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**Restoring the Work Environment After Deep
Organizational Change**

Case Study: National Housing Bank (Banque Nationale de l'Habitat)

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Abstract :

Deep institutional change signifies the emergence of a new organizational entity from within the original structure, driven by a redefined vision and altered objectives. This transformation goes beyond superficial adjustments, encompassing profound shifts in operational strategies, corporate ethics, and organizational behavior, thereby generating disruptive “waves” that affect the stability of the work environment.

This study aims to examine the mechanisms through which organizational stability can be restored following such profound change. It focuses on how individuals and the organization adapt to the new context and how harmony within the workplace can be re-established. Furthermore, it seeks to identify the factors that either facilitate or hinder this transitional phase, with a specific application to the case of the National Housing Bank (BNH).

Key words:

Deep institutional change, organizational stability, work environment, organizational adaptation, change management

Résumé :

Le changement institutionnel profond renvoie à l'émergence d'une nouvelle entité organisationnelle issue du noyau de l'institution d'origine, portée par une vision renouvelée et des objectifs redéfinis. Cette transformation ne se limite pas à des ajustements superficiels, mais implique des mutations radicales touchant les stratégies opérationnelles, l'éthique professionnelle ainsi que les comportements organisationnels, générant ainsi des « vagues » de perturbation au sein de l'environnement de travail établi.

Dans ce contexte, la présente étude vise à analyser les mécanismes de restauration de la stabilité organisationnelle à la suite d'un changement profond. Elle s'intéresse notamment aux processus d'adaptation des individus et de l'organisation au nouveau contexte, ainsi qu'à la reconstruction de l'harmonie au sein du milieu de travail. Elle cherche également à identifier les facteurs susceptibles de faciliter ou de freiner cette phase de transition, avec une application au cas de la Banque Nationale de l'Habitat (BNH).

Mots-clés :

Changement institutionnel profond, stabilité organisationnelle, environnement de travail, adaptation organisationnelle, gestion du changement

الملخص:

يُشير التغيير العميق في المؤسسات إلى ولادة كيان تنظيمي جديد من رحم المؤسسة الأصلية، قائم على رؤية مغايرة وأهداف معاد تعريفها. ولا يقتصر هذا التحول على تعديل سطحي، بل يمتد ليشمل تغييرات جذرية في الاستراتيجيات التشغيلية، وأخلاقيات العمل، وأنماط السلوك التنظيمي، مما يحدث موجات من الاضطراب تمسّ التوازن القائم داخل بيئة العمل.

في هذا السياق، تهدف هذه الدراسة إلى تحليل آليات استعادة الاستقرار التنظيمي بعد حدوث تغيير عميق، من خلال التركيز على كيفية تكيف الأفراد والمنظمة مع الوضع الجديد، وإعادة بناء الانسجام داخل بيئة العمل. كما تسعى إلى فهم العوامل التي تساهم في تسهيل هذه المرحلة الانتقالية أو تعقيدها، مع تطبيق ذلك على حالة البنك الوطني للإسكان (BNH).

الكلمات المفتاحية:

التغيير المؤسسي العميق، الاستقرار التنظيمي، بيئة العمل، التكيف التنظيمي، إدارة التغيير

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LIST OF ABBREVIATIONS

1. **ADKAR – Awareness, Desire, Knowledge, Ability, Reinforcement**
2. **AI – Artificial Intelligence**
3. **BNH – Banque Nationale de l’Habitat**
4. **BTPH – Bâtiment, Travaux Publics et Hydraulique**
5. **CBS – Core Banking System**
6. **CNL – Caisse Nationale du Logement**
7. **CNAT – Centre National d’Études et d’Animation de l’Entreprise du Bâtiment, des Travaux Publics et de l’Hydraulique**
8. **CRM – Customer Relationship Management**
9. **DEO – Direction des Études et Organisation**
10. **DGA – Direction Générale Adjointe**
11. **DSS – Decision Support System**
12. **EPE – Entreprise Publique Économique**
13. **EPIC – Établissement Public à Caractère Industriel et Commercial**
14. **ERP – Enterprise Resource Planning**
15. **ESMB – École Supérieure des Métiers du Bâtiment**
16. **HR – Human Resources**
17. **HRM – Human Resource Management**
18. **ICT – Information and Communication Technology**
19. **ID – Identifier**
20. **IS – Information Systems**
21. **IT – Information Technology**
22. **KPI – Key Performance Indicator**
23. **MIS – Management Information System**
24. **NVivo – Qualitative Data Analysis Software**
25. **P – Participant**
26. **PMO – Project Management Office**
27. **QA – Qualitative Analysis**
28. **RQ – Research Question**
29. **SPA – Société Par Actions**
30. **TQM – Total Quality Management**
31. **VUCA – Volatility, Uncertainty, Complexity, Ambiguity**

INTRODUCTION

Introduction

Organizational change has become an unavoidable necessity in today's dynamic and highly competitive environment. External forces such as technological advancements, economic fluctuations, and increasing competitive pressures compel organizations to continuously adapt in order to maintain effectiveness and ensure long-term survival (Jones, 2013). Organizational change can be defined as the process through which organizations transition from a current state to a desired future state, with the aim of improving overall performance. However, this process is not merely technical or structural; it is fundamentally intertwined with human behavior and psychological responses. Employees' perceptions, attitudes, and behaviors play a critical role in determining the success or failure of any change initiative (Kamarova, 2025).

Organizational change generally takes two primary forms: evolutionary and transformational. While evolutionary change involves gradual and incremental adjustments, transformational—or deep—change entails radical shifts that affect the organization's core structures, culture, and identity (Jones, 2013). During such transitions, organizations undergo profound reconfiguration, leading to the disruption of established routines, the questioning of long-standing norms, and increased uncertainty among employees.

The emergence of a redefined organizational system introduces new strategic orientations, revised operational frameworks, and updated ethical standards. Although these changes aim to enhance organizational performance, they often create instability within the internal work environment. As a result, resistance to change emerges as a natural response, driven by uncertainty, perceived threats, and fear of loss. Therefore, maintaining a stable and supportive work environment is not only essential for employee well-being and engagement but also a critical condition for organizational continuity and long-term effectiveness (Tang, 2020)

Restoring stability after deep organizational change is not an automatic process. It requires deliberate leadership, effective communication, and the alignment of new practices and behaviors to ensure the institutionalization of change. This dissertation investigates the mechanisms through which organizations and their members adapt to profound transformations, with a particular focus on the factors that facilitate the restoration of organizational balance. The study applies these insights to the case of the National Housing Bank (BNH), aiming to bridge the gap between radical transformation and sustainable organizational stability.

Research Problem and Questions

Recent research emphasizes that deep organizational change extends beyond structural adjustments, representing a fundamental transformation that reshapes organizational identity, culture, and internal dynamics. Such transformations often generate ambiguity in how new processes are perceived and understood by employees, leading to uncertainty, resistance, and potential instability.

In the context of the National Housing Bank (BNH), the transition toward a new strategic and operational framework has introduced significant organizational disruption. This transformation involves major changes in structures, processes, and ethical standards, which directly impact employees' roles, perceptions, and interactions. As organizations are

fundamentally driven by their human components, the central challenge lies in moving from a state of disruption to a state of restored stability and coherence.

Accordingly, this study seeks to address the following problem:

Problem Statement

How has deep organizational change affected the National Housing Bank (BNH), and what mechanisms are required to restore stability and balance within its work environment?

Research Questions

- What major transformations were implemented at BNH, and how did they influence organizational culture?
- How were strategic orientations and daily operational practices affected by the transformation?
- What challenges did employees face during the transition, and how did they respond to organizational instability?
- How did the transformation impact employee satisfaction and organizational performance?
- What role did leadership and communication play in supporting employees during the change process?
- How can a stable work environment be effectively re-established following deep organizational disruption?

Significance of the Study

The significance of this study lies in the increasing prevalence of deep organizational transformations, where traditional change management models often fail to address the resulting instability. The case of the National Housing Bank (BNH) provides a valuable opportunity to explore organizational change within a specialized financial context and to generate insights applicable to similar institutions undergoing transformation.

This research aims to examine the underlying psychological and behavioral mechanisms that enable organizations to transition from disruption to stability. By analyzing the impact of deep change on organizational culture and employee engagement, the study offers practical insights for decision-makers and organizational leaders.

Furthermore, the findings contribute to the development of effective strategies for managing change in complex environments. They emphasize the importance of leadership visibility, effective communication, and alignment between organizational systems and human needs. Ultimately, this study seeks to support the design of sustainable organizational practices that translate strategic transformation into stable and consistent work behaviors.

Research Methodology

To examine the impact of deep organizational change on the work environment at the National Housing Bank (BNH), this study adopts a qualitative research approach in order to develop an in-depth understanding of the phenomenon. This approach is particularly suitable for capturing individuals' experiences, perceptions, and interpretations, as well as the organizational dynamics associated with transformational change.

Qualitative Approach:

The study relies on semi-structured interviews conducted with employees, managers, and executives at BNH. This method allows for a detailed exploration of participants' perceptions, experiences, and responses to organizational change. The collected data is analyzed using thematic analysis, enabling the identification of key patterns and themes related to leadership, resistance, adaptation, and work environment stability.

Research Philosophy and Design:

This study is grounded in an interpretivist research philosophy, which emphasizes understanding social reality through the meanings and experiences constructed by individuals. This perspective is particularly appropriate for exploring the human and organizational dimensions of deep change.

In line with this philosophy, the research adopts a qualitative case study design, focusing on the National Housing Bank (BNH) as a single case. This design allows for a contextualized and holistic analysis of organizational transformation within its real-life setting.

Structure of the Dissertation

Structure of the Dissertation

This dissertation is structured into three main chapters, progressing from theoretical foundations to empirical analysis:

- **Chapter One: Theoretical Framework**
This chapter establishes the conceptual and theoretical basis of the study. It includes a literature review on organizational change, an analysis of key concepts, and a critical examination of major change management models.
- **Chapter Two: Data and Methods**
This chapter presents the research design and methodological framework. It includes the case study context of BNH, the data collection process, sampling strategy, and the analytical procedures used in the qualitative approach.
- **Chapter Three: Results and Discussion**
This chapter presents and analyzes the research findings. It discusses the qualitative results in relation to the theoretical framework and provides managerial implications for restoring and sustaining a stable work environment after deep organizational change.

**CHAPTER 1 — THEORETICAL
FRAMEWORK**

CHAPTER 1 — THEORETICAL FRAMEWORK

In today's complex and dynamic environment, organizations must continuously adapt to rapid economic, technological, and social changes. Traditional approaches to organizational change are often insufficient to ensure long-term stability and performance.

Many organizations are now focusing on deep transformations that affect culture, employee behavior, and the overall work environment. The success of these changes depends not only on strategy but also on effective change management, including leadership, communication, and organizational culture. Studies show that resistance to change, misalignment, and poor management are common causes of failure.

Deep organizational change can enhance innovation, flexibility, and performance, but if mismanaged, it may lead to uncertainty, stress, and disruption. Understanding the mechanisms, models, and implications of organizational change is therefore essential for researchers and practitioners.

This chapter presents the theoretical framework of the research, covering key concepts, definitions, and relevant models in organizational change.

Chapter structure:

1. Section 1: Literature Review
2. Section 2: Conceptual Framework
3. Section 3: Models and Approaches of Organizational Change

Section 1. Literature Review

Organizational change has evolved from simple structural adjustments into a critical necessity for organizations navigating the fast-paced environment of the 21st century (Burnes, *Managing change*, 2024). Contemporary literature highlights a shift from stable, linear models toward more complex and adaptive approaches that better reflect the realities of modern organizations (Weick & Quinn, 1999).

In this context, deep organizational change emerges as a transformative approach that goes beyond superficial modifications. It aims to redefine organizational identity, culture, and values to align with the demands of the digital era. Such change involves systemic shifts that influence structures, processes, and underlying assumptions within the organization (Nadler & Tushman, 1989).

The success of any transformation heavily depends on the human dimension. Employees are active participants, not passive recipients, and understanding their acceptance, resistance, and engagement is essential for sustainable change (Schein & Schein, 2023). Contemporary strategies emphasize managing emotions, fostering a supportive culture, and engaging individuals to ensure effective implementation (Hiatt, 2006) .

1.1 Evolution of Organizational Change Studies (Revised & Enriched)

The study of organizational change has undergone significant evolution over time, transitioning from simple, linear models to more complex, dynamic, and adaptive perspectives. Early foundational work by Kurt Lewin conceptualized change as a structured and sequential process consisting of three main stages: unfreezing, changing, and refreezing. This model established the idea that organizational change could be planned and systematically managed (Burnes, *Managing change*, 2024).

However, lot research challenged the assumption that change is always predictable and episodic. Karl Weick and Robert Quinn (1999) introduced a critical distinction between episodic and continuous change. Episodic change is infrequent, intentional, and often radical, whereas continuous change is ongoing, cumulative, and embedded in daily organizational practices. This perspective marked a shift toward viewing organizations as constantly evolving systems rather than stable entities disrupted only occasionally.

Building on these ideas, contemporary scholars emphasize that change in modern organizations is increasingly nonlinear, emergent, and influenced by complex interactions between internal and external environments. For instance, Jean M. Bartunek and colleagues highlight that organizational change processes often unfold unpredictably, requiring flexibility and ongoing adaptation rather than rigid planning.

More recent studies further reinforce this shift. Shawn M. Burnes (2024) argues that traditional models remain valuable but must be integrated with more adaptive frameworks that account for uncertainty and rapid environmental change. Similarly, Julian Birkinshaw et al. (2023) suggest that organizations today must adopt agile and experimental approaches to change, focusing on learning, iteration, and continuous improvement rather than one-time transformation initiatives.

In addition, digital transformation and global disruptions—such as the COVID-19 pandemic—have accelerated the evolution of organizational change theories. Ann Langley and Haridimos Tsoukas (2022) emphasize that change should be understood as a process of ongoing “becoming,” where organizations continuously redefine themselves through interactions, practices, and sensemaking activities.

also recent research highlights the importance of organizational resilience and adaptability. Erik Brynjolfsson and Andrew McAfee (2022) argue that organizations that embrace digital technologies and flexible structures are better equipped to manage continuous change and uncertainty in the modern environment.

And , the evolution of organizational change studies reflects a clear shift from static, linear, and planned models toward more fluid, process-oriented, and adaptive approaches. Contemporary perspectives recognize change as an ongoing, complex phenomenon that requires continuous learning, flexibility, and responsiveness to survive and thrive in today’s volatile and uncertain world.

1.2 Deep organizational change in modern organization (Revised & Enriched)

In contemporary organizations, change extends beyond incremental improvements or procedural adjustments, involving deep and transformational shifts that affect organizational culture, identity, and core values. Unlike surface-level modifications, deep organizational change requires a fundamental reorientation of how organizations operate, make decisions, and perceive their role in a rapidly evolving environment.

According to Warner Burke (2023), deep organizational change is systemic in nature, influencing multiple interconnected dimensions such as leadership, structure, strategy, and culture. This type of transformation differs from transactional change, which focuses primarily on improving efficiency within existing systems. Instead, transformational change challenges underlying assumptions and redefines the organization's fundamental frameworks.

Similarly, Linda Ackerman Anderson and Dean Anderson (2010) distinguish clearly between "change" and "transformation." While change aims at improving current processes, transformation involves a shift in mindset, behaviors, and organizational consciousness. Achieving breakthrough results therefore requires conscious change leadership that actively engages individuals at all organizational levels.

The concept of radical transformation is further supported by David Nadler and Michael Tushman (1989) who introduced the idea of "frame bending." This concept describes how organizations undergo deep reorientation by redefining their core assumptions, restructuring systems, and often reinventing their identity. Such transformations are typically triggered by major environmental disruptions, crises, or technological shifts.

Recent studies reinforce the growing importance of deep organizational change in the digital era. Didier Bonnet and George Westerman (2021) argue that digital transformation is not merely about adopting new technologies but requires fundamental changes in leadership mindset, organizational culture, and ways of working. Organizations that fail to embrace deep transformation often struggle to remain competitive in highly dynamic markets.

More of , Rita McGrath (2022) emphasizes that sustainable competitive advantage in modern environments depends on continuous reinvention rather than stability. This perspective highlights that deep organizational change is no longer a one-time initiative but an ongoing strategic capability that organizations must develop.

As well, recent research highlights the role of organizational agility and adaptability in enabling deep transformation. Amy Edmondson (2023) underscores the importance of psychological safety and learning-oriented cultures in supporting transformational change. When employees feel safe to experiment and learn from failure, organizations are better equipped to implement deep and sustainable changes.

Moreover, global disruptions such as the COVID-19 pandemic have accelerated the need for transformational change across industries. Organizations were forced to rethink traditional business models, adopt digital solutions, and redesign work structures. These shifts demonstrate that deep organizational change is often driven by external shocks that require rapid and comprehensive adaptation.

moreover, deep organizational change represents a shift from managing change as a technical or operational process to leading transformation as a strategic, systemic, and human-centered endeavor. It emphasizes the importance of culture, leadership, and organizational mindset as critical drivers of long-term success in complex and uncertain environments.

1.3 Human dimension of organizational transformation (Revised & Highly Enriched)

Organizational transformation is not solely a structural, strategic, or technological process; it is fundamentally human-centered. The success or failure of any transformation initiative largely depends on how individuals perceive, interpret, and respond to change. Consequently, understanding the psychological, emotional, and behavioral dimensions of change has become a central concern in contemporary organizational research.

At the core of the human dimension lies organizational culture. According to Edgar Schein and Peter Schein (2023), culture represents a system of shared assumptions, values, and beliefs that shape how employees interpret organizational reality. Transformational change often requires altering these deeply embedded assumptions, which can generate uncertainty, anxiety, and resistance. Therefore, managing culture is not optional but essential for ensuring the success and sustainability of change initiatives. (Schein & Schein, 2023)

One of the most extensively studied aspects of the human dimension is resistance to change. Traditionally perceived as a negative reaction, recent research adopts a more nuanced perspective. Shaul Oreg and Yair Berson (2019) argue that resistance can provide valuable insights into employees' concerns, expectations, and perceived risks. Rather than eliminating resistance, effective organizations seek to understand and address its underlying psychological drivers, such as fear of loss, lack of control, and uncertainty.

In this context, emotions play a critical role in shaping responses to change. Neal Ashkanasy (2021) highlights that organizational change triggers strong emotional reactions that influence attitudes, decision-making, and behavior. Negative emotions such as anxiety and fear can reduce engagement and performance, while positive emotions such as trust and optimism can enhance commitment and adaptability. This underscores the importance of emotional intelligence and empathetic leadership during transformation processes.

Another key element of the human dimension is employee perception of fairness and justice. Research by Joanna Georgalis et al. (2014) demonstrates that perceived organizational justice significantly influences employees' acceptance of change. When employees believe that change processes are fair, transparent, and inclusive, they are more likely to support transformation initiatives. Conversely, perceptions of injustice can intensify resistance and undermine trust in leadership.

Furthermore, organizational support plays a decisive role in shaping employee attitudes toward change. Kristin L. Cullen et al. (2013) emphasize that when employees perceive strong organizational support—through communication, resources, and recognition—they develop more positive attitudes, higher job satisfaction, and better performance during periods of change. In contrast, uncertainty and lack of information can lead to stress, disengagement, and decreased productivity.

The role of communication is also central to the human dimension of transformation. Thomas Lauer (2020) argues that effective communication creates transparency, reduces ambiguity,

and fosters trust. Communication must be timely, accurate, and inclusive to ensure that employees understand both the purpose and implications of change. Poor communication, on the other hand, is one of the primary causes of resistance and failure in change initiatives.

Modern frameworks further emphasize the importance of focusing on individual transitions. The ADKAR model developed by Jeff Hiatt (2006) identifies five key elements required for successful change at the individual level: Awareness, Desire, Knowledge, Ability, and Reinforcement. This model highlights that organizational change can only succeed when individuals internalize and adopt new behaviors.

Recent studies also highlight the importance of psychological safety and learning environments in supporting transformation. Amy Edmondson (2023) argues that employees are more willing to engage in change when they feel safe to express ideas, take risks, and learn from failure without fear of negative consequences. Such environments foster innovation, adaptability, and continuous improvement.

Moreover, investment in human capital through training and development is essential for facilitating change. Research by Ravi Bapna et al. (2012) demonstrates that training enhances employee performance and helps individuals adapt to new systems and processes. Similarly, Janice E. Carrillo and Cheryl Gaimon (2000) highlight that although process change may lead to short-term disruptions, long-term performance improvements depend on effective knowledge creation and learning mechanisms.

In light of recent global disruptions, particularly the COVID-19 pandemic, the human dimension of organizational transformation has gained even greater importance. Organizations have been required to address not only operational challenges but also employees' psychological well-being, stress, and work-life balance. These developments reinforce the idea that successful transformation requires a holistic approach that integrates both organizational and human considerations.

In conclusion, the human dimension underscores that organizational transformation is deeply rooted in individual experiences, perceptions, and behaviors. Sustainable change cannot be achieved through structural or strategic adjustments alone; it requires addressing the emotional, psychological, and cultural realities of employees. By fostering trust, ensuring fairness, supporting employees, and promoting learning and engagement, organizations can significantly enhance the effectiveness and long-term success of their transformation initiatives.

Section 2: Conceptual Framework

To better understand organizational change—especially its deeper, more transformative forms—it helps to start with a clear framework. Change in organizations is not one-dimensional; it touches structure, technology, culture, and, most importantly, people. That's why it needs to be approached from more than one angle.

This section introduces the key ideas around organizational change and how they connect. It starts by defining change and its main drivers, then looks at its different types and levels, with a focus on deep change as a significant form of transformation.

It also explores essential factors like management approaches, organizational culture, leadership, and communication. Particular attention is given to the human side of change, including how employees respond and why they may resist. Finally, it highlights the importance of stabilizing the organization once change has been implemented.

2.1 Organizational Change: Definition and Drivers

Organizational change is the process through which an organization moves from its current state to a better one, with the aim of improving performance and overall effectiveness (Burnes, 2024). It can involve changes in structure, strategy, processes, or even culture, depending on what the organization needs. Today, with constant uncertainty and rapid shifts in the environment, change is no longer something occasional—it has become a continuous and necessary part of organizational life.

The reasons behind change usually come from two main sources: external and internal. External drivers include things like technological developments, market competition, economic changes, and regulations. These factors are often outside the organization's control, yet they strongly influence when and how change happens (Kotter, 2012).

Internal drivers, on the other hand, come from within the organization itself. They may include leadership changes, restructuring, performance issues, the need for innovation, or shifts in strategic goals. In many cases, change begins when the organization realizes there is a gap to fix or an opportunity to seize (Burnes, 2024). The most effective changes often happen when internal readiness meets external pressure.

Ford and Ford (2012) add another important dimension by emphasizing the role of communication. They argue that change is not just about systems or structures, but also about conversations—how people interpret, discuss, and give meaning to what is happening. This highlights that managing change is as much about people and communication as it is about technical adjustments.

In the end, understanding what organizational change is and what drives it helps explain how organizations evolve. It also shows that successful change requires a balanced approach that considers structure, strategy, and the human side together.

2.2 Types and Levels of Organizational Change

Organizational change is not a single, uniform process. It can take different forms, vary in intensity, and happen at multiple levels. Understanding these differences helps in choosing the right way to manage change and making it work in practice.

Change can appear at three main levels: individual, group, and organizational. At the individual level, it involves changes in employees' skills, attitudes, or behaviors—often a necessary step for any broader transformation. At the group level, it affects how teams interact, communicate, and work together. At the organizational level, change becomes more extensive, touching structures, strategies, and culture. These levels are closely linked, since real change only succeeds when they align (Anderson & Anderson, 2010).

Change also differs in terms of its nature. Some changes are continuous and gradual, happening over time as part of daily practices. Others are more sudden and radical, usually triggered by major disruptions and requiring clear, intentional shifts in direction (Weick & Quinn, 1999).

In this context, deeper forms of change go beyond simple adjustments. Nadler and Tushman (1989) describe what they call “frame bending,” where the organization rethinks its core assumptions, structure, and identity. This kind of change is not about improvement—it’s about redefining the organization itself.

Another way to understand change is through its purpose. Some changes aim to improve what already exists (developmental), others move the organization from one state to another (transitional), while the most profound ones reshape how the organization thinks and operates at its core (transformational) (Anderson & Anderson, 2010).

Overall, looking at change through these levels and types makes its complexity clearer. It also shows that each situation requires a different approach, depending on how deep and wide the change really is.

2.2.1 Structural Change

Structural change refers to adjustments in how an organization is formally set up—its hierarchy, chain of command, departments, and administrative systems. These changes are usually made to improve efficiency, strengthen coordination, or better align the structure with the organization’s strategic goals.

As Mintzberg (1979) explains, structure shapes how work is divided, coordinated, and controlled. It includes key elements like top management, middle managers, operational staff, and support functions. Changing the structure often means redefining these elements and how they interact, especially in response to new challenges.

Galbraith (2014) sees structure as just one part of a broader system that also includes strategy, processes, people, and rewards. From this view, structural change works best when it goes hand in hand with adjustments in these other areas. If not, the organization risks creating gaps or inconsistencies that can hurt performance.

Burke (2023) adds that structural change is often planned and driven from the top, mainly to improve efficiency or respond to strategic shifts. However, even if it can be implemented quickly, it won't have real impact unless it's supported by changes in how people think and behave. Without that, the change stays superficial.

In short, structural change is an important part of organizational transformation, especially when the goal is clarity and efficiency. But on its own, it's not enough—it needs to be backed by deeper changes in culture and behavior to truly last.

2.2.2 Technological Change

Technological change simply means introducing and using new technologies inside an organization—like digital systems, automation tools, or solutions such as AI and ERP. Organizations usually adopt these technologies to work more efficiently, make better decisions, and stay competitive in a digital world.

But today, it's not just about installing new systems. As Westerman et al. (2014) explain, it has become a broader digital transformation that changes how organizations create value. This often requires rethinking business models, processes, and even internal capabilities—not just investing in technology.

At the same time, technological change doesn't always happen in a clear or planned way. Orlikowski (1996) shows that it often develops gradually through everyday use, as employees adapt and find their own ways of working with new tools. In this sense, change is shaped by how people actually use the technology, not just how it was designed.

Brynjolfsson and McAfee (2014) also point out that rapid technological progress is transforming entire industries. While it creates opportunities for higher productivity and innovation, it also brings challenges. Organizations need to rethink how work is done, help employees develop new skills, and deal with the human side of these changes.

In the end, technological change is a key driver of organizational transformation. But its success depends less on the technology itself and more on how well organizations adapt—by aligning it with their strategy, adjusting workflows, and supporting their employees through the transition.

2.2.3 Cultural Change

Cultural change is when people in an organization make a conscious effort to change the values, beliefs, assumptions, and rules that guide how people act. People think it is the hardest type of organisational change because it questions how things are done and how people think about things.

Cultural change necessitates:

- Bringing to light and questioning the assumptions that members often don't see (Schein & Schein, 2023).
- Changing the meanings and symbols that people share, like stories, rituals, language, and things that are part of the culture now.

- Deep psychological engagement, as people have to let go of old identities, habits, and loyalties, which can make them anxious and resistant.

Cameron and Quinn (2011) stress that the first step in making a culture change is to figure out what the current culture is like (for example, by using the Competing Values Framework). Then, leadership behaviours, HR systems, and everyday practices must all be in line with the desired cultural profile.

Hofstede (2001) reminds us that organisational culture is part of the cultures of nations and societies as a whole.

To change a culture, you need to think about things like power distance, uncertainty avoidance, and individualism—

collectivism, which affect how people see authority, risk, and working together.

In short, cultural change is a long-

term process that happens over and over again. It doesn't depend as much on formal plans as it does on leaders who model the right behaviour, systems that work together, and members of the organization who are always making sense of things.

2.2.4 Human-Centered Change

Human-centered change approaches focus on the "soft" dimensions of organizational transformation, particularly how individuals perceive, interpret, and ultimately embrace change. This view doesn't just see change as a structural or technical project. It also looks at how employees feel, think, act, and how well they are doing during the transition.

One of the most important ideas is that change in an organization only works when each employee changes.

Hiatt's ADKAR model puts this idea into action at the individual level by suggesting five steps that build on each other:

Awareness of the necessity for transformation, willingness to engage, understanding of the methods for change, capacity to adopt new skills and behaviours, and reinforcement to maintain the transformation (Hiatt, 2006).

This framework shows that problems with any one part (like low desire or limited ability) can make it harder for people to adopt something as a whole.

Bridges (2017) also makes a difference between change (external events like new systems or structures) and transition (the internal psychological process that employees go through). His three-phase model—Ending/Letting Go, the Neutral Zone, and the New Beginning—depicts human-centered change as a journey of identity, loss, and rebirth. In this view, good leaders need to recognise grief and uncertainty, help people make sense of things, and make sure people feel safe and clear as they go through changes.

Oreg's (2003) research highlights that reactions to change are heterogeneous; individuals exhibit varying levels of dispositional resistance. His individual differences measure indicates that certain employees are more predisposed to experience discomfort, cognitive inflexibility, or emotional resistance in response to change, which may forecast diminished support and adoption. Human-centered approaches thus promote the customisation of communication, engagement, and support strategies to accommodate varying readiness levels and personality types.

In practice, human-centered change stresses: (1) early and open communication that answers the "why" from the employee's point of view; (2) meaningful participation in decision-making

to increase ownership; (3) coaching, training, and feedback to build competence and confidence; and (4) attention to well-being, including workload, stress, and work-life balance. These approaches aim to improve implementation success while also reducing burnout, cynicism, and turnover that come from poorly managed change by putting engagement and psychological needs first.

2.3 Deep Organizational Change (Transformational Change)

Transformational Change, also known as Deep Organizational Change, is much bigger than most efforts to make small, steady improvements. Deep change is very different from incremental change, which involves making small changes to improve or optimize existing processes, structures, or behaviors. It means making a big and complete change to the organization's core identity, which includes its values, strategic direction, mission, and even its culture.

People often call this kind of change a "second-order" change because it doesn't just change things that are already there; it changes or redefines the basic ways that the organization sees itself and the world around it. This change often happens because of big outside forces or chances, like new technologies that cause problems, changes in the market, new rules, or changing customer needs. To survive and thrive in a world that is volatile, uncertain, complex, and ambiguous (VUCA), the organization needs to rethink its role, value proposition, and purpose.

Transformational leadership is needed for deep change; it goes beyond just managing change processes or projects. For leaders to lead deep change, they need to think and act in new ways. This means that they need to reflect on themselves and change as people. Robert E. Quinn (1996) says that leaders who are able to handle deep change go on a journey of "discovering the leader within." This means that they must face their own fears, assumptions, and limitations in order to inspire and guide the organization through fundamental renewal.

William W. Burke (2023) says that for deep organizational change to happen, the organization's vision, culture, and capabilities must all work together to support the new strategic intent. This often means taking apart old systems, processes, and power structures that no longer serve the organization's changing purpose. This can be a difficult and disruptive process.

David Anderson and Linda Anderson (2010) emphasize the significance of "conscious change leadership," in which leaders deliberately orchestrate and guide change, fully cognizant of the intricate human and systemic dynamics at play. They suggest that to get breakthrough results, we should go beyond traditional change management methods and instead focus on deep engagement, shared meaning, and collective ownership of the change effort.

2.4 Change Management: Models and Strategic Approaches

I. Lewin's Change Model

Kurt Lewin's Change Model is an important framework in organizational change. It is also called the "Unfreeze-Change-Refreeze" model. This model helps organizations understand how to make lasting changes.

The model says that to make change work you must first disrupt the state of things. Then you can introduce behaviors and make them stick.

The first stage is unfreezing. This is where you prepare the organization for change. You question behaviors, processes and mindsets to create awareness of the need for change. This can include pointing out inefficiencies, external pressures or new opportunities. Unfreezing is crucial because people resist change when they're comfortable with what they're doing.

- * The goal is to create a sense of urgency and reduce resistance.

- * This stage helps people understand why change is necessary.

The second stage is Change or Moving. This is where the actual transformation happens. New processes, behaviors and ways of thinking are implemented. During this phase employees learn, adapt and experiment with approaches. Leadership, communication and support are essential here. They help guide employees through uncertainty and help them transition from habits to new ones.

The final stage is Refreezing. This stage focuses on stabilizing the organization after the change. The goal is to make new behaviors a part of practice. This involves reinforcing change through systems like policies, reward structures and performance evaluations. Without refreezing there's a risk that employees will go back to previous behaviors.

Kurt Lewin's model is still widely discussed in research today. According to Bernard Burnes (2020) Lewin's work provides a foundation for modern change management practices. Dorit Rosenbaum et al. (2018) argue that Lewin's Lewin's framework remains relevant due to its clarity and adaptability.

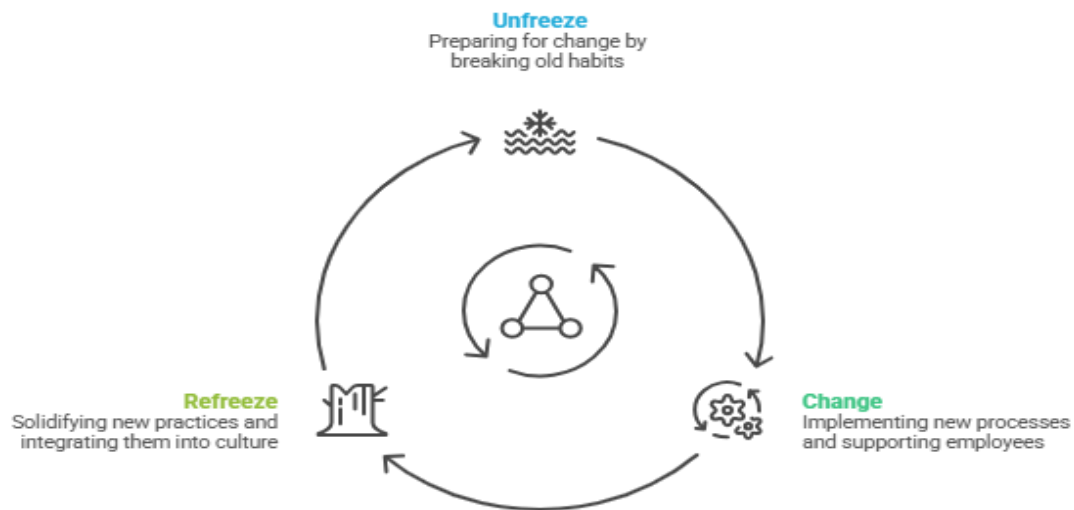
One of the strengths of Lewin's Lewin's model is its simplicity. However, some critics argue that it may be too linear for today's changing environments. Modern organizations often experience change rather than separate stages. Despite this the core principles of unfreezing, changing and refreezing continue to underpin contemporary change management approaches.

From a perspective Lewin's model highlights the importance of addressing both structural and human aspects of change. It shows that successful transformation requires not implementing new systems but also changing attitudes, behaviors and organizational culture.

In conclusion Lewin's Change Model remains a cornerstone in the study of change. By emphasizing the need to disrupt existing equilibrium, implement practices and stabilize them over time the model provides a clear and enduring framework for managing change effectively. The refreezing stage plays a critical role in restoring organizational stability by embedding new practices and ensuring long-term consistency.

Figure 1: Lewin's Change Model Cycle

Lewin's Change Model Cycle



Source: Kurt Lewin

II. Kotter's Change Model

John P. Kotter's Change Model is a useful tool for companies to change and improve. It is based on ideas about change but it is more practical and easy to use. The model has eight steps that focus on leadership making people understand why change is necessary and putting plans into action. This approach is different from models because it is more about taking action and getting things done which is helpful for big companies that need to make big changes from the top down.

The first step is to make people understand why change is necessary. This is important because if people do not see the need for change they will not support it. Companies need to explain why change is necessary and this can be done by talking about problems the company is facing competition from other companies or things that are not working well inside the company. If people do not understand why change is necessary, they will not make it a priority.

The second step is to bring a group of leaders and important people who support the change and will help make it happen. This group is very important because it helps keep the change process moving makes sure everyone is working together and deals with any problems that come up.

The third step is to come up with a plan for what the company wants to achieve with the change. This plan gives direction. Helps people understand what the company wants to accomplish. The plan needs to be communicated which is the fourth step. If people are kept informed and hear the message over and over they will be more involved in the change process.

The fifth step is to give people the power to make the change happen. This means removing obstacles giving people the resources they need and encouraging them to take action. When people feel capable and supported they are more likely to try things and help with the change.

One thing that makes John P. Katter's model special is that it emphasizes getting some wins. This means achieving some successes early on which helps build trust reinforces commitment and keeps the change process moving. These successes show that the change is working and can help reduce doubts and opposition.

The seventh step is to build on early successes and generate further change. Instead of declaring the change complete too early, companies should use the momentum gained from initial successes to implement deeper and broader transformations. This stage ensures that change is not merely superficial but is fully integrated into the organization's systems and processes.

Finally, the eighth step is to anchor new approaches in the organizational culture. This involves ensuring that new values, behaviors, and practices become embedded in the way the organization operates on a daily basis. When change becomes part of the organizational culture, it is more likely to be sustained over time and to shape the organization's identity. Many people have studied how well John P. Katter's model works. According to Shimon L. Appelbaum and others the model is still useful today because it is clear and gives advice even though it may not fully capture how complicated modern companies are. Julian Pollack and Rachel Pollack also point out that the model is very helpful for managing change projects especially when strong leadership and clear direction are needed.

One of the points of John P. Katter's model is its focus on leadership and communication. It recognizes that for change to be successful people need to be willing to get on board and commit to it not just have a plan. However, some critics say the model assumes that change should come from the top down which may not work well in companies that are more flexible or have more employee involvement.

In the end John P. Katter's Change Model gives companies a practical way to manage change. By focusing on why change's necessary leadership, communication and achieving successes along the way it provides valuable guidance for making and sustaining change. Even though it has some limitations it remains the used and influential model, in both academic and professional settings. The final steps of anchoring change in organizational culture contribute directly to the stabilization of the work environment and the sustainability of change outcomes.

Figure 2: Kotter's 8-Step Change Model

Kotter's 8-Step Change Model



Source: John Kotter

III. McKinsey 7S Model

The McKinsey 7S Model is a framework that helps organizations change. It was developed by consultants at McKinsey & Company including Thomas J. Peters and Robert H. Waterman. They said that for an organization to change all parts of the organization must work together.

The McKinsey 7S Model is made up of seven elements. These elements are:

- * Strategy: This is the plan the organization uses to achieve its goals.
- * Structure: This is how the organization is set up including who reports to who.
- * Systems: These are the processes and procedures the organization uses every day.
- * Values: These are the core beliefs of the organization and shape how people behave.
- * Style: This is the way leaders manage the organization.
- * Staff: This is the people who work for the organization.
- * Skills: These are the things the organization and its employees good at.

The McKinsey 7S Model says that some of these elements are "hard" and some are "soft". The hard elements are things like strategy and structure. The soft elements are things like

shared values and style. The model says that both hard and soft elements are important for an organization to change.

The McKinsey 7S Model is helpful because it looks at the organization as a whole. It does not just look at one part of the organization. For example, if an organization wants to change its strategy it must also change its staff skills and organizational culture. If it does not the change will not work.

The McKinsey 7S Model is particularly useful when an organization is changing. It helps the organization see what is not working and what needs to be changed. For instance, if an organization changes its structure it must also change its systems and leadership style.

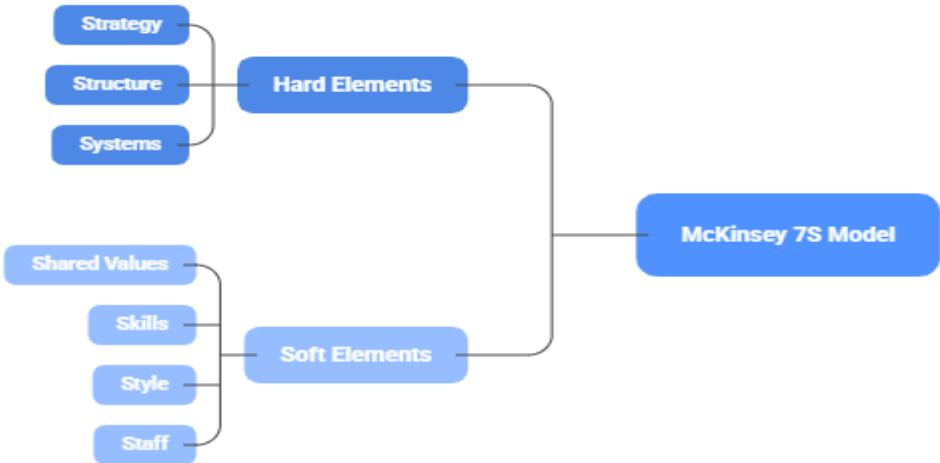
The McKinsey 7S Model is a tool for planning and evaluating change. It helps organizations see where they are now and where they want to be. Then it helps them make a plan to get there.

One of the things about the McKinsey 7S Model is that it can be used by any type of organization. However, it can be hard to use because it has many elements. The model does not give a step-by-step plan for change. Instead it gives a framework for analyzing and aligning the organization.

In conclusion, the McKinsey 7S Model is a framework for organizations that want to change. It looks at the organization as a whole. Helps it make sure all parts are working together. This is important for making change that lasts. The McKinsey 7S Model is a tool, for any organization that wants to change and be successful.

Figure 3: McKinsey 7S Model for Organizational Success

McKinsey 7S Model for Organizational Success



Source: McKinsey & Company

IV. Continuous Improvement Approach (Kaizen)

The Continuous Improvement Approach, which is also known as Kaizen is a way of thinking about change that says we should make improvements all the time. Kaizen is an idea that started in factories. It is different from making changes all at once. Instead Kaizen is about making changes every day to get better and better. The word Kaizen actually means "change for the better".

Kaizen was made popular by a man named Masaaki Imai in 1986. He said that Kaizen is not a set of rules but a way of thinking that everyone in a company should have. It is about getting everyone involved in making things from the boss to the people who work on the front lines. Everyone should help find problems and come up with ideas to make things better.

One of the ideas of Kaizen is that making things better is something we should always be doing. We should not wait for something to happen but instead make small changes every day. These changes can be things like making work more efficient reducing waste or making things quality. Because these changes are small they are easier to make. People are less likely to resist them.

Another important thing about Kaizen is that it gets everyone involved. Manuel F. Suárez-Barraza and some other people said in 2011 that Kaizen relies on people working together to make things better. This can be done through things like suggestion boxes, quality circles and teams working together to solve problems. When everyone is involved it makes people more engaged, motivated and happy with their work.

Lots of research has shown that Kaizen is effective. Alain P. Brunet and Stephen New found in 2003 that companies that use Kaizen do better have quality and are better at learning. When companies always look for ways to improve they can stay competitive.

Kaizen is different from making changes all at once. While big changes can be good sometimes Kaizen is better when we need to make changes every day to get better. Both ways have their place. Kaizen is good when we need to keep adapting and improving over time.

However, Kaizen is not perfect. Sometimes, we need to make changes quickly, and Kaizen is not suitable for that. Also, for Kaizen to work, companies need to be committed to it, have leaders who support it, and foster a culture that encourages learning and experimentation.

For managers using Kaizen means creating a culture where everyone is always looking for ways to improve. It means encouraging people to share their ideas and giving them the power to make changes. Managers also need to make sure there are systems, in place to evaluate and use the ideas that people come up with.

In the end Kaizen is a way to make companies better. It gets everyone involved helps companies do better and builds a culture where people are engaged and motivated. While it may not be the way to make big changes it is a good way to keep getting better every day.

V. Bridges' Transition Model (Human Perspective)

William Bridges Transition Model gives us a way to think about change in organizations. It focuses on how people feel and think when things change rather than just looking at the

changes themselves. A lot of models for change look at things like structures and systems but Bridges says that if people do not feel okay about the changes then the changes will not work.

There is a difference between change and transition (Bridges, 2009) .Change is when something outside of us changes like a boss or a new computer system. Transition is what happens inside of us when we try to get used to these changes. Even if the changes are well planned they can still fail if people are not helped to deal with their feelings about the changes.

William Bridges model says that there are three stages to transition.

* The first stage is called Ending, Losing and Letting Go. This is when people have to let go of the way of doing things. They may feel sad, angry or scared. They may not want to change because they are comfortable with the way things. Managers need to be understanding and communicate clearly during this time.

* The second stage is called The Neutral Zone. This is when the old way is gone. The new way is not fully in place yet. People may feel confused and unsure of what to do. They may not be as productive as they used to be.. This stage can also be a time for new ideas and creativity.

* The third stage is called The New Beginning. This is when people start to feel okay about the changes. They begin to see the things about the new way and they start to feel excited about it. Managers should celebrate the successes. Remind people of the goals.

This model is not for organizations. It can also be used to help people with changes in their lives. For example when people change jobs or move to a city they go through a transition.

One of the things about William Bridges model is that it focuses on peoples feelings. It says that managers should be understanding and communicate clearly.. It does not give a lot of guidance on the technical aspects of change. So it is best used with models.

Managers need to remember that people are all at stages of transition. Some people may be feeling sad about the changes while others may be feeling excited. Managers need to be flexible and help each person in the way that they need.

In the end William Bridges Transition Model is a helpful way to think about change. It reminds us that change is not about systems and structures but about people and their feelings. By using this model organizations can help people adjust to changes and feel good, about the way of doing things.

VI. Learning Organization Approach (The Fifth Discipline)

The Learning Organization approach, developed by Peter M. Senge gives a long-term view on change.

This approach does not see change as a one-time event. Instead it focuses on building an organizations ability to learn all the time.

According to Senge successful change happens when organizations learn at all levels. This helps them adapt, innovate and evolve in response to a changing environment.

The Learning Organization is defined as an organization where people keep expanding their skills. They also develop ways of thinking and work together towards common goals.

Senge identifies five areas that form the foundation of such organizations:

- Systems Thinking:

This area combines all other areas. It involves understanding the organization as a whole seeing how things are connected and identifying patterns.

This perspective helps organizations solve problems from the root, not the symptoms.

- Personal Mastery:

This area focuses on learning and self-growth. Employees are encouraged to improve their skills and clarify their vision.

This contributes to the organizations growth.

- Mental Models:

These are assumptions and beliefs that influence how individuals see and respond to situations.

Challenging and changing these models is key to being open to change.

- Shared Vision:

A shared vision aligns employees around goals and creates a sense of purpose.

When individuals are committed to a vision they are more motivated to support and sustain change.

- Team Learning:

This area emphasizes working and solving problems as a team.

Through talking and sharing knowledge teams can develop insights that're more than what individuals can do alone.

The Learning Organization approach shows that change is most effective when it is ongoing and part of the culture.

According to David A. Garvin organizations must develop processes for creating, getting and sharing knowledge.

They must also change behavior based on insights.

This ensures that learning leads to improvements in performance.

Victoria J. Marsick and Karen E. Watkins emphasize the importance of a learning culture.

They argue that organizations that invest in learning improve employee growth and adaptability, innovation and long-term effectiveness.

One of the strengths of this approach is that it is proactive.

Of reacting to change learning organizations prepare for it by continuously developing their capabilities.

However implementing this model can be challenging.

It requires cultural change, leadership commitment and long-term investment.

From a perspective building a learning organization involves encouraging open communication.

It also involves supporting experimentation and creating systems that facilitate knowledge sharing.

Leaders must model learning behaviors. Promote a culture where mistakes are seen as opportunities for growth.

In conclusion the Learning Organization approach provides a framework for managing change.

By emphasizing learning, systems thinking and collective development it enables organizations to remain adaptable, innovative and resilient over time.

The Learning Organization approach helps organizations to learn and adapt to change.

It also enables them to innovate and evolve in response to a changing environment.

The Learning Organization approach is a tool, for organizations that want to stay ahead in a dynamic environment.

VII. Human-Centered Change Perspective (Meaning & Motivation)

The human-centered change perspective says that for an organization to really change it is not about the structure and the plans but also about how the employees feel about their work and what drives them. This approach thinks that people are more likely to accept and support change when they understand why it is happening and how it fits with what they believe in. Of just using rewards or punishments to get people to do things this perspective says that it is really important for people to want to do something because it means something to them.

Daniel H. Pink talked about this in 2011. He said that when people are motivated from the inside they do a job. He found that there are three things that make people motivated:

* **Autonomy:** People want to be able to make their own decisions and have control over their work.

* **Mastery:** People want to get better at what they do and be good at it.

* **Purpose:** People want to feel like their work's important and means something.

When it comes to changing an organization, purpose is very important. When employees believe the change will make a difference, they are more likely to support it and work hard to make it happen. If they do not see its value, they may not care and may even resist the change

Adam M. Grant also talked about this in 2012. He said that when people know that their work is helping others they are more motivated and do a job. So when organizations are making changes they should help employees see how their work is making a difference.

This way of thinking is also related to the idea of organizational scholarship, which Jane E. Dutton and Scott Sonenshein talked about in 2007. They said that organizations should focus on the things, like strengths and virtues and try to make people feel positive emotions, like hope and inspiration. This can help people be more resilient and open to change.

One of the things we can learn from the human-centered perspective is that employees are not just people who have to follow orders but they are also people who try to make sense of things. How they think about the change will affect how they respond to it. So leaders should not just tell people what is changing. Also explain why it is important. They should create a story that connects the organizations goals to the employees values.

It is also really important for the organizations vision to match the employees values. When people believe in what the organization stands for they are more likely to be motivated and work hard. This helps people feel like they belong and are part of something, than themselves.

For managers this means that they should design changes that take into account the purpose, participation and recognition of employees. They should give people autonomy help them develop their skills and show them how their work is making a difference. They should also create opportunities for people to see the impact of their work.

In the end the human-centered change perspective shows that meaning and motivation are really important for organizations to change. By connecting values to the organizations vision and helping people see the purpose of their work organizations can get people more engaged reduce resistance and make changes that last.

2.5 Organizational Culture and its Role in Transformation

Organizational culture is about the shared values, beliefs and practices that shape how people behave within a company. It's like the "glue" that holds everyone together. In times of change culture can either help or hurt the success of new plans.

According to Edgar H. Schein and Peter A. Schein organizational culture works on levels. There are things you can see, like structures and processes. Then there are down assumptions that are hard to change. If you don't address these layers your transformation efforts might not work.

The Competing Values Framework by Kim S. Cameron and Robert E. Quinn helps us understand types of cultures. There are four types: clan, adhocracy, market and hierarchy. Each type has priorities. Understanding your company's culture type helps you figure out what's not working and make changes.

A key idea in changing culture is the "Culture Web." It shows how different elements like routines, rituals and power structures shape your company's culture. You need to realign these elements to support strategies. As Mats Alvesson and Stefan Sveningsson note, changing culture takes time, effort and strong leadership.

From a standpoint your company's culture must align with your goals. Leaders must shape culture by promoting desired behaviors redefining values and modeling change. If culture and strategy aren't aligned good plans can fail.

In organizational culture plays a huge role, in the success or failure of big changes. By understanding culture and making changes to it companies can create an environment that supports innovation, adaptability and lasting change.

2.6 Work Environment and Organizational Climate

Organizations do not operate in isolation; they are continuously influenced by their external environment, which shapes both their strategic choices and internal functioning. This environment consists of external resources and conditions such as skilled labor, technology, financial capital, and institutional frameworks. It is commonly divided into two dimensions: the specific environment and the general environment.

The specific environment includes actors that directly interact with the organization, such as customers, competitors, suppliers, and labor unions. These actors exert immediate pressure on organizational operations, especially during periods of transformation. For instance, in the context of organizational change such as the transition from CNL to BNH, competitive dynamics and evolving customer expectations can significantly influence internal structures and processes. The general environment, on the other hand, encompasses broader factors such as economic conditions, legal frameworks, and technological developments, which create the overall context within which organizations must adapt in order to remain viable.

A key characteristic of the external environment is uncertainty, which directly affects organizational stability. Environmental uncertainty is typically driven by three main factors: complexity, rate of change, and resource availability. High complexity makes it difficult for organizations to interpret and respond to external signals, while rapid environmental change—particularly in sectors such as banking—creates continuous pressure for adaptation. Additionally, limited resource availability intensifies internal competition and tension, further destabilizing organizational processes.

These external pressures do not only influence organizational strategies but also shape internal work conditions and employee experiences. This leads to the importance of understanding the work environment and organizational climate as internal reflections of external dynamics. The work environment refers to the structural and physical conditions in which employees operate, including workspace design, technological tools, and organizational systems. In contrast, organizational climate represents employees' shared perceptions and emotional responses toward organizational practices and procedures.

According to Schneider, organizational climate reflects how employees interpret their work environment, influencing their motivation, engagement, and organizational commitment. From a multilevel perspective, Kozlowski and Klein emphasize that climate is constructed through interactions at individual, team, and organizational levels, with leadership playing a central role in shaping these perceptions.

During periods of deep organizational change, environmental uncertainty often translates into internal instability. Employees may experience stress, confusion, and resistance as they

attempt to adapt to new structures and expectations. This highlights the critical role of a supportive work environment in stabilizing the organizational climate. Elements such as transparent communication, adequate resources, and supportive leadership can reduce uncertainty and foster a sense of security among employees.

Furthermore, the interaction between work environment and organizational climate significantly influences employee creativity and performance. As highlighted by Amabile and Pratt, a supportive and resource-rich environment enhances engagement and innovation by positively shaping employees' psychological experiences.

In this sense, organizational stability during change is not only a structural outcome but also a psychological one. Organizations must actively manage both their external environment and internal conditions to ensure a balanced and adaptive system. Failure to align these dimensions may lead to increased resistance, reduced performance, and organizational instability, whereas effective management can promote resilience, adaptability, and long-term success.

2.7 Organizational Stability

Organizational stability can be conceptualized as the capacity of an organization to sustain coherence, continuity, and functional equilibrium while navigating ongoing internal and external pressures (Burns & Stalker, 1961; Scott, 2003). Rather than denoting rigidity or resistance to change, stability reflects a dynamic capability through which organizations preserve core structures and organizing principles while simultaneously adapting to evolving environmental conditions (Weick & Quinn, 1999; Meyer, Brooks, & Goes, 1990). In this sense, stability is not the antithesis of change, but rather a complementary and enabling condition that supports adaptive continuity. This perspective aligns closely with the literature on organizational resilience, which emphasizes the ability to absorb disturbances and reconfigure while maintaining identity and functioning over time (Hannan & Freeman, 1984; Duchek, 2020).

From a structural standpoint, organizational stability is grounded in the persistence, alignment, and institutionalization of roles, hierarchies, and formalized procedures that ensure coordination and predictability (Mintzberg, 1979; Pugh et al., 1968). These structural arrangements provide a reliable framework within which organizational activities can be enacted, thereby reducing uncertainty and enabling efficient performance. However, the literature cautions against equating stability with structural rigidity; excessive formalization may constrain responsiveness and limit the organization's capacity to adapt to environmental complexity. This underscores the importance of achieving a dynamic balance between stability and flexibility, as highlighted in contingency-based perspectives (Lawrence & Lorsch, 1967).

At the psychological level, stability is reflected in employees' perceptions of security, clarity, and continuity within their work environment (Kahn, 1990). Such perceptions play a critical role in shaping individual engagement and sensemaking processes. A stable organizational context fosters psychological safety, defined as a shared belief that the work environment is conducive to interpersonal risk-taking (Edmondson, 1999). This becomes particularly salient during periods of change, where heightened uncertainty may disrupt cognitive and emotional alignment, weaken organizational identification, and undermine performance. Stability, in this

regard, provides an anchoring function that supports employee adaptation and sustained involvement.

From a social and relational perspective, organizational stability emerges through the durability and quality of interactions among organizational members. Trust, shared norms, and patterns of communication contribute to the reproduction of a stable social order that facilitates coordination and collective action (Giddens, 1984). These relational infrastructures enable organizations to absorb shocks, maintain cohesion, and support ongoing sensemaking even as formal structures are reconfigured. Stability, therefore, is not only embedded in formal systems but also enacted through recurrent social practices.

Within the context of organizational change, stability should be understood as an emergent and continuously reconstructed condition rather than a fixed end-state. Classical models, such as Lewin's (1951) unfreeze–change–refreeze framework, conceptualize stability as a temporarily re-established equilibrium following disruption. More contemporary perspectives extend this view by emphasizing the ongoing and iterative nature of change processes (Weick & Quinn, 1999), suggesting that stability is continuously negotiated rather than definitively achieved. Similarly, Kotter (1996) highlights the necessity of institutionalizing new practices to restore coherence and prevent regression, reinforcing the idea that stability is actively produced through organizational action.

In the context of this study, organizational stability is examined within a setting of deep institutional transformation, where structural, functional, and cultural shifts significantly reshape the work environment. The transition toward a banking model introduces new performance expectations, role redefinitions, and operational logics, which may initially disrupt established routines and perceptions of stability. Consequently, stability is approached not as a pre-existing condition, but as an outcome of ongoing adaptation processes within the organization, particularly as employees navigate and make sense of changes in their daily work environment.

Overall, organizational stability can be understood as a multidimensional and dynamic construct encompassing structural consistency, psychological security, and social cohesion. Its primary function is not to inhibit change but to provide the conditions under which change can be meaningfully integrated, sustained, and normalized over time. In this regard, stability constitutes a foundational mechanism through which organizations maintain continuity while evolving, thereby reconciling the tension between persistence and transformation.

2.8 Communication and Leadership During Change

Leadership and communication are really connected when it comes to changing an organization. Leadership gives the organization direction and a vision for change while communication makes sure everyone understands and is on board with this vision. Leadership is about guiding people and influencing them while communication is about how people see and accept change. It is the connection between what the organization wants to do and how employees behave.

Some people, like Bernard M. Bass and Ronald E. Riggio think that a certain kind of leadership is really good during times of change. This kind of leadership called leadership inspires people by giving them a clear idea of what is happening, encouraging new ideas and

paying attention to individual needs. This kind of leader helps people commit to and engage with the change than just doing what they are told. They build trust and motivate people, which helps reduce resistance to change and makes people feel like they are working together.

Communication is just as important as leadership when it comes to change. Jens Frahm and Kerry Brown said that communication should not just be about giving people information. It should be honest, consistent and allow for feedback. People need to know what is changing. They also need to be able to ask questions and express their concerns. This helps reduce uncertainty and makes people feel more involved.

Leaders and communication are closely linked. Gary Yukl said that good leaders are not just good at making decisions but at communicating. How leaders behave affects how communication is received. For example leaders who are open and friendly are more likely to create an trusting environment where people feel comfortable communicating.

When an organization is going through a change, leadership and communication become even more important. If leaders are not doing a job or if communication is poor it can lead to confusion and resistance.. If leaders are strong and communication is clear and honest it can help the organization stay stable and productive. Leaders need to be visible and communicate regularly to help people navigate the change.

The way leadership and communication work together is also important for building trust. Leaders build credibility by being consistent and communication helps by being transparent and open. This creates an environment where people feel informed and valued which it's necessary for successful change.

Organizations need to pay attention to both leadership and communication when they are going through a change. This means helping leaders develop their communication skills making sure the message is consistent, throughout the organization and creating ways for people to participate. If they do not do this it can lead to misunderstandings and resistance. The change may not be successful.

In the end leadership and communication work together to help organizations change. Transformational leadership gives the vision and direction while good communication makes sure people understand and are engaged. They need to work to reduce uncertainty build trust and make the change successful and lasting.

29 Human Reactions and Psychological Responses to Change

Organizational change is not about restructuring or new strategies; it's also a very human experience. When change happens employees react in ways depending on how they see things how they feel and what's going on in their personal lives. These reactions can range from feeling anxious, scared and resistant to feeling okay engaged and committed. Understanding how people react emotionally is key to managing change and supporting employees through it.

One helpful way to understand responses to change is the Change Curve. This model was originally designed to describe how people deal with grief. Its also used in workplaces to

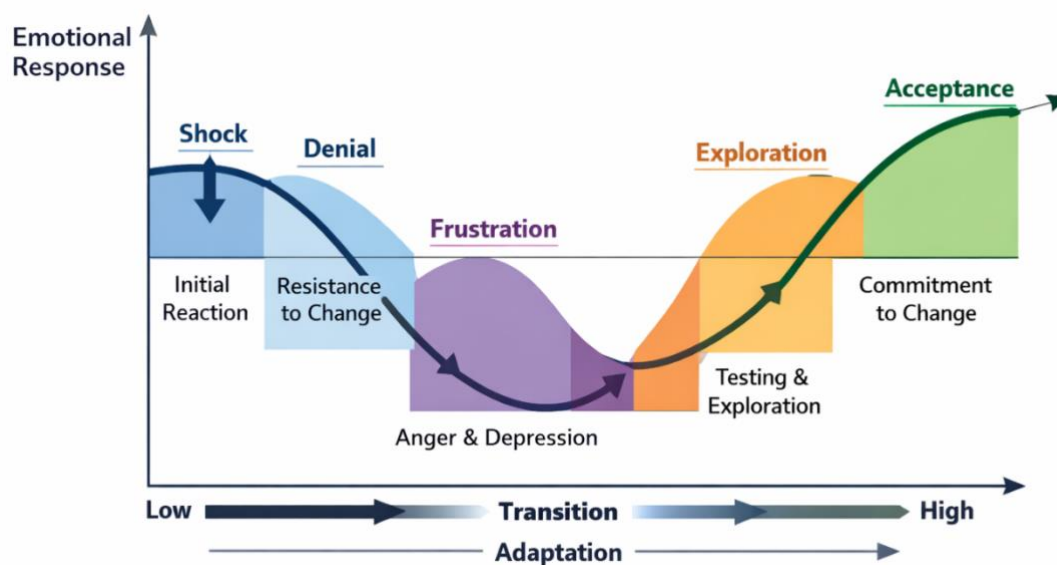
explain how individuals react to change. Employees usually go through stages like denial, frustration, depression, experimentation and acceptance. These stages show that resistance isn't always about opposing change; it's often an emotional response to uncertainty and loss.

The Change Curve provides a visual and dynamic representation of the emotional journey individuals experience during organizational change. It illustrates how employees' emotional states evolve over time, typically moving from initial shock and denial to frustration, depression, experimentation, and finally acceptance and commitment. This curve highlights that emotional reactions are not static but fluctuate as individuals process change.

As shown in Figure 1.X, employees often begin with a sense of uncertainty and disbelief, followed by resistance and negative emotions such as frustration or anxiety. Over time, as they start to understand the change and its implications, they gradually move into a phase of exploration, where they test new behaviors and perspectives. Ultimately, most individuals reach a stage of acceptance, where they adapt to the new reality and become more engaged.

The Change Curve is particularly useful for managers because it emphasizes the need to provide different types of support at different stages. For example, during the early stages, clear communication and reassurance are essential, while in later stages, encouragement and involvement become more important. This reinforces the idea that managing change effectively requires not only structural adjustments but also continuous attention to employees' emotional and psychological needs.

Figure 4: Change Curve (Emotional Response to Organizational Change)



Source: Adapted from Elisabeth Kübler-Ross (1969)

William Bridges makes a distinction between change and transition. Change refers to events like restructuring or new systems. Transition is the internal process individuals go through to adapt. Bridges identifies three phases of transition:

* Ending, Losing and Letting Go (Old Status Quo): Employees feel a sense of loss as they move away from routines and identities. This phase is often linked to resistance, fear and uncertainty.

* Neutral Zone: A period of ambiguity where the old ways have ended but the new ones are not yet fully established. While this phase can be uncomfortable it's also a time for learning, creativity and adaptation.

* New Beginning: Employees start to accept and embrace the change developing identities, roles and ways of working.

This model highlights that successful change management requires attention not to external implementation but also to employees' internal adjustment processes. Change Curve and Bridges transition theory help us understand how people process change over time.

The psychological responses to change can also be understood through a process-oriented perspective. According to Jennifer M. George and Gareth R. Jones individual reactions to change evolve over time and are influenced by factors such as experiences, perceived fairness and the level of control individuals feel they have. Employees are more likely to respond when they perceive change as beneficial and when they are given opportunities to participate in the process.

Resistance to change is another psychological response that operates at multiple levels. As emphasized by Alannah E. Rafferty and Narnia L. Jimmieson resistance is not simply an attitude but a complex phenomenon influenced by individual, team and organizational factors. These include communication quality, leadership support culture and the perceived impact of change on employees' roles and identities. Understanding resistance as a dynamic process allows organizations to address its root causes rather than merely its symptoms.

During periods of change emotional responses can significantly affect employee being and organizational performance. High levels of uncertainty and perceived threat may lead to stress decreased motivation and reduced productivity. Conversely when employees feel supported and informed they are more likely to experience emotions such as hope, engagement and commitment. This underscores the importance of providing support, clear communication and opportunities for involvement throughout the change process.

From a perspective organizations must actively manage employees' psychological responses to change. This involves recognizing reactions as legitimate providing support mechanisms such as coaching or training and fostering an environment of trust and openness. Leaders should also pay attention to the different stages employees may be, in and adapt their approach accordingly offering reassurance during periods of uncertainty and encouragement during phases of adaptation.

In conclusion human reactions to change are complex and multifaceted shaped by cognitive and contextual factors. By understanding and addressing these psychological responses organizations can reduce resistance support employee well-being. Increase the likelihood of successful and sustainable change.

2.10 Change Resistance: Causes and Management Strategies

Resistance to change is something that happens a lot in organizations when they are trying to transform. It is pretty normal for people to resist change. Of thinking that resistance to change is all bad we should try to understand it. People resist change for reasons, such as they are not sure what is going on they are scared of what they do not know they feel like they are losing control or they are worried about their job.

We can look at resistance to change in three ways: what people think, how people feel and what people do. For example people might think that the change is not necessary or that it is not an idea. They might feel scared, anxious or frustrated. They might do things like not follow the rules or work against the change. These are all part of resistance to change. It is not just one thing.

Some people, like Jeffrey D. Ford, Laurie W. Ford and Angelo D'Amelio think that resistance to change can actually be helpful. It can give us feedback about what's not working with the change. People might resist change because they see problems with the way it is being done like if it is not planned well or if people are not told what is going on. So resistance to change can actually help us make the change better.

There are reasons why people resist change. Sometimes it is because they do not trust the people in charge or they do not know what is going on or they are scared of losing their job or status. It can also be because they just do not like change. The culture and leadership of the organization can also affect how people react to change.

To deal with resistance to change organizations need to do some things. One important thing is to involve people in the change process. When people are included and can help make decisions they are more likely to feel like they're part of it and want it to work. This can help reduce uncertainty and make people more accepting of the change.

Another important thing is to educate people and communicate clearly. If people know what is going on and why they are more likely to understand and accept the change. We should tell people the truth. Give them a chance to talk about their concerns.

We also need to negotiate and support people. If people are going to lose something because of the change we might need to offer them something in return. We should also help people learn skills and feel confident about the change.

Some people have said that we need to understand how people feel about change. If people feel respected and included they are more likely to accept the change.

To manage resistance to change leaders need to be proactive and understanding. They should expect resistance to happen and deal with it in a way. If we can figure out why people are resisting change and do something about it we can actually make the change better.

In the end resistance, to change is a part of changing an organization. If we can understand why it happens and do things to address it we can make the change more successful. Resistance to change can actually be a thing if we use it to learn and improve.

2.11 Post-Change Stabilization and Restoration

Post change stabilization is an important part of the change process. It is also known as the refreezing stage. When we think about change we usually think about starting it and putting it into action. It is just as important to make sure that the new ways of doing things stick around for a long time. This stage is about making sure that new behaviors and processes become a normal part of how the organization works and what the organization is all about.

The idea of refreezing comes from Kurt Lewin, who wrote about it in 1947. He said that change happens in three stages: unfreezing, changing and refreezing. In the refreezing stage we want to make sure that the organization is stable after the change. We do this by reinforcing the ways of working. If we do not do this there is a risk that people will go back to their old habits and the change will not be effective.

One of the things about post change stabilization is making sure that the formal systems in the organization match up with the changes. Thomas G. Cummings and Christopher G. Worley talked about this in 2014. They said that things like performance management and reward systems need to reflect the behaviors. When people see that these systems are consistent with the changes they are more likely to adopt them and keep using them.

It is also very important to make people feel safe and secure during this time. Change can be very disrupting to peoples sense of stability. So leaders need to work to rebuild trust and create an environment where people feel confident in the new system. This means giving people information about their roles and what is expected of them as well as recognizing and rewarding positive behaviors.

Armenakis A. Armenakis and Stanley G. Harris also wrote about how to make change stick. They said that we need to keep communicating make sure leaders are supportive and integrate the values into everyday practices. This way people will see the change as a part of the organization not just a temporary thing.

Another important thing is to keep monitoring and getting feedback. We need to check if the changes are working and if there are any problems. We can use things like employee surveys to see if people are having trouble with the changes. This way we can take action to fix any problems before they get too big.

From a management perspective making change stick requires being consistent reinforcing the changes and being able to adapt. Leaders need to keep modeling the behaviors provide support and address any challenges that come up. Training and development programs can also help people get the skills and confidence they need to work in the environment.

In the end post change stabilization is crucial for making sure that organizational transformation is successful. By making sure the systems and structures match up with the changes making people feel safe and secure and integrating the changes, into the organization we can prevent people from going to their old ways and make the new ways of working stick. The refreezing stage is not the end of change it is the beginning of a new and stable organization.

CHAPTER 2 — DATA AND METHODS

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This chapter presents the practical part of this research. After discussing the theoretical framework in Chapter 1, we now focus on the organization studied and the methods used to collect and analyze data.

The aim of this chapter is to explain where the study was conducted and how the research was carried out. It includes a presentation of the case study organization and a description of the methodological approach adopted.

This chapter is divided into two sections. The first section presents the organizational context, while the second section explains the research methodology, including data collection and analysis methods.

Section 1. Organizational Context (Case Study)

This section presents the organization where the study was conducted. Understanding the organization is important to better analyze the changes that occurred and their impact on the work environment and organizational stability.

In this section, we provide general information about the organization, including its history, structure, activities, and main characteristics. We also present the organizational changes that have been implemented.

This overview helps to better understand the context of the study before moving to the analysis.

1.1 Presentation of the Organization

The *Banque Nationale de l'Habitat (BNH)* is a public financial institution operating within the Algerian banking sector, with a specific focus on housing finance and real estate development. It functions under the legal and regulatory framework governing banking institutions in Algeria, which defines its operational scope, prudential requirements, and supervisory mechanisms.

Legally, BNH is established as a joint-stock company (*Société Par Actions - SPA*), which grants it a hybrid nature combining public ownership with managerial and financial autonomy. This structure allows the bank to operate according to market-oriented principles while still fulfilling strategic public policy objectives, particularly in the housing sector.

BNH was officially created on December 29, 2022, marking a significant institutional transition in Algeria's housing finance ecosystem. The bank is entirely owned by the Algerian State, represented by the Ministry of Housing, Urban Planning and the City, as well as the Ministry of Finance. Its share capital amounts to 80 billion Algerian dinars, reflecting the State's strong financial commitment to supporting the institution and ensuring its sustainability.

In terms of human and organizational capacity, BNH employs more than 1,500 staff members, including administrative personnel, financial analysts, engineers, and technical experts. This diversified workforce enables the bank to address the multidimensional nature of

housing finance, which requires both financial expertise and technical knowledge related to construction and urban development.

The bank's headquarters is located in Bab Ezzouar (Algiers), a strategic business district, and it benefits from a growing national presence across the 58 wilayas of Algeria. This territorial coverage enhances its accessibility and supports its mission of financing housing projects nationwide.

Furthermore, BNH is not limited to traditional banking activities; it also operates within an extended institutional ecosystem. It owns a fully controlled subsidiary, the *École Supérieure des Métiers du Bâtiment (ESMB)*, which provides higher education and professional training in construction-related fields. In addition, the bank holds participations in specialized entities such as *IMARA SPA* (a technical studies office created in partnership with EPAU) and *AKARAT ISTITMARE SPA*, thereby strengthening its involvement across the entire housing value chain.

Overall, BNH represents a strategic financial instrument designed to support public housing policies, stimulate economic growth in the construction sector, and facilitate access to housing for Algerian citizens.

Figure 5: Identity Card of Banque Nationale de l'Habitat (BNH) 2025

la carte d'identité de la Banque Nationale de l'Habitat 2025

Intitulé	Banque Nationale de l'Habitat	
Date de création	29 décembre 2022	
Propriétaire	100% état algérien représenté par le Ministère de l'Habitat, de l'Urbanisme et de la Ville ainsi que le Ministère des Finances	
Capital social	80 000 000 000 DA	
Capital Humain	+1500 Collaborateurs	
Adresse	Quartier des affaires Bab Ezzouar présentes dans les 58 wilayas de l'Algérie	
Filiale	Ecole Supérieure des Métiers du Bâtiment - ESMB Filiale 100% détenue par la BNH	
Participation	IMARA SPA bureau d'études créé en partenariat avec l'EPAU AKARAT ISTITMARE SPA	
Signature	Engagés à réaliser vos projets ملتزمون بتحقيق مشاريعكم	

Source: Banque Nationale de l'Habitat (BNH)

1.2 History and Evolution

The establishment of BNH is the result of a progressive institutional transformation that reflects broader changes in Algeria's housing finance system. Initially, housing-related financial activities were managed by the Caisse Nationale du Logement (CNL), which was created in 1991 as a public institution responsible for implementing state housing policies, particularly through financial assistance programs.

At the same time, the institutional environment of the construction and housing sector was supported by complementary bodies such as the Centre National d'Études et d'Animation de l'Entreprise du Bâtiment, des Travaux Publics et de l'Hydraulique (CNAT), which played a role in providing technical studies, professional guidance, and sectoral coordination for enterprises operating in construction, public works, and hydraulics. Although CNAT did not have a direct financial function, it contributed to structuring the sector and supporting its development during earlier phases of institutional organization.

Over time, the limitations of this administrative model became apparent, especially in the context of increasing demand for housing and the need for more diversified and sustainable financing mechanisms. As a result, a first major reform took place in 2018, when the CNL was transformed into an economic public enterprise (EPE) operating under the legal form of a joint-stock company (SPA). This transition marked a shift toward a more flexible and performance-oriented management approach.

The most significant transformation occurred in 2022, when the institution obtained official authorization to operate as a bank, leading to the creation of the Banque Nationale de l'Habitat. This transition represented a fundamental change in its mission and scope of activities, moving from a primarily administrative and support-oriented role to a fully-fledged financial intermediary capable of offering a wide range of banking products and services.

Following its establishment, BNH entered an operational phase characterized by the gradual deployment of its banking activities and infrastructure. Between 2024 and 2025, the bank expanded its network of branches and strengthened its organizational and regulatory framework through a series of internal decisions and reforms adopted by its Board of Directors. These reforms aimed to enhance efficiency, improve governance, and align the institution with modern banking standards.

In parallel, the bank has continued to build on the legacy of the CNL by maintaining its strong involvement in public housing programs, while also diversifying its activities to include commercial banking services, project financing, and technical studies.

This evolutionary trajectory highlights a strategic repositioning of the institution, from a state-managed housing fund to a key financial actor within the national banking system. It also illustrates the State's intention to modernize the housing finance sector by integrating it into a more dynamic and market-oriented framework.

To better understand the nature of institutional transformation, it is important to compare CNAT and CNL in terms of their structure, mission, and operational logic.

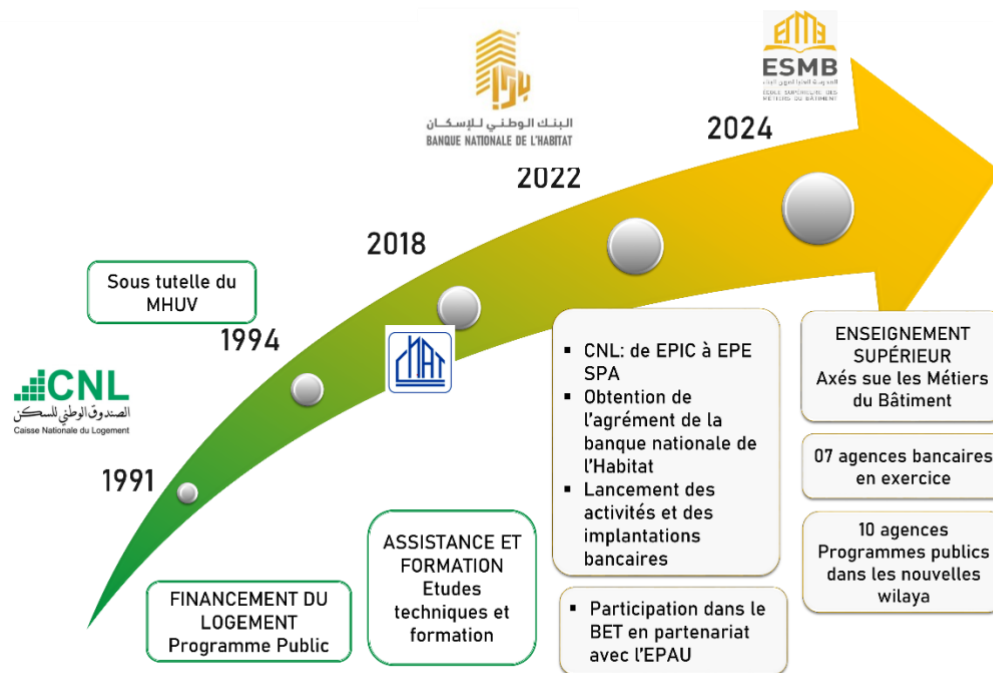
Table 01 : Comparative Overview of CNAT and CNL

Criteria	Centre National d'Études et d'Animation de l'Entreprise du Bâtiment, des Travaux Publics et de l'Hydraulique (CNAT)	Caisse Nationale du Logement (CNL)
Full Name	Centre National d'Études et d'Animation de l'Entreprise du Bâtiment, des Travaux Publics et de l'Hydraulique	Caisse Nationale du Logement
Year of Establishment	1980s (within the framework of public sector structuring)	1991
Year of Dissolution / Transformation	Dissolved in the 1990s (sectoral reorganization)	Transformed into EPE (SPA) in 2018 → Became BNH in 2022
Supervising Authority	Ministry of Public Works (with links to housing and hydraulics sectors)	Ministry of Housing, Urban Planning and the City
Main Mission	Technical studies, sector support, professional coordination in BTPH	Financing and supporting public housing policies
Nature of Institution	Public administrative support body (study and advisory role)	Public financial institution (later economic enterprise, then bank)
Core Activities	Studies, training, technical seminars, sector analysis	Housing subsidies, financial assistance, later banking services
Target Beneficiaries	Construction and public works enterprises (BTPH sector)	Citizens (housing applicants), real estate sector
Number of Employees	Limited (mainly experts and administrative staff)	Large workforce with national network (exact figures vary)
Geographical Presence	Centralized with limited extensions	Nationwide network (agencies and branches)
Publications / Outputs	Technical reports, professional guidelines (no regular journal)	Reports, official documents, policy-related publications
Current Status	No longer active	Active (transformed into Banque Nationale de l'Habitat)

This comparison highlights a clear shift from a technical and centralized structure (CNAT) toward a more complex and financially oriented institution (CNL), which introduced new sources of organizational instability and required adaptive mechanisms.

Figure 6: Evolution from CNL to Banque Nationale de l'Habitat

De la CNL à la Banque Nationale de l'Habitat



Source: Banque Nationale de l'Habitat (BNH)

Figure 7: Evolution of Institutional Identity (CNAT, CNL, and BNH Logos)



Source: Banque Nationale de l'Habitat (BNH)

1.3 Organizational Structure

The organizational structure of the *Banque Nationale de l'Habitat (BNH)* is designed according to a hierarchical and functional model that reflects both its banking nature and its strategic orientation toward the housing sector. This structure ensures a clear distribution of responsibilities, efficient decision-making processes, and effective coordination between different operational and support units.

At the top of the hierarchy is the Chief Executive Officer (Directeur Général), who is responsible for the overall management of the bank and the implementation of strategic decisions defined by the Board of Directors. The CEO is supported by several Deputy General Directorates (Directions Générales Adjointes – DGA), each overseeing a specific domain of activity. These include, among others:

- Information Technology and Digital Banking,
- Support Functions,
- Commitments and Financing,
- Operations (Exploitation),
- Control and Risk Management.

This multi-layered governance structure allows the bank to address the complexity of its operations, particularly in balancing financial performance, risk control, and public policy objectives.

In addition to these executive-level entities, BNH is composed of several central directorates, each specializing in a key functional area. These include the Directorate of Studies and Organization (*DEO*), the Internal Audit Directorate, and the Human Resources Directorate. The DEO plays a particularly strategic role, as it contributes to organizational development, performance improvement, and decision-making support.

Internally, the DEO is structured into multiple departments, including:

- Organization and Quality Department,
- Statistical Studies Department,
- Technical Studies Department,
- Project Management Office (PMO).

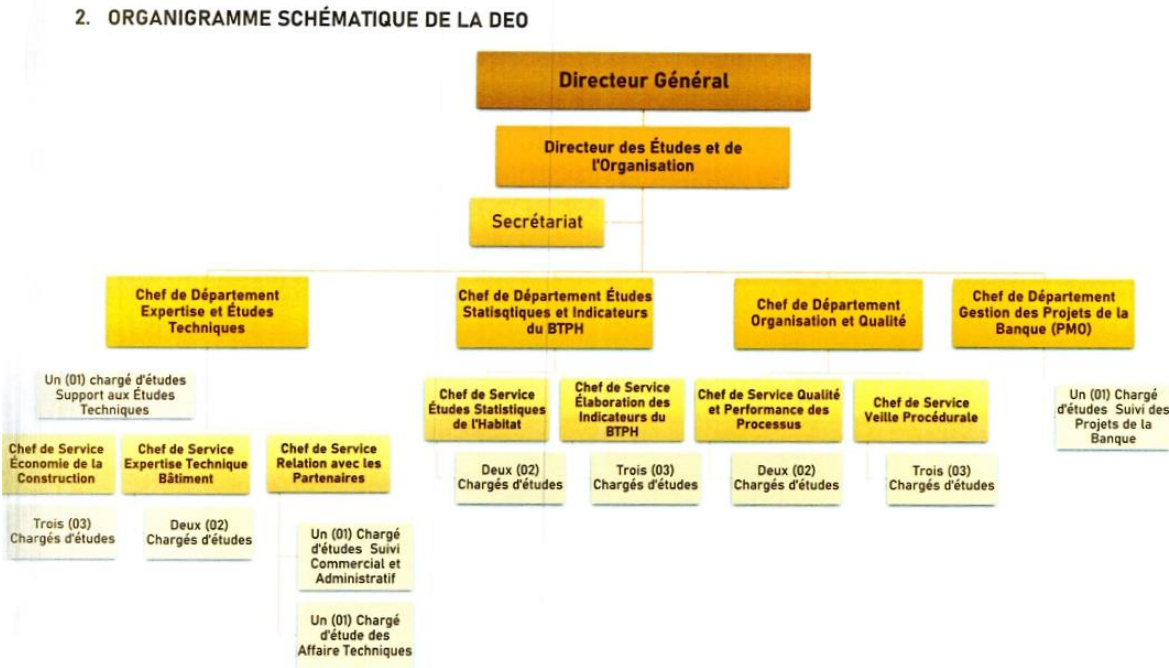
This internal configuration highlights the importance given to data analysis, technical expertise, and project governance within the bank.

Furthermore, BNH complements its central structure with a territorial network of banking branches, located in several major cities such as Algiers, Oran, Constantine, Biskra, and Béchar, with ongoing expansion plans to other regions. This decentralized presence enables the bank to ensure proximity to its clients and to effectively implement housing finance policies at the national level.

Overall, the organizational structure of BNH reflects a hybrid model that combines classical banking governance with sector-specific expertise, particularly in construction, housing, and public project financing.

To better illustrate the internal structure of the Directorate of Studies and Organization (DEO), the following figure presents its organizational breakdown, including its departments and service units.

Figure 8: Organizational Structure of the Directorate of Studies and Organization (DEO)



Source: Internal document, Banque Nationale de l'Habitat (BNH)

1.4 Business Sector and Activities

The *Banque Nationale de l'Habitat (BNH)* operates within the banking and financial sector, with a specialized focus on housing finance and the construction and public works sector (BTPH – Bâtiment, Travaux Publics et Hydraulique). Its positioning reflects a dual mission: functioning as a commercial bank while simultaneously supporting national housing policies and economic development.

BNH's core activities can be categorized into several complementary areas. First, the bank provides traditional banking **services**, including the management of deposits, current and savings accounts, and various means of payment such as checks, bank transfers, and electronic payment instruments. These services are offered to a wide range of clients, including individuals, professionals, and corporate entities.

Second, the bank plays a major role in credit provision, particularly in the field of real estate financing. It offers housing loans to individuals for different purposes, such as purchasing completed housing units, acquiring properties under construction (off-plan sales), self-construction, renovation, and extension projects. In addition, BNH provides financing solutions for businesses and real estate developers, including investment loans, consortium loans, and off-balance sheet commitments.

A distinctive feature of BNH is its strong involvement in public housing programs. The bank contributes to financing various government-supported housing schemes, such as:

- Public Assisted Housing (LPA),
- Rural Housing,
- Lease-to-own schemes,
- Public rental housing,
- State-supported construction programs.

In this context, BNH finances approximately 200,000 housing units annually, making it a key financial actor in the implementation of national housing strategies.

Beyond its banking activities, BNH is also engaged in technical and economic studies related to the construction sector. Through its specialized departments, the bank conducts price studies, develops construction cost indices, produces real estate market analyses, and provides technical expertise and consultancy services. These activities contribute to improving transparency, efficiency, and decision-making within the sector.

Moreover, the bank is involved in training and capacity building through its subsidiary, the *École Supérieure des Métiers du Bâtiment (ESMB)*, which offers higher education and professional training programs in areas related to construction and real estate project management.

In recent years, BNH has also strengthened its focus on digital banking and financial **innovation**, by developing remote banking services and electronic payment solutions. This digital transformation aims to enhance customer experience, improve operational efficiency, and align the bank with global banking trends.

In summary, BNH's activities go beyond those of a conventional bank, as it operates as an integrated financial and technical actor within the housing ecosystem, combining financing, expertise, and institutional support to address the challenges of the sector.

1.5 Human Resources Characteristics

Human resources constitute a central pillar in the operational effectiveness and strategic development of the *Banque Nationale de l'Habitat (BNH)*. The bank relies on a diversified and qualified workforce, composed of profiles such as financial analysts, engineers,

administrative staff, IT specialists, and experts in construction and housing-related fields. This diversity reflects the hybrid nature of the institution, which operates at the intersection of banking, technical expertise, and public policy implementation.

Recruitment within BNH is based on clearly defined criteria, including higher education qualifications, professional experience, and key competencies such as analytical thinking, communication skills, and adaptability. These requirements are aligned with the complexity of the bank's activities, particularly in areas such as risk assessment, project financing, and technical studies.

The organizational design of human resources follows a hierarchical structure, characterized by multiple levels of authority (top management, middle management, and operational staff). This structure ensures clarity in roles and responsibilities, facilitates control mechanisms, and supports coordinated decision-making processes.

From a quantitative perspective, the bank employs more than 1,500 collaborators, including a significant number of employees inherited from the former CNL. This legacy workforce represents both an asset and a challenge. On the one hand, it provides strong institutional knowledge and experience in managing public housing programs. On the other hand, it requires continuous reskilling and up skilling to adapt to the requirements of a modern banking environment.

In this regard, BNH has engaged in a process of human capital transformation, aiming to align employee competencies with its new strategic orientation as a banking institution. This transformation includes:

- Training programs to develop banking and financial skills,
- Integration of technical and digital competencies,
- Strengthening a performance-oriented culture,
- Promoting flexibility and innovation in work practices.

Moreover, the creation of the *École Supérieure des Métiers du Bâtiment (ESMB)* reflects a long-term strategic vision in human resource development. By investing in education and professional training, the bank not only ensures the continuous development of its internal workforce but also contributes to building a qualified talent pool for the broader construction and housing sector.

From an analytical perspective, BNH's HR model illustrates a transition from an administrative workforce model to a competency-based and performance-driven model. This shift is essential for supporting organizational change and sustaining competitiveness in an increasingly complex financial environment.

1.6 Information Systems and Digital Environment

The digital transformation of the *Banque Nationale de l'Habitat (BNH)* represents a fundamental dimension of its organizational evolution and strategic positioning. As a newly established bank emerging from a non-banking institution (CNL), BNH faces the dual challenge of building a modern information system while simultaneously integrating digital technologies into its operational processes.

The bank relies on a structured Information Systems (IS) framework, managed by a dedicated IT directorate. This system supports core banking operations, including account management, transaction processing, risk monitoring, and customer relationship management. In addition, BNH has implemented remote banking services (Banque à distance) and electronic payment systems (Monétique), enabling clients to access services more efficiently and securely.

Beyond the technical infrastructure, digital transformation at BNH can be analyzed as a strategic lever for organizational change. It contributes to:

- Improving operational efficiency through process automation,
- Enhancing service quality and customer experience,
- Strengthening transparency and traceability of financial operations,
- Facilitating decision-making through data availability and analytics.

Furthermore, the integration of digital technologies supports the bank's ambition to align with modern banking standards and compete within an increasingly digitalized financial sector. It also plays a key role in expanding financial inclusion, particularly by making banking services more accessible to populations involved in housing projects across different regions.

However, this transformation also raises several challenges. These include the need for significant financial investments in IT infrastructure, the management of cybersecurity risks, and the necessity of developing digital competencies among employees. This highlights the strong interdependence between digital transformation and human resource development, as the success of technological adoption largely depends on the skills and adaptability of the workforce.

From a theoretical perspective, BNH's digital evolution can be interpreted as part of a broader shift toward a digitally enabled banking model, where information systems are not only support tools but also key drivers of value creation and organizational performance.

In conclusion, the digital environment of BNH is not merely a technical component but a strategic foundation that underpins its transformation into a modern, efficient, and customer-oriented banking institution.

1.7 Description of the Organizational Change Implemented

The transformation of the *Banque Nationale de l'Habitat (BNH)* represents a profound organizational change process, characterized by structural, functional, and strategic reconfiguration. This change is primarily driven by the transition from the *Caisse Nationale du Logement (CNL)*—a public administrative entity—into a fully operational banking institution.

At the structural level, the change involved the introduction of a new organizational architecture, based on multiple Deputy General Directorates (DGA), specialized central directorates, and project-oriented units such as the Project Management Office (PMO). This shift reflects a move from a relatively centralized and administrative structure to a more complex, differentiated, and functionally specialized organization.

At the functional level, the transformation led to the expansion of the institution’s activities from a limited role focused on public housing assistance to a comprehensive banking function, including deposit management, credit provision, financial intermediation, and digital services. This required the redesign of internal processes, the implementation of new banking procedures, and the alignment with regulatory standards governing financial institutions.

From a technological perspective, the change included the integration of modern information systems and digital banking solutions, which play a critical role in supporting operational efficiency and service delivery. This digital shift is not only a technical upgrade but also a transformation in how the organization creates and delivers value.

In terms of human resources, the transformation necessitated a redefinition of roles, competencies, and organizational culture. Employees had to transition from an administrative logic to a performance-driven and customer-oriented mindset, supported by training and capacity-building initiatives.

From a theoretical standpoint, this transformation can be interpreted through the lens of organizational change theories, particularly:

- Transformational change, as it affects the core identity, mission, and structure of the organization;
- Planned change, since it is guided by strategic decisions and formal regulatory frameworks;
- Structural and cultural change, involving both formal reorganization and shifts in values and practices.

Moreover, the case of BNH illustrates a transition toward a hybrid organizational model, combining public service objectives with market-based banking operations. This dual orientation increases organizational complexity but also enhances its capacity to respond to both economic and social demands.

Overall, the implemented change is not incremental but rather systemic, affecting all dimensions of the organization and redefining its role within the national financial system.

The transformation from CNL to BNH represents a major institutional shift, involving structural, legal, and functional changes. The following table summarizes the key differences between the two entities.

Table 2: Transformation from CNL to BNH

Criteria	Caisse Nationale du Logement (CNL)	Banque Nationale de l’Habitat (BNH)
Year of Creation	1991	2022
Legal Status	Public institution (EPIC), later transformed into EPE (SPA) in 2018	Public bank (SPA)
Supervising Authority	Ministry of Housing, Urban Planning and the City	State-owned (Ministry of Housing & Ministry of Finance)

Main Role	Implementation of public housing policies	Financial intermediary in the housing sector
Core Activities	Housing subsidies, financial aid, program management	Banking services, housing finance, investment, project funding
Nature of Intervention	Administrative and support-oriented	Market-oriented and financial
Target Beneficiaries	Citizens (housing applicants), public programs	Individuals, professionals, real estate developers
Financial Capacity	Limited to state budget allocations	Expanded financial tools (credits, savings, investments)
Organizational Structure	Centralized public administration	Banking structure with branches and governance bodies
Human Resources	Public sector workforce	+1500 employees (by 2025)
Geographical Presence	National (program management)	Expanding banking network (multiple agencies)
Key Transformation	Transition to EPE (SPA) in 2018	Creation as a bank following approval in 2022
Strategic Orientation	Social housing support	Integrated housing finance and economic development

This comparison highlights a fundamental transformation from a state-managed housing support mechanism to a modern banking institution. This shift not only reflects financial diversification and institutional modernization in Algeria, but also introduces new organizational complexities that may generate temporary instability within the work environment.

This transformation marks a shift from administrative stability toward a more dynamic but uncertain organizational environment. Employees are required to adapt to new roles, performance expectations, and financial logics, which may temporarily disrupt established routines and perceptions of stability.

1.8 Overview of Organizational Changes (descriptive)

The organizational changes experienced by BNH can be analyzed as a multidimensional transformation process, encompassing structural, procedural, digital, and strategic dimensions.

First, at the structural level, the introduction of a multi-layered organizational framework with specialized directorates reflects a shift toward greater formalization and division of labor. This aligns with classical organizational theories that emphasize the importance of structure in improving coordination and control within complex institutions.

Second, at the procedural level, the modernization of banking procedures and internal regulations indicates a transition toward standardized and regulated practices, which are essential in ensuring compliance, risk management, and operational efficiency in the banking sector.

Third, the digital transformation dimension plays a central role in reshaping the organization. The adoption of digital tools, remote banking services, and electronic payment systems

contributes to redefining workflows, enhancing service delivery, and enabling data-driven decision-making. This evolution is consistent with contemporary theories that consider digitalization as a key driver of organizational performance and innovation.

Fourth, at the strategic level, BNH has repositioned itself as a key financial actor in the housing and construction sector (BTPH). Its mission now extends beyond administrative support to include active participation in economic development, financial intermediation, and social policy implementation. This strategic shift reflects a move toward a more proactive and market-oriented role.

From a change management perspective, this transformation can also be interpreted using frameworks such as:

- The transition from a bureaucratic model to a more adaptive and performance-oriented organization,
- The alignment between strategy, structure, and systems, as emphasized in contingency theory,
- The importance of human and technological factors in ensuring successful change implementation.

However, such a large-scale transformation also involves challenges, including resistance to change, the need for continuous training, and the management of organizational complexity. The success of this transformation therefore depends on the bank’s ability to ensure coherence between its strategic objectives, organizational structure, human resources, and technological capabilities.

In conclusion, the case of BNH illustrates a comprehensive organizational transformation aimed at building a modern banking institution capable of addressing both economic and social challenges within the housing sector.

To better understand the impact of institutional transformation, the following table synthesizes the evolution of organizational change, stability, and work environment across CNAT, CNL, and BNH.

Table 3: Evolution of Change, Stability, and Work Environment

Dimension	CNAT	CNL	BNH
Type of Change	Initial institutional structuring	Administrative expansion and reform	Deep institutional transformation (banking shift)
Nature of Change	Technical	Administrative & social	Financial & strategic
Organizational Stability	Low (limited continuity)	Medium (stable but evolving)	Dynamic (initial instability → gradual stabilization)
Work Environment	Stable but limited	Structured but rigid	Complex, evolving, and adaptive
Employee Experience	Low pressure, limited roles	Moderate stability with bureaucratic constraints	High uncertainty, new expectations, need for adaptation

Adaptation Mechanisms	Minimal	Procedural adjustments	Learning, training, leadership support
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The analysis highlights a clear progression from relatively simple and stable organizational forms toward increasingly complex and dynamic structures. While earlier institutions operated within stable and predictable environments, the transformation into BNH introduced significant organizational disruption. This shift required employees to adapt to new roles, expectations, and performance standards, thereby creating temporary instability within the work environment. Over time, stabilization mechanisms such as leadership support, communication, and organizational learning become essential to restore balance.

Section 2. Methodological Framework — Qualitative Approach

This section explains the methodology used to conduct this research. It describes how the data was collected and analyzed.

This study is based on a qualitative approach, which helps to understand the experiences and opinions of participants regarding organizational change.

In this section, we present the research design, data collection method (semi-structured interviews), sampling strategy, and data analysis process. We also discuss ethical considerations and the limitations of the study.

2.1 Research Philosophy

This study is grounded in an interpretivist research philosophy, which emphasizes understanding social phenomena through the subjective meanings and experiences of individuals. Interpretivism is particularly appropriate for this research, as it seeks to explore how employees perceive and interpret organizational change within their specific professional context. Rather than focusing on objective measurements or generalized laws, this approach allows for an in-depth exploration of personal perspectives, attitudes, and interpretations (Creswell, 2014; Saunders et al., 2019).

Organizational change is inherently complex and socially constructed, involving not only structural transformations but also individual reactions, emotions, and sense-making processes. Therefore, understanding employees' perceptions is essential to capturing the full reality of the change process. An interpretivist stance enables the researcher to access these nuanced experiences and uncover how meaning is constructed by participants in response to change initiatives (Creswell, 2014).

In addition, the study adopts a pragmatic sensitivity in its philosophical positioning. While the primary focus remains on qualitative understanding, this perspective acknowledges the importance of flexibility in research and the need to adapt methods to the research context and constraints (Saunders et al., 2019). This allows the researcher to prioritize depth and relevance of insights while maintaining methodological coherence.

Overall, the interpretivist philosophy aligns with the exploratory nature of this study and supports its objective of generating a rich, contextualized understanding of employees' experiences of organizational change.

2.2 Research Design (Qualitative Design)

This study adopts a qualitative research design, specifically a case study approach, in order to explore in depth the phenomenon of organizational change within a real-life context. The qualitative design is particularly suitable for this research as it allows for a comprehensive understanding of employees' experiences, perceptions, and interpretations, which cannot be fully captured through quantitative methods alone (Creswell, 2014).

The case study strategy focuses on a single organization, providing a detailed and contextualized analysis of the change process as it is experienced by employees. This approach enables the researcher to examine the complexity of organizational dynamics, taking into account the specific institutional environment, internal practices, and human interactions that shape the implementation of change. According to Robert K. Yin (2018), the case study method is particularly appropriate for investigating contemporary phenomena within their real-life context, especially when the boundaries between the phenomenon and the context are not clearly defined.

Furthermore, this research is both exploratory and descriptive in nature. It is exploratory because it seeks to investigate how employees perceive and make sense of organizational change, especially in a context where limited prior research may exist. At the same time, it is descriptive as it aims to present a clear and structured account of participants' experiences and reactions throughout the change process (Saunders et al., 2019).

By adopting a qualitative case study design, the research prioritizes depth over breadth, allowing for a rich and nuanced understanding of the subject. This design is consistent with the interpretivist philosophy of the study, as it facilitates the exploration of meaning-making processes and supports the generation of context-specific insights rather than generalizable conclusions.

2.3 Data Collection Strategy (Semi-Structured Interviews)

2.3.1 Interview Design

This study employs a qualitative data collection strategy grounded in semi-structured interviews, in alignment with the interpretivist research paradigm. This approach is particularly suitable for exploring individuals' subjective experiences and perceptions of organizational change, as it allows participants to articulate their views in their own terms while enabling the researcher to probe deeper into emerging insights (Creswell, 2014).

A total of eight semi-structured interviews were conducted with employees and managerial staff within the organization. The sample included participants occupying different hierarchical positions, namely operational employees, service managers (chefs de service), department managers (chefs de département), and a project manager. This purposeful diversity facilitated the collection of a wide range of perspectives, thereby enhancing the depth and richness of the data and providing a more comprehensive understanding of the organizational change process.

2.3.2 Type of Questions

An interview guide was developed to ensure a degree of consistency across interviews while maintaining the flexibility inherent in semi-structured designs. The questions were

predominantly open-ended, allowing participants to elaborate on their experiences and viewpoints.

Importantly, the researcher did not adhere rigidly to a predetermined set of questions. Instead, the interview process remained adaptive, with questions tailored to participants' roles, levels of experience, and degree of involvement in the organizational change (e.g., newly recruited employees versus those who directly experienced the transition). Follow-up and probing questions were systematically employed to clarify responses and explore emerging themes in greater depth, thereby contributing to the generation of rich and nuanced qualitative data (Saunders et al., 2019).

2.3.3 Interview Procedure

The interviews were conducted face-to-face and ranged in duration from 10 to 45 minutes, depending on participants' availability and the depth of their responses. To facilitate effective communication and encourage openness, interviews were carried out in either Arabic or French, according to participants' preferences. The collected data were subsequently translated into English for analysis and reporting purposes, with particular attention given to preserving the intended meaning rather than producing literal translations.

Given the sensitivity of the organizational context, the interviews were not audio-recorded. Instead, the researcher relied on partial field notes taken during the interviews, focusing on capturing key ideas, expressions, and relevant observations. Immediately following each interview, a systematic reconstruction process was undertaken, whereby the notes were expanded into detailed and structured accounts. These accounts included participant profiles, key insights, notable observations (such as tone, hesitation, or emphasis), and approximate quotations reflecting the essence of participants' responses.

While the absence of audio recordings may impose certain limitations in terms of data completeness, this approach was deemed appropriate as it fostered a more trusting environment and encouraged candid expression. To enhance the credibility and consistency of the data collection process, the reconstruction was conducted promptly after each interview and followed a standardized structure across all participants.

Subsequently, the qualitative data were analyzed using NVivo software, which facilitated systematic coding and the identification of recurring patterns and themes. This analytical process contributed to strengthening the rigor, transparency, and reliability of the study.

2.4 Sampling Strategy (Purposive Sampling)

2.4.1 Selection Criteria

This study adopts a purposive sampling strategy, which is widely used in qualitative research to deliberately select participants who possess relevant knowledge and direct experience with the phenomenon under investigation (Creswell, 2014). In line with the interpretivist orientation of the study, the focus is placed on obtaining in-depth and contextually grounded insights rather than achieving statistical generalizability.

Participants were selected based on their relationship to the organizational change process. Specifically, the sample included individuals who had directly experienced the change, were affected by it, or joined the organization during or after its implementation. This ensured that

all participants were capable of providing meaningful, experience-based insights into the transformation process.

Additionally, the sample was designed to reflect diversity in hierarchical positions, including operational employees, service managers (chefs de service), department managers (chefs de département), and a project manager. This variation allowed the study to capture multiple perspectives across both operational and managerial levels.

2.4.2 Access to Participants

Access to participants was facilitated through the organization under study, which supported the identification of relevant individuals. This institutional access enabled the researcher to reach participants who were directly involved in or affected by the organizational change.

Despite this facilitated access, the selection process remained guided by the research objectives and sampling criteria. The researcher maintained a deliberate focus on recruiting participants whose experiences aligned with the purpose of the study, ensuring the relevance and richness of the collected data.

2.4.3 Sample Justification

The final sample consisted of eight participants, a size that is consistent with qualitative research standards where emphasis is placed on depth, richness, and analytical insight rather than numerical representativeness (Saunders et al., 2019).

Although relatively limited in number, the sample's strength lies in its diversity and relevance. The inclusion of participants from different hierarchical levels and with varying degrees of involvement in the change process enabled the identification of recurring patterns and themes across perspectives.

Furthermore, this variation allowed the study to capture different experiential positions, including those who actively contributed to the implementation of change, those who were directly impacted by it, and those who encountered it within an already transformed organizational context. This contributes to a more comprehensive and nuanced understanding of employees' perceptions of organizational change.

Overall, the purposive sampling strategy ensured the selection of information-rich participants, thereby enhancing the analytical depth and contextual validity of the study's findings.

2.5 Thematic analysis and coding procedure

This study employs thematic analysis as the primary method for analyzing qualitative data collected through semi-structured interviews. Thematic analysis is a widely used approach in qualitative research for identifying, analyzing, and interpreting patterns of meaning (themes) within data. It is particularly suitable for this study as it allows for a flexible yet systematic examination of employees' perceptions and experiences of organizational change (Braun & Clarke, 2006; Saunders et al., 2019). The approach adopted is primarily inductive, meaning that themes are derived from the data rather than imposed based on pre-existing theoretical frameworks.

The full coding structure and supporting data are available in the appendices.

2.5.1 Data Preparation

The first stage of analysis involved preparing the interview data for systematic examination. Given that the interviews were not audio-recorded, the data consisted of detailed reconstructed field notes developed immediately after each interview. These notes included participants' key statements, observed reactions, contextual information, and approximate quotations capturing the essence of their responses.

Once all interviews were completed, the data were organized into individual participant profiles. Each profile was structured to ensure consistency and included relevant background information, key ideas expressed during the interview, and initial analytical reflections. The data were then translated into English, where necessary, with careful attention to preserving meaning and ensuring conceptual equivalence rather than literal translation.

2.5.2 Coding Process

The coding process began with repeated reading of the reconstructed interview data to ensure familiarity with the content and to gain an overall understanding of participants' narratives. Initial codes were then generated manually and later organized using NVivo software to enhance systematic handling of the data.

Open coding was first applied, where meaningful segments of text were labeled according to their relevance to the research objectives. These codes reflected participants' views, experiences, emotions, and interpretations related to organizational change. Examples of initial codes included perceptions of communication during change, adaptation challenges, resistance behaviors, and managerial support.

Following this, axial coding was conducted to identify relationships between initial codes and to group them into broader categories. This stage involved comparing codes across different participants in order to detect similarities, differences, and recurring patterns.

2.5.3 Theme Development

In the final stage, selective coding was used to refine categories into overarching themes that represent the key findings of the study. These themes were developed based on their frequency, significance, and relevance to the research questions.

Thematic development focused on capturing the core dimensions of employees' experiences of organizational change, including their perceptions of the change process, their emotional and behavioral responses, and the organizational factors influencing their adaptation. Themes were continuously reviewed and refined to ensure internal coherence and distinctiveness between categories.

N Vivo software supported this process by facilitating the organization, comparison, and retrieval of coded data, thereby enhancing the transparency and rigor of the analysis. It also allowed for efficient tracking of patterns across participants and contributed to maintaining a clear audit trail of the analytical process.

Overall, the thematic analysis approach provided a structured yet flexible framework for interpreting the qualitative data, enabling a deep and contextually grounded understanding of how employees experience and make sense of organizational change within the studied context.

2.6 Ethical Considerations

Ethical considerations were carefully addressed throughout the research process in order to ensure the protection, rights, and well-being of all participants. Given the qualitative nature of the study and the sensitivity of the organizational context, particular attention was paid to maintaining ethical standards in data collection and handling (Saunders et al., 2019).

Prior to conducting the interviews, participants were informed about the purpose of the study, the nature of their involvement, and the intended use of the collected data. Their voluntary participation was emphasized, and informed consent was obtained before proceeding with the interviews. Participants were also assured that they had the right to withdraw from the study at any time without any negative consequences.

Confidentiality and anonymity were strictly maintained throughout the research. No personal identifiers, such as names or specific job titles that could reveal participants' identities, are disclosed in this study. Instead, participants are referred to using general descriptors (e.g., employee, manager) to protect their privacy. All data collected were used solely for academic purposes and handled with care to prevent unauthorized access.

Due to the sensitivity of the organizational environment, a deliberate decision was made not to audio-record the interviews. This choice was intended to create a more comfortable and secure setting for participants, encouraging them to express their views openly without concern. While this approach may limit the completeness of the recorded data, it enhances the credibility of responses by reducing potential hesitation or self-censorship during the interviews.

In addition, the researcher remained mindful of potential biases and power dynamics that could influence participants' responses, particularly in a professional setting. Efforts were made to adopt a neutral and respectful stance during interactions, allowing participants to share their perspectives freely and without pressure.

Overall, these ethical measures contributed to establishing trust between the researcher and participants, thereby supporting the collection of authentic and reliable data in line with established research ethics principles.

2.7 Limitations of the Study

Despite the methodological rigor applied in this study, several limitations should be acknowledged in order to provide a transparent and balanced account of the research process.

First, the relatively small sample size represents a limitation in terms of the breadth of perspectives captured. The study is based on eight interviews conducted within a single organization, which may restrict the generalizability of the findings. However, this is

consistent with qualitative research approaches, which prioritize depth and richness of data over statistical representation (Creswell, 2014).

Second, the interviews were not audio-recorded due to the sensitivity of the organizational context and the need to ensure participants' comfort. As a result, the data relied on partial field notes and subsequent reconstruction of the discussions. This may have led to the potential loss of certain details or nuances in participants' responses. To mitigate this limitation, the researcher conducted the reconstruction immediately after each interview and followed a consistent structure across all participants, aiming to preserve the core meaning and key insights of the data.

Another limitation relates to the translation process. The interviews were conducted in Arabic and French and later translated into English for analysis and reporting. Although careful attention was given to preserving meaning rather than producing literal translations, some subtle linguistic or cultural nuances may have been altered or lost in the process.

In addition, access to participants was facilitated through the organization, which may introduce a potential selection bias. Although efforts were made to include individuals with diverse roles and experiences, the sample may not fully represent all possible perspectives within the organization.

Furthermore, the duration of interviews varied between 10 and 45 minutes, which may have affected the depth of information obtained from different participants. Some interviews provided more detailed insights than others, potentially leading to an uneven level of data richness across the sample.

To address these limitations, several strategies were implemented. These include the use of systematic data reconstruction, careful attention to meaning during translation, and the application of thematic analysis to identify recurring patterns across participants' responses. The use of N Vivo software further supported the organization and consistency of the analytical process, contributing to the overall rigor of the study.

Overall, while these limitations may affect certain aspects of the research, they do not undermine the value of the study. Instead, they highlight the contextual nature of the findings and reinforce the importance of interpreting the results within the specific organizational setting in which the research was conducted.

CHAPTER 3 — RESULTS AND DISCUSSION

CHAPTER 3 — RESULTS AND DISCUSSION

This chapter is devoted to the presentation, analysis, and discussion of the empirical findings derived from the qualitative phase of this research. It represents the practical dimension of the study, where theoretical concepts explored in previous chapters are confronted with real-world data collected from the case study organization.

The primary objective of this chapter is to analyze the perceptions, experiences, and interpretations of both employees and managers regarding the organizational change process. Through a thematic analysis of the collected data—particularly semi-structured interviews—key patterns and recurring themes are identified and examined.

Furthermore, this chapter aims to interpret these findings in light of established change management theories, such as Lewin's and Kotter's models, in order to assess the effectiveness of the transformation process and its impact on the human and organizational dimensions.

The chapter is structured into two main sections. The first section presents the qualitative results and emerging themes, while the second section provides a critical discussion of these findings, linking them to theory and offering practical managerial implications and recommendations.

Section 1: Qualitative Results

This section presents the qualitative findings obtained from the field study, focusing on the analysis of data collected through semi-structured interviews with employees and managers. The objective is to explore how organizational change is perceived and experienced at different hierarchical levels within the organization.

A thematic analysis approach was adopted to identify recurring patterns, key themes, and underlying meanings in participants' responses. These themes reflect the core dimensions of the change process, including employee perceptions, managerial perspectives, and the human challenges encountered after the implementation of change.

The section begins with an overview of the main emerging themes, followed by a detailed examination of employees' perceptions of change, managerial views on transformation, and the human-related challenges that arose during and after the change process. This analysis provides a comprehensive understanding of the organizational reality and highlights the human side of change.

1.1 Themes (Overview of Emerging Themes)

The analysis of the eight interviews led to the identification of several key themes that explain how employees experienced the transition from CNAT and CNL to BNH. These themes reflect both personal experiences and shared perceptions, and help to better understand how change was perceived, implemented, and managed inside the society .

Overall, the findings show that the transformation was not a simple or linear process, but rather a combination of continuity, gradual change, and structural adjustments.

The word cloud provides an initial visual overview of the most frequently occurring terms in the interview data. As illustrated, words such as “*change*,” “*work*,” “*participant*,” and “*organization*” appear most prominently, reflecting the central focus of the study on organizational transformation and its impact on employees’ work experiences. In addition, terms like “*positive*,” “*continuity*,” and “*adaptation*” suggest that participants often framed change in relation to both stability and adjustment processes. While this visualization highlights dominant concepts, it remains a descriptive tool that offers a general sense of the data rather than a detailed analytical interpretation.

Figure 9: Word Cloud of Key Themes (Organizational Change)



Source: Author’s elaboration based on qualitative data

However, relying solely on word frequency is not sufficient to fully capture the complexity of participants’ experiences. The meaning of organizational change cannot be reduced to isolated terms, as it emerges from the context in which these terms are used and the relationships between different ideas. Therefore, a deeper thematic analysis was conducted to identify patterns, connections, and underlying meanings across participants’ responses. To support this analysis, a convergence table is presented below, providing a more structured representation of recurring themes within the dataset.

Table 4: Sources Clustered by Word Similarity

Source A	Source B	Pearson correlation coefficient
Internals\participant 06	Internals\participant 05	0.597691
Internals\participant 03	Internals\participant 02	0.576446
Internals\participant 03	Internals\participant 01	0.533178
Internals\participant 02	Internals\participant 01	0.519745
Internals\participant 06	Internals\participant 02	0.509083
Internals\participant 06	Internals\participant 01	0.507687
Internals\participant 05	Internals\participant 01	0.46639
Internals\participant 05	Internals\participant 02	0.4634
Internals\participant 04	Internals\participant 01	0.462786
Internals\participant 06	Internals\participant 03	0.45962
Internals\participant 05	Internals\participant 03	0.42035
Internals\participant 04	Internals\participant 03	0.395388
Internals\participant 08	Internals\participant 07	0.377662
Internals\participant 06	Internals\participant 04	0.374327
Internals\participant 08	Internals\participant 06	0.37205
Internals\participant 04	Internals\participant 02	0.356496
Internals\participant 05	Internals\participant 04	0.355664
Internals\participant 08	Internals\participant 01	0.317126
Internals\participant 07	Internals\participant 06	0.305186
Internals\participant 08	Internals\participant 03	0.303296
Internals\participant 08	Internals\participant 02	0.300488
Internals\participant 07	Internals\participant 04	0.281725
Internals\participant 07	Internals\participant 01	0.269579
Internals\participant 08	Internals\participant 04	0.251585
Internals\participant 07	Internals\participant 03	0.245877
Internals\participant 07	Internals\participant 02	0.245337
Internals\participant 07	Internals\participant 05	0.23966
Internals\participant 08	Internals\participant 05	0.230295

The observed differences in similarity between participants can be attributed to variations in their professional backgrounds, levels of involvement in the change process, and individual experiences during the transition. These factors influence how each participant interprets and describes organizational change.

1.1.1 Role Transformation

One of the main themes is the transformation of roles. This includes continuity, evolution, misalignment, and gradual change.

Many participants indicated that their daily tasks did not change significantly, which shows a strong level of continuity, especially in technical and administrative roles inherited from CNAT and CNL.

At the same time, some employees—especially those in managerial positions—experienced an evolution in their roles, such as taking on new responsibilities related to project management or organizational structuring within a banking context.

However, this mix between continuity and change sometimes created a sense of misalignment. Some employees felt that their tasks did not fully reflect the identity of a banking institution, particularly when public-sector activities were still present.

In addition, change was often described as gradual. New responsibilities were introduced step by step, but not always clearly defined, which created both flexibility and some ambiguity.

1.1.2 Organizational Change Perception

Employees' perceptions of the change represent another important theme.

Most participants mentioned that the transformation was expected, as it had been discussed for several years. This helped reduce surprise and allowed employees to mentally prepare for the transition.

In general, perceptions were positive. Many employees saw the change as an opportunity for better salaries, career development, and professional growth.

However, some negative views were also expressed. These were mainly related to job title changes, the feeling that the transformation was not fully completed, and comparisons with more established banks.

1.1.3 Implementation Process

The way change was implemented was described as structured and relatively inclusive.

The organization adopted a participatory approach by involving employees through discussions and consultations. Interviews were conducted to evaluate their skills and readiness for the banking sector.

Different types of meetings were also organized to share information and reduce uncertainty. In addition, training sessions were offered to help employees develop new skills, although participation was sometimes optional.

Management also focused on reassuring employees, especially regarding job stability. Furthermore, evaluation processes (both written and oral) were used to assess employees' knowledge and integration into the new system.

1.1.4 Resistance to Change

Resistance to change was generally limited.

Most employees reported little or no resistance, mainly because the transformation brought clear benefits such as better salaries and job security. The absence of forced changes also helped reduce opposition.

However, some resistance did exist. It was mainly related to changes in job titles, which affected employees' professional identity. In some cases, people felt that their roles were being undervalued.

There were also minor challenges related to differences in mindset, especially for those coming from a public-sector background.

1.1.5 Emotional Response

The emotional reactions to change varied over time.

At the beginning, many employees experienced fear, uncertainty, and sometimes stress, especially regarding their future roles and ability to adapt.

Over time, these feelings often shifted toward more positive emotions such as motivation, curiosity, and enthusiasm, particularly as employees started to see new opportunities.

Eventually, a sense of reassurance appeared, reflecting a more stable and secure work environment.

1.1.6 Work Environment Impact

The transformation had a noticeable impact on the work environment.

On one hand, there was a certain level of stability, especially in daily tasks and team structures, which helped maintain performance.

On the other hand, important changes were introduced, including new management structures, stricter procedures, and alignment with banking standards.

Integration between employees from CNAT, CNL, and BNH is still ongoing, as differences in work culture remain.

In addition, the introduction of new systems such as CBS and ERP is a key part of the transformation, although their full implementation is still in progress.

1.1.7 Adaptation Process

Employees' adaptation to the new environment varied.

For many, adaptation was relatively smooth due to task continuity, gradual change, and team support.

However, others faced difficulties, especially at the beginning, due to workload, lack of clarity, or limited resources.

Teamwork played an important role, as employees supported each other during the transition. Learning was also essential, with many employees actively developing new skills related to banking.

1.1.8 Change Involvement

The level of employee involvement in the change process differed.

Most employees were indirectly involved, meaning their opinions were collected through interviews and discussions but they were not directly involved in decision-making.

In contrast, some employees—especially managers—were directly involved as change actors, contributing to the planning and implementation of the transformation.

Synthesis of Themes

Overall, the findings show that organizational transformation at BNH is a complex and ongoing process.

It combines elements of stability and change, with gradual implementation and different levels of involvement. While operational stability has largely been achieved, deeper transformation—especially at the structural and cultural levels—is still developing.

1.2 Employee Perceptions of Change

The findings show that employees do not perceive the organizational transformation in a uniform way. Instead, their views are shaped by several factors, including their professional background, previous institutional affiliation, and level of familiarity with the banking sector.

While most participants expressed a generally positive attitude toward the change, a closer look reveals important differences in how they understand and evaluate the transformation. These differences reflect variations in experience, expectations, and position within the organization.

The analysis of interview data revealed several key themes related to employees' perceptions of organizational change. These themes reflect how participants interpret, experience, and evaluate the transformation process within BNH. Table X provides a structured summary of the main themes, sub-themes, and supporting evidence.

Table 5: Summary of Employee Perceptions of Organizational Change

Theme	Sub-theme	Description	Evidence (Participants)
Anticipation vs. Suddenness of Change	Change anticipation / Sudden perception	Change was generally anticipated by long-tenured employees, but perceived as sudden at individual level due to communication gaps.	P01, P03, P05, P06
Perception of Change	Positive acceptance	Many participants expressed positive attitudes due to job security, salaries, and sector reputation.	P02, P03, P06
Perception of Change	Critical awareness	Some participants highlighted gaps between current practices and banking standards.	P01, P08
Role Perception	Role continuity	Most employees reported stable roles with limited change in tasks.	P01, P02, P05, P06
Role Perception	Identity tension	Job title changes and role misalignment affected professional identity.	P02, P05
Experience-based perception	Institutional background effect	CNAT/CNL employees focused on continuity, while external/banking experience employees were more critical.	P01–P06 vs P07–P08
Transformation progress	Transitional perception	Organization perceived as still evolving with coexistence of old and new practices.	P01, P02, P05, P06, P07, P08
Transformation progress	Long-term change	Change viewed as ongoing long-term process (e.g., CBS implementation).	P07, P08

To better illustrate the complexity of employees’ experiences, the following figure provides a visual synthesis of the multiple dimensions through which organizational change was perceived and experienced

Figure 10: Text Search Query Results – Change Theme
Source: Author’s analysis (NVivo or qualitative analysis tool)

Text Search Query - Results Preview

change

of the CBS project
to her previous tasks

compensation
gradually
implemented

Organizational Change Perception

Anticipated

technical and administrative tasks
in a transitional phase
of the banking sector
reassurance " Work Environment Impact
tasks remained largely unchanged "

Department

Work Environment Impact - (Integration /
diminished . Attempts to contest this
and cultural adaptation
the different entities

Direct involvement (

bank " Implementation Process

employees adapt smoothly " " facilitated continuity "
for internal banking projects "

Gradual
role in the future .

in job titles " Job Title

development . Regarding the implementation
presence of clear signs

of
reaction to the announcement

is being implemented gradually
management , and workforce compensation
yet been fully implemented

organizational

a central element of
and opportunities associated with

future
gradually

When discussing
operational practices . Concerning

to managing and supporting
within the bank . Regarding

and adaptation
the transition

Regarding

was enforced

and informational lectures
sessions were offered
to support adaptation

resistance to

support adaptation . Concerning
uncertainty . When discussing

role in the future . Sudden

early signs of stability
initiatives within the bank
over approximately 30 years
their previous institutional environments

Structural

a state of stability
change " Work Environment Impact
incomplete Work Environment Impact -
Change Perception Anticipated Change
CNL phase) Positive Perception
her career in 2001 "

a favorable perception of
directly involved in managing
motivation and
skills " Enthusiasm "

enthusiasm toward

low resistance , mainly because
of dissatisfaction related to
remained relatively neutral , as

the

Resistance
that

she personally accepted

reforms . She emphasized
the participant indicated
the participant stated

that

their willingness to accept

anxiety
uncertainty

upon hearing about

and relative satisfaction
of surprise associated

with

together " (implicit team continuity / support)
fear " Uncertainty "

uncertainty associated with

While the

) there was a strong level
and their motivations . In addition ,
particularly for individuals directly involved
she experienced this interaction firsthand ,
clearly stated that
described the announcement
distinguished between two
emphasized that she

the participant

indicated that

she
the
there

stated that the

Fear feeling of concern Stability
From an emotional perspective , the
He highlighted his interest in
Her tasks include working on
His tasks include working on

However , this feeling gradually

diminished
subsided

In terms of implementation , the
Meetings Joint meetings between CNAT
Stability contributed to a sense

/ Integration integration between employees from
employees had previously heard about
have not yet been formally
she had been aware of

shift

to a new department "
toward a new professional
change was not perceived
title shifted from ' engineer

Enthusiasm " a sense of enthusiasm "
Work Environment Impact Structural Change

A new management structure was
Agent)

" he was directly involved
Her role involves overseeing
his role is strongly

and

did not express any
increasing stability .

She explained
Work Environment

anticipating the launch of new
as somewhat stressful and intimidating ,
awaiting the launch of new
did not significantly affect her
expected to be fully operational
from CNL to BNH , the
had both continuity and transformation
have not yet resulted in
her current responsibilities are primarily
in job titles

" Job Title

interaction and coordination with bank
Involvement Indirect involvement " employees' opinions
Low Resistance " there was

generally
minimal

many processes continue to rely
No Resistance " she did not

Perception Anticipated Change "

employees had
she had
the change

process

. In particular , he was
" " responsible for developing and
stricter regulations and the more

the

organization is still in
participant described the announcement
there had been prior discussions

was

not

entirely unexpected

perceived as sudden

She
" Positive

perceived as positive

She
" " the

present , she was also
working on procedures , policies , quality

1.2.1 Anticipation vs. Suddenness of Change

A common pattern among participants is that the transformation was perceived as anticipated rather than sudden. This is especially true for long-serving employees from CNAT and CNL. Several participants explained that the idea of transformation had been discussed for many years before it was actually implemented. In some cases, awareness of the project dates back to the early 2000s, while others mentioned more recent discussions around 2018–2019.

This long-term awareness helped reduce uncertainty and allowed employees to gradually prepare for the change.

However, this perception was not shared by all. One participant described the announcement as sudden and unclear, despite having significant professional experience. This suggests that even when change is discussed at the organizational level, it does not necessarily reach all employees in the same way.

In this sense, anticipation is not just related to time, but also to how effectively information is communicated and how engaged employees are with organizational developments.

1.2.2 Positive Acceptance vs. Critical Awareness

In general, employees tend to view the transformation positively. This positive perception is largely linked to concrete benefits such as improved salaries, job security, and better career opportunities. Some participants also adopted a pragmatic attitude, focusing on continuity of work rather than the nature of change itself.

At the same time, this positive view is not unconditional. A number of participants—especially those with managerial roles or prior experience in the banking sector—expressed more critical perspectives. For example, one participant pointed out that the organization has not yet reached the level of a fully developed bank, introducing a comparison with external banking standards.

Others highlighted inconsistencies between current tasks and what would normally be expected in a banking institution.

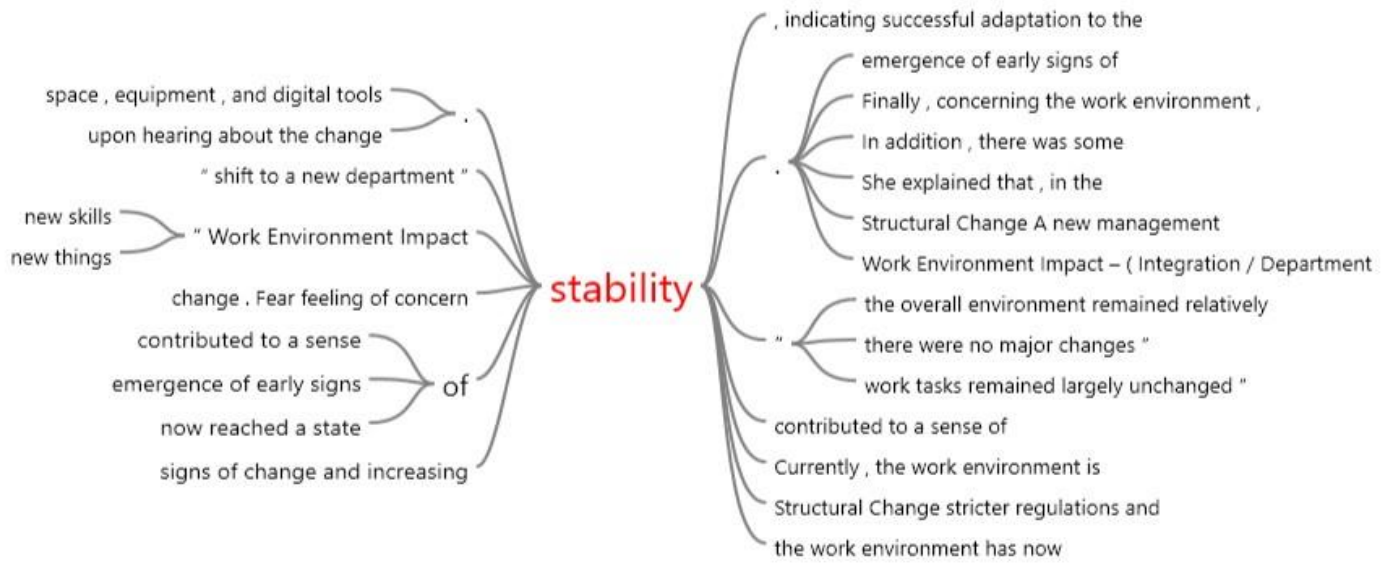
This shows that positive acceptance does not mean blind approval. Rather, employees often accept the change while remaining aware of its limitations.

1.2.3 Role Perception and Identity Tensions

Employees' perceptions are also strongly influenced by how they see their roles within the new organization. Many participants reported that their daily tasks remained largely unchanged, which created a sense of stability and continuity.

Figure11: Text Search Query Results – Stability Theme

Text Search Query - Results Preview



Source: Author's analysis (NVivo or qualitative analysis tool)

While organizational transformation introduced significant structural and procedural changes, the figure highlights an important parallel dynamic: the persistence of stability within the work environment. It shows that, despite the broader transformation, many participants perceived a strong continuity in their daily tasks, responsibilities, and immediate work context.

This stability played a crucial role in facilitating adaptation. By maintaining familiar routines and operational practices, the organization was able to reduce disruption and support a smoother transition for employees. In particular, the continuity of technical and administrative tasks contributed to a sense of reassurance and helped mitigate initial feelings of uncertainty and stress.

At the same time, the figure reveals that this stability is not purely positive. The persistence of unchanged tasks and practices also contributed to the perception that the transformation remains incomplete. In some cases, employees felt that their roles did not fully reflect the identity of a banking institution, reinforcing a sense of misalignment between organizational objectives and everyday practices.

Therefore, stability emerges as a double-edged dynamic: it supports short-term adaptation and organizational continuity, while potentially slowing down deeper structural and cultural transformation. This finding highlights the importance of balancing continuity and change in order to achieve a more coherent and fully integrated organizational model.

However, this continuity also led to mixed feelings. On one hand, it made the transition easier. On the other hand, it contributed to the impression that the transformation is not fully complete, especially when tasks still reflect a public-sector logic rather than a banking one.

In some cases, issues of professional identity became more visible. For example, one participant expressed dissatisfaction with a change in job title, perceiving it as a loss of status or recognition.

Another participant refused to move to a banking agency role, preferring to remain in a familiar position rather than start over in a new field.

These examples show that employee perceptions are shaped not only by what they do, but also by how their roles are defined and recognized within the organization.

1.2.4 Experience-Based Differences in Perception

Clear differences appear when comparing participants based on their professional background.

Employees coming from CNAT and CNL generally:

- Focus on continuity
- Show higher levels of acceptance
- See the transformation as an extension of their previous work

In contrast, participants with prior experience in the banking sector tend to:

- Focus more on structural and systemic aspects
- Identify gaps between current practices and banking standards
- Adopt a more critical and forward-looking perspective

For instance, one participant emphasized the importance of long-term system implementation (such as CBS), while another highlighted ongoing challenges like manual processes and differences in work culture.

This comparison suggests that employees interpret change based on their reference points. Those from public institutions compare it to past stability, while those with banking experience evaluate it against industry standards.

1.2.5 Perception of Transformation Progress

Another important aspect is how employees perceive the stage of transformation.

Several participants described the organization as being in a transitional phase, where change is still ongoing. This perception is supported by factors such as delayed implementation of certain roles, the coexistence of old and new practices, and expectations of future developments.

Participants with more technical or banking-oriented perspectives further emphasized that transformation should be seen as a long-term process, particularly with the introduction of new systems like CBS.

Overall, employees do not see the transformation as something completed, but rather as a process that is still evolving. This affects both their expectations and their level of engagement.

1.2.6 Synthesis of Employee Perceptions

In summary, employee perceptions of change reflect a balance between acceptance and critical thinking. While most participants express a positive attitude, this positivity is often accompanied by concerns related to role alignment, professional identity, and the pace of change.

Three main insights can be drawn:

1. Employee perceptions are strongly influenced by experience and professional background.
2. Continuity plays a dual role: it helps employees adapt, but may also reduce the perception of real change.
3. The transformation is widely seen as incomplete, with progress acknowledged but important gaps still present.

Overall, these findings show that employee perceptions are not fixed. They evolve over time, alongside the progression of the transformation and the interaction between individual expectations and organizational reality.

1.3 Managerial Views of Transformation

Managerial perspectives provide a more structured and strategic understanding of the organizational transformation, compared to employee perceptions which are often based on daily experience.

Participants in managerial or leadership roles (especially Participants 04, 07, and 08) focused less on personal impact and more on how the transformation is designed, implemented, and managed. Their insights highlight not only the progress of change, but also the operational, structural, and cultural challenges involved in moving from a public-sector model to a banking institution.

1.3.1 Managers as Change Agents

A key feature of managerial perspectives is their active role in the transformation process. Unlike other employees, managers are directly involved in shaping and implementing change, making them central actors in the process.

Participant 04 represents an internal change agent who was involved from the early stages. His work focused on developing and formalizing procedures, helping to align daily operations with banking standards. This reflects a more operational and internal approach to change.

Participant 07, on the other hand, represents a more strategic and system-oriented role. Her work is closely linked to large-scale projects such as the implementation of the Core Banking System (CBS), as well as policies, procedures, and quality standards. Her perspective shows that change is also driven by systems and long-term planning.

Participant 08 plays a coordination role. Although she was not part of the initial transition, she contributes to aligning ongoing projects and ensuring consistency across different functions. Her role can be seen as a bridge between different parts of the organization.

Together, these roles show that managerial involvement in change operates on multiple levels: operational, strategic, and coordinative.

1.3.2 Managing Structural and Procedural Transformation

Managers strongly emphasized the importance of structuring the organization as part of the transformation.

Participant 04 highlighted the need to create formal procedures to replace older, less structured practices. This reflects a shift toward more standardized and regulated ways of working.

Similarly, Participant 07 stressed the importance of systems such as CBS and ERP in organizing and controlling operations. From her perspective, transformation is not only about organizational change, but also about technological and systemic development.

However, Participant 08 offered a more critical view, noting that many processes are still manual and paper-based. This suggests that there is still a gap between planned transformation and actual practice.

Overall, managerial perspectives reveal a tension between what is intended (formal systems and structured processes) and what is currently implemented.

1.3.3 Temporal Perspective: Change as a Long-Term Process

Managers tend to view transformation as a long-term process rather than a one-time event.

Participant 07 clearly described the transformation as part of a long-term strategic vision that may take years to fully materialize, especially with the implementation of systems like CBS.

Participant 08 also emphasized that the organization is still in a transitional phase and has not yet reached full maturity as a banking institution.

Even Participant 04's experience reflects this idea, as he described how the initial pressure decreased over time and how the organization gradually stabilized.

This shows that managers see change as continuous and evolving, requiring time, planning, and sustained effort.

1.3.4 Managing Human and Operational Challenges

Managers also highlighted several challenges associated with leading the transformation.

Participant 04 described the early stages as particularly demanding, with high workload, stress, and limited support. Over time, these challenges were reduced through teamwork and delegation.

Participant 07 pointed to resource-related issues, such as lack of equipment, office space, and digital tools, especially at the beginning of the transformation.

Participant 08 focused more on cultural challenges, such as differences in mindset between employees and variations in work practices. Her perspective shows that transformation is not only structural, but also cultural.

These findings suggest that managerial challenges operate at different levels:

- Operational (workload and task management)
- Structural (resources and systems)
- Cultural (mindsets and integration)

1.3.5 Integration and Alignment Across Entities

Another important concern for managers is the integration of employees and practices coming from different institutions (CNAT, CNL, and BNH).

Participant 07 emphasized the need to align systems, structures, and processes across these entities. Her role reflects a systemic effort to unify the organization.

Participant 08 added that this integration is still ongoing and affected by differences in professional background and work culture. She noted that some practices are still influenced by the public-sector model.

Although Participant 04 did not directly focus on integration, his work on procedures contributes indirectly by creating common standards.

Overall, managers see integration as a continuous process that requires both structural alignment and cultural adaptation.

1.3.6 Synthesis of Managerial Views

In summary, managerial perspectives offer a broader and more comprehensive understanding of organizational change compared to employee perceptions.

Three main insights emerge:

1. Managers play a central role in driving change, operating at operational, strategic, and coordination levels.
2. Transformation is both structural and systemic, involving procedures, technologies, and organizational frameworks.
3. The process is ongoing and not yet complete, requiring continuous effort in implementation, integration, and cultural adaptation.

Overall, managers highlight that successful transformation is not only about introducing new systems or structures, but also about ensuring alignment between strategy, daily operations, and organizational culture.

1.4 Human Challenges After Change

The transformation from CNAT and CNL to BNH has created several human-related challenges, reflecting the difficulty of adapting employees to a new institutional and professional environment.

These challenges go beyond operational changes and include psychological, identity-related, and cultural dimensions. The analysis identifies five main types of challenges: uncertainty and emotional strain, identity tensions, adaptation difficulties, cultural misalignment, and workload pressure.

1.4.1 Uncertainty and Emotional Strain

One of the most common challenges reported by participants is uncertainty, especially at the beginning of the transformation.

Many employees expressed feelings of fear, anxiety, and concern about their future roles, responsibilities, and position within the new organization. This was mainly due to a lack of clarity during the early stages. For example, some participants described the change as unclear, which created confusion and raised many questions.

However, these feelings did not last. Over time, as roles became clearer and communication improved, employees started to feel more reassured and stable.

This shows that uncertainty is mostly a temporary challenge, linked to the early phases of change rather than a permanent condition.

1.4.2 Identity-Related Tensions

Another important challenge relates to professional identity.

Organizational change affects not only what employees do, but also how they see themselves in their roles. In some cases, changes in job titles or responsibilities led to feelings of reduced recognition or loss of status.

For example, one participant felt that a change in job title made their role seem less valuable. Another preferred not to move to a new banking role in order to maintain their existing expertise and career path.

These situations show that employees may accept change in general, but still resist certain aspects that affect their identity.

Overall, identity tensions are closely linked to:

- Recognition of skills and expertise
- Continuity of career paths
- Fit between employees' abilities and new roles

1.4.3 Adaptation Difficulties

Although some employees adapted easily, others experienced difficulties, particularly in the early stages.

In some cases, adaptation was challenging due to high workload and limited support. Employees who were directly involved in implementing change faced additional pressure, especially when they had to manage responsibilities on their own.

Other difficulties were related to a lack of resources, such as insufficient equipment, workspace, or digital tools, which made the transition more complex.

Even when adaptation improved over time, these examples show that adjusting to change is not immediate and requires time, support, and adequate resources.

1.4.4 Cultural Misalignment and Integration Issues

A major challenge identified in the analysis is the difference in work culture between employees coming from public-sector institutions and the requirements of a banking environment.

Some participants pointed out that many practices still reflect a traditional, administrative way of working, which does not fully match the expectations of a modern bank. This creates tension between old habits and new requirements, such as efficiency, digitalization, and standardized procedures.

As a result, integration is not only about merging structures, but also about aligning mindsets and work practices.

This process is still ongoing and requires continuous effort, as cultural change tends to be slower and more complex than structural change.

1.4.5 Workload Pressure and Role Ambiguity

Another key challenge concerns workload and clarity of roles.

Some participants described a period of intense workload, especially at the beginning of the transformation when responsibilities were not clearly defined. This created additional pressure, particularly for those actively involved in managing the change.

At the same time, several employees mentioned role ambiguity, as new responsibilities were not always clearly assigned or formally integrated. The coexistence of old and new tasks made it difficult to fully understand expectations.

This situation reinforced the feeling that the organization is still in a transitional phase rather than a fully stabilized system.

1.4.6 Synthesis of Human Challenges

Overall, the findings show that organizational transformation is not only a structural process, but also a human one that deeply affects employees.

Five main insights can be highlighted:

1. Uncertainty is common at the beginning but decreases over time with better communication and clarity.
2. Professional identity plays a key role in how employees react to change.
3. Adaptation varies between individuals, with some experiencing more difficulties than others.
4. Cultural integration remains a major challenge, especially between public-sector and banking practices.
5. Workload and role ambiguity increase pressure during the early stages of transformation.

In conclusion, these challenges show that successful transformation requires not only structural changes, but also careful attention to human factors such as emotions, identity, and organizational culture.

1.5 Organizational Instability and Stabilization

A salient theme emerging from the data is the experience of organizational instability during the transition to BNH. This theme was identified through recurring codes such as *uncertainty*, *role ambiguity*, and *lack of procedural clarity*, which appeared consistently across multiple participant accounts. In the context of BNH's organizational transformation—characterized by structural reconfiguration and the integration of new systems—participants described a period marked by confusion and shifting expectations.

For instance, several participants reported difficulties in understanding their roles, as responsibilities were perceived to be evolving and not always formally defined. One participant noted that “roles were not clearly established at the beginning, which made it difficult to know exactly what was expected,” highlighting the ambiguity experienced during the early phase. Similarly, inconsistencies in procedures across departments were frequently mentioned, reinforcing the perception of instability within BNH.

Over time, however, the data also reveal a contrasting pattern associated with stabilization. Codes such as *improved communication*, *clearer structures*, and *gradual adaptation* became more prominent in later accounts. Participants emphasized that increased managerial guidance and the progressive formalization of procedures contributed to reducing uncertainty. As one participant explained, “things became clearer over time as processes were better defined,” illustrating the shift toward a more stable organizational environment.

This progression from instability to stabilization reflects an adaptive process grounded in employees' lived experiences within BNH, rather than a predefined organizational outcome.

Section 2: Discussion and Implications

This section is dedicated to the interpretation and critical discussion of the findings, with a particular focus on understanding how organizational stability is challenged and progressively restored in the context of deep institutional transformation.

The discussion is structured around key theoretical frameworks in change management, particularly Lewin's Change Model and Kotter's Eight-Step Model, allowing for a comparison between theoretical assumptions and empirical observations. This theoretical linkage helps to evaluate the effectiveness of the change process and identify potential gaps or inconsistencies.

Additionally, this section explores the implications of the findings for the organizational work environment, with a focus on restoring stability, enhancing employee well-being, and improving engagement after change. Finally, it proposes a set of practical managerial recommendations aimed at supporting more effective and human-centered change management practices in the future.

The findings of this study provide a nuanced understanding of organizational transformation within BNH, indicating that change is experienced as a layered and evolving process rather than a discrete or linear transition.

A central pattern emerging from the data is the coexistence of continuity and transformation. This coexistence reflects a dynamic balance between stability and change, where continuity acts as a stabilizing force while transformation introduces elements of instability within the work environment. While formal organizational change was initiated through structural reconfiguration and the introduction of new systems, employees' day-to-day activities often remained largely unchanged. This continuity played a stabilizing role by preserving operational efficiency and reducing resistance. At the same time, however, it contributed to a perception of partial or incomplete transformation, as the persistence of previous practices—particularly those rooted in CNAT and CNL—blurred the distinction between former institutional logic and the emerging banking model.

This duality suggests that continuity functions as both an enabling and limiting factor: it facilitates operational adaptation while potentially delaying cognitive and cultural alignment with the new organizational identity.

In parallel, the findings reveal that employee perceptions are shaped by a dynamic balance between acceptance and critical awareness. The variation in participants' narratives demonstrates that organizational change is not experienced uniformly. Differences in professional background—particularly between employees originating from public-sector institutions and those with prior banking experience—significantly influence how change is perceived and evaluated.

Moreover, the level of involvement in the transformation process plays a crucial role. Managers, who are directly engaged in planning and implementation, tend to adopt a more structured and strategic perspective. In contrast, other employees focus more on operational continuity and their day-to-day experiences. These findings reinforce the view that

organizational change is a socially differentiated process, in which individual positions and experiences shape interpretation and adaptation.

The generally positive orientation toward change can largely be attributed to tangible improvements, such as enhanced salaries and increased job security. However, this acceptance is not absolute. Participants also expressed concerns regarding structural gaps, inconsistencies in role definition, and the perceived distance between current practices and established banking standards. This suggests that acceptance should not be interpreted as full internalization of change, but rather as a conditional and pragmatic stance, where employees support the transformation while remaining aware of its limitations.

Another important interpretative dimension relates to professional identity and symbolic recognition. The findings indicate that organizational change affects not only functional roles but also employees' sense of professional self. In particular, modifications in job titles or role definitions were sometimes perceived as a reduction in status or recognition. This underscores the symbolic importance of organizational structures, where titles and formal roles serve as markers of expertise and legitimacy. Accordingly, resistance or hesitation toward certain aspects of change should not necessarily be understood as opposition to transformation itself, but rather as a response to perceived threats to identity and professional continuity. These identity-related tensions further contribute to psychological instability, particularly in terms of employees' sense of recognition and professional coherence.

The findings also point to uneven patterns of adaptation among employees. While some participants described a relatively smooth transition, others experienced significant difficulties, especially during the early stages. These challenges were often associated with high workload, limited resources, and a lack of role clarity. This variation indicates that adaptation is not uniform, but contingent upon multiple factors, including organizational position, level of involvement in the change process, and access to support mechanisms.

Furthermore, the analysis highlights the importance of cultural and cognitive alignment. The persistence of practices and mindsets associated with the public sector suggests that transformation has not yet fully penetrated the organization's cultural dimension. Employees with prior exposure to the banking sector were more likely to identify these gaps, evaluating the organization against external industry standards rather than internal continuity. This contrast emphasizes that organizational transformation entails not only structural and procedural changes, but also deeper shifts in norms, values, and professional expectations.

Finally, the findings converge on the idea that transformation at BNH is widely perceived as an ongoing and unfinished process. Both employees and managers acknowledge that, despite significant progress, key elements—such as full system implementation, role stabilization, and cultural integration—remain under development. This perception reflects a broader understanding of change as a continuous and iterative process rather than a completed event. It also suggests that employees' attitudes and interpretations are likely to evolve over time in response to ongoing organizational developments.

In sum, the interpretation of the findings indicates that organizational transformation at BNH is characterized by a complex interplay between stability and change, acceptance and critique, and structure and culture. These dynamics highlight the need to approach change not merely as a technical or managerial process, but as a deeply social phenomenon shaped by individual experiences, collective practices, and evolving organizational realities. They also highlight the

need to understand organizational stability not as a fixed condition, but as a continuously evolving outcome shaped by structural adjustments, cultural alignment, and employee experience.

The findings of this study can be more critically understood when interpreted through established theories of organizational change, particularly the models proposed by Kurt Lewin and John Kotter. These frameworks provide useful lenses for analyzing both the progression of transformation at BNH and the challenges observed during its implementation.

From a Lewin's perspective, the transformation reflects the classical three-stage model of unfreezing, change, and refreezing, but with an important limitation: the process appears to be only partially completed.

The unfreezing stage is strongly evident in the prolonged period of anticipation reported by participants. The fact that the transformation had been discussed for years—even decades—suggests that the organization engaged, intentionally or not, in a gradual destabilization of existing structures and mindsets. This extended pre-change phase contributed to reducing resistance and allowed employees to psychologically prepare for the transition. However, the variation in employees' awareness also indicates that unfreezing was uneven, with communication gaps limiting its effectiveness across different groups.

The change stage is reflected in the introduction of new structures, procedures, and technological systems, such as CBS and ERP. This phase is characterized by active reconfiguration at multiple levels: operational (tasks and procedures), structural (organizational design), and systemic (information systems). The presence of managerial actors as active change agents further reinforces this stage, as they play a central role in translating strategic objectives into concrete practices.

However, the refreezing stage—which involves stabilizing change and embedding it into organizational culture—appears incomplete. This incomplete refreezing explains the persistence of instability observed in the work environment. The persistence of role ambiguity, the coexistence of old and new practices, and ongoing cultural misalignment all suggest that the new organizational model has not yet been fully institutionalized. This aligns with participants' perception of transformation as an ongoing process rather than a finalized state.

In this sense, the findings challenge the linearity of Lewin's model, highlighting that in complex organizational contexts, refreezing may be delayed, partial, or continuously evolving.

Turning to Kotter's framework, the transformation at BNH exhibits several elements of the eight-step change model, particularly in its early and middle phases.

Evidence of creating a sense of urgency can be indirectly inferred from the long-standing discussions surrounding the transformation, although this urgency appears to have been more implicit than formally articulated. The involvement of managers in leading different aspects of the transformation reflects the formation of a guiding coalition, where key actors drive and coordinate change efforts across the organization.

The organization also appears to have engaged in communicating the change vision, as reflected in meetings, interviews, and training sessions. These efforts contributed to reducing uncertainty and fostering a general sense of acceptance among employees. Additionally, training initiatives and participatory approaches can be interpreted as attempts to empower employees for action, even if participation was sometimes limited or uneven.

However, the findings suggest that later stages of Kotter's model are less fully realized. In particular, the step of anchoring change in organizational culture remains incomplete. Cultural misalignment, persistence of public-sector practices, and differences in employee mindsets indicate that the transformation has not yet been deeply internalized at the cultural level, which limits the organization's ability to achieve sustained stability.

Similarly, the absence of clearly defined short-term wins, as explicitly perceived by employees, may limit motivation and the reinforcement of change. While benefits such as salary improvements contribute to positive perceptions, they do not necessarily function as structured milestones within a broader change strategy.

Beyond Lewin and Kotter, the findings also resonate with more contemporary perspectives that view organizational change as a continuous, non-linear, and socially constructed process. The coexistence of stability and change, the variability of employee experiences, and the central role of identity and culture all support the idea that transformation cannot be fully captured by purely procedural or stage-based models.

In particular, the importance of professional identity, emotional responses, and cultural integration highlights the relevance of human-centered approaches to change management, where meaning-making, perception, and social interaction play a central role in shaping outcomes.

Overall, linking the findings to these theoretical frameworks reveals both alignment and limitation. While Lewin's and Kotter's models help structure the understanding of change processes, the case of BNH illustrates that real-world transformations are often more complex, iterative, and context-dependent than these models suggest. This reinforces the need to complement classical theories with a more flexible and context-sensitive approach to organizational change.

2.3 Work Environment Restoration

The findings suggest that the restoration of the work environment at BNH is not a fully achieved outcome, but rather an ongoing and gradual process shaped by the interaction between stability and transformation.

A key element in this process is the role of **operational continuity**. The persistence of daily tasks, team structures, and familiar workflows contributed significantly to maintaining a sense of stability during the transition. This continuity functioned as a stabilizing mechanism, allowing the organization to avoid major disruption despite structural changes. From this perspective, continuity can be interpreted as an informal strategy of environmental preservation, ensuring that performance and coordination were not compromised during the early stages of transformation.

However, this stability remains partial and conditional. The findings clearly indicate that the work environment has not yet reached a fully stabilized or “restored” state. Instead, it is characterized by a hybrid configuration, where elements of the former public-sector system coexist with emerging banking practices. This hybridity is reflected in several dimensions, including the persistence of manual processes, incomplete system implementation, and inconsistencies in role definition.

One of the most critical factors affecting work environment restoration is role ambiguity. The lack of clearly defined responsibilities, combined with the gradual introduction of new roles, has created uncertainty in expectations and performance standards. This ambiguity not only affects individual efficiency but also limits the organization’s ability to establish a coherent and predictable work structure. As long as roles remain fluid or partially defined, full stabilization of the work environment is unlikely to be achieved.

In addition, the findings highlight the impact of system implementation on environmental stability. The introduction of technological infrastructures such as CBS and ERP represents a fundamental shift in how work is organized and executed. However, the partial or delayed implementation of these systems has contributed to a fragmented work environment, where traditional and digital processes coexist without full integration. This situation reinforces the perception of being in a transitional phase rather than a fully operational banking system.

Another important dimension is cultural alignment. The persistence of public-sector norms and practices indicates that the transformation has not yet been fully internalized at the cultural level. Work environment restoration, therefore, cannot be understood solely in structural or procedural terms. It also requires alignment in values, behaviors, and professional expectations. Without this cultural convergence, structural changes may remain superficial and fail to produce a cohesive organizational environment.

Furthermore, the findings show that employee experience plays a central role in shaping perceptions of environmental stability. For some participants, continuity in tasks created a sense of comfort and predictability. For others, the coexistence of old and new practices generated confusion and a perception of inconsistency. This variation suggests that work environment restoration is not only an objective organizational condition, but also a subjective experience influenced by individual roles, expectations, and levels of involvement in the transformation.

Taken together, these elements indicate that work environment restoration at BNH should be understood as a progressive and multi-dimensional process, rather than a final stage following change implementation. It depends on the alignment of several interrelated factors, including:

- Structural clarity (roles, procedures, hierarchy)
- System integration (full implementation of technological tools)
- Cultural adaptation (shared norms and practices)
- Experiential stability (employees’ sense of clarity and coherence)

In this sense, restoration is not simply about returning to stability, but about constructing a **new form of stability** that is consistent with the requirements of a banking institution. The current state of the organization suggests that this new equilibrium is still in formation, requiring continued effort in coordination, communication, and integration.

2.4 Managerial Recommendations

Building on the empirical findings and their theoretical interpretation, this section proposes a set of managerial recommendations aimed at supporting the ongoing transformation at BNH. These recommendations are not generic prescriptions, but are directly derived from the identified gaps in the current process and aligned with key principles from organizational change theories. The following recommendations aim to support not only the effectiveness of change, but also the progressive restoration and sustainability of organizational stability.

2.4.1 Strengthening the “Refreezing” Phase through Role Clarification

One of the most critical gaps identified in the analysis is the persistence of role ambiguity and the coexistence of old and new responsibilities. From a theoretical perspective, this reflects an incomplete “refreezing” phase in the model of Kurt Lewin.

To address this, management should prioritize the formal clarification and stabilization of roles, through:

- Clearly defined job descriptions aligned with banking functions
- Formal integration of new responsibilities into organizational structures
- Consistent communication of expectations and performance criteria

This would contribute to reducing uncertainty, enhancing accountability, and consolidating the new organizational model.

2.4.2 Anchoring Change in Organizational Culture

The findings highlight a persistent gap between structural transformation and cultural alignment. While systems and procedures are being introduced, underlying mindsets and practices still reflect public-sector logic. This directly relates to the challenge of “anchoring change in culture” in the framework of John Kotter.

Managers should therefore move beyond structural adjustments and actively work on cultural transformation, through:

- Internal communication that reinforces banking values and identity
- Workshops and training focused on mindset and behavioral change
- Promoting shared norms and practices across employees from different backgrounds

Without this cultural anchoring, structural changes risk remaining superficial and fragmented.

2.4.3 Enhancing Communication as a Continuous Process (Not a Phase)

Although communication efforts were present, the findings reveal uneven levels of awareness and understanding among employees. This suggests that communication was treated more as a one-time activity rather than a continuous process.

In line with both Lewin and Kotter perspectives, communication should be ongoing, targeted, and adaptive, including:

- Regular updates on transformation progress and future steps
- Differentiated communication tailored to different employee groups
- Two-way communication channels that allow feedback and clarification

This would strengthen the “unfreezing” and “change” phases by ensuring alignment and reducing uncertainty throughout the process.

2.4.4 Managing Identity and Recognition as Strategic Factors

The analysis shows that professional identity plays a central role in shaping employee reactions, particularly in relation to job titles and role changes. This dimension is often underestimated in traditional change management approaches.

Managers should therefore treat recognition and identity as strategic levers, by:

- Preserving or adapting job titles in ways that reflect expertise
- Recognizing prior experience and competencies from CNAT and CNL
- Supporting career continuity and progression within the new structure

This approach can reduce resistance, increase engagement, and facilitate deeper acceptance of change.

2.4.5 Supporting Differentiated Adaptation Pathways

The findings demonstrate that adaptation is not uniform across employees. Differences in background, experience, and involvement lead to varied adaptation trajectories.

Rather than adopting a one-size-fits-all approach, managers should implement differentiated support mechanisms, such as:

- Targeted training programs based on skill gaps
- Additional support for employees transitioning from non-banking roles
- Mentoring or peer-support systems to facilitate knowledge transfer

This aligns with contemporary views of change as a socially differentiated process and enhances overall organizational resilience.

2.4.6 Accelerating System Integration to Reduce Organizational Hybridity

The persistence of manual processes and partial system implementation contributes to a hybrid work environment, which reinforces ambiguity and slows transformation.

From a structural perspective, the full implementation of systems such as CBS and ERP is essential to completing the “change” phase and moving toward stabilization.

Managers should therefore:

- Prioritize the deployment and integration of core systems
- Ensure that systems are effectively adopted through training and support
- Align procedures and workflows with technological infrastructures

This will reduce fragmentation and support the transition toward a coherent banking model.

2.4.7 Balancing Workload and Providing Support During Transition

The findings highlight that early stages of transformation were characterized by high workload and limited support, particularly for those directly involved in implementing change.

To ensure sustainability, managers should:

- Monitor workload distribution during critical phases

- Provide adequate human and material resources
- Encourage teamwork and delegation to reduce individual pressure

This recommendation reflects the importance of addressing the human dimension of change, which is often underemphasized in structural models.

2.4.8 Framing Transformation as a Continuous Process

Finally, both the findings and theoretical perspectives suggest that transformation should not be treated as a finite project, but as an ongoing process.

Managers should adopt a long-term and iterative approach, by:

- Regularly evaluating progress and adjusting strategies
- Recognizing that “refreezing” may be temporary or evolving
- Embedding flexibility and continuous improvement into organizational practices

This perspective aligns with contemporary critiques of linear change models and better reflects the dynamic reality observed at BNH.

Ultimately, these recommendations contribute to building a more stable, coherent, and adaptive work environment capable of sustaining long-term transformation.

GENERAL CONCLUSION

GENERAL CONCLUSION

Main Findings

This study aimed to explore how deep organizational change affects the work environment and how stability can be restored, using the case of the National Housing Bank (BNH). The findings reveal that deep transformation generates significant disruption at multiple levels, including organizational structure, culture, and employee roles.

At the human level, the results highlight that employees experienced uncertainty, stress, and role ambiguity during the transition. However, the intensity of these reactions varied depending on individual perceptions, managerial support, and prior experience. While some participants demonstrated resistance driven by identity threat and fear of change, others showed adaptability, curiosity, and motivation.

From an organizational perspective, the findings indicate that communication, leadership presence, and participatory approaches played a crucial role in facilitating adaptation. Training sessions, meetings, and continuous reassurance helped reduce uncertainty and supported employees in navigating the transition.

Overall, the study confirms that restoring a stable work environment after deep organizational change is not automatic but requires deliberate managerial effort focused on both structural alignment and human integration.

Theoretical Contributions

This research contributes to the existing literature on organizational change by reinforcing the importance of the human dimension in deep transformation processes. It supports the idea that change cannot be fully understood through structural or strategic analysis alone but must also consider employees' perceptions, emotions, and behavioral responses.

The study also provides empirical support for established change management models, particularly Lewin's model and Kotter's framework, while highlighting their limitations in capturing the complexity of deep organizational change. In this context, the findings align more closely with contemporary perspectives that view change as a continuous, dynamic, and human-centered process.

Furthermore, this research enriches the concept of post-change stabilization by emphasizing that organizational stability is both a structural and psychological outcome. It introduces a more integrated understanding of stability as a balance between formal systems and employee perceptions.

Managerial Implications

The findings of this study offer several practical implications for managers and decision-makers involved in organizational transformation.

First, leaders must recognize that employees are at the core of any change process. Addressing emotional and psychological responses is as important as implementing structural

changes. Managers should therefore adopt a human-centered approach that prioritizes communication, support, and engagement.

Second, effective communication is critical throughout all stages of change. Transparent, consistent, and interactive communication helps reduce uncertainty and builds trust, which in turn facilitates acceptance and adaptation.

Third, involving employees in the change process enhances their sense of ownership and reduces resistance. Participatory approaches, such as feedback sessions and collaborative decision-making, can significantly improve the success of transformation initiatives.

Finally, organizations must invest in post-change stabilization by aligning systems, reinforcing new behaviors, and continuously supporting employees. Without this phase, there is a high risk of reverting to previous practices.

Research Limitations

Despite its contributions, this study has several limitations that should be acknowledged.

First, the research is based on a single case study (BNH), which may limit the generalizability of the findings to other organizational contexts. Second, the study relies primarily on qualitative data collected through interviews, which are subject to individual perceptions and potential bias.

Additionally, the sample size, although appropriate for qualitative research, remains limited and may not capture the full diversity of experiences within the organization. Time constraints also prevented a longitudinal analysis of the change process, which could have provided deeper insights into long-term stabilization.

Future Research Perspectives

Future research could expand on this study in several directions.

First, comparative studies across different organizations or sectors would help validate and generalize the findings. Second, integrating a quantitative component (e.g., surveys) could provide a broader understanding of employee perceptions and strengthen the results.

Longitudinal studies are also recommended to examine how organizational stability evolves over time after deep transformation. This would provide valuable insights into the sustainability of change.

Finally, future research could explore the role of digital transformation and technological change in shaping work environments, as well as the impact of leadership styles on long-term organizational resilience.

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APPENDICES

Appendix 01: Interview Guide

Section	Theme	Questions
1. Introduction	Research Context	This interview aims to explore employees' experiences regarding the organizational transformation from CNL/CNAT to BNH. All responses are confidential and used for academic purposes only.
2. Participant Background	Profile Information	- Current position- Previous position (if applicable)- Years of experience- Educational background
3. Daily Work and Role Evolution	Role Continuity & Change	1. Can you describe your main daily tasks in your previous position?2. Have your responsibilities changed since moving to BNH? If yes, how?3. Do you feel that your current role is clearly defined?
4. Perception of Organizational Change	Awareness & Perception	4. How did you first hear about the transformation from CNL/CNAT to BNH?5. What was your initial reaction to this change?6. Did you perceive this transformation as positive or negative? Why?
5. Change Implementation Process	Change Management Practices	7. How was the change implemented within your organization? (meetings, training, interviews, etc.)8. Did you receive sufficient support during the transition?9. Were employees involved in the process or decision-making?
6. Resistance and Adaptation	Employee Response	10. Did you observe any resistance to change among employees?11. How did you personally react to the change?12. What factors helped you adapt (or made adaptation difficult)?
7. Emotional and Psychological Impact	Emotional Reactions	13. How did you feel when the change was announced? (stress, uncertainty, motivation, fear, excitement)14. Did these feelings evolve over time? How?
8. Work Environment and Stability	Organizational Stability	15. Has your work environment changed after the transformation?16. How would you describe the level of stability during the transition period?17. Do you feel that the organization has reached a stable state today?
9. Organizational Integration	Cultural & Structural Integration	18. How would you describe the integration between employees from CNL/CNAT and BNH?19. Did differences in work culture create challenges?20. How has collaboration evolved over time?
10. Future Outlook	Expectations & Improvement	21. What are your expectations for the future of BNH?22. What improvements would you suggest to enhance work environment and stability?
11. Closing	Final Input	23. Is there anything else you would like to add regarding your experience of this transformation?

Appendix 01: Interview Guide

Section A: Adaptation Process

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Adaptation Process					“had to manage responsibilities largely on his own”			
Difficult Adaptation					“first few months were particularly demanding”		“limited resources ... office space, equipment, digital tools”	“requires additional time to adapt to banking norms”
Learning					“learning new skills” / “expand professional knowledge”			
Smooth Adaptation	“no major disruptions”	“facilitated continuity”	“helped employees adapt smoothly”	“facilitated continuity”				
Team Support	“mutual adaptation process”	“employees continued to work together”		“build and lead a team... improve efficiency”				

Section B: Evaluation and Training

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Assessment / Evaluation					“written and oral assessments”	“evaluated employees’ banking knowledge”		
Interviews	“individual interviews”	“assessing opinions”	“gather employees’ opinions”			“interviews + assessments”	“interviews with banking professionals”	
Meetings		“group meetings”	“group sessions”			“joint CNAT/CNL meetings”	“joint + small group meetings”	
Training	“training sessions”	“optional training”	“training to support adaptation”					

Section C: Change Involvement

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Direct Involvement				“directly involved in managing change”			“CBS project... procedures, ISO, coordination”	“management and alignment role”
Indirect Involvement		“participatory approach without decision role”	“opinions gathered”					
Not Involved								

Section D: Emotional Responses

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Curiosity	“sense of curiosity”							
Enthusiasm			“enthusiasm / exploring opportunities”	“enthusiasm toward change”				
Fear	“intimidating”	“initial fear”	“mixture of fear”	“intimidating”	“anxiety”	“concern”		
Motivation	“motivation to learn”		“motivated to learn”	“strong motivation”				
Stress				“stressful / high workload”				
Uncertainty	“uncertainty entering new phase”	“job security uncertainty”	“uncertainty associated with change”		“lack of clarity”	“concern and uncertainty”		

Section E: Organizational Change Process

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Participatory Approach		“participatory approach”	“structured participatory approach”					
Reassurance		“reassured employees”	“clarified transformation”		“organized reassurance”	“reduced uncertainty”	“sense of reassurance”	
Implementation Process							“CBS + ERP systems”	
System Implementation							“CBS & ERP systems”	

Section F: Perception of Change

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Anticipated Change	“not sudden”	“previously known”	“aware since early career”		“future projects expected”	“awaiting new roles”	“long-term project”	
Positive Perception	“positive attitude”	“positive due to salary/reputation”	“favorable perception”		“acceptance”	“positive attitude”		
Negative Perception		“dissatisfaction (CNAT→CNL)”						“not yet fully mature banking environment”
Sudden Change					“announcement was sudden”			

Section G: Resistance to Change

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Low Resistance		“low resistance”	“minimal resistance”		“little to no resistance”			
No Resistance	“no resistance”					“accepted change”		
Sources of Resistance		“job title dissatisfaction”					“different mindsets”	
Identity Threat		“professional identity diminished”						

Section H: Roles and Work Transformation

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Role Continuity	“tasks unchanged”	“similar tasks”	“same sector activities”		“core tasks unchanged”	“similar responsibilities”		
Role Evolution		“new responsibilities introduced”	“role evolved significantly”	“procedures & alignment”				
Role Misalignment	“not aligned with banking mission”					“preferred staying in expertise”		
Role Transformation				“responsibilities changed significantly”				

Section I: Work Environment and Stability

Theme	Participant 01	Participant 02	Participant 03	Participant 04	Participant 05	Participant 06	Participant 07	Participant 08
Stability	“tasks unchanged”	“environment stable”	“no major changes”		“sense of stability”	“increasing stability”	“environment now stable”	“clear roles and improved conditions”
Structural Change				“new professional environment”	“new management structure”	“stricter regulations”	“procedures & ISO standards”	“transitional phase”
Cultural Differences								“differences in employee mindsets”
Department Change	“new department”	“new department”			“coordination with branches”	“integration CNAT/CNL/BNH”	“integration ongoing”	
New Management	“manager with banking background”				“new director introduced”			