

THE EFFECTS OF ONLINE TRANSACTION PLATFORMS ON ORGANISATIONAL BEHAVIOUR IN ZIMBABWEAN BANKS

Mrs. Cinderella Dube ^a

Dr. Victor Gumbo ^b

^a *Research and Innovation Office, National University of Science and Technology, Bulawayo, Zimbabwe.*

^b *Department of Mathematics, Faculty of Science, University of Botswana, Gaborone, Botswana.*

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Corresponding author.

E-mail : cinderella.dube@nust.ac.zw

ABSTRACT

The introduction of online transaction platforms has brought many changes in organisations. This paper focuses on the effect of online transaction platforms, namely, Internet banking, Automated Teller Machines (ATMs) and Mobile Banking, on Organisational Behaviour (OB) in Zimbabwean banks. Quantitative data was collected using a sample of 56 bank employees through closed-ended questionnaires and qualitative data was collected using a sample of 16 bank employees through semi-structured interviews. The study revealed that organisations were mainly affected at organisational level followed by the individual level. The results also indicated that the most affected aspects of organisational behaviour by online transaction platforms were organisational strategy, ICT training and development, job design and organisational structure. It was also revealed that digital leadership styles were not employed. The paper thus recommends flat organisational structures and the small team approach with multiple hub and spoke centres of excellence where employees are allowed to explore their creativity to suit banking in the digital world.

Introduction

Zimbabwe is found in Southern Africa with an estimated total population of 14.5 million. Of these 70% live in rural areas where the majority of adults spend most of their time fetching water and firewood to meet basic needs, and are less likely to think about accessing financial services. This leaves the inhabitants of rural areas largely unbanked and excluded from vital financial services and hence the study was conducted in major towns in Zimbabwe (The FinScope Survey, 2014). The informal sector accounted for over 89% of employment in Zimbabwe by 2013 (Saungweme, Matsvai and Sakuhuni, 2014). The majority of people (52.5%) were employed in the informal sector and earned less than US\$100.00 a month and 45.5% of them were in the formal sector earning from US\$201.00 to US\$300.00 a month. Generally, 79.3% of the people in the informal sector earn less than US\$200.00 a month whilst 79.7% of the people in the formal sector earn less than US\$400.00 a month. Only a few people (0.7% in the formal sector and 0.2% in the informal sector) earn above US\$3000.00 a month. These figures leave the majority of employees with little

money to bank and thus contributing to the poor performance of the financial sector in general. This leaves the informal sector consisting of people who have little trust in the financial system leading to low deposits and this accounted for the slow growth in the sector in addition to revenue in the informal sector not being collected through the income tax system.

Despite these challenges, the growing trends in technological developments have caused the banking sector in Zimbabwe to embrace online transaction platforms in order to meet their goals and targets worldwide. These platforms are viewed as a force that changes jobs and the organisation as a whole (Robbins, Judge, Millet and Waters-Marsh, 2008). In Zimbabwe, the demonetisation of the Zimbabwean dollar in 2009 led to considerable economic recovery due to the adoption of multi-currencies with the United States dollar being the most widely used currency (Jefferis, Chigumira and Chipumho, 2013). However, despite these achievements, to date the economy is still facing some challenges largely due to the macro-economic constraints in the economy which have led to the general poor performance of the financial sector resulting in a liquidity crunch in the

country (Dhliwayo, 2014; Confederation of Zimbabwean Industries Report, 2014). In order to alleviate the liquidity problem, Zimbabwe's banks and the business sector are thus urged to embrace the use of online transaction platforms (Dhliwayo, 2014). Therefore this paper explores the effects of the uptake of online transaction platforms on OB in Zimbabwean banks.

Statement of the problem

The research was motivated by the fact that there was little information on online transaction platforms in Zimbabwean banks. Moreover, the majority, if not all, researchers who studied online transaction platforms in Zimbabwean banks had focused on only one of the online transaction products. This is evidenced by the studies done by Muzividzi, Mbizi and Mukwazhe (2013) and Mutengezanwa, Mauchi, Dube and Gombarume (2014), who studied Internet banking. Kaseke, Charira and Muzondo (2012) studied Virtual banking. This study was thus unique in that it focused on three online transaction platforms in banks. Another motivation for the research was that previously, most studies in Zimbabwe had looked at factors influencing adoption of online transaction platforms like Mutengezanwa, Mauchi, Dube and Gombarume (2014) but there are few, if any, studies on the effects of online transaction platforms on OB, particularly in Zimbabwe. This paper thus sought to fill in the literature gap and to suggest a way forward in terms of OB in the digital era in terms of online transaction platforms.

Objectives of the study

The objectives of the study were:

- To find out the extent of adoption and use of online transaction platforms in Zimbabwean banks.
- To ascertain whether the online transaction platforms had an effect on aspects of organisational behaviour namely, organisational strategy, organisational culture, organisational structure, organisational leadership, organisational work options, job design, job separation, job reduction, job satisfaction, organisational affinity and Information Communication Technology (ICT) training and development in Zimbabwean banks.
- To find out the leadership styles used in banks.

Literature Review

Online Transaction Platforms

In this study, a platform is defined as the basic hardware (computer) and software (operating system)

on which online transaction processing can be run. Online transaction processing applications are client/server applications that give online users direct access to information (Meerapur, 2014). In a banking environment, online transaction processing entails requesting and receiving money or data from a class of software programs capable of supporting transaction-oriented applications on the Internet (Gilbert & Hewitt, 2013). Therefore, online transactions are a password-protected transaction method that requires a password to authorise the transfer of funds and banking information between the customer and the bank (Meerapur, 2014).

The online transaction platforms that were studied in this paper were Internet banking, Automated Teller Machines (ATM) and Mobile Banking. In this paper, Internet banking is defined as banking done electronically through the bank's website without the intervention of any bank personnel, through one's Personal Computer (PC) or other devices that can access the website through the Internet. It is a self-serving technology where a customer registers with the bank for the service and the bank sets up a customer number and password for customer verification in order for the customer to access their account (Dixit and Datta, 2010). In other spheres, Internet banking is seen as synonymous to online banking, e-banking and PC banking (Baten and Kamil, 2010; Dube, Chitura, and Runyowa, 2009). Internet banking enables bank customers to transfer funds, pay bills in real time and access general information on bank products and services through the use of the bank's website (Hadadi, Otaif, Faqihi and Al-ahmadi, 2006).

Automated Teller Machines are defined as electromechanical devices that permit authorised users to use machine-readable plastic cards (which are magnetically encoded), and a personal identification number to withdraw cash from their accounts and/or access other services, such as balance enquiries and transfer of funds in real time (Hossain and Bari, 2006). In this case, the ATM systems are connected to the bank's systems for the retrieval of money and information. Mobile banking is defined as a service that enables customers to access their bank accounts' information, transfer funds or pay bills in real time through their cellphones via a mobile network (Rahmani, Tahvildari, Honarmand, Yousefi and Daghighi, 2012). In this case, the bank and the mobile network company get into a partnership and work together to enable Mobile banking transactions.

Organisational Behaviour

Organizational Behaviour is defined by Mukherjee (2009) as a field of study that investigates the impact that individuals/people, groups and organisational structures have on the behaviour within an organisation, for the purpose of applying such knowledge towards improving the organisation's effectiveness. OB aims at understanding, explaining, and improving the attitudes and behaviours of individuals and groups in organisations. It focuses on understanding, predicting and controlling the individual, who impacts on group behaviour and finally impacts the behaviour of the organisation (Laserwords, 2010). Owens (1981) defines OB as a discipline that seeks to describe, understand and predict human behaviour in the environment of a formal organisation. Mukherjee (2009) and Laserwords (2010) classify aspects of OB in 3 levels, namely the individual/people level, the group level and the organisational level as illustrated in Figure 1.

The individual level entails the contribution of the individual to OB in the way they do their job and is committed to the organisation (Mullins, 2005). The group level entails contribution to the organisation as small

Adapted from Laserwords (2010)

At individual level, job design is how tasks or the entire job is organised within the work environment, and this ensures these are well-matched to the attributes of the employee (Laserwords, 2010). In job reduction, the number of job processes is reduced resulting in one or two workers being rendered redundant or ultimately losing their job (Heap, 2005). Job separation is when a job is divided into two or more jobs as the organisation becomes more complex requiring more processes to be performed which cannot be done by one person (Heap, 2005). Job satisfaction is the collection of feelings and beliefs that people have about their current job. Thus people's levels or degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction (Aziri, 2011). Organisational affinity refers to how much an employee is attracted, attached, likes or their attitude to the organisation (Robins and Coulter, 1999). Boone and Kurtz (1992) and Cole (1994) contend that in ICT training and development, training is the acquisition of skills, abilities, knowledge or attitudes in preparation for an occupation whereas development is more career-oriented and is concerned with employee potential and sees employees as adaptable resources.

At group level, there is organisational leadership and work options. Leadership is a process whereby an individual influences one or more followers who have diverse gifts, abilities, and skills and focuses the followers on the organisational mission and objectives (Winston and Patterson, 2006). Kurt Lewin developed the three basic leadership styles namely, autocratic, democratic and Laissez-Faire in the 1930s (Gonos and Gallo, 2013). Since then, other leadership styles have emerged and these include situational leadership, transactional leadership and transformational leadership (Pressau, 2012). However, since the emergence of the digital era, the creative leadership concept has emerged. Creative leadership/management is defined as leadership which



Figure 1. Levels of Organisational Behaviour

teams, for example, as departments or sections in the organisations whereas at organisational level, the whole organisation is affected as shown in Figure 1.

encourages, captures, cultivates and implements uncommon imaginative solutions and strategies which produce uncommon results that often ignite and redefine an organisation (Michalko, 1998). It advocates the

creation of centres of excellence in organisations where teams are allowed to explore their creativity, ingenuity, intuition and fantasy for the advancement of the organisation particularly through information technology (Michalko, 1998). In this case, creativity is the ability to make new things or think of new ideas in order to overcome obstacles whereas innovation is the ability to produce novel and useful products (Mumford, 2003).

Work option programmes are arrangements where employees are given greater freedom in terms of when and where they do their work (Steven, 2013). Most organisations still use the traditional '8 a.m. – 5 p.m.' but the digital era calls for a shift to more flexible work options (van den Broek, 2016). These include flexitime (employees set their own starting and ending times), flexi place/telework (employees work from home and communicate through, for example, e-mail or telephone) and the compressed work week (the standard work week is compressed into fewer days) (van den Broek, 2016).

At organisational level, strategy is the direction and scope of an organisation over the long-term to achieve an advantage for the organisation through its composition of resources. Strategy includes the plans, patterns, purposes, policies, programmes, actions, decisions, and resource allocations that describe what an organisation is, what it does, and why it does it for at least a year (Johnson, Scholes and Whittington, 2008). Strategy in the digital world is aimed at delivering growth and results by creating unique customer experiences through new combinations of information, business resources and digital technologies (in this case, ATMs, Internet Banking and Mobile Banking) that produce innovative outcomes designed to make profit and to meet the new expectations of the digital world (Libert, Wind, and Fenley, 2015).

Organisational structure defines an organisation's lines of authority, accountability and the extent to which the organisation's relationships with its external environment are conducted (Eden, 2009). Generally, tall structures have a narrow span of command, fewer managers, fewer subordinates under each manager, close supervision, centralised decision making, more red tape and bureaucracy which makes slower decision making (Eden, 2009). On the other hand, flat structures have a wide span of command, many managers with more subordinates under each manager, loose supervision,

decentralised decision making, less red tape and less bureaucracy which makes quicker decision making (Eden, 2009). In the digital world, the small structure approach is advocated (Friedlein, 2015). According to Friedlein (2015) small teams have the advantage that they are decentralised, resilient, adaptable, emergent, networked, service oriented with multiple hub and spoke centres (main centre with several sub-centres) hence they encourage efficiency in organisations.

Organisational culture is the collection of beliefs, values, norms, symbols and assumptions shared by members of an organisation and is considered to be the glue that holds organisations together (Tharp, 2012). Chatkara and Davidson (2013) identify two types of culture, namely, traditional and digital cultures. They contend that traditional cultures are oriented towards the status quo, driven by policies with one-way closed communication channels and homogeneous teams. On the other hand, digital cultures are oriented towards innovation, improvement, overcoming constraints, two-way open communication, heterogeneous teams and strong collaboration (Chatkara and Davidson, 2013).

The adoption of online transaction platforms is expected to enhance OB as it impacts on the individual, the groups in the organisation and the whole organisation itself (Olatukun and Bankole, 2011). This positive relationship is achieved through reduced transactional costs, improved coordination of economic activity between the organisation, customers and partners in business resulting in a more efficient and profitable organisation (Kanyaru and Kyalo, 2015).

The systems approach to Organisational Behaviour

The systems approach measures organizational behaviour as a function of input, processes and output within the system (Smith, 2016; Ritzer, 1992). In this case, the input into Zimbabwean retail banks are the online transaction platforms (Internet banking, Automated Teller Machines, Mobile banking). These are processed with the subsystems in the organisations. These include management at organisational level which coordinates the entire system and passes on responsibility to the group level. The actual processing is at individual level which includes maintenance, clerical support, finance and human resources. The output is the resultant organisational behaviour of the banks as shown in Figure 2.

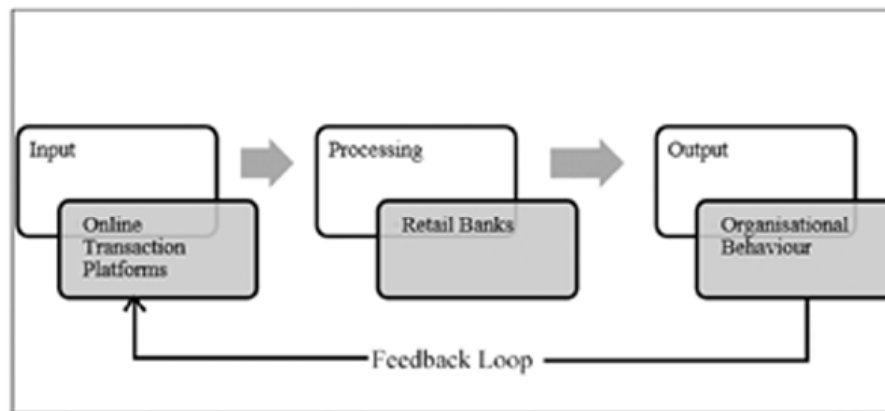


Figure 2. The Systems approach to Organisational Behaviour

Adapted from Mullins (2005)

Smith (2016) adds on to say that a feedback loop can be added to the system that allows modifications in the system when necessary. The purpose of this research is to find out the effect of online transactions in order to provide a feedback loop to allow retail banks to adjust if need be.

The Research Methodology

At the time of the study, there were 18 commercial banks in Zimbabwe which comprised the study population. The study was conducted in Harare (the capital city of Zimbabwe) where all banks are represented) because most head offices of banks are located there and it was assumed that the banks' operations were controlled from the head offices in Harare and hence the views of the respondents would represent the views of other branches countrywide. Purposive sampling was used to select samples for both questionnaire and interview subjects. Of the 18 banks in Zimbabwe, 16 banks agreed to participate in the study.

Questionnaires were used because they enabled a lot of data to be collected in a short space of time; they were relatively cheap and were best suited for the banking environment which is very busy (Creswell, 2003). The questions asked were closed-ended and comprised of nominal and likert scales. Nominal scales were used to collect some of the data since they can measure frequencies (Bailey, 1987). The 5-point likert scale was used to measure the degree of agreement and disagreement on the extent of how online transaction

platforms improve OB in banks (Bailey, 1987). At the same time semi-structured interviews were used to collect qualitative data. Although interviews lack anonymity and are highly reactive, they were used because they were relatively cheap and provided more detailed information to enrich data from the questionnaires (Denscombe, 2010). Data was analysed using the Statistical Package for the Social Sciences (SPSS) computer programme

(Version 20) software. Data was then transferred to Microsoft excel 2007 where it was presented in graphs and in a table. Data from interviews was coded and presented using a pie-chart and narratively.

Golafashni (2003) sees triangulation as a validity aspect in qualitative research. In this study the different samples and mixed methods (questionnaires and interviews) were used to corroborate the results of the research. In qualitative research, as in this study, validity was in the form of transferability of the results and extrapolation of the results to the population and across different and similar settings (Hoepfl, 1997). In terms of reliability, two samples and two instruments (the questionnaire and the interview guide) were used to see if the results are comparable and to a large extent the results were analogous. However, with qualitative research, the issue of reliability is misleading in that the environment is difficult to control or replicate. In most cases (as in this research), the respondents would either be different or the context would be different in terms of time. Therefore in qualitative research, as in this study, the focus should be more on dependability, believability, neutrality, replicability and conformability of the results rather than repeatability using the same sample in identical environments (Golafashni, 2003).

Results

A total of 80 questionnaires were distributed to bank employees and 56 were returned giving a return rate of 70%. The participants for the questionnaires consisted of Branch Managers (18%), Bank Operations Managers (36%) and Information Technology Managers (46%). Sixteen interviewees were conducted in the 16

banks that agreed to participate in the research. These consisted of 10 ICT Managers, 4 Bank managers and 2 others who did not fall into the mentioned categories.

Questionnaire respondents were asked which online transaction platforms their banks had adopted and the results indicated that most banks had adopted ATMs (95% of the respondents) followed by Internet banking (94%). The least adopted platform was Mobile banking (79%). The computed overall average adoption rate was 89.3% which was quite high and that of non adoption was 10.7% as shown in Figure 3.

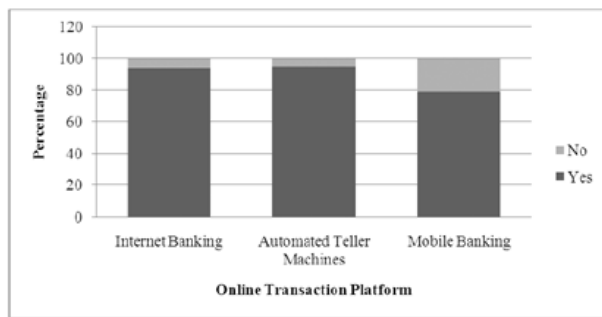


Figure 3. Adoption of Online Transaction Platforms in Banks

Interviewees were also asked which online transaction platforms their banks had adopted and the results indicated that their banks had adopted the ATM (35%), Internet banking (35%) and Mobile banking (30%) giving an overall adoption rate of 33.3%. Using the overall adoption rate for questionnaire respondents and interviewees, the mean adoption rate for banks was computed to be 61.3% (mean of 89.3% and 33.3%) which was considerably high.

Questionnaire respondents were asked what percentage of their bank's service capacity was allocated to serve customers using online transaction platforms per month on a 5-point Likert scale. The results indicated that very little of the bank's service capacity was allocated to serve customers who used online transaction platforms per month as indicated by the majority of respondents who chose the 10% and below option on the likert scale followed by the 11- 25% option as shown in Figure 4. Overall, the service capacity given to servicing customers using online transaction platforms was very low.

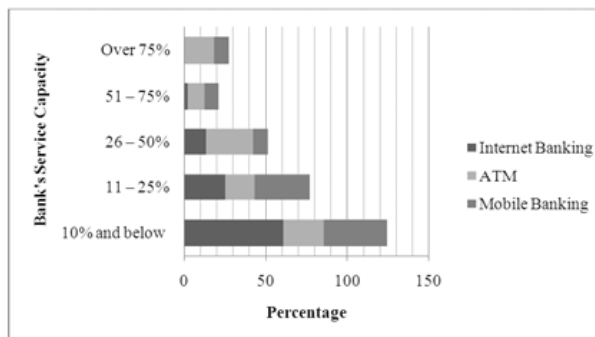


Figure 4. Percentage of Bank's Service Capacity used for online transaction platforms per month

Interviewees were asked what percentage of their bank's customers used the online transaction platforms adopted by their banks. The responses indicated that bank customers used ATM services the most followed by Mobile banking. The least used platform was Internet banking. On the whole, the use of online transaction platforms in banks was generally low particularly for Internet banking.

Questionnaire respondents were asked to indicate the extent to which they agreed or disagreed on whether online transaction platforms improved aspects of OB. The majority of the respondents (40%) strongly agreed that ICT training and development was the greatest aspect that improved OB followed by organisational strategy (33%), work options (32%), job design (29%) and job satisfaction (29%) as shown in Figure 5.

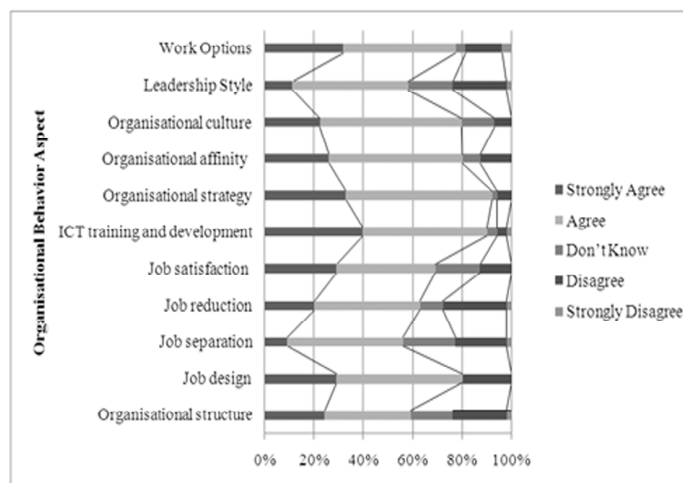


Figure 5. The effect of Online Transaction Platforms on Organisational Behaviour in Zimbabwean Banks

After computing the average of percentages of those who 'strongly agreed' and those who 'agreed' that online transaction platforms improved OB in banks from Figure 5, the results were ranked and they indicated that the OB aspect mostly affected by online transaction platforms was organisational strategy as shown in Table 1. Organisational strategy was followed by ICT training and development, organisational affinity, job design, organisational culture, work options, job satisfaction and job reduction. The least influencing factors were identified as organisational structure, leadership style and job separation.

Aspect of Organisational Behaviour	Average (%)	Rank
Organisational strategy	46.5	1
ICT training and development	45.5	2
Organisational affinity	40.5	3
Job design	40	4
Organisational culture	39.5	5
Work options	39	6
Job satisfaction	34.5	7
Job reduction	31.5	8
Organisational structure	29.5	9
Organisational Leadership	29	10
Job separation	28	11

Interviewees were asked in what ways they thought online transaction platforms improved OB in banks and the majority of them (31%) identified job design as the most influencing factor followed by organisational structure (19%), ICT Training and development (17%) and organisational culture (17%). The least influencing aspects were identified as organisational strategy (8%) and organisational affinity (8%).

Interviewees were asked which leadership style was prominent in their banks and the majority of them (57%) indicated that situational leadership style was most dominant followed by democratic leadership style (31%). The least used styles were identified as Participatory (6%) and autocratic (6%) leadership styles as shown in Figure 6.

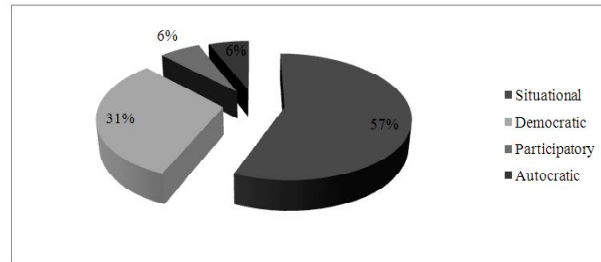


Figure 6. Leadership Styles used in Banks

Respondents were also asked whether they did strategic planning in their banks. All the participants said that their banks did strategic planning mostly once a year. They were further asked whether they knew anything about creative management and most of them had a vague idea of what it was and those who knew saw little of it being practised in their banks.

Discussion

With respect to adoption of online transactions, the study revealed that most banks had adopted online transaction platforms with an overall adoption rate of 61.3% for all online transaction platforms. However, despite the relatively high adoption rate, the use of online transaction platforms by customers was still low (10% and below) and the banks themselves still allocated less time to servicing customers who used online transaction platforms. This is in line with studies by Dube, Chitura, and Runyowa (2009) and Dube, Njanike, Manomano and Chiriseri (2011) who agree that banks had indeed adopted online transaction platforms but use by customers is still low. The low usage can also be attributed to the fact that 70% of Zimbabweans live in rural areas and are largely unbanked and excluded from vital financial services as supported by the FinScope Survey (2014). Furthermore, Saungweme, Matsvai and Sakuhuni (2014) point out that the majority of people (52.5%) were employed in the informal sector and earned less than US\$100.00 a month and this leaves the majority of employees with little money to bank and thus contributing to the low use of the online transaction initiatives provided by banks.

A comparative analysis of Figure 1 and Table 1 shows that organisational strategy (Table 1) falls under the organisational level (Figure 1). This entails that the decision to adopt needs to come up at organisational level. The organisational level then decides what happens at group and individual level. Since ICT training and development, organisational affinity and job design (Table 1) were ranked in the 2nd, 3rd and 4th places respectively, it entails that the individual level was affected more after the organisational level.

Organisational leadership (group level) was ranked in the 10th place as shown in Figure 1 and Table and although work options (group level) is ranked in the 6th place in Table 1, its effect is moderate and it can thus be said that the group level is the least affected. Hence, this study differs from most conventional literature that suggests that strategy influences the group and then the individual (Mukherjee, 2009; Laserwords, 2010). This entails that the effect of online transaction platforms is currently jumping the gun and focusing on the individual rather than the group.

With regard to the results from questionnaire respondents, organisational strategy and ICT training and development were mostly affected by online transaction platforms in Table 1. The results are in congruence with Hernández-Murillo, Llobet and Fuentes (2006) who concluded that a bank's strategy is paramount in OB where there should be a restraint in opening new branches but a shift towards adopting online transaction platforms. ICT training and development was indicated as being done through workshops and refresher courses as well as encouraging employees to embark on ICT oriented careers. This is supported by eRaza (2011) who studied the impact of user IT and Internet skills on online banking and concluded that user IT skills and internet skills had an effect on organisational efficiency and its development.

Organisational affinity was indicated as one of the factors that was mostly affected by online transactions (Table 1) and this was supported by some interviewees who said that they were proud that their banks were technologically advanced. One respondent in particular said that it made them proud to be associated with their bank because they thought it was leading in online banking technologies. The interviewees' sentiments are supported by Robins and Coulter (1999) who indicate that organisational affinity is when an employee is attracted, attached, likes or has a positive attitude towards their organisation.

On the other hand, interviewees indicated that job design was by far the most influencing factor followed by organisational structure. Job design affects the individual directly as it means that there was no longer need to have many bank tellers as customers could serve themselves online and this means that employees could devote more time to other jobs. In line with Laserwords (2010), this means that in banks, jobs that are well matched to the attributes of employees can be created. This entails designing jobs for ICT technicians and computer specialists who will specialise on the technical operations of hardware and software of platforms on one end and designing jobs for finance and bank managers on the other hand. These would then work together for as

an integrated team as advocated in the systems approach in Organisational Behaviour (Figure 2).

With respect to organisational structure, banks were changing in that working online meant that employees could access each other online and this removed some barriers in command in that some instructions could be given to every employee online at once. This is in line with Eden (2009) who indicated that there was need to have flatter structures where decision making is decentralised for quick response to the ever-changing technological environment.

With regard to leadership, leadership styles had remained almost the same as those discussed by Gonos and Gallo (2013) and Pressau (2012) and the concept of creative management was inconspicuous in banks. In line with Klibanski (2013) the authors are of the opinion that there is need to shift towards creative leadership/management which is believed to be the leadership style of the future in the banking environment. This involves creating small teams of excellence for designing and improving online transaction products in collaboration with managers at all levels in the organisation for the overall improvement of the organisation.

Conclusions and Recommendations

The study set out to find out the extent of adoption of Internet banking, ATM and Mobile banking and in this respect, it was thus concluded that the extent of adoption was high but the use was still low. With regard to the effects of adoption of online transaction platforms on OB in banks, the study concluded that online transaction platforms affected banks mostly at organisational level followed by the individual level and lastly the group level. The study also concludes that the organisational level is very important in developing a strategy towards the use of online transaction platforms in banks. However, the adoption of online transaction platforms entails continuous training and development at the individual level for the organisation to be able to keep abreast with the ever-changing technological advancements. Therefore, the researchers thus deduce that the effects of online transaction platforms found in this study would be felt more by banks if more customers used less online transaction platforms.

Therefore, the paper recommends banks to increase awareness initiatives in order to avail information to customers so as to enhance the use of the available online transaction platforms by customers. Banks are also urged to prioritise online transaction platforms in their banks' strategies by adopting the systems approach which advocates monitoring the effects of online transactions as well as to use the results of this study as a feedback loop into their banks' systems for effective organisational

behaviour of their banks. The study also recommends that banks should adopt flatter organisational structures that encourage the small team approach with multiple hubs and spoke centres consisting of several centres of excellence with reduced lines of authority. These centres would thus be centres of excellence where employees are allowed to explore their creativity.

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