

MANAGERS AND ORGANISATION'S
CULTURE: A QUALITATIVE STUDY WITHIN A
LARGE IRISH BANK

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ABSTRACT

The purpose of this study is to address the current lack of researches in the Irish banking sector on the theme of the organisation's culture. When searching the topic in the literature, very few studies came up with a focus on Culture in the banking industry. The researcher chose to focus on exploring the Culture of an Irish Bank interviewing managers working in the head office and branches. This included understanding how managers act as a role model for their teams; assessing if there is any difference of perceptions and opinion between these two groups. Additionally, to critically understand how the Culture of this organisation can be improved.

The study consisted of semi-structured interviews with managers working in a head office and branches in the Leinster region. A qualitative approach was chosen to get an understanding of the participants' knowledge of the Culture of their organisation. Interviews were audio-recorded and transcribed in total confidentiality. The Cultural Web was the framework chosen to analyse the findings. The results have been presented in agglomerate, sometimes through direct quotations. The findings of this study, reflecting the experiences of the participants, cannot be generalised and are lacking validity and reliability.

Managers play a key role in the organisation, setting out an example for their team members and embedding the Culture pillars and values in their behaviours. As expected, there is a difference in the opinions of the managers, based not only on their worksite but also on the type of service they fulfil for the Bank. Suggestions were given by managers for continuous improvement of the organisation.

Additionally, this study aimed to add a contribution to researches claiming the presence of multiple cultures within the same organisation, and the role managers played by managers.

Keywords: organisational culture, banking industry, managers and teams, Cultural Web

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“Ultimately, it’s on the company leaders to set the tone. Not only the CEO, but the leaders across the company. If you select them so carefully that they then hire the right people, it’s a nice self-fulfilling prophecy”

Tom Cook , CEO, Apple

CHAPTER 1: INTRODUCTION

Culture is a complex and essential aspect of organisations, defining their identity internally with employees and externally in the market (CIPD, 2011). The profitability of an organisation may be so affected indirectly by factors such as perceived public image through the internal organisational culture (Kotter and Heskett, 1992). According to Deloitte (2017), culture still represents an enigma for employer of an organisation; this is shaped by several factors, many of which cannot be controlled or even known. In the literature, there seems to be a consensus on the importance the managers play in reinforcing and embodying the core values of the culture through their behaviours and to keep this consistent and aligned across the organisation. This seems particularly important within the financial sector, where companies still have to rethink their values and behaviours to rebuild trust with the customers, partially lost due to the Recession (G30, 2015; CIPD, 2016; Central Bank of Ireland, 2018).

Specifically, recent studies within financial service providers look at specific behaviours of the senior managers to explain some of the failures of the banking industry (Kane, 2016; Ganon *et al.*, 2017). This aligns with Schein (1983, 2004, 2010), among the firsts to emphasize the role managers play in an organisation to embed its culture. This becomes relevant in those organisations structured in multiple sites, offering a variety of services. It is expected that organisations presenting this structure have multiple coexisting subcultures which could be aligned, or not, to the main culture (Meyerson and Martin, 1987; Martin 2002). A framework already reviewed in the literature and utilised in some studies focusing on the Financial Institutions (Wilson, 1997; Dellaportas *et al.*, 2007; Wallace and de Chernatony, 2011).

In this paper it is proposed a cross-sectional study that focus on describing and exploring how managers embed the culture of the organisation; whether or not there are any significant differences between managers working in an office to those working in a branch. The objectives set out include: to gather general information on the Organisational Culture from a manager's point of view; to critically understand if the Culture of this organisation has any strengths or weaknesses and where these

come from; to take any suggestions on what should be improved within the Organisational Culture.

Despite the importance of expanding the findings on this topic, there are no recent studies in Ireland analysing the culture of a Bank and comparing its perceptions and opinions amongst different sites of the organisation.

For this study, a qualitative approach using semi-structured interviews with a total of 10 managers is chosen; five of them are working in the head office and five are working in multiple branches located in Leinster region. To fulfil the purpose of this research, the researcher will use the Cultural Web (Johnson and Scholes, 1999): to analyse the culture of the Bank and identify any area of improvement in alignment with the Bank' strategy (Kemp and Dwyer, 2001; Mullins, 2005; Alvesson and Sveningsson, 2008; Mossop *et al.*2013). As the Cultural Web can be also used as an instrument of comparison (McDonald and Foster; 2013), this will be used to check if there are any differences between managers working in the head office of the Bank or its branches. The study will also look at the results from this sample against the findings from recent reports run by the G30 (2015) and the Central Bank of Ireland (2018) on the impact the Recession had on the culture of organisations in the financial industry. The researcher hopes to fill this gap and to inspire further studies in the financial sector in Ireland.

Dissertation Structure

The paper has the following structure;

Chapter one: Introduction, providing an overall description of the study carried out, the structure of the paper and the purpose of the research.

Chapter two: Literature review offers a panoramic of the theoretical background, including a critical review of the most known theories from articles, journals, books. This shows the gaps in the current literature to back up the purpose of the studies. The material was partially chosen when structuring the proposal and has been reviewed considering the findings.

Chapter three: Dissertation purpose and objectives, based on the review of the literature, what the researcher aims to explore and why, stating the research questions.

Chapter four: Methodology of the study, a detailed explanation of the approach chosen for this study, the design, rationale, the data collection and analysis. It concludes with the limitations and ethical considerations when carrying out the research.

Chapter five: Findings, emerged from the coding and description of the interviews carried out with the participants to this study.

Chapter six: Discussion of the results, comparing these against what is in the literature.

Chapter seven: Conclusion of the study, suggestions for future studies and recommendations for the organisation.

Chapter 2: Literature Review

Introduction

Despite the significant number of studies carried out on the topic of culture, it is still hard to give a specific definition to this important component of the organisations (Sun, 2008). The scope of this section is to attempt a definition of what organisational culture is and to analyse which the internal factors are impacting on it. Specifically, how managers embed culture and set out an example of acceptable behaviours for their team (Schein, 2010; Mohelska and Sokolova, 2015; Central Bank of Ireland, 2018). Hence, the importance this has for the organisations belonging to the financial industry, due to the recent scandals and failures in the sector (G30, 2015). Additionally, the chapter will proceed with looking at the presence of multiple cultures in organisations split into multiple departments, run by multiple managers. To conclude, The Cultural Web will be described as an instrument to understand and audit the culture of an organisation (Johnson and Scholes, 1999).

Organisation's Culture: A Definition

For many years, organisational culture has been the object of interest of academics as proven by the amount of research carried out globally on the topic.

During the past three decades, many authors have attempted to a complete definition to what culture is (see table 1), although there is no current consensus on a specific definition in the literature (Morente and Žizlavský, 2017).

AUTHORS	DEFINITION
Pettigrew (1979)	Culture is an invisible phenomenon in organisations; the concepts of beliefs, ideology, language, ritual, and myth could be applied to analyse it
Schein (2004)	A product of joint learnings, discovered by a specific group to deal with internal and external changes to the organisation
Barney (1986)	Culture is how the business is managed in an organisation
Hofstede <i>et al.</i> (1990)	Organisation's Culture is influenced by national and regional factors that determine the way to do business and eventually influence the behaviour of employees in the organisation

Deal and Kennedy, 2002	Organisational culture is the way things are done in a specific organisation
Schrodt (2002)	Organisational culture sets the way people and groups interact with each other and do business with internal and external stakeholders.
Ravasi and Schultz (2006)	Organizational culture is a set of shared assumptions defining appropriate behaviour for various situations
Nazir and Lone (2008)	Culture determines the personality of an organisation
Ortega- Parra and Sastre-Castillo (2013)	A set of values, beliefs and behaviours patterns which have origin in the thinking and experiences of the founders of an organisation, specifically influenced by the legal and social trends of each period and the culture tradition of a society

Table 1. Definitions of Culture in the Literature

Probably one of the most relevant developments has been done by Schein (2010), who talks about culture in organisations as a multifaceted product of grouped learnings, joint and shared by a group to adapt to the external environment and integrate with the group inside the work environment. Additionally, Schein (2010) refers to organisational cultures as made by three levels, common in all the organisations but at the same time unique for the specific organisational context; visible artefacts and behaviours, norms and values, basic assumptions (appendix 1). After the extensive work done by Schein on the topic of Organisational Culture, others attempted to expand the definition to this complex and broad dimension, stressing on the organisational culture being aligned with the corporate strategy (Althonayan *et al.*, 2012); the interaction this has with factors like industry and geographic location (Mohelska and Sokolova, 2015); the presence sometimes of multiple patterns of meanings in harmony or contradiction within the same organisation (Martin, 2002). Additionally, how culture can impact on the organisation's performance (Gover *et al.*, 2014) and building up an employer's brand (Stacho *et al.*, 2017).

Generally, it is accepted any definition of an organisation's culture when including words such as; historically determined, socially constructed, difficult to change, holistic (McCarthy, 2013). However, the framework proposed by Schein (2010) of multiple levels at which culture manifests itself remains one of the most widely accepted in the literature (Chatman and O'Reilly, 2016).

Organisational Culture and Managers: Which Association?

According to Schein (2010) the tacit assumptions are unconscious and deeply integrated into the organisation identity, perhaps a reason why many studies focused on looking at internal factors affecting culture, such as how managers behaviour can impact on it. About this, there is a substantial contribution in the literature on the role managers have to transmit these values through their behaviour when managing the teams and create cohesiveness (Schein, 2010; Connell, 2017). In particular, the attention is on the role of managers to enhance the employees' compliance with the culture of the organisation they work for; or applying those values and behaviours prescribed by the organisational culture to improve ultimately the performance (Connell, 2017).

Schein is amongst the first attempted to analyse the relationship between organisational culture and the role of the managers; a pioneering work establishing a strong intertwined relationship between the two variables (Schein, 2010). This follows an important trend in the managerial field of encouraging managers to create solid organisation cultures (Watson, 2006).

Schein (2010) proposes managers use six mechanisms with their followers, to reinforce and encourage behavioural and cultural norms. These mechanisms are; attention to what is communicated to employees on important values; reaction to crisis; assigning the resources; role modelling; the allocation of rewards and punishments; criteria for selection and dismissal. According to Schein (2010), the above mechanisms can be unnoticed, but strongly embeds the organisation's values preferred by managers. The model has been examined and applied in studies with financial institutions; the results highlight how these mechanisms could explain the failures of some organisations. Dellaportas *et al.* (2007) applied the model to their study of the organisational culture within the National Australia Bank; four traders working for this bank during 1998 to 2003 have perpetrated and concealed losses of a significant number of millions. Dellaportas *et al.* (2007) found critical evidence of the impact Schein's mechanisms had in the misbehaviour of the traders., except for the resources' management, which had no relevance in the scenario of this study. Recently, Kane (2016) applied Schein' six mechanisms to financial institutions,

analysing how managers comply with the Financial Regulators guideline. Kane (2016) found it was up to managers encouraging the company's imprudent risky behaviours. Also, Ganon *et al.* (2017) applied Schein's framework to the bankruptcy case of Lehman's brothers. Ganon *et al.* (2017) found very useful the application of Schein's model, identifying evidence of all the mechanisms in the role the CEO had in leading the company to failure. Ganon *et al.* (2017) additionally recommended the use of the model to study instances of organisational crimes or for cultural analysis to prevent future collapses. Outside the financial industry, the six mechanisms have been also used by Schraeder *et al.* (2005) when studying the change of culture within an organisation of the public sector. The results confirmed that the strongest of the mechanisms was how managers deliberate role modelling; again, confirming the importance of their role embedding culture in the organisation.

Furthermore, Mohelska and Sokolova (2015) proposed to look at how managers balance the use of rationality, complying with standard procedures and promoting strategic objectives, and of their emotions, motivating the employees to engage with their job. The balance between use of rationality and emotions would empower employees to comply with the organisation's code of conduct and doing so increasing its performance; a win-win situation for managers that fulfil the organisation objectives and create the professional consensus of the workers. A perspective that is not far from Schein (2010) about the way managers pay attention to what is communicated to employees on important values, role modelling. Additionally, there are affinities with the use of both transformational and transactional leadership style to be an effective leader for the team (Asrar-ul-Haq and Anwar, 2018).

The strength of culture is determined by how consistent the relation between core values and code of conduct is (Althonayan *et al.*, 2012). This can only happen to encourage those practices and behaviours that facilitate the business strategy (Rigs *et al.*, 2016).

Therefore, the literature stresses the importance of the "tone at the top" or the message sent from the managers to their employees on what behaviour is acceptable or desirable (MacDonald, 2013). This is remarkably and mostly indirectly displayed through their same behaviours, attitudes, decision making and compliance with

company policies and procedures (Central Bank of Ireland, 2018; Lašáková and Remišová, 2019).

It also seems that the tone of the management sets employee ethical conduct, hence it is an important predictor of ethical behaviour in organisations (Lašáková and Remišová, 2019; Deloitte, 2017). However, it is critical to keep in mind that sometimes other factors are impacting on an organisation life, such as the pressure of stakeholders, environmental complexity and dynamism that can push even the best leaders to lose the control and lead them to bad decision making and their followers to wrongdoings (DeCelles and Pfarrer, 2004). A scenario already verified in the past with some companies such as the Lehman’s Brothers that had a critical role when the Recession hit the global economy in 2008 (Ganon *et al.*, 2017).

Hence, the tone from the top of the organisations should be able to create a clear and consistent resonance to the bottom thereby enforcing the existing codes of conduct (G30, 2015; CIPD, 2016). This seems to be key within the financially regulated organisations, where managers must secure behaviours are aligned with the corporate values or failing the trust of the customers (Central Bank of Ireland, 2018).

Culture and subcultures in an Organisation

When attempting to a definition of culture, Schein (2004) suggested that within large organisations there might be multiple cultures living together. To support this suggestion, some authors carried out studies to verify whether it is possible to have a unique culture or does this differentiate across an organisation. Again, in their study at the National Australian Bank, Dellaportas *et al.* (2007) revoking Martin (2002) and Meyerson and Martin (1987), talked about three perspectives to look at the culture in organisations; integration, differentiation, fragmentation (table 2).

Perspective	Integration	Differentiation	Fragmentation
Orientation to consensus	Consistency	Inconsistency	None
Relation among manifestations	Consistency	Inconsistency	No clarity
Orientation to ambiguity	Exclusion	Directed outside the subcultures	Focus

Table 2. Three perspectives. Adapted from Martin (2002)

Based on what discovered by Dellaportas *et al.* (2007), organisations structured in numerous departments and split into several sites, i.e. a bank, have many subcultures living together; this could explain the reason of different performances across the organisation. This goes against the expectation to have an integrated and shared culture within the same organisation (de Chernatony and Cottam, 2008).

The three prospective framework offers analytical approaches that contemporaneously delineate the commonly shared values, divergence in subcultural themes, as well as ambiguities and contradictions (Martin, 2002; Meyerson and Martin, 1987). There are a number of studies aligning with the three approaches framework.

An early study carried out in a major bank in the UK by Wilson (1997) showed there was a significant difference between branches' performance. This was also explained by the behaviour and attitudes of the service staff with customers, essential to building the employer identity on the market. The results in another study carried out in the retail sector by Harris and Ogbonna (1998), showed senior managers working in the head office had a radically different view of their organisation's culture compared to store managers and the floor staff working in the shops. Similar results were found by Wallace and de Chernatony (2011), when interviewing managers of two service organisations, grocery and retail banking. The distance and lack of communication with their headquarters was part of the reasons explaining different pieces of knowledge, understandings, and feelings towards their organisations' cultures (Wallace and de Chernatony, 2011). Also, Testa and Sipe (2013) commented that culture is not an objective concept; staff members can evaluate its components in very different ways and therefore culture can be ambiguous if comparing different opinions.

Opposed to this, the study of Kemp and Dwyer (2001) who analysed the culture of a hotel and found that a coherent culture is important for the effective functioning of an organisation. Even more important in an organisation in the retail sector, where there is the pressure to have a cohesive culture focused on delivery quality service can create a strategic advantage on the competitors (Kelemen and Papasolomou, 2007).

However, the studies focused on the three approaches do not seem to be recently developed within Banks, perhaps because of the general ring of negativity linked to subcultures and misconduct in the financial sector (G30, 2015; Rigs *et al.*, 2016).

Understanding the Organisation's Culture: The Cultural Web

Understanding the culture of an organisation is not a straightforward process (Kemp and Dwyer, 2001) due to the complexity of its components (Schein, 2004). A way to overcome this challenge could be questioning the staff members to identify components of the organisational culture, pointing out the strengths and weaknesses to address (Testa and Sipe, 2013).

The Cultural Web can be used as an instrument of analysis of the culture of an organisation. The model was developed by Johnson and Scholes (1999) to look at those aspects characterising the culture of an organisation and to change it. The Web is made by six interrelated components (fig. 1) that make up the cultural paradigm of that specific work environment (Johnson and Scholes, 1993).

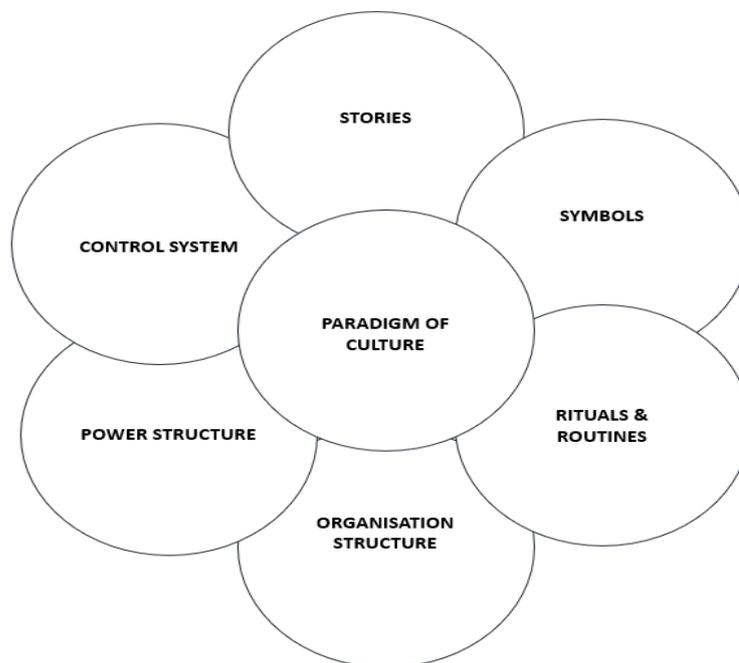


Fig. 1, The Cultural Web, adapted from Johnson and Scholes (1993)

After Johnson and Scholes, other authors attempted the use of The Cultural Web for multiple purposes, showing an agreement on the usefulness and versatility of the tool for a deeper understanding of the culture of an organisation. Mullins (2005),

follows Johnson and Scholes (1993, 1999) suggesting the use of the Cultural Web for analysis the culture of an organisation. Sun (2008) expands its use to develop a strategy analysing the seven key areas of the culture. Alvesson and Sveningsson (2008), finds the instrument pertinent to improve the culture of an organisation. McDonald and Foster (2013), recommend the Cultural Web to compare the cultures of different enterprises in the same sector; to study the cultures of a company with facilities abroad comparing the different cultures; all the above, to test Martin's three perspectives of Culture.

The usefulness of the instrument can be caught from the richness of the results of the studies in table 3.

Authors	Purpose	Findings
Kemp and Dwyer (2001)	Analysing cultural influences on behaviour within an organisation and their impact on the organisation	Participants were the staff member of a Hotel in Australia. The storytelling improves customer service and build up an employer's brand-oriented to excellence. Organisation changed from hierarchical to flat, staff members, are empowered and engaging with the organisation mission. Managers are sharing power with their staff members, constantly involving them with decision-making and use their initiative to go an extra mile. The use of tight control is avoided, even though a minimum of control is necessary, to ensure the guests have the best customer service experience. This reinforces routines and behaviours, defining what is acceptable or not in the organisation. Additionally, it sets out an example for other staff members on the importance of respecting the organisational culture and committing to the espoused features of the culture.
Beshay and Sixsmith (2007)	Investigating if the organisational culture promotes or prevents Project success, comparing companies belonging to two different sectors	Study 1, Oil industry; The structure of the organisation is continuously changing. Power line is related to the position held in the structure and the alliances made, rarely to the personal charisma; no control or reward system; no defined logos or symbols; rituals and routines mostly outside the workplace; stories based on disorganisation and lack of communication. The motivation and morale of the staff are low.

		Study 2, Financial industry; The organisation structure is well defined, power is hold at the top level, but professional expertise is used sometimes instead of power. There is a good recognition system and routines are represented by social events. The flow of communication is difficult due to “hot desking system”; stories are around lack of quality of the job sometimes. Quality of service is discontinuous
Mossop <i>et al.</i> (2013)	Reviewing the culture of an organisation, including adding or deleting aspects no longer aligned with its strategy	Participants are staff and student of a College. There is a lack of routines besides a defined timetable, rituals are mostly informal social events during the evening time. College’ structure is flat and line of power unclear and affecting the communication students – staff. Stories mostly referring to specific individuals and their way to talk or to work. Symbols relate to dress code (branded uniforms), classrooms, specific objects. The school is under control of external influences such as the regulatory and political situation.

Table 3. Use of the Cultural Web in the literature

As showed by these results, the Parading of Culture is strongly dependent on its internal features. In fact, knowing the stories of an organisation helps to understand the changes a workplace underwent (Martin and Siehl, 1983); how new symbols were created (Schein, 2010), creating new meaning for the employees (Hatch, 1993; Hofstede *et al.*, 1990). Hence, how these formed specific routines and ways to do business (Schein, 2004; Barney, 1986; Deal and Kennedy, 2002; Schrodt, 2002).

Additionally, knowing the internal structure of an organisation gives an insight on how work is organised and the degree of centralisation, formalisation, complexity, configuration, and flexibility (Olsen *et al.*, 1998). Hartnell *et al.* (2019), based on Mintzberg (1992), found that a flat hierarchy is expected to have a low control, more shared power and promoting decision making; as opposed to an organisation with a tall hierarchy, more likely to have tight control on the tasks and flow on information. The organisational structure can reflect the power structure. There can be hierarchical power, held by few key people at the top of the hierarchy (Tost, 2015). Or, shared power, where staff members are involved in decision-making and motivated to use their initiative to take ownership of the work. An aspect close to the notion of empowerment and the use of transformational leadership to manage the team (Bass and Riggio, 2006). These tie then with control system, different

according to the manager style (Schein, 2010; Mohelska and Sokolova, 2015; Bass and Riggio, 2006) and to regulatory bodies. All dimensions interdependent and affecting each other (Johnson and Scholes, 1993).

Despite the Cultural Web can be difficult to use at a first attempt (McDonald and Foster, 2013), the usefulness of the instruments has been proved.

Summary

It is clear to see from the above literature review that the topic of the organisational culture is significantly broad and can be studied under different angles. In this section, the focus was on attempting a definition of what organisational culture is and the importance this assumes for a company. The literature emphasized the role assumed by the managers to embed the culture's values, clarifying what behaviours are acceptable and aligned with the organisation strategy (Schein, 2010; Mohelska and Sokolova, 2015; Connell, 2017; Ganon *et al.* 2017).

Furthermore, the attention was on the presence of multiple cultures within the same organisation (Martin, 2002; Wilson, 1997; Wallace and de Chernatony, 2011; Dellaportas *et al.*, 2007), as opposed to a cohesive and consistent culture (de Chernatony and Cottam, 2008; Kelemen and Papasolomou 2007). For an understanding of the culture of an organisation, the literature suggests auditing organisations, questioning about the pillars of their culture (Testa and Sipe, 2013). The Cultural Web can be used to fulfil this purpose.

The literature reviewed is not exhaustive and perhaps further readings are needed. However, the studies and academics theories outlined helped to identify the research questions for this study. These have also addressed the current strengths and limits in the literature, including the lack of recent studies referring to culture in organisations belonging to the banking sector.

Chapter 3: Dissertation Purpose and Objectives

The purpose of this study is to address a current lack of researches in the Irish banking sector on the theme of the organisation culture.

Specifically, the role the management team has in understanding the culture of their organisation and setting out an example for their team members to comply with what the culture prescribes. The tone voice set out by managers has been deeply expressed in the literature as critically important for the organisation performance as well and its reputation outside (DeCelles and Pfaffer, 2004; G30, 2015). Additionally, exploring if there is any significant difference between those managers who are based in a head office as opposed to those working in branches. This hopefully to clarify the contradictory findings of the various studies carried out (see for example Kelemen and Papasolomou, 2007 as opposed to Wilson, 1997 and Martin 2002) and perhaps push more studies focused on the Irish banking sector.

To fulfil the purpose of the research, a qualitative approach has been chosen availing of the use of the Cultural Web as an instrument of data collection and analysis. The use of the Web helps to understand the culture of a chosen organisational context and furthermore testing the instrument as able to catch the potential differences amongst different work sites (Martin,2002).

Therefore, the researcher has set the following research question as part of the study;

In a banking context, to what extent managers know about their organisation culture; how managers embed the organisation's culture in the behaviours with their team; and, are there any significant differences when comparing the results of the managers working in the head office to those working in branches?

Answering the above question, the researcher aims to gather general information on the Organisational Culture from a manager's point of view; to assess if any differences in answers are due to work location or if there are any other explanations behind them.

Additionally, the researcher hopes to apply The Cultural Web to critically understand if the Culture of this organisation has any strengths or weaknesses; to take any suggestions on how these should be addressed (Johnson and Scholes, 1993).

Based on the above objectives, the next section features the methodology chosen for this study. This will include the rationale behind the selected research philosophy, the approach utilised, the data collection and analysis, the sample. This will conclude with the ethical considerations and limitations to the methodology.

Chapter 4: Methodology

Introduction

This section is dedicated to the methodology of the research; this is a significant part of a research design to demonstrate the researcher is complying with ethical guidelines. It is useful to consult the Research Onion (Saunders *et al.*, 2009, fig 2.), as a guide on all the aspects to consider before undertaking research.

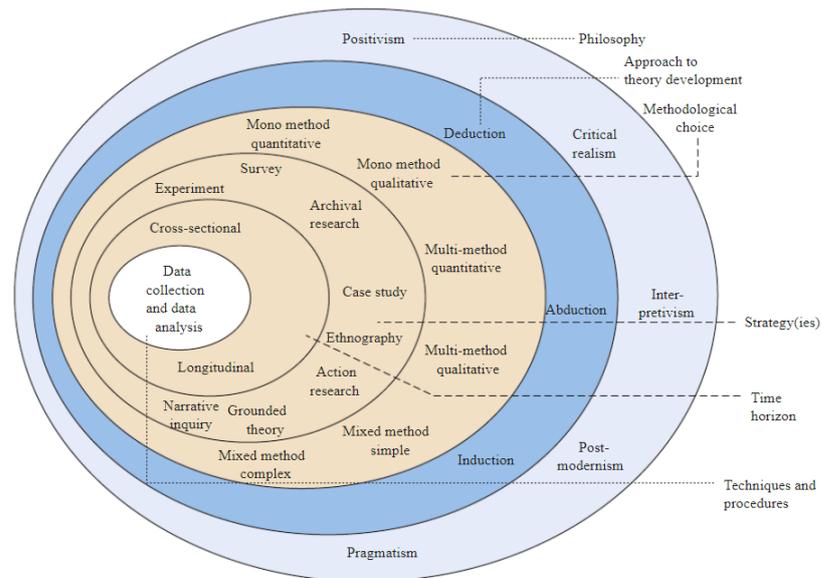


Fig. 2 "The Research Onion" Sourced from Saunders *et al.* (2009), p. 131

Hence, this section includes;

- Choice of the research philosophy;
- The research approach;
- The sample chosen for this study;
- Explanation of the instrument, including the Pilot Study conducted;
- Data collection and procedure;
- Data Analysis;
- Limitations to the methodology;
- Ethical considerations

The Research Philosophy

The research philosophy is a relevant part of research methodology and derives from the research questions: this enables to decide which approach should be adopted

by the researcher and why (Saunders *et al.*, 2009). The term refers to a system of beliefs and assumptions about the development of knowledge, specifically the ways which data should be collected, analysed, discussed (Saunders *et al.*, 2009). There is not a best research philosophy, but it is critical the researcher finds the best fit to the study, to be able to add value to the questions and objectives of the research. Amongst the major ways of thinking research philosophy there are ontology and epistemology. The two concepts have assumptions which explain the lens the researcher used to view the world and determined research strategy and the methods of that strategy. The first, ontology, relates to the nature of reality and what things are. This splits in on objectivism and subjectivisms. Objectivism expects social objects persist external to people, whereas subjectivism considers the social phenomena emerging from the perceptions and consequences of the subjects. The second one, epistemology, concerns assumptions about knowledge, what we know and what is acceptable.

Epistemology is therefore classified as Positivism and Interpretivism. Where positivism is mostly used in quantitative studies, interpretivism is preferable when attempting qualitative research. This study focuses on the individuals' unique experiences and the interpretation of the data collected from the participants. Multiple truths about the world and contexts are accepted. Therefore, an interpretivist research philosophy is chosen for this study.

The Methodological Choice

The researcher has chosen the methodology to carry out this study upon a deep consideration of the objectives set out and stated in chapter 3. As mentioned in the specific chapter, the researcher aims to explore how managers embed the Culture of the organisation with their teams; to verify if there is any significant difference of opinion on the organisation's Culture between managers working in a head office and those working in branches. Ultimately, the researcher wants to address a current lack of studies in the Irish banking sector on the theme of the organisation culture. As the before mentioned objectives of the research suggest the understanding and exploring, the approach chosen to answer the research questions is qualitative. Indeed, the qualitative approach allows to gather rich information and it points out

new insights in relation to feelings, opinions, behaviours and knowledge on a specific topic (Saunders *et al.*, 2009). Also, a qualitative approach mostly avails of non-standardised instruments where the collected data are words, whereas standardised instruments using numeric data to work with.

A quantitative approach is excluded because the data gathered would not catch relevant element to answer the research questions; also, a questionnaire on the organisational culture has been submitted by the employees of the company during the fourth quarter of 2018; as suggested in the G30 report (2015), 24 months should pass before launching a new survey and see if the results are different. Despite there is a dearth in the literature of peer-reviewed studies conducted with a qualitative approach, similarities can be found in Kelemen and Pappasolomou (2007) and Wallace and de Chernatony (2011). Both studies are based on a qualitative approach and the use of interviews to understand and explore the opinions of employees in relation to their culture. Nonetheless, the researcher is aware that a qualitative study implicates that data collection and analysis might be subject to influence of personal values, experiences, relationships with the participants. Even though this will mean the study could be biased, this can be at the same time a positive aspect meaning the researcher had remained interest to the topic through the project (Bryman and Bell, 2007).

The Sample of the study

The sample consisted of a total of ten managers working in an Irish Bank, employing over ten thousand people in branches and the head offices in all Ireland and the United Kingdom. Five of the participants are working in different departments in the head office and five are based on branches. In the below table 4, the breakdown of the sample, each participant is being kept anonymous and associated with an ascendant number. Included in the breakdown of the sample, current business area they are working in, years of service with the Bank, years worked as a member of a management team, type of role.

Participant (P)	Current Business Area	Years of service with this Bank	Years in a management team	Type of service
1	Manager in Branch – Homes and Mortgages	19	12	Customer- facing
2	Head Office - Risks Analytics	15	11	Back office
3	Head Office - Card Arrears Collection	8	8	Back office; customer - facing
4	Head Office – Corporate & Investment Banking	13	13	Back office; corporate customer- facing
5	Head Office – Networks Relationships in Mortgages department	19	7	Customer-facing
6	Branch Manager	17	10	Customer-facing
7	Branch Manager	35	11	Customer-facing
8	Head Office – Anti Money Laundering	19	14	Back office, previously worked in customer-facing role
9	Branch Manager	17	10	Customer-facing
10	Branch Manager	40	35	Customer- facing

Table 4. Participants Demographic

The first criteria applied to select the sample was the position in the organisation; all participants had to be members of the management team to fulfil the purpose of this study. The second criteria used was choosing participants working in different departments of the Bank, to identify potential differences in the data collected; specifically, for those managers working in branch banking, the researcher made sure they were representing different areas of Leinster. However, nine participants out of ten were all working in County Dublin. The geographic restriction was due to the work commitments of the researcher, which can be an additional limit to the methodology of this study.

After contacting the participants, other two consistencies emerged: the length of service of each participant was significant, from a minimum of eight years up to forty years; most of their career was as a member of the management team. However, the researcher was not aware of these figures until meeting with the participants for the interview. Therefore, the researcher decided to exclude the years of service as potentially impacting on the familiarity participants had with the culture of the organisation. Indeed, the researcher opted to focus on the department they worked at and the work location to determine any difference. This is a small non-probabilistic, purposive sampling for the following reasons (Saunders *et al.*, 2009); it is non-probabilistic because the sample is gathered in a process that does not give all the individuals in the population equal chances of being selected; purposive or as known as judgmental because the participants share the same characteristics; they all work for the same Bank; they have worked in the Bank for a significant number of years; they are all members of the management team.

The first contact was made with those managers who have recently worked with the researcher. Whereas for any reason these were not available to attend an interview, contact with other managers was arranged thanks to the strong support from the department the researcher is working with. Four of the participants were recommended by a representative of the Culture Committee of the Bank, so they were already involved in workshops and seminars including focus groups on the thematic. The researcher has taken into account that their personal interests on the thematic could be a driver for the results. The managers were informed with the

broad scope of the research, an expected length of the interview; guarantee what is disclosed during the interview is confidential, anonymous and will not be used in scopes other than the dissertation. Considering the high position, they are covering and the busy environment they are working in, it was essential they felt willing to participate in the interviews according to their workload and schedule. For the same reasons, this is a cross-sectional study or carried out once only (Saunders *et al.*, 2009).

The Instrument

As before mentioned, qualitative studies can avail of non-standardised instruments to collect data. Therefore, the researcher has created a semi-structured interview script to collect the primary sources, as not to lose the accuracy. Opting for semi-structured interviews allowed the researcher to have a list of questions and topics to cover, but with the flexibility of changing the order of the questions according to the flow of the conversation; finally, to explore unexpected topics, if there was any brought up (Saunders *et al.*, 2009). All of these would not be available if opting for a structured or in-depth interview, adapt to a specific topic of interest only (Saunders *et al.*, 2009). The interview script has been built up based on The Cultural Web, an instrument of analysis developed by Johnson and Scholes (1993). The questions have been slightly twiggged after conducting the pilot study, as some questions were not fully clear to the participant. Interview questions can be consulted in Appendix 2. Initially, the researcher considered to conduct focus groups, an alternative form of a non-standardised interview. Focus groups were used in recent studies Organisational Culture in the educational sector (Mossop *et al.*, 2013); the financial sector (Central Bank of Ireland, 2018); and has been recommended to service organisations when seeking competitive advantage (Testa and Sipe, 2013). Although the use of focus groups in this study would have allowed the researcher to gather more information from small groups gaining insights from the participants' discussion, it would have presented additional challenges. Firstly, as aforementioned, four participants were already attending focus groups where the culture of the Bank is being discussed. Secondly, organising sessions at a suitable day and time for the participants, subjects to different timetables and unpredictable daily volume. Thirdly, finding a location accessible by everyone without impacting on the participants and researcher work

schedule. The list of challenges is not necessarily exhaustive, but these can be considered the principal reasons why the researcher has not opted for conducting focus groups.

The researcher evaluated the pros and cons of using an interview administrated questionnaire. Certainly, the use of an administrated questionnaire requires less time for collecting data; however, the research might have lost the aim of exploring interesting thematic which could come up with a face to face interview (Bryman and Bell, 2015). Also, an interview administrated questionnaire might result in being too similar to the online survey previously completed; as previously mentioned, the G30 (2015) has recommended waiting two years between surveys.

Pilot Study

A good research strategy requires careful planning and a pilot study will often be a part of this strategy (Saunders *et al.*, 2009). The benefits of conducting a pilot study are invaluable.

A pilot is designed to test an instrument and gather information before the official study, so it is useful for getting a first insight on what the viability of the research (Ghauri and Grønhaug, 2005). The aim of the pilot study is also to test with someone non-familiar with the questions but familiar with the topic of discussion can provide critical data (Majid *et al.*, 2017). Additionally, it also facilitates the researcher to obtain experience in conducting interviewing, managing the flow of the conversation (Majid *et al.*, 2017). Also, it can reveal deficiencies in the procedure and the instrument to use; these can then be addressed before time and resources are expended (Bryman and Bell, 2015).

A pilot study is normally small in comparison with the main study and therefore can provide only limited information on the expected results, nevertheless, this is critical to have an idea of the amount of information that could be collected and the potential future discussion of the findings. As the interview is built up, this will be tested with a colleague of the researcher, manager grade, prior meeting with participants; this is only to verify if a person not familiar with the theoretical framework and the research objectives find the questions clear, meaningful and sufficient (Majid *et al.*, 2017)

Originally, the interview script was meant to be longer as shown in Appendix 3. After the pilot study was done, the researcher understood the number of questions should have been reduced or rephrased to avoid repetitions in the answers and for time managing the interview. It has to be kept in mind, the participants are all managers of teams with a busy schedule and workload; therefore, it is critical to make sure interviews are not taking away too much of their time from work and at the same time not to rush to the last questions during the interview. This would critically compromise the accuracy of the answers given and might have a relevant impact on the findings of this study.

Hence, in appendix 2 the script reviewed upon the feedback of the participant to the pilot study.

Data Collection Procedure

Participants were contacted via email (Appendix 4) along with the interview questions to be consulted. This has been relevant to make them comfortable with the type of questions being asked and to allow them to decide whether or not to participate in the study. Following receipt of the replies, meetings were arranged with each of the participants for the interviews to be carried out. Immediately on meeting the participants the interviewer showed the information sheet and informal consent to be signed before the interview started (appendix 5 and 6). As stated in the information sheet, the interviewed were planned to be voice recorded with a Dictaphone, but the interviewer asked the participants to confirm that they agreed with this. The interview began once consent was given by the participant; all the interviews were approximately of a length of 35 up to 50 minutes. During the sessions, the researcher had opted to not taking any notes. Giving full attention to the interviews allowed the researcher to pay attention to facial expressions and non-verbal cues and has also had a positive impact on the flow of the interview (Ghuri and Grønhaug, 2005; Saunders *et al.*, 2009). Even though the literature suggests taking notes can help to maintain concentration and focus, mastering the ability to actively listening and taking notes might require time (Ghuri and Grønhaug, 2005; Saunders *et al.*, 2009). Once the interview questions had been completed the researcher ended each of the interviews by thanking the participant and stopping the

recording. The interviews were carried out over six weeks and all 10 interviews were transcribed immediately. These have been stored with a specific individual code that the researcher only can identify. The interviews took place in the pre-booked rooms on-sites and in the head office and branches, trying to keep the setting consistent and comfortable for all the attendees.

Data Analysis

The same day of every interview, the researcher again listened to the recordings and transcribed the exact conversation and started conducting a thematic analysis. Even though there is no clear agreement in the literature on the characteristics of the thematic analysis, this is considered a foundational method for qualitative analysis, as it provides a flexible and useful research tool to get potentially detailed, complex but rich data (Braun and Clarke, 2006). With the thematic analysis the researcher can compare the different answers and focus the attention on the frequency of the thematic amongst the interviewees; then, carving out assumptions from the surface, linking the themes with the literature (Braun and Clarke, 2006). A mixed approach to the analysis has been adopted; deductive, to test how the subjective and socially constructed meanings expressed fit within the literature; and inductive, whereas the data are driving to generate a new coding frame or theory (Saunders *et al.*, 2009). Manual coding of the themes was preferred, rather than relying on the use of specific software, which is too artificial and might lose the personalisation of the interview. Then, how the different codes combine and form a theme and the findings (table 5) conducting a deep written analysis of each themes (Saunders *et al.*, 2009). The length of service was excluded from the coding; all participants have worked for the Bank for a significant number of years, showing to being well familiar with its Culture. Again, the years of service in a management team is critical high for all of them.

Main Themes (Johnson and Scholes 1999)	Findings	Literature
Stories	Successes & Failures Heroes & Villains	Schein (1983); Central Bank of Ireland (2018); Sun (2008); Kemp and Dwyer (2001); Beshay and Sixsmith (2007) Lašáková and Remišová, (2019)
Symbols	New Employer Branding Integrated Prospective	Hofstede <i>et al.</i> , (1990); Schein (2004); Kemp and Dwyer (2001); Mossop <i>et al.</i> (2013); Barney (1986)

Rituals & Routines	Local rituals and routines The Manager and The Buddy	Mossop <i>et al.</i> (2013), Kemp and Dwyer (2001); Dellaportas <i>et al.</i> , (2007) Connell (2017); Baggio and Riggs, (2006)
Organisation Structure	Hierarchical Structure, Flat Teams, Informal Interactions Unclear Accessibility of Information Career Progression	Kemp and Dwyer (2001); Mossop <i>et al.</i> (2013) Martin (2002); Mintzberg (1992); Hartnell <i>et al.</i> , (2019).
Power Structure	Hierarchical power vs Empowerment	Tost (2015); Baggio and Riggs (2006) Kemp and Dwyer (20010; Mossop <i>et al.</i> (2013)
Control System	Tight internal control Team Management Feedback Personal Balance	Mossop <i>et al.</i> , (2013); Baggio and Riggs, (2006); Bashey and Sixsmith (2007) Central Bank of Ireland (2018); Kane (2016); Ganon <i>et al.</i> (2017)
Paradigm of Culture	Improvement Need for Transparency & Accountability Recommendations	Mullins (2005); Sun (2008); Alvesson and Sveningsson, (2008); Central Bank of Ireland (2018); G30 (2015)

Table 5. Themes and Findings from the coding

Limitations to the methodology

The methodology of the research has some limitations which affect the generalisability, validity, reliability of the results. The qualitative studies use small samples and the results drawn cannot may not be representative for of the whole population of managers working in within the organisation (Bryman and Bell, 2015); also, the researcher has purposively selected only managers to participate in the study, whereas it would have to be advantageous to involve non-management staff members to have an extensive understanding of the Culture of the organisation. A similar approach was used by Mossop *et al.* (2013), but for this study, the researcher has chosen to focus only on a specific sample of the population of the Bank due to the restricted time to complete the research. The researcher could have invited employees of the Bank representing other geographic regions, including the UK, but this was not possible due to the time required for travelling to different sites in Ireland and the UK and due to the work commitments of the researcher. Using a larger sample would have required more time for collecting and analysing the data. Qualitative studies are generally difficult to be replicated for the uniqueness of the conditions and the active role of the researcher during the data collection and analysis, with the risk of only focusing on specific aspects of personal interest (Saunders *et al.*, 2009). Also; interviews tend to be biased by leading questions and

non-verbal communication. As beforementioned, the researcher has chosen a topic of interest and can have driven the results during the interviews.

The researcher may have adopted a quantitative approach to overcome the limits of a qualitative study. However, this would have meant that the purpose of the research should also have been completely changed. The quantitative approach does not suit a study aiming to understand and explores opinions based on personal experiences (Saunders *et al.*, 2009). A wider review of the literature would have also been helpful to the data analysis; the researcher deliberately has initially opted for consulting literature relating to the financial industry; however, the dearth of studies on culture in the financial service has directed the researcher to expand the literature review to the retail and service sector.

Additionally, the researcher tried to overcome the above limitations keeping consistent the way the interviews are conducted (in terms of setting; attitude pre, during, post-interview towards the participants); referring the decisions made when designing the research to the literature and keeping an accurate record of the steps taken.

The results will be emailed in a report to the participants to the study and the HR department of the Bank. As showed by Testa and Sipe (2013), it is of extreme use for employers having a notion of how effective their culture is to seek a competitive advantage on the market. This will be also useful to help the HR department to improve their service and perhaps reviewing their policies to meet the needs of the departments.

Ethical Considerations

Ethical considerations have been taken into account when carrying out research. The current study was not meant to do any harm to the participants. Notwithstanding, the research considered the participants are in senior positions within the Bank and anonymity is paramount.

To ensure the study was aligned with ethical principles, the researcher has contacted the participants explaining what was required from them and the purpose of the study. Additionally, a copy of the questions was provided in advance to them to be sure they were comfortable with the type of questions asked before meeting with

the interviewer. Again, they were reassured their own identity would have been kept confidential, direct quotations might have been used when necessary, but the findings would have been reported in agglomerate. The participants were asked to sign a consent form (Appendix 6) before starting the interview; if for any reasons they desired to withdraw from the interview they would have been free to do so.

For this study, all the ethical considerations were considered, but as previously mentioned was highly unlikely due to the nature of the study that any issues arose. In addition to this, it was ensured that all data provided by participants was held and looked after correctly to ensure that no one else got hold of the data or that the data was lost or destroyed incorrectly. The use of a Dictaphone enabled the researcher to keep hold of the data until each of the interviews were transcribed. Once the interviewer transcribed each of the interviews, these were removed from the recording device, under the GDPR (2019) to do not retain information longer than necessary. Data were stored in the personal laptop of the interviewer, access to this is password protected. Again, this is to comply with the latest GDPR requirements to encrypt research data and where applicable the devices on which they are stored (European Commission, 2018).

Chapter 5: Findings

Introduction

In this chapter, the analysis of the empirical data collected through semi-structured interviews will be addressed.

After presenting the findings, the chapter move to identifying the main themes and findings. These will be then compared to the literature in Chapter 6. The themes and findings are presented using as aggregate data from the interviews and, when necessary, using direct quotations.

Participants demographic

The study has been conducted selecting a convenient sample of ten managers who have been employed with the Bank for a minimum of eight years up to forty years. All of them spent most of their career with the Bank as members of the management team.

Seven of them are men and three are women; however, gender is not a relevant variable in this study, as then confirmed with the results of the interviews. All ten participants are familiar with the Culture of the specific organisation due to their length of service with the Bank.

Five participants are working in the head office of the Bank and five in branches across Leinster region. The sample is purposively not homogeneous, to fulfil one of the objectives of the study: comparing the results of managers working in the head office with those working in branches. This information was gathered through the answers to the first two questions of the interview (appendix 2 – Introduction).

Participant (P)	Current Business Area	Years of service with this Bank	Years in a management team	Type of service
1	Manager in Branch – Homes and Mortgages	19	12	Customer facing
2	Head Office - Risks Analytics	15	11	Head office

3	Head Office - Card Arrears Collection	8	8	Head office with customer – facing
4	Head Office – Corporate & Investment Banking	13	13	Head office, dealing with business customers
5	Head Office – Networks Relationships in Mortgages department	19	7	Customer-facing
6	Branch Manager	17	10	Customer-facing
7	Branch Manager	35	11	Customer-facing
8	Head Office – Anti Money Laundering	19	14	Back office, previously worked in customer-facing role
9	Branch Manager	17	10	Customer-facing
10	Branch Manager	40	35	Customer- facing

Table 4. Participants Demographic

Coding

When starting the coding, the approach used was identifying the main themes based on the script of the interviews and backed up by the existing literature. Each interview was analysed individually to compare the individual data with the objectives set for this study. This led to identifying for each main theme the specific findings (table 5).

Main Themes (Johnson and Scholes 1999)	Findings	Literature
Stories	Successes & Failures Heroes & Villains	Schein (1983); Central Bank of Ireland (2018); Sun (2008); Kemp and Dwyer (2001); Beshay and Sixsmith (2007) Lašáková and Remišová, (2019)

Symbols	New Employer Branding Integrated Prospective	Hofstede <i>et al.</i> , (1990); Schein (2004); Kemp and Dwyer (2001); Mossop <i>et al.</i> (2013); Barney (1986)
Rituals & Routines	Local rituals and routines The Manager and The Buddy	Mossop <i>et al.</i> (2013), Kemp and Dwyer (2001); Dellaportas <i>et al.</i> , (2007) Connell, (2017); Baggio and Riggs, (2006)
Organisation Structure	Hierarchical Structure, Flat Teams, Informal Interactions Unclear Accessibility of Information Career Progression	Kemp and Dwyer (2001); Mossop <i>et al.</i> (2013) Martin (2002); Mintzberg (1992); Hartnell <i>et al.</i> , 2019).
Power Structure	Hierarchical power vs Empowerment	Tost (2015); Baggio and Riggs (2006); Kemp and Dwyer (2001); Mossop <i>et al.</i> (2013)
Control System	Tight internal control Team Management Feedback Personal Balance	Mossop <i>et al.</i> , (2013); Baggio and Riggs, (2006); Bashey and Sixsmith (2007) Central Bank of Ireland (2018); Kane (2016); Ganon <i>et al.</i> (2017)
Paradigm of Culture	Improvement Need for Transparency & Accountability Recommendations	Mullins, (2005); Sun; (2008); Alvesson and Sveningsson, (2008); Central Bank of Ireland (2018); G30 (2015)

Table 5. Main Themes and Findings from the coding

Once all the interviews were coded, the findings were compared to check any similarities or differences within the results. Themes and their findings are analysed below using aggregates of the data collected. These reproduce the personal experiences and narrations of each participant of this study. Additionally, some direct quotations are included, when relevant for the findings. Certainly, each participant has been coded in ascending order to commit to confidentiality and anonymously guaranteed at the interview stage. For this study, some data are not included because not significant for the requirements of this study. The conceptual framework used is the Culture Web to which the researcher has added additional information sourced by the literature; additionally, an inductive approach has been applied. Due to the nature of the study and the subjective nature of data gathered, there is no mention of the statistical significance of the findings.

Main theme: Stories

The theme of the Stories relates to the participants' perception of the successes and failures that made the Bank as it is today. Unexpectedly, these would not be stories they tell the team or new joiners. Additionally, they were invited to identify heroes and villains in the history of the Bank.

Findings: Successes & Failures

The participants have given their opinion on which successes made the company as it is today. Six of the participants agree on defining a success how the company rose again from the Recession and kept flourishing during the past ten years (P1, P2, P4, P5, P6, P7).

This is well expressed in the words of P5 who said “What is a big success for me it’s how we turned around the corner, the increase of activities, the growth of the company. We turned from hero to zero very quickly, with a significant cost to be measured. But it’s encouraging to see we are on the way up again.”

Three participants emphasised the cultural shift of the company, in terms of use of the internal resources, becoming better at nurturing its employees (P3); the new standards the Bank set out, going beyond the requirements of the Central Bank of Ireland (P9); the use of digitalisation to improve customers’ service and their needs (P10).

Only P8 could not mention any specific success, due to the challenge of changing the opinion of the public after the role played by the Bank during the Recession. However, she recognised the significant turnaround and ongoing improvement of the organisation.

All ten participants addressed the failures to the years of the Financial Crisis and to how they let the customers down. Despite the recognition of external factors triggering the crisis in the banking sector (P1), a few bad decisions have been taken internally by the Senior Managers of each department of the Bank (P2, P4, P5, P8, P9, P10). The poor decision – making has created a domino effect across the Bank, failing the public, internal and external stakeholders (P3; P6).

In summary, with the words of P7 “*Our failure was I suppose we lost the sight of our shareholders, we lost sight of the customers, and we became very much profit-focused*”.

Despite these memories are quite clear in the participants' mind, all of them stated they would not refer to these events if asked to talk about the Bank to their team or a new joiner. A good part of the employees starting to work for the Bank were very young during the Recession, so it would not be beneficial to talk to them about events they would not fully understand (P1, P4, P6, P7, P9). The talks to a new joiner would

be about the culture of the Bank and the honest work done (P3); opportunities of career development, work environment and the team (P2, P5, P8); future strategy, technology (P6), the importance of interpersonal skills to fulfil the role they have been hired for (P6, P9).

Therefore, there is an agreement on the importance of drawing a line to separate from what happened in the past and focusing on the future.

Findings: Heroes & Villains

About the heroes, the answers given by the participants can be split into two clusters. On one side, there are seven participants (P1, P3, P6, P7, P8, P9, P10) seeing as heroes the front-line staff who dealt with the customers during the recession, looked them after despite their anger in those difficult years. The following extract from the interviews will gather these participants' opinions.

“People probably look at a certain CEO, but the heroes to me would be the people who face the customers every day. Also, in bad times, they had to give the customers bad news, trying to support the customers at their best” P3.

Additionally, P7 called out as heroes the people in the head office supporting the front line in branches and loan recoveries, trying to work together and find strategies for the turnaround. The efforts made by all the employees at the time are also recognised by P4.

Only P2 named a specific CEO who was directly involved in the turnaround of the Bank, triggering the interest of the Leadership Teams and stressing on the importance of re-entering the Bank focus on the customers.

In relation to **the villains**, eight participants (P1, P3, P4, P6, P7, P8, P9, P10) pointed out that in the history of the Bank the people at the top level were the villains, for the role they played before and during the Financial Crisis. Especially those ‘cv builders’ who come in bringing a short-term strategy, with a good profit on the moment but not in the long term. but maybe bad for the company in the long term. Also, the participants agreed that Senior Managers lost sight of what was happening on the market, some of them were only "cv builders" with a strategy good only in the short term.

P2 did not want to single out specific individuals but blamed anybody in Ireland in a managerial position. Quoting his words, *“everybody knew the situation wouldn’t*

have kept in that way for so much longer"; at the same time though he clarified that in those years of uncertainty, *"maybe we would have done the same if in their position"*. In addition to the above, P9 asserted government agencies might have better managed the financial industry, saying that *"The Regulator had a lot to answer [...] and let the companies down"*.

Only P5 did not name specific heroes and villains: *"you can call them heroes or villains, all is up to the decision-makers"*. Generally, participants agree on keeping an open mind, trying to consider the challenges the Bank had to face and especially that the best intentions can also lead to unexpected wrongdoings.

Main theme: Symbols

This theme includes the visible aspect of the Bank that is defining the company, i.e. language and layout of the offices; if there is an agreement through the Bank on how these symbols currently define the organisation.

Findings: New Employer Branding

Participants accept as symbols aspects like offices/branches layout, language used, policies for agile working. These along with acknowledging the importance of how the physical work environment helps with defining the company as a place to work (P1, P2, P3, P5, P6, P7, P8, P9). Regarding the symbols, the appreciation of the above participants goes to the marketing department that proposed a strategy for renewing the offices and branches layouts, changed the old-fashioned language used in the Bank with internal and external communications. In addition, the decision from the top to introduce a flexible and agile working policies (P5). The benefits fall in building a new fresher employer branding closer to the customers, as per below;

"Staff are no longer at the counters behind glass screens, they are out engaging with customers, and I think that is the biggest sight of change from a branch point of view since technology is out" (P6).

"The biggest change I think is symbolised by the windows, you see before you weren't able to see anything happening in a branch, we were shutting down the lights every night [...] But now we have nothing to hide they can see what we do and that's well reflected in the organisation" (P7).

About the head office, P2 and P4 mention how the new surrounding impact on job performance and perhaps create mini cultures within the same organisation (P4).

The appreciation of the new layout and language seems to come not only from customers who recognise how now things are easier to understand but also by external bodies involved with auditing and regulating the Bank (P3).

Findings: Integrated Prospective

There is an agreement on how the employer brand has been revamped in better. Especially how this helped with reconnecting the head office with the branch banking; *“Before there seemed to be a lack of appreciation of the front-line staff needs and agility required to look after the customers”* (P1).

“It’s a lot better. Without being too informal, you know when you are dealing with people’s money you have to keep an element of formality for them to have trust, but I think they have balance it right. Even language change is hugely positive”(P3).

“It’s better and probably helped with the change within the staff we have been gone through [...], but it might be different down the country because they don’t have the same nutrition that is in Dublin. But I do think people like it and customers certainly like it” (P6).

Only P10, despite liking the change the Bank underwent, considers the employees of the Bank and the customers' service defining the company on the public eye.

Main theme: Rituals & routines

Rituals and routines are about specific *“ways to do things”* at work; these are managed locally, as opposed to being consistent across the Bank. Similarities were found within the managers of the head office and the managers of the branches. The attention is on the role of *“the buddy”*, a specific member of the team empowered by a manager to explain to the new entrants the rituals and routines in the team.

Findings: Local Rituals and Routines

All the participants agree rituals and routines are left at local management; no one mentioned a routine or ritual characterising the whole Bank. Due to the size of the organisation and the geographic distribution of its facilities, there are mini localised rituals and routines, different between head office and branches. Perhaps, the similarities are within branches and the department of the head office.

Following this, nine of the ten participants stated to have routines mostly on a daily and weekly basis. These routines are either formal like morning huddles – each day reserved to a different part of branch banking business (P6, P7, P9, P10), weekly management team meeting (P1, P2, P4, P5); additionally, there are town halls every quarter (P4, P9). In addition to formal routines, there are informal social events including team breakfasts (P5, P6, P7), team lunches on payday (2), team nights out (P9) coffee mornings and quiz on monthly basis (P8).

A mix of formal and informal activities that are anyway characterising the workplace.

Findings: The Manager and “The Buddy”

Explanation of the rituals and routines is managed differently from department to department. Three participants working in branches (P1, P6, P7) confirmed a “buddy” is assigned to new joiners when commencing employment; this person will help the new employee to familiarise with the workplace, including explaining how the days are structured, how to use devices, and other basics. P4 stated that when a new joiners come in, a senior member of the team is allocated to them, but also a junior member ; *“One of the guys who recently joined I know he has a book where he writes down all the little routines to get staff card etc. everybody uses its book, one of these days he will type it up.”* P8 considered herself “the buddy” of new entrants, as she would be the person welcoming them, introducing them to the HR and Operational policies and procedures, presenting them to their People Leader and the entire department. As opposed to this, half of the sample (P 2, 3, 5, 9, 10) are the people explaining to new joiners the rules of the department, including any rituals or routines.

Main theme: Organisational Structure

The theme of organisational structure resulted to be the most debatable. Participants confirmed the company has a hierarchical structure, but the structure of their team is flat and informal; the opportunities of career progression related to the structure are perceived differently whether your work in a branch or head office; the accessibility of information from top-down and bottom-up is not always clear.

Findings: Hierarchical Structure, Flat Teams, Informal Interactions

The questions about the organisation structures have led to multiple answers hard to cluster in different codes. The following opinions emerged.

P1 stated the company has a hierarchical structure and a recent restructure of their department has posed an extra layer giving more formality to the interactions between employees at a different level. P2 confirmed the organisation structure is hierarchical but within his team is flat, with a lot of informality. P3 recognises a difference from department to department; some business areas are still characterised by a tall hierarchy, but other departments have managed to make the hierarchy flatter. P4 has not experienced formality in any department he has worked; certainly, there is a hierarchy in the organisation, but this is not something experienced in his team thanks to the good balance of senior and junior members. P5, P7 and P9 said that the Bank has an extreme hierarchic structure, and this is a core part of its culture. There are still many departments in the Bank where senior members emphasising their key role and managerial rank; these along with a lot of formality. However, they proudly disclosed with their team, they try to keep a flat structure and informal ways of interacting with each other. P6 stands out amongst all the participants with his answer; *"The company is relatively flat"*. Nevertheless, he confirmed there is still a lot of formality in the workplace, especially when regarding taking critical decisions; still a slow process, done by few key people at the top level. P8, when answering, referred to the different experience she had when working in the head office compared to when working in branches. When in a head office, the structure of the team is not so rigid, differences in roles and ranks are not so clear; therefore, relationships are informal. On the contrary, in branches, the hierarchy is more defined with a lot more formality due to the type of job done there. Finally, P10 stating the organisation structure is very much hierarchical, However, in the specific branch, he pushes for informal interactions within his team; this, without forgetting they are working for a Bank and the nature of the job needs a bit of formality when performing the role.

Findings: Unclear Accessibility of Information and Career Progression

Generally, participants recognise the information is shared and accessible; however, there is the feeling some information critical for the daily operation are kept for

exclusive groups. Some of the information is not shareable with everyone, but it is up to the managers to make sure this allowed are known to the lower levels (P 2, P5). Given this, some participants reckon that it is up to the People Leader to share the information with their team and to address them to the right sources (P4, P8); sometimes also using their network of people in other departments (P7).

Most of the participants agree on being comfortable with communication top-down and bottom-up, thanks also to the use of technology (P6). However, there is still room for improvement, especially when the information is out to date and causes relevant issues (P9). There is also a challenge given by the hierarchy of the organisation, that messages are subject to different interpretations and risk being stopped and not reaching the right people (P1). Also, two participants highlighted that the timeline for receiving help or an update on a request can sometimes be longer than expected and disrupting the daily activities.

Participants partially commented on opportunities of career progression. This is perhaps still impacted by the tall hierarchy of the Bank, it does not seem to give enough room for career progression, if you are working in a branch (P1, P7, P9, P10). Possibly, a flatter organisation' structure should give more opportunities for lateral moves and progression to a new role, if the process is properly managed (P2, P3, P4, P5, P6; P8).

Main theme: Power Structure

The participants to the study agreed that currently power in the organisation is linked to the hierarchical position held in the structure. However, all of them emphasised that it is important managers share the power, empowering their team; the hopes are on a flat organisation structure that might redistribute the power to the people across the organisation.

Findings: Hierarchical Power versus Empowerment

All the participants answered at the question firmly affirming that having power is related to the position held in the hierarchy. In particular, P1 strongly stated *"I suppose this goes back to the organisation structure. The higher is their role in the structure, the more people reporting to them people have, the more power is in place and showed off"*.

Hence, having a certain rank gives to the person accessibility to be involved in decision-making and use the power.

As opposed to hierarchical power, the participants consider critical to redistribute the power empowering their team members. The answers given by the participants focus on the importance of being empowered by their line managers (P2) and at the same time empowering those reporting to you (P2, P3, P4, P5, P7, P8, P9). The benefits of empowering the team are in “[getting] the best out of people” (P7); “[feeling] free to give them my opinion” (P8); “[letting] people understand better the customers and the bank” (P9); “[getting] comfortable with their position and more accountable” (P5); “[pushing] people to be more creative, to bring new ideas, to challenge the process (P3). This perhaps could be pushed by having a flatter structure (P3, P5, P7, P8) even though some decisions will always be taken at higher levels, no matter what structure is in the organisation (P6, P8).

Main theme: Control system

The theme of control system refers to the type of internal and external control in the Bank and the specific team. It considers managerial style, reaction to critical incidents, reward and punishment systems, compliance with the Bank' standard procedures.

Findings: Tight Internal Control

There is a strong agreement among the participants: the Bank has a tight control internally. This is given by the guidelines given by external entities (e.g. Central Bank of Ireland, Ministry of Finance) to the financial industry, highly regulated in the Country. This is appreciated as it ensures decisions taken are appropriate (P2); it sets out the boundaries of your daily operations keeping everyone's job (P4, P5, P7); it protects the customers (P9); technology plays a significant role in control helping with the daily activities (P6). Only P8 and P10 see internal control at the time quite excessive, even though they understand the reasons why this is in place. Specifically, P10 called the control in the bank as an *“irrational fear, where the practical solution is seen perhaps as a shortcut or some sort of cheapening the Central Bank desire”*.

Hence, even if excessive at the time, the tight control exercised by the Bank and the Financial Regulator is acknowledged and helpful.

Findings: Team Management

Despite the tight internal control in the Bank, no one of the managers interviewed are controlling tightly their team. They are open to distribute the demands and talk through these when the team is in difficulty. Six Participants (P1, P2, P3, P4, P5, P8) would have only one or two meetings a week with their team leaving them managing their job; but they would be available to assist them anytime is needed. The other four (P6, P7, P9, P10) as working in branches talk every day with their team reminding the daily activities and position at the stations. Besides this, they prefer empowering their teams and facilitating the conversation with them, considered a way for them to work better. For example, P9 *“I would talk to my five managers every single day, everything is covered up, everything is transparent, the business manager knows exactly what the sales manager is doing, etc. to understand the priorities of the different areas because I need them to work together. [...] So, getting an understanding of what everyone has on their desks or an understanding of the other teams as well”*.

However, this does not mean work is sometimes checked, especially *“when they have the feeling something has not been done”* (P7).

This means that besides teams are left to manage their job, a small level of supervision and assistance are required.

Findings: Feedback

There is regular feedback given by the managers to their team. There is no appreciation for the word *“punishment”*; all 10 of them confirmed there is no singling out when mistakes are made or when performance is not satisfactory. The participants firmly believe that *“no one dies for a mistake”*, but this is *“learning opportunity”*. Regular feedback is given, on the spot, during the interim and final performance review. They would all motivate the staff member to learn from past mistakes and to keep developing themselves.

All 10 participants positively talked about the reward system they have in their teams as per below;

P1 *“We have an appreciation system and we are getting better at using it”*;

P2 *"In risk, we have a general reward nomination that happens every two months, so we ask for nomination for that, we have the performance review process, regular 1:1";*

P3 *"For us a lot is with pushing up for developing their career";*

P4 *"We don't have a system, outside of annual and interim review. We give feedback. The reward internally is when people perform well, we give them more responsibilities".*

P5 *"Daily, you know just thanking for the job done. I would write feedback to my staff when they are remote or in business offices. I let them know the feedback on how they progressed since they joined us".*

P6 *"There would be a 1:1 every month with the People Leader, and the interim and final review. Then sure the month reward, the year reward, appreciation recognition if someone scored a strong result".*

P7 *"So if any staff members are mentioned in a customer survey, we would appreciate that person giving them two hours off on a Friday. We also do, and we are quite good for acknowledging each other".*

P8 *"We openly engage with the people with a team and individual recognition".*

P9 *"We use the appreciation system, but I do prefer the recognition on the spot. We used to have a star of the week and it showed a learning opportunity for other people to how to step up and behave in similar situations".*

P10 *"Publicly saying what I have seen right in my team sets a standard for other people as well, that is so simple but get recognised, it puts value."*

Findings: Balance

The 10 participants agree on the need for a balance between compliance with the Bank policies and procedures and with their instinct. It is important to everyone to keep this balance on, being calm and getting all the necessary information before making a call; most appreciated when the person who made a mistake comes forward, less tolerated when *"someone tries to cover it up"* (P9).

On one side, staff members must be made aware that control is in place, that procedures and policies are there to support the work. It is important to explain the team *“the reason why policies are there and which the consequences if not respected”*, but at the same time not make them afraid to make mistakes (P2; P3; P4; P8; P9). However, critical thinking and personal touch are brought in when necessary, to move away from that *“culture of fear, where you cannot put your hands up when making mistakes”* (P1, P2, P3, P5, P6, P8, P10). Having personal balance becomes also critical when policies cannot be applied to a specific case, and there is where *“commons sense, critical thinking, and personal instinct play their role”* (P7, P9).

Main theme: Paradigm of Culture

This theme gives a panoramic on the opinion each participant has on Culture of the Bank, wrapping up what stated during the interviews. From the below, there is an acknowledgement of the improvement made by the Bank, but there is a strong call out for more transparency and accountability. Additionally, Senior Managers in each department have to revisit to what extent the brand values are applied. Finally, participants gave suggestions or ideas to address the weaknesses of the culture.

Findings: Continuous Improvement

All the participants have stated that the Culture of the Bank has hugely improved in the past few years; the changes made have helped the Bank to regain its reputation helping everyone to work better together. The participants marked the need to forget about the past as most of the people working now for the organisation were not employed at the time. Nevertheless, past events have to set a reminder for continually improving. Specifically, managers in branches (P1, P6, P7, P9, P10) appreciate how head office and branches got closer and *“the support they now give to each other”*. There are still discrepancies, but the difference to the past is hugely recognised. The work to do is still long and it is not going to be easy. The Bank is needing the help of its C-Suite and Senior Management Team to filter down the message to all the departments pushing for on-going improvement.

Findings: Need of Transparency & Accountability

Linked with the above, there is a call for more *“transparency and honesty”* in the Bank from the Senior Management Team (P1, P3, P5, P7, P9). The participants believe

that sometimes the Senior Management Team was not fully transparent and tried to hide things instead of explaining how the situation truly was. The Senior Management Team should better clarify the decisions taken and answering questions asked, where as possible. Specifically, P10 strongly asserted how it sometimes happens that things are not said, *“because sometimes, saying nothing is better than saying the truth”*.

Few participants commented that all the employees need to be made aware of the role they play in the Bank and the importance of being accountable for their actions (P2, P5, P7; P8; P9). This might also be a weakness in the Culture of the Bank when promoting people being sure these are a *“good fit for the position intended”* (P2) and have *“the required soft skills to lead a team”* (P10).

Especially managers must be always an example for their team; they must always manage them consistently and promoting good behaviour.

Findings: Application of the Brand Values

Controversial were the answers concerning the Bank brand values. The brand values are clear, well stated and promoted on the screens and offices. However, the extent to which these are applied is unclear. Managers working in branches (P1, P6, P7, P9, P10) stressed on brand values made for everyone in the Bank, not only for those in the front-line serving customers but also for employees in the head office who should help the colleagues across the departments. There have been decisions taken at the top level in the most recent time which is hard to see as consistent and aligned with our brand values, so that cannot be expected people at the lower levels living them as it is meant to be (P1, P3). P3 *“All the brand values come to play when we get to think how this is impacting on the customers. That is the test, asking yourself if you are actually living your culture”*.

P7 has added that to her opinion, some of the brand values are very well implemented and will of how the Bank has improved, but others are just not possible to practice also *“because of the highly regulated environment”*. Close to P7 point of view, there is the opinion of P9; *“It’s funny because we have two parties here, the culture and the brand values and unfortunately these not always match. With culture, you want to do things right and being open and transparent if something goes wrong*

and following procedures, but at the same time you wouldn't be in a position of trusting and empowering."

Other participants working in the head office (P2, P4, P5, P8) are aligned with the opinion of the colleagues working in branches, all the employees in the Bank must apply the brand values; this equally when working either for internal or external customers (P 4). However, the message is not always filtered down the same way in all the departments (P3; P8).

Findings: Suggestions

When thinking about the Culture journey the Bank is undergoing, participants recognise a few challenges to be addressed and gave suggestions for dealing with those. P1 reckons the Bank needs to take a step back and start to work on the specific issues of each department, giving time to the changes to be settled before adding other changes. P2 reinforced what previously mentioned, that he would like to *"more accountability being promoted across the Bank"*. P3 suggested reviewing the Bank standard procedures *"thinking first at the outcome desired and then working on the way back. Similarly, the Bank can change or improve its culture"*.

P4 thinks that perhaps the Bank is too obsessed with pleasing external customers when the attention should be also on the internal customers from other departments. Also, it could be necessary to review the use of the resources of some departments to ensure their usage is *"aligned with the department and the Bank's purpose"*. P5 emphasised the importance of keep talking about culture and making everyone aware this is a group effort, not only the commitment of a single team. P6 recommends keeping working on the differences between head office and branch banking. P7, to decrease the gap between head office and branch banking, suggested promoting initiatives like *"a day in a branch" or "a day in the head office"* so both parties might understand their needs and daily challenges.

P8 and P9 suggested the launch of specific programmes where discussing real scenario and make all the employees aware of the *"importance of working in the best interests of the customers"*. This also to make the workplace more honest and open. P10 fully supports initiatives like those suggested by P7 on spending time working in another location to appreciate the counterpart job. But what truly imports to him, it

is a need for *“specific training for the junior management on those soft skills critical for being a people leader”*.

Summary

This chapter has presented an analysis of the main findings from the interviews carried out with ten managers working in an Irish Bank. The answers given have been coded and created detailed subthemes. These relate to their opinions, professional experiences and changes seen in the Bank through the years they have worked there. Similarities and differences in the results have been presented, using also direct quotations when necessary. Parts of the interviews have not been presented as deviating from the purpose of the study; additionally, some wording has been edited to keep the anonymity of the Bank and the participants to the study.

CHAPTER 6: DISCUSSION

Introduction

In this chapter, the findings from the interviews detailed in the previous section will be discussed and compared with the literature review presented in chapter 2. The chapter is structured as follow: each theme and related findings are analysed and linked with the literature. The limitations of this work are considered. From the discussion of the results, there is confirmation of the critical role managers have, being an example for their teams; there is a difference of opinions among managers working in head office and branches. But also, there are similarities across the departments. The findings on the length of service of the participants have not been discussed, the consistency of the results could not establish relevant differences due to the length of service in the Bank and in the role. Hence, the knowledge of the Culture of their organisation resulted to be extensive. Summarily, the findings align with the literature.

Stories

The main theme of the *stories* has looked at those aspects which Schein (1983) identified as part of myths and legends around an organisation told to its employees. The participants of this study have spoken about *successes and failures* that made the Bank as it is today. They based their answers on their path in the Bank and on documented events known to the public. These failings, which led to a collapse in trust in the banking system, have been well documented, as have the detrimental, and in many cases devastating, effects on customers (Central Bank of Ireland, 2018). As opposed to Johnson and Scholes (1999), Schein (1983; 2004) and Kemp and Dwyer (2001), these are not topics they would discuss with their new joiners when coming into the Bank, to create shared knowledge. On the contrary, participants reckon it is more beneficial taking distance from those events and focusing on the future strategy, teamwork, what is expected from the new employees. Hence, how these aspects fit with the strategy and the future of the Bank (Sun, 2008).

The subthemes on *heroes and villains* find a considerable divergence of opinions among the participants. Six participants recognised in the front-line staff in the branches the heroes in the Bank, only two spoke generally about all the staff who decided to work for the Bank through the years. Strong is the linkage with the results

of the study of Kemp and Dwyer (2001), where the staff member of the hotel are the stars of the organisation. This is opposed to the literature looking at charismatic leaders as the heroes and examples to look up (McDonald and Foster, 2013; Lašáková and Remišová, 2019). On the contrary, there seems to be an agreement on looking at the Senior Managers as the villains of the Bank; even though P5 talked about the Managers being either heroes or villains, these findings align with the literature stating the crucial role of the decision-makers at the top setting out an example for what is acceptable or not within the Bank (Schein; 2010; MacDonald 2013; Central Bank of Ireland, 2018; Lašáková and Remišová, 2019).

On the background, there is the idea of storytelling and communicating with the team, to create shared knowledge on how the organisation works (Kemp and Dwyer, 2001; Beshay and Sixsmith, 2007), even though this is different to what predicts in the literature.

Symbols

The theme of the symbols looked at the new employer's brand and the consensus on how this is defining the Bank. Additionally, how it has improved the internal image of the Bank. All the participants talked a lot about how the offices' layout, language used and ways to work have changed in the past few years, positively. These results confirm what already mentioned in the literature, where the way the people dress up at work, the design and structure of offices and building, the language used, are all representing the tangible and visible part of the culture of an organisation (Johnson and Scholes, 1999; Hofstede *et al.*, 1990; Schein, 2004; Kemp and Dwyer 2001; Mossop *et al.*, 2013).

As seen, nine out of ten participants were happy with the new symbols created and agreed across the organisation this change has a positive effect on how it looks like internally and externally. These are aspects that assume a specific meaning for that company (Kemp and Dwyer, 2001), and differentiate it from the competitors (Barney, 1986; de Chernatony and Cottam, 2008). Only one participant, P10, despite liking how the Bank progressed, still reckon is not a matter of symbols but it is the good customers' service offered by the front line having a positive impact on the culture

of the organisation, living its values in the everyday activities (Kemp and Dwyer, 2001).

Rituals & Routines

This theme addresses the presence of *rituals and routines* in the company and who is explaining these to the new joiners in the team. The participants stated they could not think about consistent rituals or routines across the Bank, but they reckon these are developed according to the needs of the single department. About the routines, similar results were found by Mossop *et al.* (2013), where participants could not think about any specific routines they had in the school when asked to name one. As opposed to Kemp and Dwyer (2001), and the wider literature (Johnson and Scholes, 1999; Schein, 2010), who found defined rituals and routine reinforcing the identity of the staff members in the Australian Hotel. However, in this study, a large Irish Bank with numerous facilities across the country has been taken as the context of the research, so it would be challenging to use a “one size fit all” approach. Results that are close to Wilson (1997) and Dellaportas *et al.* (2007), who firmly believe that multiple departments have multiple rules. However, after reading the findings it would be fair to say there are rituals and routines if working, specific for branches and head office. For example, all the participants working in a branch (P1, P6, P7, P9, P10) have daily morning meetings and, on each day, they focus on a different aspect of the branch activities. Participants working in head office (P2, P3, P4, P5: P8) have weekly or monthly meetings, leaving the daily activities to the team self-management. All the participants have informal social events, similar to the rituals Kemp and Dwyer (2001) and Mossop *et al.* (2013) found in their study.

The rituals and routines are explained to the team by either the *managers* or a designated senior member of the team, friendly called “*the buddy*”. On one side, this is opposite to Schein (2010) and Connell (2017) who stressed on importance managers explain how the team work. However, this relates to the ability of a manager to delegate the task to experienced members of the staff empowering them to take up more responsibilities (Bass and Riggio, 2006).

Organisation Structure

The findings about the Bank' structure showed a double standard within the organisation.

Findings accrued around **Hierarchical Structure, Flat Teams, Informal Interactions**, Except for P6, the other nine participants see the Bank as very or extremely hierarchical, despite the attempts made to make it flatter. However, when talking specifically of the structure of their team or department, they all consider these as flat, sometimes given by the good balance between seniors and juniors team members; or, because the participants' managerial style. A difference with the general structure of the organisation that seems to be beneficial to run out smoothly the daily activities (P2; P3; P4; P5; P7; P9). Even so, interactions in the Bank remain informal apart from some occasions, when to address certain requests formality is required. The mentioned results are in contradiction to what is stated in the literature; according to Mintzberg (1992) and Hartnell *et al.* (2019), hierarchical organisations are characterised by very formal interactions and rigid structure across them. This additional flatness within the departments and informality in the interactions should characterise an organisation with a simple structure (Mintzberg; 1992; Hartnell *et al.*, 2019).

However, the flat structure within an organisation has been positively seen by Kemp and Dwyer (2001); they found from the participants to their study at the hotel in Australia that the organisation has recently moved from a hierarchical structure to a flat one; the change has favoured team working, support, flow of ideas bottom-up, qualitative improvement of the job performance. The organisation' structure and reporting lines in the Bank are reasonably defined despite the double structure apparently in place. Oppose to this, the findings of Beshay and Sixsmith – study one (2007) and Mossop *et al.* (2013) where participants found hard to deal with a flat hierarchy and a not clear reporting line.

The second subtheme in the section was Unclear **Accessibility of Information and Career Progression**. Despite the flow of information top-down and bottom-up seems to be good, there is still a grey area where it is believed information is no longer progressing. Some participants (P2, P5, P8) appreciate there is some information that cannot be diffuse to the lower levels, but they also believe that it is important that

the managers make sure the flow of information remains accessible. A similar result was presented by Mossop *et al.* (2013) and Beshay and Sixsmith – study one (2007): participants to their study perceived differently the flow of communication (Mossop *et al.*, 2013), perhaps relying more on rumours rather than reliable sources (Beshay and Sixsmith, 2007). About career progression, participants are all in a managerial position therefore it was hard for them to comment on this question. However, they recognised the current hierarchical structure of the Bank could be a limit to career progression (Mintzberg 1992).

Power Structure

From the findings, the participants agree that in the company **power is hierarchical**, which means power associated with the position held in the organisation structure (Johnson and Scholes, 1999; Tost, 2015). A similarity here with Beshay and Sixsmith – study one (2007), who found that a hierarchical line of power was harmful for the company. However, there is a relevant perception and use of **empowerment**, and consequently redistribution of power within single departments and teams. The participants are being either empowered by their superior and are empowering their team members. This use of power aligns with the transformational leadership style (Bass and Riggio, 2006), which expects managers to share the influence and decisional powers with their followers. Again, the resemblance with the findings of Kemp and Dwyer (2001); all staff is encouraged to contribute to the take ownership of their work and proposing new ideas. On the contrary, the participants to the study of Mossop *et al.* (2013) had a different perception of the notion of power in the school, as reflection of the ambiguity of their organisation' structure.

Control System

The theme of the control system has produced rich results, generally consistent. According to the participants, **tight internal control** was necessarily brought in after the Recession to fix the failures of the Financial Sector, partially due to a lack of control in the organisation (Central Bank of Ireland, 2018). Other studies in non-financial industry have confirmed control is needed in the organisations. For example, in the study of Kemp and Dwyer (2001), control was still in place to ensure the experience of the guests was beyond their expectations. Also, the control in an

organisation is sometimes compelled by external regulators and political factors, therefore outside the staff control (Mossop *et al.*, 2013). **Team Management, Feedback, Personal Balance** does fit in the transformational leadership style (Bass and Riggio, 2006). Also, if thinking to Schein's six mechanisms that managers apply to embed culture, these three subthemes fit with: how to supervise the team (**team management**), how to react to critical incidents (**personal balance**), how to allocate rewards and punishments (**feedback**). The ability of empowering and allocate critical feedback have been stressed by the Central Bank of Ireland (2018), expecting executive committees should empower and give appropriate feedback to senior managers, pushing them to do the same to the lower management team. Specifically, about the allocation of feedback, on the spot (P2, P5; P7, P9, P10) or through formal recognition (P2, P6, P7), there are some similarities between this study and Kemp and Dwyer (2001) and Beshay and Sixsmith – study two (2007). As opposed to Beshay and Sixsmith – study one (2007), where lack of control and reward system generated chaos in the department. The findings confirm the role of the management team in securing their behaviour set out an example to their team and filter down the Bank's culture. a similar conclusion was found by Kane (2016) and Ganon *et al.* (2017).

Paradigm of Culture

The paradigm of culture related to the current state of the Culture of this Bank, including the journey made since the Recession and the efforts made to improve it. All the participants agree the has been a significant **improvement** in the culture of the Bank, taking the time of the Recession as a comparative reference point as happening in other Banks audited by the Central Bank of Ireland (2018). To the participants, this might be the biggest achievement for the Bank and its staff. The journey is however still long and perhaps there is a **need for accountability and transparency**. These are not always seen and far from the **brand values**, whereas these should drive to commit to high standard and focus to customers when it is time for decision – makings. An approach strongly embraced by the Hotel object of the study of Kemp and Dwyer (2001), which culture has been valued as strong.

The results above align with the Central Bank of Ireland (2018) and the G30 (2015). The bodies have clearly given guidelines to Financial Institutions to introduce

standards like honesty, integrity, fairness and transparency, to be promoted from the top down and re-echoed bottom up and throughout the organisation (G30, 2015: Central Bank of Ireland, 2018).

The **suggestions** given by the participants align with what prescribed by Financial Regulator (2018) and with findings from Kemp and Dwyer (2001): additional training to staff member (e.g., to junior management; or spending a day in a branch) and rethinking the process with a focus on customer, transparency and honesty could be ways to keep improving the culture of the Bank.

Research Limitations

As already discussed in chapter 3, this research is not exempted by limitations. The researcher has a great interest in the topic of culture, therefore despite trying to keep neutrality when completing the study, this cannot be categorically guaranteed. Also, the use of a qualitative approach and semi-structured interviews to explore the participants' opinions, implied answers were driven by personal experiences and subjectivity. Therefore, it would be hard to replicate the results of this study (Bryman and Bell, 2015). Also, the researcher has used a small purposive sample to carry out this study. Some of the participants have collaborated with the researcher in the past, some of them have been recommended by colleagues. This is the reason why the studies are not released by bias, as answers could have been either inaccurate or misinterpreted by the researcher (Saunders *et al.*, 2009). Due to time restriction and work commitments, the researcher has also selected only participants member of a management team, working in facilities in Leinster. The research is aware to have left out a significant part of the employees of the Bank based all over Ireland and in the UK. Additionally, no members of the non-management team have been invited to participate in this study. Again, due to the time restriction, the researcher has not considered alternative instruments to adopt, i.e. focus groups or case study. The study also does not involve managers who have recently joined the Bank; however, the researcher did not expect the participants had such a long length of service with the Bank (minimum eight years, maximum forty years). Involving new joiners might have clarified if the length of service was impacting on the extent the managers were familiar with the Culture of the Bank.

Hence, the researcher acknowledges that the results of this study lack of generalisability, validity, and reliability. Likely, expanding the sample and the use of alternative instruments would have led to different results and conclusions.

Summary

When answering the interview questions, the participants relayed most on personal experiences made during their career in the Bank. The past and current events surrounding the organisation influenced their view on the Bank's Culture, including its strengths and weaknesses. Generally, the results were consistent but there were few aspects where the different work location and type of role impacted on the results collected. In summary, it can be confirmed the management team still play a critical role in the Bank to ensure the culture is known and shared within their staff. Hence, setting out an example of the conduct, adequate to the financial sector. Additionally, due to the similarities and differences within the participants, it can be confirmed the presence of more than one Culture in this Bank.

CHAPTER 7: CONCLUSION

In this final chapter, the findings are compared with the purpose and objectives set out for this study. Potential future researches are proposed and, at the end of the chapter, recommendations are made, including timeline and costs implicated. Personal learning is stated.

Achievement of the Dissertation Purpose and Objectives

The purpose of this research was to address the lack of studies on the thematic of organisational culture in the banking sector. To achieve this, the research used semi-structured interviews to understand the role managers play in embedding the culture. To explore if there are any differences in knowledge and opinions on culture, comparing managers working in a head office to those working in branches. The context chosen was a large Irish Bank. Further objectives set out by the researcher were to gather general information on the Organisational Culture from a manager's point of view; to critically understand if the Culture of this organisation has any strengths or weaknesses; to take suggestions to implement continuous improvement of the Organisational Culture.

All participants proved to be reasonably familiar with the culture of the Bank and were able to address the answers with personal experiences and opinions on the current state of the culture. Additionally, the participants showed how they embed culture: they are setting a good example for their teams, through constant support, empowerment and low level of supervision, allocating both positive and negative feedback when requested, finding a personal balance between their instinct and the policies of the Bank. These behaviours can be linked to some of the mechanisms proposed by Schein (2010); a balance of rationality and emotions as suggested by Mohelska and Sokolova (2015); a mix of transformational and transactional leadership style, emphasized by Asrar-ul-Haq and Anwar (2018) as key for the organisation's performance. There are both differences and similarities between the managers of the head office and those from the branch. The main differences lie in the opinion about aspects characterising the Bank; on the contrary, there are no differences in terms of behaviours with the team, consistent and quite similar across this sample. Specifically, participants working in a head office with a past in a

customer-facing role gave the same answers of someone working in a branch. However, considering both similarities and differences of the answers among the participants working from different sites, it is fair to talk about subcultures coexisting within this sample, suggesting that the Culture of the Bank is differentiated. These results align with the studies of Dellaportas *et al.* (2007), Wilson (1997), Wallace and de Chernatony (2011), Harris and Ogbonna (1998). However, these results cannot be generalised due to the limited number of participants in this study, which cannot be representative of the entire Bank's population. Hence, there are not enough elements to specifically talk about "head office culture" or "branch culture". Additionally, the differences and similarities were not only due to geographic locations, as in the study by Wilson, 1997) but also by the type of role the participants were performing (Dellaportas *et al.*, 2007; Martin 2002). Specifically, participants working in a head office with a past in a customer-facing role gave the same answers as managers working in a branch. The additional objectives of the study have been met. The researcher has achieved knowledge of the Banks Culture; strengths and weaknesses have been highlighted and addressed. The Cultural Web has been demonstrated to be a useful and complete instrument to assess the culture of this Bank and address those aspects of the Culture to change. The findings of this study will hopefully help the Bank to address improvements in some areas, to keep working on the culture journey, as required by the Central Bank of Ireland (2018).

Even though this study does not add any new theories to the literature, this brings a beneficial contribution to the lack of studies in the financial industry and reinforces the findings from the past studies about the role played by the managers when talking about an organisations culture (Schein, 2010; Mohelska and Sokolova, 2015; G30, 2015; Central Bank of Ireland, 2018; Connell, 2017; Lašáková and Remišová, 2019).

Future Researches

The limitations of this study open suggestions for future research on the field, to expand the limited literature on research focusing on the financial industry.

This study could be again proposed utilising a mixed approach of the qualitative and quantitative instruments, involving a sample more representative for the entire

population of the Bank (Bryman and Bell, 2015). For example, including employees of the non-management team; and, involving participants based in the UK, to verify if there is any difference with the facilities in Ireland.

To expand the topic of study, it could be an object of research to understand how the culture of this bank is addressing Diversity & Inclusion in the workplace (CIPD, 2019). Specifically, involving participants from all the business area to compare if there are differences among departments or if there is a consistent approach across the Bank to manage them.

The same approach could be then replicated by members of other Irish Banks, or also foreigner banks with sites in Ireland, to contribute to the lack of researches in the literature on culture in financial services.

Recommendations

From the results of this study, there is acknowledgement among the participants that improvements may need to be made to the banks culture. However, as stated by the participants, the Bank needs to take extra steps to reach the desired outcomes. To address issues such as lack of transparency and accountability it is recommended;

- Scheduling meetings with HR Business Partners, Executive suite and Senior Managers representing each area of the Bank to openly discuss any changes in the process majoring impacting the daily activities;
- Organising “a day in a branch” and “a day in the head office” where employees can appreciate the daily volumes and issues other business area are facing;
- Creating a coaching programme for the Junior Management Team to get the necessary support and guidance when at the first experience managing a team.

To keep live the culture’s journey and involving more people in the Bank discussing the thematic, it is suggested;

- Nominating a “culture coordinator” for each department; this could be either a manager or anyone in that area interested in the topic and keen on advocating for the entire department;

- Organising workshops on culture every quarter in each department; these should be run by the culture coordinators, bringing up a real-life scenario and discussing together how to cope with challenging situations.

The above recommendations should be implemented within the next two months. There should not be any financial costs associated with their implementation, but it is appreciated that anyone deciding to take active part will need to reserve a number of hours on monthly basis to these projects. For the realisation implementation of these projects, active involvement of the HR department will be required.

Personal Learning Statement

The researcher is reasonably satisfied with the outcome of the dissertation and personally enjoyed the journey even though it has been quite challenging.

This has been a personal and professional learning experience who gave a better insight into the topic of culture. Specifically, it has been extraordinarily beneficial getting suggestions from the participants to understand what HR can do to help with the Culture journey and how to improve it.

This study gave the researcher a chance to improve their interviewing skills and their writing skills. Additionally, the researcher has understood the importance of an extensive literature review to frame the research questions; justify the methodology; compare findings of this research with the results of other studies.

Should this study ever be repeated, some minor factors would be changed. The researcher would try to secure the participants at an earlier stage to avoid the scheduling of interviews during the summer. This is not only due to the difficulty in finding participants to the study, but also to dedicate more time to transcribing the interviews and coding the results.

The experience was overall positive, and the researcher is happy to have chosen this type of study, as it allowed them to liaise with people from different departments.

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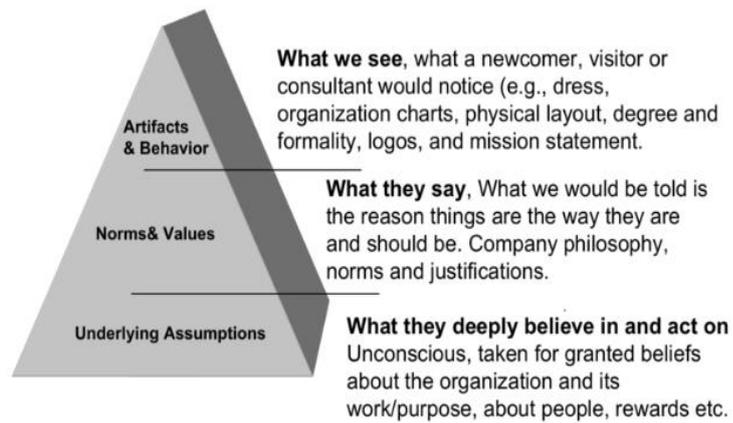
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Appendices

Appendix 1 – The Pyramid of Culture

Three Levels of Culture



Adapted from Schein (2004)

Appendix 2 – Interview questions

Introduction:

- For how long have you worked in the company?
- For how long have you been manager or member of the management team?

Stories

- Think about the history of the organisation and your journey within it, which are in your opinion the successes and failures who made the company as it is today?
- What stories do you tell new people who join the company?
- Who are the heroes and the villains in the organisation?

Symbols

- Which symbols (logos, offices layout, language) are defining the company?
There is one symbol or more?
- Do you reckon there is a consensus within the organisation on the symbol(s) meaning?

Rituals & Routines

- Is there any specific routines and rituals in the company?
- What about your team? Do you have any daily/weekly/monthly rituals?
- Who does explain these routines and rituals to the new members of the team?

Organisation Structure

- How is the organisation structured: flat or hierarchical?
- How informal or formal these structures are?
- Is the information accessible to everyone?

- Are there many opportunities for career progression?

Power structure

- How is the power distribution in organisation? How much does the position in the hierarchy affect having power or no power?
- In view of a new proposed flat structure, how do you think this would change the power distribution?

Control System

- Do you think the organisation has tight or loose control internally? Is this the same with your team?
- How do you supervise the team? How do you expect they manage competing demands with same deadlines?
- How do you react to critical incidents?
- Is there any specific system of allocating rewards and punishments? How these impact on retaining staff?
- When doing the above what does it matter more: following the company policies/standard procedures or trying to balance these with your personal instinct?

Paradigm of Culture

- What is your opinion on the culture of your organisation?
- To what extent do you think the brand values are applied?
- What do you think should be revised and how?
- Do you have anything else you would like to add before closing the interview?

Appendix 3 - Interview Questions -Pilot Study

Introduction

- For how long have you worked for the organisation?
- Have you worked in the same department though this time?
- How long have you been a manager?

Stories

- What is the story of the organisation?
- Which failures and successes do you think made the organisation as it is today?
- What do employees talk about when they think of the history of the company?
- What stories do they tell new people who join the company?
- Who are the heroes and the villains in the organisation?

Symbols

- Which symbols (logos, offices layout, language) are defining the company? There is one symbol or more?
- Before you joined the bank what the symbol(s) was (were) meaning for you?
- Do you reckon there is a consensus within the organisation on the symbol(s) meaning?

Routines & Rituals

- Is there any specific routines and rituals in the company?
- What about your team? Do you have any daily/weekly/monthly rituals?
- Who does explain these routines and rituals to the new members of the team?

Organisational structures

- how is the organisation structured?
- Are its structures flat or hierarchical?
- How informal or formal these structures are?
- Is information accessible to everyone?
- Are there many opportunities for career progression?

Power structure

- How is the power distribution in organisation?
- How much does the position in the hierarchy affect having power or no power?
- In view of the new proposed hierarchical system, how do you think this would change the power distribution?

Control systems

- Do you think the organisation has tight or loose control internally?
- Is this the same with your team?
- How do you supervise the team? How do you expect they manage competing demands with same deadlines?
- How do you react to critical incidents?
- Is there any specific system of allocating rewards and punishments? How these impact on training and retaining staff?
- When doing the above what does it matter more: following the company policies/standard procedures or trying to balance these with your personal instinct?

Paradigm of culture

- What is your opinion on the culture of your organisation?
- To what extent do you think the brand values are applied?
- What do you think should be revised and how?
- Do you have anything else to add before closing the interview?

Appendix 4– Mail to potential participants

Hi xxx,

I hope you are well.

I am currently in the process of completing my dissertation for my Master in HR Management.

(I was given your name by xxxx), I would really appreciate it if you could take the time to read the below, hopefully you would be interested in participating in my study.

The study I am carrying out has a focus on understanding managers knowledge of the Bank Culture and their role in making sure their team familiarise with it.

As part of this study I am hoping to carry out interviews. In attachment, a copy of the interview questions. This would take approximately 45-60 minutes, I am flexible on working around your schedule.

Please let me know if you are interested on participating, it would be much appreciated and great help.

I am happy to answer to any of your questions if you wish to have more details.

Many thanks in advance!

Kind Regards,

Appendix 5 - Information Sheet

Purpose of the study

1. Taking a banking context, to describe and explore to what extent managers know their organisational culture;
2. How managers make their team members aware of the organisations culture;
3. Based on the above, whether or not there are any significant differences between managers working in an office to those working in a branch.

Objectives of the study

- To gather general information on the Organisational Culture from a manager's point of view;
- To critically understand if the Culture of this organisation has any strengths or weaknesses and where these come from;
- To take any suggestions on what should be improved within the Organisational Culture.

Appendix 6 - Consent Form

Purpose of this study

As per information sheet, the purpose of this study is to describe and explore to what extent managers know their organisational culture; how do managers make their team members aware of the organisations culture; if there are any relevant differences amongst managers working in an office to those working in a branch.

Confidentiality

The information collected will be held with strict confidentiality and for the purpose of this study only. The identity of the participants will be kept anonymous.

Data Collection

The interview will be voice recorded, the recording will be then transcribed and deleted. A written copy of the interview will be retained in a folder in the researcher laptop till the dissertation has been completed – end of August 2019.

Risk of the study

There are no physical or reputational risks attending this study, however in the case the participants feel uncomfortable to answer the questions they can withdraw from the interview at any time.

Consent

By signing below:

I confirm that I have read and understood the information sheet for the above study and I have had the opportunity to ask questions

I understand that my participation is voluntary and that I am free to withdraw at any time without giving a reason

I give my permission for the interviewer to voice record the interview and retain the data till the interviewer has completed the dissertation

I agree that data will be used in aggregate as well as in direct and indirect quotes when necessary

I agree to take part in this interview for this research project and I understand that it is completely confidential, and I will not be in any ways identifiable

Signed by participant: Date:
.....

Signed by researcher: Date:
.....

Appendix 7 - The Cultural Web of The Bank of This Study

