

**Technological Change in Banking as Perceived by Employees: The
experience of a Canadian Branch**

**Changement technologique dans le secteur bancaire perçu par les
employés: l'expérience d'une succursale canadienne**

Nabil Messabia^{1*}, Ngo Ngue Marguerite² Chokri Kooli³

¹ DBA, CPA, CGA, , Université du Québec, Canada, nabil.messabia@uqo.ca

² Université du Québec en Outaouais, Canada, nmaguy2004@yahoo.fr

³ Lusail University, Doha, Qatar, ibm4chk@yahoo.fr

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Abstract

The purpose of the research is to get a better understanding of how bank employees perceive the change associated with the adoption, by their institution, of check imaging services. Using a qualitative inductive approach, we conducted semi-structured interviews with all three staff members from a Canadian banking Institution who are directly involved in the technological change. Data analysis was performed through the grounded theory method and supported by NVIVO as a coding tool. This research revealed that the financial institution implemented the change according to a directive and non- participative strategy. The adoption of forced change has revived a sense of threat to employees and raised their level of frustration. Negative repercussions have been observed at the professional level, at the time of decision-making as well as at the family level. Research has also shown that coaching and training are essential for driving change. The adoption of these strategies generated skills development, facilitated organizational change, comforted and reassured employees, and developed their self-esteem.

Keywords : Check imaging service, Technological innovation, Employee perceptions; Change Management, Facilitation of Change

Résumé

Le but de la recherche est de mieux comprendre comment les employés de banque perçoivent le changement lié à l'adoption, par leur institution, de services d'imagerie de chèques. En utilisant une approche inductive qualitative, nous avons mené des entrevues semi-structurées avec les trois membres du personnel d'une institution bancaire canadienne qui sont directement impliqués dans le changement technologique. L'analyse des données a été réalisée selon la méthode de la théorie ancrée et soutenue par NVIVO en tant qu'outil de codage. Cette recherche a révélé que l'institution financière a mis en œuvre le changement selon une stratégie directive et non participative. L'adoption du changement forcé a ravivé un sentiment de menace pour les employés et augmenté leur niveau de frustration. Des répercussions négatives ont été observées au niveau professionnel, au moment de la prise de décision ainsi qu'au niveau familial. La recherche a également montré que le coaching et la formation sont essentiels pour conduire le changement. L'adoption de ces stratégies a généré le développement des compétences, facilité le changement organisationnel, réconforté et rassuré les employés et développé leur estime de soi.

Mots clés: service d'imagerie de chèques, innovation technologique, perceptions des employés; Gestion du changement, facilitation du changement

* Corresponding Author: Chokri KOOLI ibm4chk@yahoo.fr

1. INTRODUCTION

The adoption of Information Technology in banks has led to the introduction of different types of innovation, ranging from incremental process innovation to radical change (Nord and Tucker, 1987). The use of digital technology brings more instantaneousness to the relationship between the bank and its stakeholders, promotes communication, and permits an increase in the exchange of unstructured data. To meet the demanding needs of customers, banks have opted for the use of cheque imaging. Considered a major technological innovation, cheque imaging is an innovative process that is indispensable for the smooth operation of banks (Bobillier-Chaumon and Dubois, 2009). Despite this sophistication, which is reflected in the cheque-imaging department, people must continue to intervene to capture the contents of cheque images and to digitize encrypted amounts using a code known as QR (Quick Response). Béziade and Assayad (2014) argue that the switch from dematerialization to cheque imaging has generated several advantages in terms of cost and time savings (Kansal, 2018; Beziade and Alsayad, 2014; Favre-Bonté et al., 2009; De Coussergues et al., 2017; Kamarkar, 1999; Silber, 1975), but also in terms of quality of service (Legris et al., 2003; Meuter et al., 2000). However, new personal skills are required to ensure the smooth running of the service. From this perspective, the integration of new technology into the system can cause crises stemming from the organizational change in terms of the work context, the place where tasks are carried out, the mode of operation and reasoning (Armenakis and Bedeian, 1999; McHugh, 1997; Bobillier-Chaumon and Dubois, 2009). As mentioned above, the adoption of this technology in the banking sector is changing the way banking transactions are processed. Several research studies have addressed this issue from the client's perspective (Kansal, 2018; Legris et al., 2003; Meuter et al., 2000; Wong & Hsu, 2008; Davis, 1989). The challenge here lies in the experiences, feelings, and perceptions of bank employees about this change. The implications of this research project would include the organizational and managerial arrangements that the bank would need to consider to manage this change in a competitive environment. Through empirical research, we will attempt to understand the perception of bank employees in situations of change, such as that induced by the adoption of cheque

imaging, from a perspective that focuses on the human (personal) outlook rather than the commercial one. The objective of this research is to study the perception of bank employees regarding the actions taken by senior management concerning the management of technological change. Thus, through an intensive case study, we will attempt to understand how the change induced by this technology has been experienced by employees and has impacted them, given the vital role they play between the bank and its customers.

2. Literature review

Innovation in the Banking Sector

In recent years, banks have used innovation in services, products, processes (Tushman and Nadler 1986; Van de Ven, 1986), as well as in their operations (Daft, 1978; Fichman, 2001; Pierce and Delbecq, 1977). The aim is to ensure safety, to meet specific customer needs, and to create a sustainable relationship based on trust (Schumpeter, 1934). Also, banks are developing new markets in an ever-changing competitive environment (Freeman, 1996; Crane and Bodie, 1996). As for Barras (1986), these advances have led to the introduction of different types of innovations. The author acknowledges that innovation is a necessary skill that all banks must master. Incremental and continuous process innovation (Burnes, 1996, 2004; Dawson, 1994) can increase organizational efficiency. Through this innovation, organizational boundaries become transparent. For example, such innovation can facilitate change in the work processes of bank staff and allow them to be flexible to change and mutation. Fasnacht (2009) emphasizes the dynamic nature of banks' adaptation to new operational requirements. Innovation offers many opportunities for the bank to make strategic technological choices (Todnem, 2005) and to innovate either incrementally or radically (Favre-Bonté and al., 2009). Indeed, the use of new technology leads to a reorganization of staff work, roles, and skills (Schumpeter, 1943; Winter and Nelson, 1982; Tremblay, 1992). As a result, both structure and work processes are transformed by the use (Dubois and al., 2009; Tremblay, 1992). For their part, Dubois and al. (2009) have raised questions as to how one might explain the rejection or adoption of technology by employees. Moreover, what are the determinants that promote the actual use of technology? Thus, beyond consumption, questions

can be asked, such as: what motivates users to accept the device; what factors influence their choice and decision? Besides, how do these users behave when faced with the use of new technology? (Favre-Bonté and al., 2009).

The acceptance of information technologies

Technological acceptance is "the deployment of a set of real adoption behaviors, implemented by the individual or a collective, within the framework of effective activities within the organization" (Bobillier-Chaumon and Dubois, 2009, p.362). That aside, the adoption of technologies depends on the terms and conditions of acceptability as well as the requirements of effective acceptance. A variety of research has been conducted on the factors that can promote or hinder information technology (IT) acceptance. These factors are grouped according to their origin, particularly the identity and professional, socio-organizational, and technical dimensions (Dubois and al., 2009). IT is embedded in human, social, cultural, and organizational relationships. User employees align themselves by constraint and may or may not react favorably or unfavorably in their work system. The fact that users find interests and opportunities can maintain their jobs and can exercise power over others promotes acceptance (Dubois and al., 2009). Reasonable acceptability, on the other hand, encompasses utility and usability, while social acceptability relates to users' perceptions and attitudes, as well as social and normative constraints. The latter guides the choice of the use of new technology. Nielsen (1994) lists five characteristics of usability: efficiency, satisfaction, ease of learning and appropriation, and reliability. However, a system may be useless even when these five criteria are met. The needs and expectations of users must complement the characteristics listed above. In short, the necessary and sufficient condition to ensure final adoption is usage (Dubois and al., 2009). Agarwal and Prasad (1997) admit that seven factors can explain the tendency of employees to accept or reject new technology. These are respectively : (1) Relative advantage of innovation (Moore and Benbasat, 1991); (2) Ease of use (Adams et al., 1992; Davis et al., 1989); (3) Compatibility; (4) Image (Rogers, 1983); (5) Effectiveness of the result (Moore and Benbasat, 1991); (6) Visibility of the innovation (Moore and Benbasat, 1991); and (7) Verifiability (Agarwal and Prasad, 1997). For the

authors, in other words, verifiability means the extent to which potential users perceive that they have the opportunity to try out the innovation before agreeing to use it. Besides, the social aspect of acceptability has been central to many research studies that have examined users' perceptions, attitudes, social, and normative constraints associated with the adoption of new IT (Dubois and al. 2009).

The management of change

Successful management of organizational change can be a means for an organization to address the critical issue of adapting to the environment that feeds and depends on it (Luecke, 2003; Okumus and Hemmington, 1998). That being said, innovation and change in the internal organization of firms are highly interdependent. Acceptance and adaptation of technology in the organizational system can stimulate crises in terms of changes in the work environment, procedures, tasks, and operating modes. These transformations are often influenced by competitive intensity, by the development of technologies and by the stringent needs of customers. Our challenge is to cope with these transformations and to align with new technologies. New pressures are causing the environment to change rapidly and frequently (Burnes, 1996, 2004; Dunphy and Stace, 1993; Dawson, 1994; Okumus and Hemmington, 1998; Luecke, 2003; Bamford and Forrester, 2003). From this perspective, the manager must maintain a fixed match between the characteristics of the environment and the capabilities of the firm (Soparnot, 2013). Covin and Kilmann (1990); Lewis (2000); Jones and al. 2008; Soparnot (2013) and Ghadiri (2014) examined the effects of change in a real, turbulent, changing, and competitive business environment. They were able to identify the factors of threat and success of the organizational change management process. They concluded that the manager must seek to identify the origin of resistance to change and the context of that resistance. Subsequently, the manager must introduce a strategy that will alleviate the threats. To manage change, the authors propose three conditions for success: the manager needs to make a reading of the risks and anticipate possible impacts before implementation. He also needs to target, prepare, and support the people concerned (Armenakis et al., 1993; Eby et al., 2000). Finally, the manager must transform employees into change agents and support them (Jones and al., 2008; Ghadiri, 2014; Soparnot, 2013). The

change strategy proposed by these authors ensures that there is harmony between the organizational structure and the environment (Bamford and Forrester, 2003) in terms of economic, competitive, and regulatory aspects. Other studies confirm that proper change management is closely related to information policy (Dunphy and Stace, 1993). Communication (Kling, 1980; Jones et al., 2008) and training (Barras, 1986, 1990; Tremblay, 1992; Aggarwal, 1998; Warrant 2001; Chen and Tsou, 2007; Dubois et al., 2009; Beziade and Assayad, 2014). It also stems from a system of rewards (Lawler and Mohrman, 1987) and a network of concertation and support (Rousseau, 1988). As a result, leaders must communicate with staff and plan for change (Tremblay, 1992; De Jager, 1994; Jones et al., 2008). On a different note, change management through certain programs does not always guarantee success. It can even lead to failure because of resistance from affected individuals. Waddell and Sohal (1998) argue that employee resistance to technological change can be explained by certain social factors that include (1) rational motivations (2) political motivations (3) managerial motivations as well as (4) non-rational motivations. The last element of non-rational motives may include refusing to change offices, preferring to work near a friend, or worrying about the results of implementing a new technology (Judson, 1966, p. 19; Kaufman, 1971, p. 15; McNurry, 1973, p. 381; Sayles and Straus, 1960, p. 305). Therefore, for Waddell and Sohal (1998), employees are not resistant to change per se, but rather to the uncertainties and potential consequences that change may cause. On the other hand, Sperandio (1993) and Truchot (2004) believe that workers may be overwhelmed by the burden of work. The latter constraint is a reason for rejecting innovation (Barras, 1986; Wong and Hsu, 2008). Also, staff incompetence in following the learning process leads to the rejection of the new system (Barras, 1986, 1990; Pennings and Harianto, 1992). Moreover, depending on the interests and issues at stake, user employees are ready to accept the new technologies offered to them (Wong and Hsu, 2008). Technology can disrupt or deregulate the system. This situation forces the individual to reposition himself or herself in the new configuration or to refuse the latest IT to ward off the threat.

Thus, specific issues such as benefits, risks, and opportunities may lead the end-user employee to accept or reject a technological change. In a more

structured way, Kling, (1980) mentions three theoretical perspectives that can explain resistance to technological change and innovation: (1) individual-oriented theory; (2) system-oriented theory; and (3) mixed approach. The first theory, which focuses on individuals, links resistance to the intrinsic individual or collective factors. These may include age, gender, values, and beliefs (Gardner et al., 1993; Sacks et al., 1993). The system-oriented theory posits that resistance to technological change is driven externally by factors inherent in the design of the system or the technology used (Kling, 1980). Mixed theory, on the other hand, attributes resistance to technological change to the interaction between people and system components. According to this theory, systems acquire different political and social meanings in different contexts, while different users perceive the effects of the same system differently (Joshi, 1991; Kling, 1980). Being at the center of change, humans exhibit a variety of behaviors and attitudes, including indifference, rejection, rumor, blind obedience, refusal, argumentation, contestation, opposition, repression, strike, and sabotage (Soparnot, 2013). Change must be productive for employees to embrace it. On the other hand, the existence of non-productive elements in the process of change, such as system dysfunction, motivates resistance to change on the side of staff (Soparnot, 2013). The researches of Béziade and Assayad (2014); Favre-Bonté et al. (2009); Tremblay (1992) and Greenan, (1996) focusing on change management in the banking environment suggest that the administration should take responsibility for training employees, motivate and encourage them to facilitate their integration and adherence to change. This way, staff become competent and flexible, to the point of being able to create added value and ensure operational efficiency. Meanwhile, Dubois and al. (2009); Favre-Bonté and al. (2009); Béziade and Assayad (2014) acknowledge that banks face continuous challenges and complex transformations that require the consolidation of a corporate culture that is more focused on change. In this respect, it is crucial to pay particular attention to employees who, ultimately, experience and feel the effects of these restructurings daily.

Employees' perception of change

Change is unavoidable in a competitive and continuously evolving environment. The staff undergoes this transformation and lives it daily. This

change affects the way staff members act, as well as their behavior and habits in the day-to-day working environment. Some employees adhere, align, and adapt to the new work processes, while others are unable to do so (Jones and al., 2008). The question that arises at this level involves understanding the causes of this disparity through an understanding of the perception and reaction of staff who have experienced change. Competent or qualified employees are characterized by their flexibility and ability to create added value and ensure operational efficiency (Schumpeter, 1943; Winter and Nelson, 1982; Tremblay, 1992). This category of workers feels comfortable in the context of change. Staff may also express a sense of threat (Brown, 1981; Barras, 1986; Greenan, 1996; Venkatesh, 2000; Dubois and al., 2009; Béziade and al., 2014) when they feel incompetent and have difficulty to adapt to new work procedures (Béziade and Assayad, 2014; Ghadiri, 2014; Soparnot, 2013 and Greenan, 1996). To better understand staff perceptions of the adoption of the new technology, it is suggested to briefly review the literature related to employees' positive and negative perceptions of change.

The perception of change as a source of comfort

Employees perceive the transformation of the work system as favorable support. It contributes to the improvement and facilitation of the work process. In addition, it develops relational ease and avoids stress. For some authors, staff must be willing and able to take training to improve their skills or increase their expertise and maintain their work performance (Schumpeter, 1943; Winter and Nelson, 1982; Tremblay, 1992; Béziade and Assayad, 2014). The mobility of employees of banking institutions promotes the dissemination of knowledge and experiences and enhances employees' skills. It is in this perspective that competence is considered as a new and still emergent kind of qualification. Staff, therefore, have a new perception of change that encourages a review of values, habits, attitudes, behaviors, and organizational culture (Soparnot, 2013). In some cases, following the adoption of technological innovation, employees' skills have improved in terms of expertise, versatility, resistance to stress, flexibility, and sensitivity to customer satisfaction. These employees feel comfortable with IT (Béziade and Assayad, 2014). Research conducted by Jones and al. (2008) admitted that workers perceive change as a source of comfort once

they feel reassured by its objectives and results. Employees feel more positive and comforted when they know that their contributions and involvement impact on decisions, as well as when they are advised of changes that affect them personally. Researchers agree that communication and involvement in change management are central concerns for employees. Accordingly, Jones et al. (2008) suggest that change managers pay particular attention to staff consultation and involvement.

The perception of the change as a threat factor

Tremblay (1992), Retour, and Dubois (2006) admit that employees who are unable to take the training are incompetent. As a result, they experience stress and perceive innovation as a threat. Some employees who have difficulty adapting to the new system may find that new technology is sophisticated. Also, the fact that these employees withdraw, become discouraged, or risk their jobs amplifies the perception of the latest technology as a threat factor. The same applies to corporate change, which may be perceived as a threat rather than an opportunity. In some instances, employees experiencing stress after undergoing intense training is a threat in itself (Dubois, and al., 2009; Tremblay, 1992; Retour and Dubois, 2006). It has also been found that dysfunction in the work system causes negative feelings. Certain aspects of psychological significance, such as old age and density of activity, can be considered as additional threats (Dubois and al., 2009; Tremblay, 1992).

To conclude, without deviating from previous studies, we want to focus this research on the perception of bank employees in situations of change, particularly those induced by the adoption of cheque imaging services.

3. Research methodology

The objective of this research is to study the perceptions of employees in the banking industry regarding the actions taken by senior management concerning managing technological change. We formulated our research question as follows: How do bank branch employees perceive the change management actions taken by senior management because of the adoption of cheque imaging technology? Specifically, we formulated our research sub-questions as follows: How do bank employees perceive their institution's adoption of IC services? What is the perceived impact of IC on the professional, personal, and social lives of bank employees? To what

extent is adoption regarded as a source of comfort or discomfort for employees? What are the barriers and drivers to employees' acceptance of CI? How has the training affected staff? Moreover, how has the move to CI been managed?

For this research, we adopt social constructivism as our research paradigm. Gergen (2001) defines social constructivism as follows: "the main focus here is on discourse, as the vehicle around which the Self and the world are articulated, and on how discourse operates in social relations" (Gergen, 2001, p. 110). Rather than explaining reality, social constructionists perceive various realities and attempt to understand what people consider real and how people construct their perception of social reality and act on that perception Charmaz (2014). It is, therefore, the reality as perceived by employees and as conveyed through their discourse that is the object of the present research.

The qualitative inductive approach is deemed appropriate for research that, like ours, illuminates tacit knowledge and subjective interpretation, that focuses on the little-known phenomenon and informal and unstructured relationships and processes within organizations (Marshall and Rossman, 2011). This is the case with bank employees' subjective interpretations of change management actions initiated by their bank's senior management.

In light of the above, we conducted a single case study with a Canadian bank branch selected as the unit of analysis. Since this is a reasonably sensitive subject, and following several inconclusive attempts, we succeeded in obtaining the agreement of a Canadian bank branch to interview all of the agency's employees involved in cheque imaging processing.

Before beginning this process, a certificate of ethics was obtained from the research ethics committee of the University du Québec in Outaouais. The participating individuals have all approved a free and informed consent form. Since confidentiality and anonymity are part of our ethical commitment to participants, we refrain from disclosing information that could lead to the identification of the bank branch and of the three participants, whom we refer to as SL, OD, and HP, respectively.

Data collection was done through semi-directed interviews of approximately one hour, with each of the three participants. The data collection instrument

consisted of an interview guide that included, as main open-ended questions, an invitation to recount one's own experience as an employee concerning their bank's adoption of cheque imaging technology. Sub-questions were used to explore aspects related to the change management measures undertaken by senior management and the employee's perception of these measures.

The analysis of the qualitative data was done using the grounded theory approach (as a data analysis method, not as a research methodology). Following the completion of the data collection, the information was transcribed and then coded according to a grounded theorizing approach informed by Charmaz (2014). We used NVIVO version 11 software to conduct the different coding cycles of the qualitative collected data.

4. Results and discussion

Experiencing the change in CI

In this financial institution, the counting room for encoding cheques has been abolished. The new work process, combined with the adoption of CI services, is characterized by simplicity, ease, speed, and efficiency. This technological innovation was not accompanied by a reduction in the number of staff working in the agency's branch. The studied banking institution has retained its staff through a strategy of a reorganization of tasks, as it was keen to keep its entire workforce. Consequently, the staff was reorganized and redirected to other positions, particularly the teller's office. In light of this, to adapt to the new work processes, training was offered to all staff concerned by the CI services. While not intensive, the training was virtual, physical, and ongoing. To better evaluate the impact of the organizational change and the perception of employees, the interviews conducted will attempt to measure the ease of transfer, perception as impact, acceptance as an obligation, unpreparedness for the implementation of CI, the various training courses, and coaching.

Rapid change with mitigated results

The implementation of the new work process at the financial institution level was done quickly and hastily, as stated by the participant HP, who argued that "[...], when a new program is taken out of the cheque imaging department before it is imposed, it should be agreed to and tested in a financial institution[...], then it could be implemented[...], but often working on it, you realize that it doesn't work, but[...] if there are pilot projects[...],

there is less stress". This means that the financial institution did not conduct a test or pilot project before implementing its new system to ensure that it works well, to check for deficiencies, to make changes or improvements during implementation. For this participant, this shows the institution's unpreparedness for the implementation of the CI system. Besides, the interviews showed that staff in CI services experienced significant stress in the implementation of the new system. This means that the financial institution did not conduct a test or pilot project before implementing its new system to ensure that it works well, to check for deficiencies, to make changes or improvements during implementation. For this participant, this shows the institution's unpreparedness for the implementation of the CI system. Also, the interviews showed that staff in IC services experienced stressful situations associated with work stoppages when the new system crashed. Scheduled testing of the system could have prevented such stressful situations. The implementation of the new system experienced several failures through the mass rejection of cheques due to the magnetic anchor. The reintroduction of manual entry of rejected cheques in batches is another example of this failure to prepare and implement the new system. The candidate HP finds that the institution did not collaborate with the user staff of this application who are better positioned and able to describe the good or bad functioning of this new application. That said, before the implementation of the change, the institution should have collaborated with the staff, as they can propose what is needed to make the application work better or be improved. On the other hand, participant SL believes that potential system failures would only be known at the time of the transition. For him, any change is likely to provoke emotions, but would it be sufficient to control them so that the damage to resources is minimized? Participants SL and OD felt that there was some preparation at the institutional level to implement the change. The fact that training was planned shows that there was preparation for the implementation of the CI new system.

The acceptance of innovation as an imperative pathway

Staff working in the cheque imaging departments were not consulted before the implementation of the CI system. Employees were forced to accept it and lined up. This was confirmed by the HP participant, who admitted that they had "[...], not much choice when it was implemented.[...], It doesn't

work well, you should do it to make it work. ... It doesn't work well; you should do it to make it work. The staff has adapted to the use of CI through the training offered. Similarly, SL confirms that the staff had no choice but to accept the services of the CI. The institution did not consult the staff before implementing the CI, and consequently, they were forced to accept the imposition of the new working system. The institution did not cooperate with the staff before making this radical change. The financial institution that was the subject of this research has a history of meeting challenges and often volunteers to test new systems required by the Government of Quebec. That said, this financial institution is considered a "test subject" and is always used as a trial field for experimentation. It is for this reason that change has become part of its culture.

The role of training and coaching in facilitating change

The shift from cheque deposit to cheque imaging symbolizes a radical change. For staff to adapt to this change, they must undergo a combination of on-line and physical training based on the requirements of their workstations. The goal of this training is to develop the employee's skills so that they can work and feel comfortable. The online training concerns the personnel related to the cheque imaging services, in particular, the personnel in the convenience department and the coordinating personnel. In the institution under research, staff working in CI services also received additional online training with simulations and on-site training with an employee. This training included an explanation of the context and how to image the cheque. Specific training in the field requires a minimum of skills and professional experience. The training is conducted over a long-term period, as it requires knowledge of standards, procedures, the difference between an unendorsed cheque and a fraudulent cheque, and the different types of cheques. The trainers always follow up and make sure that the staff can carry out their daily tasks. In fact, after each training session, staff were tested to assess their skills and level of understanding. When the staff missed an assessment, the trainer would re-assess them again until a passing grade was achieved. The instructors accompany the participants to ensure their understanding and ability to work in the position. Some employees found the training a bit complicated, while others thought it was simple, easy, and understandable. Participants in the research confirmed that they

had taken one online and one on-the-job training with their colleagues. This allowed them to observe the different cases being considered and to understand the appropriate treatment for each situation. Through this training, the participants developed their knowledge, reactions, and skills. Participants also admit that the training was simple, less stressful, easy, and regular. All three participants conclude that the training made them feel comfortable working for CI and helped them to develop their skills. Initially, the staff was frightened, but as the days went by, they regained confidence. In addition to the training received in the Virtual Classroom with role-playing exercises, the staff was coached at all times and on a case-by-case basis. The OD participant confirms: "I had a sponsor who coached me [...], coaching, we have it all the time. We meet with our managers [...]". The first level of coaching is done through peer training. Employees also receive other help or support from other colleagues. This allows staff to improve their level of understanding and develop work techniques. The SL and HP participants say that they have benefited greatly from the on-site information, which has helped them to develop their skills. The three participants believe that the system at this financial institution allows all staff to receive coaching at all times, as each position level has support, consulting, and training team.

The perception of change

There has been a change in the work system at the agency under study. The new system is different from the old one because the deposit of the paper version of cheques at the teller has been switched to cheque imaging. This technological innovation has resulted in a reduction in the volume of cheques in circulation. As well, the workload was reduced because staff no longer used the cheque encoder, and the counting room was demolished. This was confirmed by participant OD, who stated that the new system "...makes my job easier, the C.I. makes the work more comfortable for me...now the member himself can see whether it was himself who made a mistake or the cashier who made the duplicate entry". Now the work at the agency level becomes quick and easy, "When it was abolished, we had more; we took a lot of work out of the cash registers, so we took out some big jobs" (OD). The staff working as counting officers, whose main mandate was to encode and film the cheques, were transferred to the cash

register, the convenience department, or the coordination department. This versatility shows that the staff was able to undergo training and be productive in another position where they were redirected. This symbolizes the ease of transfer. The staff also felt very comfortable with the new tasks related to CI. With the introduction of this new technology, some of the work that the bank has been in charge of should now be done by the clients, making them self-reliant. The SL participant added that since there is no longer a one- to a two-week waiting period before the end of the month to send bank statements, the work system has greatly improved with the arrival of CIs. Indeed, on the business platform, the bank statements can be obtained directly online. Should the client need a copy of a cheque at any time, he can request according to the desired platform and receive the information instantly. The customer is freed from the previous waiting days. Furthermore, should the client require other copies, such as Revenue Quebec cheques or alimony cheques for tax reporting purposes, upon request, staff will contact the clearinghouse, which will return the copy of the cheque immediately. The CI has made the work much more streamlined and simplified and has made bank reconciliation easier. This dynamic of knowing how to direct client demand, follow up, and ensure client satisfaction, also symbolizes the ease with which staff can be transferred. On the other hand, the HP participant pointed out some shortcomings in the new work system. For him, the fact that the bank's customers do part of the work by making the cheque copy films in images makes the work slow, cumbersome, and sometimes complicated. For example, some cheques without magnetic stripe are often rejected by the system because the images have not been captured. At this point, staff must manually enter the cheques, which takes them back to the old system. The participant HP put this last point into perspective, stating that "...today's technology has evolved a lot and has become easy. You see the cheques [...] you see everything in a film you have to take a picture. The margins of error are minimal every time you make the request, you get the answer, and it's fast". The participant showed that the staff member could receive the answer to his request within two hours of the request being made, which was impossible under the old system. The ability to direct the request to the right resource and receive a quick response shows that staff is very comfortable with IC services. Not

only are they fast, but they are also very efficient in that there is less chance of errors. In general, all three participants indicated that the work has become simple, easy, and fast with CI. Staff have become polyvalent and have the skills to communicate with the right resource, track, detect, and process a fraudulent cheque. All of these elements show that staff is comfortable with CI or organizational and technological change. This comfort level ensures that CQ services have maximized member/client satisfaction.

The professional and personal impact of organizational change

For the SL participant, the CI allows the member to access information through the application quickly. If the copy of the image passes during the day or the day before, the Clearing House provides a copy of the image six hours after the request. Also, the CI makes it possible to respond easily and provide quality service to members and clients. In summary, the OD and SL participants indicate that there is an impact on a professional level, but this impact can be personal, depending on the case. On the other hand, the HP participant believes that the CI only has an impact on the professional level when the decision must be made to return the NSF cheque or agree to overdraw it while waiting for the direct deposit to be positioned in the customer's account in the next few days. The staff takes this risk, which is not often in conflict with managerial and regulatory expectations. Furthermore, participant OD feels that: "It's more at the environmental level that there will be an impact, but as I was telling you about our famous machine, I saw it encode the cheques [...], our counting room [...] had a reserved space [...], other work materials that we used for our cheques and the specific bags that we used to keep and place the cheques [...] with the CI, we ended up forgetting and removing these tools and work materials. Space is being used for other purposes". With the CI, the use of the paper version of the cheques has decreased and gives members the option of using USB sticks or the computer to save the information. In fact, with the CI, the working environment has changed. Simply by logging in and making a film copy of the cheque image through an application, the image copies are sent to the clearinghouse in batches. Staff no longer use the cheque encoder. Indeed, the OD participant believes that the CI does not have an impact on

the personal level. On the other hand, HP believes that there is no impact on either a personal or a professional level since HP is based on the internal rules and regulations and is not outside the law and always makes professional decisions. Moreover, this participant has a margin of flexibility on which he bases his decision. Participant SL believes that the stress brought on by CI has an impact on the family plan in the sense that he is a human being and has emotions that often come out in discussions with his parents who work in other financial institutions. For HP and OD, the impact of CI can be seen at the family level.

5. Results and discussion

The first sub-question of the research topic explored the levers and disincentives faced by employees to accept technological change in general and CI expressly. The literature review revealed that employees' acceptance of CI was constrained. For the organizations, the use of new IT generally requires a reorganization of roles, competent staff (Schumpeter, 1943; Winter and Nelson, 1982; Tremblay, 1992, Dubois et al., 2009), and employee training (Barras, 1986, 1990; Tremblay, 1992; Aggarwal, 1998; Warrant 2001; Chen and Tsou, 2007; Dubois et al., 2009; Beziade and Assayad, 2014). The current research found that the banking institution studied in this research has proceeded with a reorganization and reorientation of employees to other positions. The bank has also provided its employees with the necessary training and coaching to enable them to assume their new responsibilities with ease. Although the transfer of employees was made with a particular facility due to their versatility, all the interviewees confirmed that they had no choice but to accept the change under constraint. Empirical research was able to complement theoretical research on certain aspects. For example, new levers that help facilitate change such as ease of transfer, staff versatility and staff evaluation after the training were identified. The research also allowed us to identify other factors that increase organizational resistance to change. Some of these include the unpreparedness of staff for change implementation, the arrival of connected applications during the transition, the fear, and coercive alignment of the team are all aggravating factors. This leads us to conclude that, rather than implementing planned change, the financial institution has opted for a strategy of continuous (Burnes, 2004; Rieley and Clarkson,

2001) and new change (Burnes, 1996, 2004; Dawson, 1994). This type of change requires continuous adaptation to the circumstances and conditions of the organization's external environment. This model of change also requires a skilled and competent workforce and, at the same time, leads to frustration for employees who must continually adapt to change. This leads us to question the barriers to employee acceptance of CI. The literature review has shown that dysfunctions in the adoption of new IT strongly motivate resistance to change (Kling, 1980; Soparnot, 2013). As a result of repeated malfunctions and errors, staff become stressed and indifferent and reject IT, as the work again becomes more complicated. System-oriented theory (Kling, 1980) has demonstrated the link between the failure of technological innovation and employee resistance. The latter explains the frustration that was observed among workers who were the target of this research. Resistance to change also manifests itself at the level of the work context, the place where tasks are carried out and the operating mode (Tremblay, 1992; Gallouj and Gallouj, 1997; Warrant 2001; Dubois et al., 2009; Beziade and Alsayad, 2014).

The second sub-question of the research examines the role played by training in facilitating change and how it may have affected staff in transition situations. The literature review clearly shows that intensive training is required before implementing technological change (Barras, 1986, 1990; Tremblay, 1992; Aggarwal, 1998; Warrant 2001; Chen and Tsou, 2007; Dubois et al., 2009; Beziade and Assayad, 2014). In the banking sector, staff needed to have a minimum level of skills and be able to detect errors and fraud (Béziade and Assayad, 2014; Dubois et al., 2009; Bobillier-Chaumon et al., 2006; Tremblay, 1992). The research carried out was able to demonstrate that the bank initiating the new work process expected to have staff who were familiar with work standards and procedures. Therefore, it considered it essential to develop the skills of its employees and improve their knowledge and qualifications to keep pace with technological development. As a result, the banking institution offered virtual, peer-to-peer training and coaching for all staff related to CI. This has been beneficial to employees, as the OD participant justifies, stating [...] At each level of the position, there was training [...], it complemented the expertise that I had before [...]. The research showed that the training offered was very

beneficial to employees in the sense that it led to skills development. The practice was also seen as a facilitator of organizational change. Finally, employees who underwent the training had a sense of comfort and confidence in coping with change. The practice developed a certain sense of self-esteem and was a motivating agent.

The third research sub-question examines the effectiveness of change management at the level of the institution studied and across the IC system. From the literature, some researchers (Tremblay, 1992; De Jager, 1994; Jones et al., 2008) have stated that at the change management level, leaders must plan for change and strengthen communication with staff (Kling, 1980; Dunphy and Stace, 1993; Jones et al., 2008). A good manager, in this case, needs to read the threats, anticipate potential impacts before implementation, and target, prepare, and support the staff involved. Therefore, managers must be aware that system dysfunction motivates resistance to change (Soparnot, 2013), and consequently, they must transform staff into change carriers (Ghadiri, 2014; Soparnot, 2013). Research has shown that the banking institution has changed its work system, reorganized its tasks, and kept all staff in connection with the cheque department by directing them to other positions. It also provided training and coaching for the staff. Despite the above, the bank implemented the new system without consulting the persons affected by the change. Also, the financial institution did not follow a good strategy for communicating the change and consequently reassuring its employees. Finally, the institution object of the research implemented the new working system without testing it to ensure proper implementation. This led to the malfunctioning of this new program, raised doubts and caused frustration, as the participant HP stated: "[...] when a new program is taken out of the CI service, before it is imposed [...] and tested in a financial institution [...] then it could be implemented [...]". Thus, the absence of pilot projects, the lack of testing in a bank during implementation, and the application of CI services have adverse effects. The working system frequently crashes, and communication through SWIP messages becomes complicated. In addition, this participant has a margin of flexibility on which to base the decision. Participant SL believes that the stress brought on by CI has an impact at the family level in that he is a human being and has emotions that often come

out in discussions with his parents who work in other financial institutions. For HP and OD, the impact of CI can be seen at the family level. This leads us to note that the change was carried out according to a directive and non-participatory strategy (Blanchard et al., 1969). Directional strategies included reassignment of employees, change of duties, elimination of old functions, training, support, and consulting. Participatory change management strategies are based primarily on other factors such as testing the new system, encouraging open communication between top management and employees. It is also based on the participation of employees in the design of the new working system. Thus, it is concluded that the directive change management strategy has increased the resistance to change among the involved employees. Despite doing the original work, employees felt at times under pressure to carry out the orders and had a sense of the threat of losing a job if they did not adapt to the new system. Research has shown that the forced adoption of change has rekindled a sense of risk among employees and increased their frustration. Interviews allowed us to observe employees' emotions following the poor management of the change. Impacts were found at the professional level when the decision to reject cheques was made, as well as at the time of the technical failure of the system (mass rejection of cheques). The impact of the change was also observed at the family level.

There are some similarities between theoretical research and the results. They are expressed in different ways but express similar ideas. Acceptance of technological and organizational change through coercion often hides emotions and frustrations within the employees involved. Change does not always guarantee improvement or success and pushes staff to resist change. Work sometimes becomes manual and more complex. That notwithstanding, the right manager should ever anticipate potential impacts, consult with those affected before making the change, conduct the necessary tests, communicate the objectives and ensure that the new system is operational before implementing it. This will optimize the quality of work and guarantee customers' satisfaction.

6. Conclusion

The research, therefore, aims to explore the perception of the bank employees in a situation of change, particularly that induced by the adoption

of cheque imaging. Data analysis has shown us that the success of change is mainly based on shared management between management and employees who can detect the breakdowns that cause the CI to malfunction. It has been shown that the initiation of technological change must necessarily pass through control testing, implementation, and pilot projects before being made available. The prior verification of the effectiveness of the system to be implemented will enable the bank to avoid operational and commercial losses. More specifically, it will increase the CI's gains, including cost reduction, time savings, optimization of client services, improved skills, and increased staff performance. Research has shown that in-service staff has aligned with change through compulsion. This has rekindled a sense of threat among employees and increased their frustration. Indirect impacts were seen in the professional context when the decision to reject cheques was made, as well as when the technical failure of the system occurred (mass rejection of cheques). The impact of the change was also observed at the family level.

On the other hand, it has been observed that the provision of training and long-term coaching allows employees to work with ease and make the right decisions. Executives need to understand human behavior and consult and collaborate with staff before adopting new technologies and implementing change. This will allow management to avoid dysfunction and financial losses as well as resistance to change. This shared approach to management will enable users to detect any operational failures, optimize customer satisfaction and profits by reducing costs, facilitating and simplifying work as well as bank reconciliation and research.

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