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Organizational Structure Change and its Impact on Commercial Business Performance Bank BRI Region 14

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ABSTRACT

Organizational structure change is an inevitable phenomenon in the modern banking industry. The dynamics of the business environment, advances in digital technology, regulatory demands, and changes in customer behavior are the main factors driving organizational restructuring in this sector. This study aims to analyze the key causes of organizational structure changes in banking and to assess their impact on operational effectiveness, employee performance, and institutional competitiveness. The research method used is a qualitative approach through literature analysis and case studies of several national banks that have undergone organizational transformation. The results show that service digitalization, competitive pressure from fintech, and cost-efficiency policies have encouraged banks to shift from traditional hierarchical structures to flatter and more agile ones. The positive impacts include faster decision-making, improved operational efficiency, and enhanced service quality. However, these changes also create challenges such as role uncertainty, employee resistance, and the need to upgrade human resource competencies. In conclusion, the success of organizational structure change in banking greatly depends on transformational leadership, effective internal communication, and organizational culture readiness to face the digital era.

Keywords: *Banking, Change, Organizational, Performance.*

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1. | INTRODUCTION

Changes in organizational structure in the Indonesian banking industry are getting stronger as competitive pressures increase, regulatory changes, and shifts in customer behavior that demand fast-paced and digital services. The Financial Services Authority (OJK) noted that in 2023 more than 95% of national banking transactions have switched to digital channels, while transactions at branch offices dropped drastically from 8.4 billion transactions (2015) to only 1.2 billion transactions (2023). This change in service pattern has made many banks review their organizational structure, including *Bank Rakyat Indonesia* (BRI) which is the bank with the largest network and focuses on the micro segment (Bank Rakyat Indonesia, 2024). This environmental pressure creates the need to reorganize the organizational structure to be more agile and able to respond to market developments.

This phenomenon is reinforced by the emergence of non-bank competitors such as companies Financial Technology (fintech). Bank Indonesia data shows that the value of fintech payment transactions reached IDR 744 trillion in 2023, an increase of almost three times in five years. This dominance of digital services puts banks that maintain traditional hierarchical organizational structures at risk of falling behind in innovation and speed of service. Research (Yanti et al., 2025) indicates that rigid structures often cause Bottlenecks in decision-making, slow coordination, and high operational costs. Therefore, banks like BRI are encouraged to adopt a flatter, collaborative, and function-based structure.

In the academic context, this issue is increasingly important as changes in organizational structure have been proven to have a direct impact on the bank's operational effectiveness, service quality, and commercial performance. Scientific publications in recent years have shown that banks that carry out organizational structure transformations experience an increase in efficiency of between 12–30% in service time indicators and decision-making speed (Yanti & Fasa, 2025). However, research (Muhammaditya & Hardjosoekarto, 2021) showing risks in the form of unclear roles, employee resistance, and temporary decreased productivity during the transition process. The difference in findings shows that there is still a gap in research on how changes in organizational structure affect business performance, especially in large banks with extensive networks.

The scientific debate over which organizational structure model is most effective for banks is also quite intense. Research (Probojakti et al., 2024) Judge that the flat structure model (Flat Structure) and Agile Organization It is suitable for accelerating innovation in the digital era. But (Rani et al., 2024) emphasizing that large banks like BRI require a hybrid structure that combines a formal hierarchy with a cross-unit coordination mechanism. This difference of views shows that the selection of organizational structure cannot be standardized, but needs to be adjusted to the business character, operational scope, and strategic goals of the company. This is where the role of research becomes important to provide an empirical picture based on case studies.

At Bank BRI Region 14, organizational restructuring is becoming increasingly important as the region manages a large micro and consumer portfolio and has a network of work units in various regions. BRI's internal data (quoted from BRI Annual Report 2023) shows that more than 44% of BRI's total outstanding microcredit is managed through regional offices and branch units, including Region 14. Key challenges in the region include high volumes of administrative work, slow cross-unit coordination, and reliance on hierarchical decision-making at the central level (Saputri & Fitri, 2025). In the last three years, BRI has made changes such as simplifying the chain of command, the establishment of Regional Operation Management, as well as strengthening the risk control function in regional offices. However, there has not been much research that addresses how these changes directly impact commercial performance such as credit growth, portfolio quality, and operational efficiency at the regional level (Andrealin, 2022).

Field conditions show that there are problems that need to be studied scientifically, ranging from employee adaptation to structural changes, changes in workflows, to adjustments to business and operational functions that were previously very hierarchical. Some initial interviews conducted by researchers (in preliminary studies) showed that there was an employee perception of increased workload, changes in service standards, and the need to improve digital competencies. In addition, there is a mis synchronization between the planned structural changes at the center and the factual implementation at the regional level. This situation indicates that the impact of restructuring is not only technical, but also has an impact on work culture, motivation, and business effectiveness.

Based on this situation, this study aims to delve deeper into the factors that drive changes in organizational structure in the banking industry, analyze their influence on commercial performance and operational effectiveness, and examine how the change process is applied to Bank BRI Region 14. The research uses a qualitative approach by combining literature analysis and case studies so that it can provide a more comprehensive understanding of the dynamics of organizational structure changes and their impact on banks. Expected findings include identification of key issues, organizational responses, and evaluation of the successes and challenges of the restructuring.

2. | LITERATURE REVIEW

Organizational Structure Changes

Organizational structure change refers to the process of modifying an organization's formal design, including authority relationships, division of responsibilities, coordination mechanisms, and communication flows, in response to changes in the business environment. Such structural adjustments may be driven by organizational growth, digitalization, increasing industry competition, or shifts in business strategy (Pacheco-Cubillos et al., 2024). In the context of banking, traditional hierarchical structures are starting to be abandoned because they are considered to no

longer support the speed of decision-making, especially when transactions and services transform to digital channels. Contingency theory according to (Pennings, 1987) states that the effectiveness of the structure is influenced by the conformity between the organization's design and external conditions; Therefore, banks need to adopt a more flat, flexible, and cross-unit collaboration structure. Thus, changes in organizational structure are not just administrative adjustments, but are a strategic step to increase the adaptability and competitiveness of companies.

Commercial Business Performance

Commercial business performance refers to an organization's achievements in generating profits, expanding market share, and maintaining business quality through financial and operational measures. It encompasses not only profitability but also internal process efficiency, customer growth, and service quality (Harun et al., 2024). In the banking industry, commercial performance is generally measured through credit growth, asset quality ratio (Non-Performing Loan/NPL), net interest income (Net Interest Margin/NIM), fee-based income, and operational efficiency level (*Biaya/Beban Operasional terhadap Pendapatan Operasional*/BOPO) (Mwangi & Maina, 2021). Banks with strong commercial performance demonstrate the ability to maintain productivity, expand markets, and manage risk consistently. Changes in organizational structure are believed to affect commercial performance through increasing coordination effectiveness, more appropriate division of functions, and accelerating decision-making processes so that business activities can run more optimally. Therefore, the relationship between organizational restructuring and commercial performance is one of the main focuses in the study of strategic management of banking (Yuwitasari & Utomo, 2023).

3. | RESEARCH METHOD

This research uses a qualitative approach with a case study design to gain an in-depth understanding of the driving factors for organizational structure changes and their impact on operational effectiveness and commercial business performance in Bank BRI Region 14. This approach was chosen because it is able to explore internal perceptions, experiences, and dynamics that cannot be achieved through quantitative methods. The research informants were selected using purposive sampling, including regional leaders, operational managers, branch heads, and executive staff who have experienced the restructuring process firsthand (Murdiyanto, 2020). The selection of respondents was carried out until it reached Data Saturation, that is, when the information obtained no longer shows new findings, so that the collected data is considered credible and can represent the condition of the organization in a representative manner.

Data collection was carried out through three main techniques, namely semi-structured interviews, field observations, and internal document searches. Interviews with a duration of 45–75 minutes were used to explore the informants' experiences regarding the background of organizational structure changes, implementation challenges, and their impact on workflows and commercial performance. Observations

were made in several operational units under region 14 to understand changes in work processes, coordination mechanisms, and patterns of authority relations after restructuring (Mohajan, 2018). Secondary data were obtained from annual reports, regional performance reports, old and new organizational structures, and BRI internal guidelines, which were then used to verify the interview findings and reinforce the context of the analysis.

Variable measurement is carried out through the determination of conceptual indicators according to the theory and research context. Changes in organizational structure are evaluated based on chain of command modifications, reorganization of functions, and changes in roles and coordination flows. Operational effectiveness is measured through decision-making speed, work process efficiency, and smooth cross-unit communication. Meanwhile, commercial business performance is analyzed through credit growth, portfolio quality, unit profitability, and regional efficiency levels. In addition, aspects of transformational leadership, internal communication, and organizational cultural readiness were also measured through informants' perceptions of the vision of change, clarity of information, and adaptive attitudes towards digital transformation. All data were analyzed using thematic analysis to identify patterns, relationships between variables, and key factors that influenced the success of restructuring at Bank BRI Region 14.

4. | RESULTS AND DISCUSSION

Drivers of Organizational Structure Change at Bank BRI Region 14

The results of the analysis from semi-structured interviews, field observations, and internal document tracing show that the change in organizational structure at Bank BRI Region 14 is a strategic response to external environmental pressures and the increasingly urgent need for internal adjustments. Externally, the competition of the financial industry has changed significantly due to the expansion of fintech companies, increasingly stringent regulations, and the trend of digitization of banking services. The informant from the managerial level emphasized that "customers now do not want to wait long. If the process is convoluted, they immediately compare it with a faster fintech application. So, we can no longer use the old pattern." In addition, regulations such as adjustments to digital risk management provisions are factors that require BRI to strengthen coordination structures in the region to be more responsive. The internal document regarding the BRI Transformation Roadmap also states that all regional units are required to adopt a structure that supports the acceleration of digital-based services.

Internally, some informants emphasized that restructuring is needed to simplify the chain of command, reduce bureaucratic processes, and clarify the division of functions between units. The credit informant said that "In the past, just one approval could go up three to four tables. After the change in structure, some of the authority is directly in the region or branch, so it is faster to execute". This condition indicates that the previous structure was considered too hierarchical, thus slowing down the service, especially in the process Loan Processing, Monitoring and Portfolio Handling commercial and micro

customers. Field observations show that coordination between units often takes more than one day due to unclear authority flows. The new policy then clarifies that part of the commercial credit authorization to a certain extent is left to the territory, while the supervisory function is strengthened through the merger of units that previously worked separately (Pacheco-Cubillos et al., 2024).

In addition, the organogram documents prior to the restructuring showed overlapping functions between the commercial business units, regional operations, and the risk supervision section. The informant of the head of the unit stated that "Before the restructuring, there were some unclear jobs that had to be executed, especially for portfolio monitoring. We often wait for directions because the functions are stacked together". The results of the researchers' observations also support this finding, for example in the credit analysis process involving two different units to verify files that can be combined into one flow. Structural changes were then made to eliminate functional redundancy, shorten reporting paths, and increase the accountability of each unit (Duong & Nguyen, 2021).

Another problem before restructuring is the length of time it takes to complete the credit process due to multiple approvals. An executive staff explained that "Sometimes the credit file is ready, but you have to wait for a signature from a higher level. It takes time and customers are impatient, even though they need to be quick for business capital.". After the restructuring, the credit approval process was remapped and some authority was delegated to certain regional officials or branch heads, resulting in a significant reduction in settlement time. BRI Region 14's internal documentation shows that the average commercial credit processing time decreases after the structure change, mainly because the authority flow is made more concise (Fahad et al., 2024).

The restructuring in region 14 also reflects BRI's efforts to build a more lean and agile organizational structure. Units that previously worked independently are now directed to collaborate within a cluster-based coordination framework, which accelerates information exchange and minimizes coordination barriers. The researchers' observations show that once the risk unit and the commercial business unit are placed in a closer reporting line, the process of monitoring the quality of the portfolio becomes faster and more interactive. This change is in line with the global literature that states that modern banks must abandon traditional hierarchical structures in Favor of flat structures that are adaptive to deal with digital disruption.

The change in the organizational structure in BRI Region 14 is not just an administrative effort to rearrange position positions, but an adaptive strategy to handle market changes, accelerate service processes, and strengthen the coordination function between divisions. Interviews, observations, and internal documents confirm that the old structure is no longer adequate in supporting the needs of commercial businesses that demand quick and flexible responses. The restructuring was carried out as a step to strengthen the region's competitiveness amid the digital transformation of the banking

industry and to ensure that BRI's services remain relevant to customer expectations and central policy directions.

The findings in BRI Region 14 indicate that the effectiveness of the organizational structure is largely determined by its suitability to the dynamics of the external environment. Competition with fintech, the need for digitalization, and regulatory changes have created a misfit between the existing bureaucratic structure and the increasing demands for service speed. In perspective contingency theory, as the business environment moves toward digitalization and a fast service base, overly hierarchical structures will hinder the flow of information, slow down decisions, and weaken organizational responses (Pennings, 1987). Restructuring in Region 14 through the cutting of the line of command, the expansion of regional authority, and the integration of risk-business functions is a tangible form of effort to achieve a new "fit" between the structure and environmental conditions. Thus, the changes made are not cosmetic but are strategic adaptations so that the organizational design is in line with market needs and the direction of the transformation of the national banking industry.

Restructuring in BRI Region 14 can be understood as a mechanism for improving business performance through the enhancement of internal processes that have a direct impact on financial and operational indicators. Shortening credit workflows and remapping authority can increase process efficiency and reduce customer response times, thereby affecting credit growth, customer satisfaction, and portfolio quality. Furthermore, stronger coordination between risk units and business functions can improve the accuracy of credit analysis and help prevent an increase in NPLs, which represents an important indicator of commercial performance in the banking sector. The empirical findings that credit processing time decreases, faster coordination, and more effective portfolio monitoring show that there is an alignment between organizational restructuring and improved internal performance dimensions in the Balanced Scorecard. This confirms that adaptive structural design not only improves processes but also strengthens the region's overall commercial competitiveness.

Impact on Operational Effectiveness

Changes in the organizational structure at Bank BRI Region 14 have proven to have a significant impact on operational effectiveness, especially through the acceleration of work processes. Based on the results of interviews, many informants said that prior to the restructuring, inter-unit coordination was often hampered by a layered reporting process that made the completion of services slow. A regional official explained that "In the past, we often got stuck in approval, because the flow had to go up to several levels first. Now more decisions are being made at the regional or branch level". Field observations also show that the decision-making process is now taking place in a shorter time, with more controlled credit and commercial service completion duration. In addition, BRI's internal evaluation document shows that there is a decrease in the average administrative process time after the work unit is simplified so that bottlenecks that previously hindered operations can be minimized (Yanti et al., 2025).

Restructuring also has an impact on increasing clarity of roles and responsibilities among employees, which was previously often a source of operational confusion. Prior to the structural change, some tasks had overlapping functions between business, operational, and supervisory units. One of the informants from the supervision department stated that “we used to throw tasks at each other, because it was not clear who should start and who should close the work”. With the simplification of the structure, the task flow is now more clearly defined, so that coordination becomes more directed. Observations by researchers at two main branch offices show that employees now have a better understanding of the limits of their respective authority, especially related to portfolio monitoring and non-performing loan handling. Improvements to a more structured reporting system also contributed to a reduction in administrative errors that were previously quite common.

The transformation of the organizational structure also strengthens the digitalization process in the region, which has a direct effect on operational efficiency. In interviews, several employees said that the integration of digital systems such as workflow automation and dashboard monitoring makes the work process more controllable. An operational staff member stated that “Once the new system came in, a lot of manual work was lost. We no longer need to input repetitive data because now it is automatically entered into the regional dashboard.”. BRI’s internal documents show that the implementation of digital workflows reduces administrative workload by more than 30% in certain units. Field observations also confirm that the data verification process can now be carried out in real time, thereby accelerating the process of preparing daily and weekly reports. This shows that restructuring not only impacts organizational flows but also spurs digital adoption that strengthens work efficiency (Hanifah & Yasin, 2024).

Changes in organizational structure in region 14 have also increased the effectiveness of cross-unit coordination, especially between business, operational, and risk functions. One of the consequences of the old structure is that there is a coordination gap because the units work in silos. After restructuring, the merger of several functions and the delegation of authority made the working relationship more integrative. An informant from risk management revealed that “now we can directly contact businesses without having to go through two or three tables first. So, the problem is quickly dealt with before it widens.” Observations at the regional coordination meeting show that cross-unit discussions are now running more dynamically, with faster resolution of operational issues. The integration of these functions helps to accelerate the response to credit issues and portfolio management, while supporting the achievement of business targets in a more measurable manner.

One of the most obvious operational impacts of structural changes is the improvement of the quality of service to customers. Faster decisions and more concise workflows make service processes, especially commercial loans and MSME loans, more efficient. The informant from the frontliner said that “customers are more

satisfied because the process is not long, let alone credit application. They often say it's faster and clearer now." Regional internal report data also shows an increase in customer satisfaction scores in the first quarter after the implementation of structural changes. Observations in service units show more controlled queues and shorter waiting times, especially during peak hours. This shows that restructuring not only has an internal impact on employees but also generates direct added value for customers.

While bringing many benefits, changes in organizational structure also pose some operational challenges in the early stages of implementation. An informant from the implementing unit revealed that "The initial adaptation was quite difficult because there were many new positions, and some SOPs changed. We need time to adjust.". The biggest difficulty arises in the process of redistributing workloads and adjusting employee competencies to new roles. The researcher's observations show that in some units there is still an adjustment process in cross-functional coordination, especially related to risk reporting and verification processes. In addition, some employees mentioned the need for additional training because internal digitalization runs simultaneously with restructuring, thus increasing the burden of adaptation. However, most informants consider that the challenge is temporary and tends to decrease after three to six months of implementation (Pacheco-Cubillos et al., 2024).

Empirical findings on the improvement of operational effectiveness in BRI Region 14 following restructuring demonstrate that organizational redesign can influence the way workflows, task allocation, and coordination mechanisms operate within the organization. Replacing the previous hierarchical and silo-based structure with a flatter organizational arrangement, delegated authority, and stronger cross-unit coordination contributes to greater operational effectiveness because the new design is more responsive to an environment that requires rapid decision-making, consistent with the principle of contingency theory. Furthermore, improvements in process efficiency, faster credit services, and the reduction of operational bottlenecks resulting from restructuring indicate a direct connection with internal process performance. By streamlining workflows and clarifying functional responsibilities, BRI Region 14 not only enhances operational effectiveness but also supports commercial performance through faster service delivery, more accurate portfolio management, and improved customer service quality. These findings reinforce the view that organizational restructuring can serve as a strategic instrument for simultaneously improving internal performance and strengthening the competitiveness of the region (Pacheco-Cubillos et al., 2024).

Impact on Commercial Business Performance

Changes in the organizational structure at Bank BRI Region 14 show a significant impact on improving commercial business performance, especially in terms of service execution speed. Based on field findings, one of the main obstacles to the old structure is the slowdown of the process due to the long and fragmented credit approval pathway. After the restructuring, approval authority on certain ceilings is transferred to large

regions and branches, shortening processing times. A commercial Relationship Manager (RM) said that “In the past, the commercial credit process could take up to 14-21 days. After the new structure, some are completed in 7–10 days depending on the complexity”. BRI Region 14’s internal documents also show a decrease in the average credit processing time of 28% in the first three months post-structuring. This acceleration helps the region respond to the needs of corporate and commercial customers more competitively (Angelkoska, 2021).

The increase in process speed also had an impact on the growth of the outstanding loan portfolio in the commercial segment. Regional internal data (Quarter II-IV) shows an outstanding increase of 11,4%, which according to the head of the business section is driven by a faster execution credit pipeline. In an interview, a senior RM explained that “With the new structure, we can follow up more customers because time is not running out for bureaucracy. Our productivity has increased because the focus is now on portfolio acquisition and maintenance.”. Observations also show that several RMs now have a more stable active portfolio ratio because monitoring can be carried out regularly without being delayed by slow administrative processes (Samosir & Jayadi, 2023). The effectiveness of RM’s time in meeting customers has increased, especially since the administrative reporting function was moved to the support unit.

The restructuring also has an impact on improving the quality of commercial credit portfolios. By emphasizing coordination between business units, appraisal, and risk management, the screening process becomes more accurate. The informant from the Risk Management unit confirmed that “Previously, there were many misses in monitoring because Jobdesc overlapped. Once the structure is clarified, we can more quickly identify potential problems before the credit comes in.”. Internal data shows a decline in the region’s commercial NPL (Non-Performing Loan) rate from 3.1% to 2.4% within six months after the implementation of the structural change. Observations at three large branch offices in region 14 confirm that the portfolio monitoring system is now carried out on a daily dashboard-based basis so that early warning signals are followed up faster (Harun et al., 2024). This shows that structural changes not only accelerate expansion but also strengthen asset quality.

The restructuring has a positive impact on the synergy of commercial products, especially cross-selling between credit, treasury, and cash management services. With a simpler coordination flow, business units can take an integrated approach to commercial customers. A regional business official said that “We used to walk alone. Now credit units, funds, and regular transactions meet to see cross-selling opportunities.”. Internal report data shows an increase in regional fee-based income by 8,7%, especially from current account services, corporate payroll, and BRIVA. Observations of the monthly coordination meeting show that cross-selling opportunities are now a mandatory agenda that is discussed together, not just the responsibility of individual RMs. This kind of synergy was previously difficult because

the old structure separated business functions vertically and was less integrative (Probojakti et al., 2024).

The restructuring also improves the level of commercial customer satisfaction, especially in terms of process transparency, speed of request handling, and RM responsiveness. Regional internal survey data showed an increase in commercial customer satisfaction scores from 83.2 to 88.5 in one semester after the structural change. A key corporate customer interviewed stated that "now if there is a request for documents or a change in limits, the response is faster. We feel more served because we no longer have to wait for days." The researchers' observations at the front office of the main branch also show that some commercial customers who previously switched banks are now applying for credit facilities again after seeing the acceleration of service flows. This increase in client retention is an indication that structural changes have a real impact on long-term relationships with strategic customers.

While it provides many benefits, the implementation of structural changes also poses temporary challenges in achieving commercial targets. Several RMs and branch leaders reported that adapting to new roles takes time, especially in units that reassign employees. A branch head said that "Our initial months were somewhat restrained because employees needed adjustments to the new SOPs. But after three months, the rhythm started to stabilize.". Another challenge arises from the increase in central expectations of regional performance, which has led to higher target pressure than in the previous year. In addition, the digitization of processes that runs in parallel with restructuring makes some employees have to adjust their technical skills. However, in general, the informant considers that these obstacles are temporary and do not hinder the improvement of overall commercial performance (Kassar & Al-Saqal, 2022).

The findings concerning the improvement in commercial business performance in BRI Region 14 following the restructuring indicate that organizational redesign can enhance effectiveness by improving the way authority, coordination, and information flows are arranged in response to changing business conditions. Streamlining approval procedures, delegating authority to regional units, and integrating business and risk functions demonstrate that a flatter and more collaborative structure can accelerate processes and support more responsive decision-making, consistent with the principle of contingency theory that organizational structures need to adapt to external demands (Asghar et al., 2025). These changes are subsequently reflected in commercial performance indicators, as faster internal processes contribute to increased credit growth, improved portfolio quality (NPL), higher fee-based income, and greater customer satisfaction. Thus, the restructuring in region 14 is not only an administrative change, but a strategic lever that strengthens the region's competitive advantage through improved efficiency, RM productivity, service quality, and product synergies, which comprehensively demonstrates the direct linkage between adaptive organizational design and the strengthening of commercial business performance.

5. | CONCLUSION

Changes in the organizational structure at Bank BRI Region 14 have proven to be a key factor that drives increased operational effectiveness and commercial business performance, where restructuring is carried out as a strategic response to external pressures such as fintech competition, digitalization demands, and regulatory adjustments, as well as to overcome internal problems in the form of layered bureaucracy, overlapping functions, and slow service processes. The implementation of the new structure through the reduction of the command line, the delegation of authority to the region, the integration of business-risk functions, and the strengthening of cross-unit coordination resulted in the acceleration of work processes, clarity of the division of roles, and increased organizational responsiveness to customer needs. Commercially, restructuring accelerates the credit process, improves portfolio quality, strengthens cross-selling synergies, and increases customer satisfaction and retention levels, thus confirming that organizational structure is a strategic instrument that determines the ability of regional units to achieve strategic fit between structure, processes, and environmental dynamics.

However, this study has limitations in the form of potential informant bias due to reliance on interviews and internal documents, limited scope to one region (Region 14), and the absence of a long-term quantitative analysis to see the impact of restructuring more comprehensively, although triangulation through observations and internal documents has been carried out to maintain the validity of the findings. These limitations do not stem from procedural errors, but from the nature of field research that captures organizational dynamics in real time, where inter-informant consistency and the compatibility of findings with contemporary theories reinforce the reliability of results. Future research is suggested to conduct inter-regional or inter-bank comparative studies, develop longitudinal analyses based on financial data, and explore the role of organizational culture and employee readiness in the success of restructuring in order to contribute to the banking management literature and the study of organizational change to be more comprehensive.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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