	Q43) What impact has AI had on the historic processes and practices within the organisation?
	Q44) How aligned are managers to the adoption of AI?
	Q45) How does the implementation of AI within the organisation fit with your personal views on "automation"?

2. HR Related Questions – Senior Management Questions (Not used in Pilot Study)

Questions related to Leadership perception of HR Challenges (Internal)	
Opening Question(s)	Q46) What do you believe are the HR Challenges that managers will face and conversely what do you believe managers perceptions of Leadership Challenges are?
	Q47) What are your thoughts around organisational culture supporting the status quo or actively seeks participatory change?
Probe Question(s)	Q48) In your view what could be improved about the way the organisational managers manage projects
	Q49) Do you perceive skills transition being impacted by challenges with demographics, renewable skills or the rapidly changing technological and industrial environments?
	Q50) Given the current 'in-house' skills profiles - how well do you believe these maps to the new skills outlined within the common role framework?
	Q51) What areas do you believe will present the biggest challenges in transitioning to the new CRF?
Questions related to Change, Communication, Organisational History and Readiness	
Opening Question(s)	Q52) In your opinion, what is the most critical aspect for a successful change process?
Probe Question(s)	Q53) What do you think 'change management' means or involves in this organisation?
	Q54) What do you see as the barriers to the skills transition project achieving its objectives?
	Q55) what approach to change management is likely to be most effective in today's business environment?
	Q57) Do you believe that people may anticipate a loss of status or quality of life due to changes to the CRF?
	Q58) In your view, how do people perceive the proposed change?
	Q59) In your opinion, which are the most critical aspects for a successful change process

Appendix 6 - Supplementary Interview Questions

3. Supplementary questions

(Note of caution: the underpinning of these may be based on assumption of knowledge of what constitutes 'readiness'?

Readiness for Change	
Opening Question(s)	Q60) What in your opinion characterises organisational readiness for change?
Probe Question(s)	Q61) In your view how do managers and other employees assess the banks readiness for change?
	Q62) which characteristics of the bank have the greatest impact on its readiness and capacity for change?
	Q63) in your opinion, which are the most important values and beliefs for employees within the bank?
	Q64) Do you believe people fear hidden agendas among those looking to reform the organisation?
	Q65) How does the organisation gave a clear process to evaluate and implement new ideas?
	Q66) How does the organisation have a mechanism to address conflicts generated by CRF.
	Q67) what view does the organisation have of the wider concerns of potential changes to or loss of jobs, now or in the future?
Communication	
Opening Question(s)	Q68) Managers perspective on communication towards employees a) Which methods of communication do you use to inform employees?

Probe Question(s)	Q69) Managers perspective on communication towards employees
	
	   a) How often do you communicate strategic information, and what opportunities are given for feedback of these strategies?
	
	   b) From a managerial perspective do these strategies reflect or align with what you see playout on a daily/weekly etc basis?
	
	   c) To what extent do you think your employees are well informed?
	
	   d) How satisfied do you believe employees are about the communication between manager and employees?

Appendix 7 - Braun and Clarke (Braun & Clarke, 2006)

1. Phases of Thematic Analysis (TA)

Phase	Description of the process
1. Familiarising yourself with your data:	Transcribing data (if necessary), reading and re-reading the data, noting down initial ideas.
2. Generating initial codes:	Coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.
3. Searching for themes:	Collating codes into potential themes, gathering all data relevant to each potential theme.
4. Reviewing themes:	Checking in the themes work in relation to the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis.
5. Defining and naming themes:	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells; generating clear definitions and names for each theme.
6. Producing the report:	The final opportunity for analysis. Selection of vivid, compelling extract examples, final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.

2. 15 Point Checklist of Criteria for Good Thematic Analysis

Process	No.	Criteria
Transcription	1	The data have been transcribed to an appropriate level of detail, and the transcripts have been checked against the tapes for 'accuracy'.
Coding	2	Each data item has been given equal attention in the coding process.
	3	Themes have not been generated from a few vivid examples (an anecdotal approach), but instead the coding process has been thorough, inclusive and comprehensive.
	4	All relevant extracts for all each theme have been collated.
	5	Themes have been checked against each other and back to the original data set.
	6	Themes are internally coherent, consistent, and distinctive.
Analysis	7	Data have been analysed – interpreted, made sense of - rather than just paraphrased or described.
	8	Analysis and data match each other – the extracts illustrate the analytic claims.
	9	Analysis tells a convincing and well-organised story about the data and topic.
	10	A good balance between analytic narrative and illustrative extracts is provided.
Overall	11	Enough time has been allocated to complete all phases of the analysis adequately, without rushing a phase or giving it a once-over-lightly.
Written report	12	The assumptions about, and specific approach to, thematic analysis are clearly explicated.
	13	There is a good fit between what you claim you do, and what you show you have done – i.e., described method and reported analysis are consistent.
	14	The language and concepts used in the report are consistent with the epistemological position of the analysis.
	15	The researcher is positioned as *active* in the research process; themes do not just 'emerge'.

Appendix 8 – Identification of Key Mechanisms

Identification of Key Mechanisms

Section	Mechanism No	Section Name	Mechanism Name	Description	Other	Perfect Storm	Post-Traumatic Wave	Post-Traumatic Organisational Disorder (PTOD)
						Linked To		
5.1.6	1	Legacy Organisation	Make it Happen	'Make it Happen' which underpins the the Banks wider mission to be one of the foremost players within the world Banking sector. This drive and determination manifesting in the trail of acquisitions the bank undertook during the first decade of the twenty first century. This in turn increasing the banks financial exposure to the varying world markets. This mechanism encapsulates the cycle of growth, acquisition and profits that fed the drive towards its organisational goal to be number one.		X	X	X
5.1.6	2	Legacy Organisation	Increasing Returns	Increasing Returns - The banks drive towards profitability and increasing shareholder value with continued success generating larger shareholder returns, and the need to deliver and maintain this year on year. From an interplay perspective the drive and ambition of the organisation, perhaps sees the objects in 1) Make it Happen having an influence on 2) Increasing Returns and vice vera.		X	X	X
5.1.6	3	Legacy Organisation	Traditioanl Management Values	Traditional Management Values Mechanism - The adoption of a top-down management values approach, allowed for more direct control to be enacted over employees, this allowing the organisational and board ambitions, and mission aspirations to be driven directly. The combination of the interplay between mechanisms 1&2 influencing the direction and control of 3, this potentially feeding behavioural changes, which empirical manifest as bullying, and fear of failure towards – 'make it happen'(1).		X	X	X
5.1.6	4	Legacy Organisation	Company Identity	Company Identity – This mechanism is the primary recipient of the toxicity generated within mechanism 3 - this having a profound influence on the overarching attitudes/behaviours that directly underpin the organisational culture. As these behavioural attributes permeate and become more widely adopted throughout the organisational culture, this then becomes a 'true reflection' of the new company identity.		X	X	X
5.1.6	5	Legacy Organisation	Employee Impact	Employee Impact - and the influence that the organisational culture, plus the toxicity generated by the interplay between 1, 2 & 3 creates a continuum that re-enforces the cycle of bullying and fear, which permeates throughout the organisation and influences and resets the organisational equilibrium. What this causal mechanism encompasses is the potential for agent mimicry of the behaviours and toxicity from previously identified mechanisms, along with, the formation of behaviours related to change readiness or resistance.		X	X	X
5.2.1.5	6	Emotional Factors	Retrospection	Retrospection Mechanism – emotions are complex constructs, and are strongly linked and impactful of each other (Barrett, 2016). In defining this causal mechanism we have moved from a macro and empirical view of participants fear of failure, or the punishment that may befall failure, to uncertainty, or Isolation/belonging due to redundancy and the anxiety that may follow, or fatigue caused by the volume and relentless nature of change which may manifest as stress. The three central aspects of Fear, Anxiety and Stress, manifesting at a micro view from the causal powers of retrospection due to certain triggers from participants past experiences, whether consciously or unconsciously recalled.	11	X	X	X
5.2.2.4	7	Avoiding the Spotlight	Pschological Avoidance/Conditioning Mechanism	Psychological Avoidance/Conditioning mechanism' - The causal mechanism that has been identified is that of 'Psychological Avoidance/Conditioning mechanism' – this mechanism sits at the heart of the tripartite relationship between risk, avoidance and mindset and represents the causal power that influences all of three. This mechanism also has an additional dimension in its relationship with the wider risk implications, as well as the impacts of fear such as those mechanism related to employee impact mechanism and Retrospective mechanism.	11	X	X	X
5.2.3.4	8	Organisational Impact	External Control	External Control Mechanism - This mechanism covers the influence external environment play in moulding and shape the organisation its causal powers permeating the organisation through its impact on organisational and individual mindset, the risk aversion instigated by the organisation and the subsequent aversion to risk individuals have adopted, and ultimately its impact of the organisations strategic direction. The bank being heavily influenced by the changing market and its utilisation of technology to fulfil its future		X	X	X

5.2.3.4	9	Organisational Impact	Happy Ever After'	Happy Ever After' Mechanism – the premise of many of the traditional 'change' strategies is based on a very linear process, with defined outcomes – eg muster enthusiasm within the organisation for the change, complete the following n-steps which will achieve X benefits etc. What this 'Happy ever After' mechanism does is triggers an idealised end point assumption, based on an idealised change, with often no recognition of whether the 'Change' journey has had any emotional, psychological or organisational impact out with the immediate change scope. The impact of this mechanism could be minimised by awareness of its existence at both the start and the completion of transformational change.		**X**	**X**	**X**
5.2.3.4	10	Organisational Impact	Political Influence and Survival	Political influence and Survival Mechanism – this mechanism encapsulates a number of objects - Trust - which is wrapped up in the individuals perception of how genuine their 'line leader' is, and whether they have the individuals best interests at heart – Delivery ability – the 'line leaders' transformational pedigree – do they have a tangible and/or credible record of delivering transformation programmes - Political - the political acumen of the 'line leader' – how political astute are they and the political regard they are held in e.g. their influence and seniority. This is a complex mechanism that requires a delicate balance between individual and organisational trust, political acuity and credibility through emotional and cognitive intelligence. Survival in this context relates to the ability of the 'line leader' to balance the myriad of objects in a way that gains the continued support of the individuals aligned to them.		**X**	**X**	**X**
5.3.3	11	Technology	Technology Acceptance	Technology Acceptance Mechanism – This mechanism has been identified as one that consists of two factors – technical and emotional. Although participants have a proven technology based knowledge and capability their expectations are also driven, in part, by an emotional acceptance. With participants unable to decouple these two aspects — trying to second guess or work out the implications on what the likely immediate and longer term impact will be. The Technology Acceptance Mechanism is further complicated by the potential impact of other external mechanisms – Retrospection Mechanism influencing and potentially triggering aspects of stress, fear and anxiety as participants examine and contemplates past experiences such as survivor syndrome, these potentially exacerbating the technology acceptance mechanism that may be focussed on aspects such as job displacement or skills and competencies required to undertake the role. Psychological Avoidance/Conditioning mechanism – this influencing the participant in looking at aspects such as risk and triggering the embedded aversion or avoidance aspects that have become an integral part of their decision making process.	6,7	x	x	x

(Note - **X** = Still Prominent or Impacting within the Organisation: **x** = Less Prominent, Less Impacting

Appendix 9 – Purposive Sampling – Sample Population

Area/Technology Area	Grade (Tech/Bus)	B1	C2	D3	E4	F5	G6	H7	I8	J9	K10	L11	Misc	Grand Total
Commercial & Private Banking		2	2	2	1	1	12	6	4	1			36	67
	Programme Manager						2	1	2				8	13
	Programme Manager (IP)									1		0	8	9
	Project Manager	2	2	2	1	1	10	1	1				20	40
	Project Manager (IP)							4	1					5
Personal Banking		1	2	1		5	3	8	3	3	3	2	68	99
	Programme Manager					3	1	3	2	1	2	2	15	29
	Project Manager	1				2	2	3		2			53	63
	Project Manager (Tech)		2	1				2	1		1			7
Technology		4	2	8	7	8	43	34	27	17	4	7	328	489
	Programme Manager (BASEL &RDA)			1										
	Programme Manager					3	1	3	2	1	2	2	15	29
	Programme Manager (IP)	1	1	2	1	3	10	17	9	10	1	4	80	139
	Programme Manager (OR)				1									1
	Programme Manager						3	4	1	2				10
	Project Manager	2	1	6	5	4	25	7	10	3	2	2	246	313
	Project Manager (Core)									1				1
	Project Manager (CII)												1	1
	Prject Manager (I)						1	1					1	2
	Project Manager (IP)	1		1			4	5	7	1	1	1	1	21
Grand Total		7	6	11	8	14	58	48	34	21	7	9	432	655

Appendix 10 – 150 Sample (Years Service > 10 yrs -Manager/Leader- worked in FS)

Purposive Sampling Criteria

Area/Technology Area	Grade (Tech/Bus)	B1	C2	D3	E4	F5	G6	H7	I8	J9	K10	L11	Misc	Grand Total
Commercial & Private Banking		0	1	0	0	0	4	2	1	0	0	0	0	8
	Programme Manager		1				1	1	1					4
	Programme Manager (IP)									0			0	0
	Project Manager			0	0	0	3	0	0				7	11
	Project Manager (IP)							1	0				1	1
Personal Banking		0	0	1	0	0	0	1	0	0	0	0	18	20
	Programme Manager		0	0		0	0	0	0	0	0	0	4	4
	Project Manager					0	0	1	0	0	0	0	14	15
	Project Manager (Tech)		0	1				0	0		0		1	1
Technology		0	0	4	3	3	15	12	7	4	0	2	76	126
	Programme Manager (BASEL &RDA)		0	0										0
	Programme Manager		0	3	1	2	5	7	1	3	0	2	33	57
	Programme Manager (IP)						0	2	0	1			3	3
	Programme Manager (OR)			1	0									0
	Project Manager		0	1	2	1	9	1	3	0	0	0	43	60
	Project Manager (Core)									0			0	0
	Project Manager (CII)												0	0
	Prject Manager (I)				0		0	0	0				0	0
	Project Manager (IP)	0	0				1	2	0	0	0	0	1	6
Grand Total		0	1	5	3	3	19	15	8	4	0	2	94	154

Appendix 11 – Participant Profile

Participant Profiles

Name (Pseudonym)	Role	Code	Area	Service	Experience Outside the Bank
Brenda	Senior Business Manager	SBM	Business	>10yrs	Y
Geoff	Technical Manager	TM	Technology	>10yrs	Y
Michael	Senior Technical Manager	STM	Technology	>10yrs	Y
Oscar	Senior Technical Manager	STM	Technology	>10yrs	Y
Sandra	Senior Business Manager	SBM	Business	>10yrs	Y
Stuart	Senior Technical Manager	STM	Technology	>10yrs	Y
Sally	Senior Technical Manager	STM	Technology	>10yrs	Y
Bert	Technical Manager	TM	Technology	>10yrs	Y
Aaron	Senior Technical Manager	STM	Technology	>10yrs	Y
Karra	Technical Manager	TM	Technology	>10yrs	Y
David	Senior Technical Manager	STM	Technology	>10yrs	Y
Karren	Business Manager	BM	Business	>10yrs	Y
Iain	Senior Technical Manager	STM	Technology	>10yrs	Y
Bob	Senior Business Manager	SBM	Business	>10yrs	Y
Nathan	Technical Manager	TM	Technology	>10yrs	Y

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