



UNIVERSITI PUTRA MALAYSIA

***MEDIATING ROLE OF RESISTANCE IN RELATIONSHIPS BETWEEN
ORGANIZATIONAL CULTURE, CHANGE, INNOVATION, AND
ORGANIZATIONAL EFFECTIVENESS IN COMMERCIAL BANKING
SECTOR OF PAKISTAN***

RANA TAHIR NAVEED

FEP 2017 7



**MEDIATING ROLE OF RESISTANCE IN RELATIONSHIPS BETWEEN
ORGANIZATIONAL CULTURE, CHANGE, INNOVATION, AND
ORGANIZATIONAL EFFECTIVENESS IN COMMERCIAL BANKING
SECTOR OF PAKISTAN**

By

RANA TAHIR NAVEED

**Thesis Submitted to the School of Graduate Studies Universiti Putra Malaysia,
in Fulfilment of the Requirement for the Degree of Doctor of Philosophy**

March 2017

COPYRIGHT

All material contained within the thesis, including without limitation text, logos, icons, photographs and all other artwork, is copyright material of Universiti Putra Malaysia unless otherwise stated. Use may be made of any material contained within the thesis for non-commercial purposes from the copyright holder. Commercial use of material may only be made with the express, prior, written permission of Universiti Putra Malaysia.

Copyright © Universiti Putra Malaysia



DEDICATION

To my father Rana Khushi Muhammad and my mother Rabia (may ALLAH rest her soul in peace) for their patience, encouragement and support. Especially my mother, she passed away during my PhD journey. I dedicate my hard work to her.

To all my brothers, sisters and family members for their support

To all my friends in Pakistan and in Malaysia for their role in my PhD journey



Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfillment of the requirement for the degree of Doctor of Philosophy

MEDIATING ROLE OF RESISTANCE IN RELATIONSHIPS BETWEEN ORGANIZATIONAL CULTURE, CHANGE, INNOVATION, AND ORGANIZATIONAL EFFECTIVENESS IN COMMERCIAL BANKING SECTOR OF PAKISTAN

By

RANA TAHIR NAVEED

March 2017

Chairman : Amer Hamzah bin Jantan, PhD
Faculty : Economics and Management

The purpose of the current study is to examine the mediating role of organizational resistance in the relationship between organizational culture; organizational change and organizational innovation with organizational effectiveness of commercial banking sector in Pakistan. A total of 380 bankers from six banks (UBL; ABL; MCB; HBL and BAF) participated in the current study. A survey was conducted and questionnaires were used to collect data from bankers. SPSS, AMOS and PROCESS statistical software were used to analyze the data collected.

The results provide details of descriptive statistics data. 510 sets of questionnaires were distributed, but only 380 sets were used for further analysis. Confirmatory factor analysis (CFA) is used for every variable conducted to verify the loading factor of each and every item. The measurement model and structural model indicate that the items in the current structural model fit indices, convergent validity, average variance extracted (AVE), composite reliability (CR) and validity. The loading factor of every variable reaches the threshold value, AVE values (5.55, 2.09, 0.92, 2.52, and 2.26). The CR values are as follow (0.98, 0.98, 0.94, 0.97, and 0.96) and the overall structural model can be considered as an excellent model because it fits the indices.

The seven hypotheses on direct relationships between independent variables to mediator and mediator to dependent variables are significant ($p < 0.05$). Consequently, all hypotheses on direct relationships are supported. Moreover, the results show that organizational resistance is significant and partially mediate the relationships between organizational culture and organizational effectiveness. The results also indicate organizational resistance is significant and partially mediate the relationships between organizational change and organizational effectiveness. Similarly, organizational

resistance is significant and partially mediate the relationship between organizational innovation and organizational effectiveness.

Organizational resistance in the context of studying organizational development, change management and organizational behaviors in the banking sector should be considered as an important factor, which could contribute to understanding, explaining and improving organizational effectiveness of the banking sector. Future researchers could bring new perspectives to management practitioners, organizational development practitioners, business leaders, bankers as well as change agents in the banking sectors. The new perspective should thus consider organizational resistance as an undeniable factor among employees and at the same time it can help them to improve organizational effectiveness and to achieve the desired outcomes.



Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

**PERANAN PERANTARA TENTANGAN DALAM HUBUNGAN ANTARA
BUDAYA ORGANISASI, PERUBAHAN, INOVASI DAN KEBERKESANAN
ORGANISASI DALAM SEKTOR PERBANKAN KOMERSIAL DI
PAKISTAN**

Oleh

RANA TAHIR NAVEED

Mac 2017

Pengerusi : Amer Hamzah bin Jantan, PhD
Fakulti : Ekonomi dan Pengurusan

Objektif kajian ini adalah untuk mengenalpasti peranan mediator tentangan dalam hubungan antara budaya organisasi, perubahan organisasi dan inovasi organisasi dengan keberkesanan organisasi dalam sektor perbankan komersial di Pakistan. Bagi memenuhi objektif kajian ini, kaedah kuantitatif digunakan. 510 borang soal selidik diedar kepada enam buah bank (UBL; ABL; MCB; HBL dan BAF), tetapi hanya 380 sahaja (84%) sahaja yang digunakan bagi tujuan analisis. Data yang diperolehi telah dianalisis menggunakan perisian statistik SPSS, AMOS dan PROCESS untuk mendapatkan maklumat data deskriptif. Beberapa siri analisis faktor telah dijalankan untuk mengesahkan korelasi antara variabel independen yang diselidik.

Selepas itu Analisis faktor pengesahan (CFA) bagi setiap pembolehubah dijalankan untuk mengesahkan pemuatan faktor bagi setiap item yang terdapat di dalam soal selidik. Di peringkat akhir, Model Pengukuran dan Model Struktur digunakan untuk mengesan padanan indeks, kesahihan kesahan menumpu, purata varians yang varians purata diekstrak dan kebolehpercayaan komposit dan kesahan. Semua pemberatan faktor yang terkandung dalam setiap pembolehubah mencapai nilai ambang, nilai AVE (5.55, 2.09, 0.92, 2.52 dan 2.26). Nilai CR adalah seperti berikut (0.98, 0.98, 0.94, 0.97 dan 0.96) dan keseluruhan struktur model boleh dianggap sebagai model yang baik sepadan dengan indeks.

Tujuh hipotesis mengenai hubungan secara langsung antara pembolehubah bebas kepada perantara dan perantara kepada pembolehubah bersandar adalah signifikan ($p < 0.05$). Maka, semua hipotesis bagi hubungan secara langsung telah disokong. Selain daripada itu, hasil kajian menunjukkan bahawa perantara tentangan adalah separa signifikan dalam menjadi perantara hubungan antara budaya organisasi dan

keberkesanan organisasi. Keputusan juga menunjukkan bahawa tentangan adalah separa signifikan dalam menjadi perantara hubungan antara perubahan organisasi dan keberkesanan organisasi. Tambahan pula, tentangan yang separa signifikan menjadi perantara hubungan antara inovasi organisasi dan keberkesanan organisasi.

Tentangan organisasi dalam konteks mengkaji pembangunan organisasi, pengurusan perubahan dan gelagat organisasi dalam sektor perbankan dianggap sebagai satu faktor yang penting. Yang boleh membantu memahami, menjelaskan dan meningkatkan keberkesanan organisasi sektor perbankan. Penyelidik masa hadapan boleh membawa perpektif baharu kepada para pengamal pengurusan, pengamal pembangunan organisasi, pemimpin perniagaan, pengurus bank serta ejen perubahan dalam sektor industri perbankan, Perspektif baharu perlu mempertimbangkan tentangan sebagai satu faktor yang tidak dapat dinafikan kewujudannya dalam kalangan pekerja dan pada masa yang sama ini boleh membantu mereka untuk mempertingkatkan keberkesanan organisasi dan mencapai hasil yang diinginkan.

ACKNOWLEDGEMENTS

I would like to express my sincere appreciation to Dr. Amer Hamzah bin Jantan, the chairman of my supervisory committee whose guidance and motivation have proven to be a great help in this research. I would also like to thank the other committee members including, Dr. Dahlia binti Zawawi and Dr. Noor Azman bin Ali whose guidance have helped me to improve my research work.

I would like to express my gratitude to Universiti Putra Malaysia (UPM) and the School of Graduate Studies (SGS) for providing excellent facilities for PhD students, which in turn assisted me in carrying out my research. Research workshop and seminars were extremely helpful in the journey of my research. I would also like to thank Putra Sarjana for inviting motivational speakers from inside and outside the university and conducting helpful workshops.

My heartiest gratitude to Pakistani Banks which include Habib Bank Limited (HBL), National Bank of Pakistan (NBP), United Bank Limited (UBL), Muslim Commercial Bank (MCB), Allied Bank Limited (ABL) and Bank Alfalah (BAF) for their cooperation and support which enable me to conduct the research.

Last but not least, I would like to express my sincere gratitude to my dear mother (late) and father whose support and patience is undeniable throughout my journey .

I certify that a Thesis Examination Committee has met on 29 March 2017 to conduct the final examination of Rana Tahir Naveed on his thesis entitled "Mediating Role of Resistance in Relationships between Organizational Culture, Change, Innovation and Organizational Effectiveness in Commercial Banking Sector of Pakistan" in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U.(A) 106] 15 March 1998. The Committee recommends that the student be awarded the Doctor of Philosophy.

Members of the Thesis Examination Committee were as follows:

Serene Ng Siew Imm, PhD
Associate Professor
Faculty of Economics and Management
Universiti Putra Malaysia
(Chairman)

Ismi Arif bin Ismail, PhD
Associate Professor
Faculty of Educational Studies
Universiti Putra Malaysia
(Internal Examiner)

Mass Hareeza binti Ali @ Hamid, PhD
Senior Lecturer
Faculty of Economics and Management
Universiti Putra Malaysia
(Internal Examiner)

Badar Alam Iqbal, PhD
Professor
Aligarh Muslim University
India
(External Examiner)



NOR AINI AB. SHUKOR, PhD
Professor and Deputy Dean
School of Graduate Studies
Universiti Putra Malaysia

Date: 2 June 2017

This thesis was submitted to the Senate of Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

Amer Hamzah Bin Jantan, PhD

Senior Lecturer
Faculty of Economics and Management
Universiti Putra Malaysia
(Chairman)

Noor Azman Bin Ali, PhD

Associate Professor
Faculty of Economics and Management
Universiti Putra Malaysia
(Member)

Dahlia Binti Zawawi, PhD

Senior Lecturer
Faculty of Economics and Management
Universiti Putra Malaysia
(Member)

ROBIAH BINTI YUNUS, PhD

Professor and Dean
School of Graduate Studies
Universiti Putra Malaysia

Date:

Declaration by graduate student

I hereby confirm that:

- This thesis is my original work;
- Quotations, illustrations and citations have been duly referenced;
- This thesis has not been submitted previously or concurrently for any other degree at any other institutions;
- Intellectual property from the thesis and copyright of thesis are fully-owned by Universiti Putra Malaysia, as accordance with the Universiti Putra Malaysia (Research) Rules 2012;
- Written permission must be obtained from supervisor and the office of Deputy Vice-Chancellor (Research and Innovation) before thesis is published (in the form of written, printed or in electronic form) including books, journals, modules, proceedings, popular writings, seminar papers, manuscripts, posters, reports, lecture notes, learning modules or any other materials as stated in the Universiti Putra Malaysia (Research) Rules 2012;
- There is no plagiarism or data falsification/fabrication in the thesis, and scholarly integrity is upheld in accordance with the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) and the Universiti Putra Malaysia (Research) Rules 2012. The thesis has undergone plagiarism detection software.

Signature: _____ Date: _____

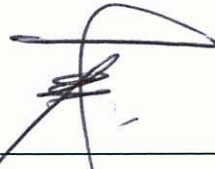
Name and Matric No.: Rana Tahir Naveed, GS40567

Declaration by Members of Supervisory Committee

This is to confirm that:

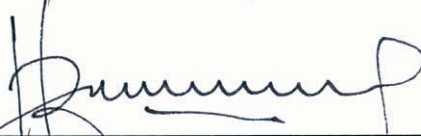
- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) were adhered to.

Signature:
Name of
Chairman of
Supervisory
Committee:



Amer Hamzah Jantan, PhD
Ketua Unit Program Eksekutif
Fakulti Ekonomi dan Pengurusan
Universiti Putra Malaysia

Signature:
Name of
Member of
Supervisory
Committee:



ASSOC. PROF. DR. NOOR AZMAN ALI
Head
Department of Management and Marketing
Faculty of Economics and Management
University Putra Malaysia

Signature:
Name of
Member of
Supervisory
Committee:



Dahlia Zawawi, Ph.D.
Senior Lecturer
Department of Management and Marketing
Faculty of Economics and Management
Universiti Putra Malaysia
43400 UPM, Serdang
Selangor, MALAYSIA

TABLE OF CONTENTS

	Page
ABSTRACT	i
ABSTRAK	iii
ACKNOWLEDGEMENTS	v
APPROVAL	vi
DECLARATION	viii
LIST OF TABLES	xiv
LIST OF FIGURES	xvi
LIST OF ABBREVIATIONS	xvii
CHAPTER	
1 INTRODUCTION	1
1.1 Background of Study	1
1.2 Problem Statement	4
1.3 Research Questions	7
1.4 Research Objectives	7
1.5 Significance of the Study	8
1.5.1 Theoretical Significance	8
1.5.2 Practical Significance	9
1.6 Scope of the Study	10
1.7 Organization of Thesis	10
1.8 Terms Defined	12
1.8.1 Organizational Culture	12
1.8.2 Organizational Change	12
1.8.3 Organizational Innovation	12
1.8.4 Organizational Effectiveness	12
1.8.5 Organizational Resistance	13
1.8.6 Change Agent	13
1.8.7 Organizational Development Practitioner	13
1.8.8 Banker	13
1.9 Chapter Summary	13
2 BANKING SECTOR OF PAKISTAN	14
2.1 Background of Banking Industry	14
2.2 Banking Sector of Pakistan	15
2.3 Current Era of Pakistani Banking Sector (Modern Banking)	17
2.4 Composition of Banking Sector in Pakistan	18
2.5 Organizational Behavior of the Pakistani Banking Sector	24
2.6 Chapter Summary	24
3 LITERATURE REVIEW	25
3.1 Concept of Organizational Effectiveness	25
3.1.1 Theoretical Models for Organizational Effectiveness	26
3.2 Concept of Organizational culture	30
3.2.1 Theories/Models of Organizational Culture	31
3.2.2 Competing Values Framework (CVF)	34
3.2.3 Organizational Culture in Work setting	37

3.3	Concept of Organizational Change	37
3.3.1	Dimensions of Organizational Change	39
3.3.2	Organizational Change Theories and Models	42
3.3.3	Organizational Change in Work setting	43
3.4	Concept of Organizational Innovation	44
3.4.1	Dimensions of Organizational Innovation	45
3.5	Concept of Organizational Resistance	46
3.5.1	Dimensions and Theoretical Model of Organizational Resistance	47
3.5.2	Organizational Resistance in Work setting	51
3.6	Significant Gaps in the Literature	52
3.7	Theoretical Framework	52
3.7.1	Change Theory	52
3.7.2	Competing Values Framework Theoretical Model	55
3.8	Research Framework and Hypotheses Development	56
3.9	Hypotheses Development	60
3.9.1	Relationship between Organizational Culture and Organizational Resistance	60
3.9.2	Relationship between Organizational Innovation and Organizational Resistance	61
3.9.3	Relationship between Organizational Change and Organizational Resistance	62
3.9.4	Relationship between Organizational Resistance and Organizational Effectiveness	64
3.9.5	Relationship between Organizational Culture and Organizational Effectiveness	64
3.9.6	The Mediating Role of Organizational Resistance between Organizational Culture and Organizational Effectiveness	65
3.9.7	Relationship between Organizational Change and Organizational Effectiveness	66
3.9.8	The Mediating Role of Organizational Resistance between Organizational Change and Organizational Effectiveness	67
3.9.9	Relationship between Organizational Innovation and Organizational Effectiveness	67
3.9.10	The Mediating Role of Organizational Resistance between Organizational Innovation and Organizational Effectiveness	68
3.10	Chapter Summary	68
4	RESEARCH METHODOLOGY	69
4.1	Research Design	69
4.2	Population and Sampling	70
4.3	Measurement and Instruments	73
4.3.1	Demographic Section	73
4.3.2	Instrument for Organizational Culture	73
4.3.3	Instrument for Organizational Change	74
4.3.4	Instrument for Organization Innovation	74
4.3.5	Instrument for Organizational Resistance	74

4.3.6	Instrument for Organizational Effectiveness	74
4.4	Data Collection Procedure	76
4.5	Reliability and Validity of the Instrument	76
4.6	Validity of Instruments	77
4.6.1	Content Validity	77
4.6.2	Construct Validity	77
4.6.3	Discriminate Validity	78
4.7	Structural Equation Modeling (SEM)	78
4.8	Pilot Study and Pre-testing	79
4.9	Data Screening	80
4.9.1	Missing Data	80
4.9.2	Outliers	80
4.9.3	Normality	80
4.10	Chapter Summary	82
5	RESEARCH RESULTS AND DISCUSSION	83
5.1	Means and Standard Deviation (S.D) of Variables	84
5.2	Organizational Culture of Pakistani Banking Sector	85
5.3	Confirmatory Factor Analysis (CFA)	86
5.3.1	CFA of Organizational Culture	87
5.3.2	CFA of Organizational Change	88
5.3.3	CFA of Organizational Innovation	89
5.3.4	CFA of Organizational Resistance	90
5.3.5	CFA of Organizational Effectiveness	91
5.4	Evaluation of the Measurement Model	92
5.4.1	Construct validity of the Measurement Model	94
5.5	Evaluation of the Structural Model	98
5.6	Research Hypotheses Testing	100
5.6.1	Research Empirical Questions	100
5.6.2	Mediation Hypotheses	102
5.6.3	Mediation Questions and Hypotheses	102
5.7	Discussion on Analysis	107
5.7.1	Measurement Model	107
5.7.2	Structural Model	108
5.7.3	Relationship between Organizational Culture and Organizational Effectiveness	109
5.7.4	Relationship between Organizational Change and Organizational Effectiveness	109
5.7.5	Relationship between Organizational Innovation and Organizational Effectiveness	110
5.7.6	Relationships between Organizational Culture, Organizational Change and Organizational Effectiveness	110
5.7.7	The Mediating Role of Resistance between Organizational Culture, Change and Innovation with Organizational Effectiveness	111
5.8	Chapter Summary	112

6	CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS	113
6.1	Conclusion	113
6.2	Implications of Research	114
	6.2.1 Theoretical Implications	115
	6.2.2 Managerial Implications	116
6.3	Contribution to Knowledge	117
6.4	Limitations of the study	118
6.5	Recommendation of the study	119
	REFERENCES	120
	APPENDICES	141
	BIODATA OF STUDENT	179
	LIST OF PUBLICATIONS	180



LIST OF TABLES

Table	Page
2.1: Definitions of Bank & Banker	15
2.2: Reforms History of Pakistan Banking Sector	17
2.3: Taxonomy of Pakistani Scheduled Banks Branches	20
3.1: Determinants of Organizational Effectiveness	29
3.2: Dimensions of organizational change	39
3.3: Organizational Innovation Dimensions	45
3.4: Dimensions of organizational resistance	50
4.1: Summary of the Research Design	70
4.2: Total Number of Employees of the Banks	71
4.3: Determining Sample Size from a Given Population by Morgan (1970)	72
4.4: Author/ Developer, Purpose and Items Summary Table of each Construct	75
4.5: The results of Reliability of Pilot study	79
4.6: Normality Table	81
5.1: Respondents Profile	84
5.2: Mean and standard deviation of variables (n=380)	85
5.3: Existing culture of Pakistani commercial Banks (n=380)	86
5.4: Model fit indices of Organizational culture	88
5.5: Model Fit Indices of Organizational Change	89
5.6: Model fit indices of organizational innovation	90
5.7: Model Fit Indices of Organizational Resistance	91
5.8: Model Fit Indices of Organizational Effectiveness	92
5.9: Model Fit Indices of Measurement Model	94
5.10: The Convergent Validity of the Measurement Model	94
5.11: The Discriminant Validity of the Measurement Model	97
5.12: Fit Indices for Structural Model	100
5.13: Squared Multiple Correlations	100
5.14: Mediating Effect of Organizational Resistance in Relation to Organizational Culture and Organizational Effectiveness	103
5.15: Mediating Effect of Organizational Resistance in Relation to Organizational Change and Organizational Effectiveness	105

5.16: Mediating Effect of Resistance in Relation to Organizational Innovation and Organizational Effectiveness	106
5.17: Covariance of Independent Variables	110
6.1: Mediation Effect Size Among Relationships	116



LIST OF FIGURES

Figure	Page
2.1: Composition of banking group in Pakistan	21
3.1: Organization and its sub system	26
3.2: Organizational effectiveness model	27
3.3: Schein's model of organizational culture	32
3.4: Hofstede's Onion Model	33
3.5: Competing Values Framework	34
3.6: Taxonomy of Change Literature	44
3.7: Conceptual Model of Organizational Resistance	48
3.8: Research Framework (Reflective-reflective Mediation Model)	59
4.1: G-power Sample Size	71
5.1: Measurement Model	93
5.2: Estimated Path Coefficients of the Hypothesized (Mediation) Model	99
5.3: The mediating effect of organizational resistance in relation to organizational culture and organizational effectiveness	103
5.4: The mediating effect of organizational resistance in relation to organizational change and organizational effectiveness	104
5.5: The mediating effect of organizational resistance in relation to organizational innovation and organizational effectiveness	106

LIST OF ABBREVIATIONS

CFA	Confirmatory Factor Analysis
SME	Structural Equation Model
OE	Organizational Effectiveness
OD	Organizational Development
CVF	Competing Value Framework
SBP	State Bank Of Pakistan
HBL	Habib Bank Limited
MCB	Muslim Commercial Bank
ABL	Allied Bank Limited
NBP	National Bank Of Pakistan
BAF	Bank Alfalah
UBL	United Bank Limited
S.D	Standard Deviation
R & D	Research and Development

CHAPTER 1

INTRODUCTION

1.1 Background of Study

In the current global economy, organizational effectiveness is the first priority of every organization. Every organization face some challenges in the form of culture, technological changes and upcoming innovations (Ahmad et al., 2009). Therefore, in order to survive the organization should manage and maintain organizational behaviors in tandem with the dynamic global environment.

Organizational culture, organizational change and organizational innovation are dominant features of organizational behaviors and organizational development. Organizational behavioral studies investigate how these factors (culture, change, innovation) affect the organizational effectiveness and how they could be used to improve effectiveness (Ahmad et al., 2009; Kim, 1986).

The factors that influence organizational effectiveness are explored with great interest by researchers. The organizational culture is one of the factors which had been identified. (Heracleous, 2001; Kim & Kim, 2015; Sun, 2009). Misalignment between an organization's culture and its values, beliefs, ways of getting things done, communications and its strategic vision may limit the effectiveness of the organization (Aktas, Cicek, & Kiyak, 2011). Understanding the archeology, cultural dimensions and behaviors thought processes "that create and sustain organizational culture" are essential in optimizing the effectiveness of the target organization (Cameron & Quinn, 2011).

Organizational culture decides the way employees interact at their workplace. The culture of the workplace also goes a long way in promoting healthy competition at the workplace (Kim & Kim, 2015). The culture of an organization represents certain predefined policies that guide the employees by giving them a sense of direction at the workplace. The workplace culture goes a long way in creating the brand image of the organization. Organizational culture brings all the employees onto a common platform (Cameron & Quinn, 2006; Cooke, 1987; Schein, 2010). Organizational culture unites the employees from different backgrounds. The workplace culture promotes healthy relationships among the employees. It is the culture of the organization that extract the best (or worst) out of each team member and increase the effectiveness individually and collectively (Aktas, Cicek, & Kiyak, 2011; Hofstede, 1980; Taylor, 2014; Zheng, Yang, & McLean, 2010). Organizational culture is the result of interaction between the staff and managers at the same time.

Organizational changes in organization are persistent due to the haste of changes in the external and internal environment (Cameron & Quinn, 2011). All organizations

desire and struggle to change positively to maintain their competitive advantage over the competitors. Organizations need to employ different strategies to ensure that they remain ahead of their competitors (Zhu, 2015).

Sometimes, top management wants change to increase the efficiency of the employees. So organizations promotes change hoping the employees would perform better and develop their understanding (AlHrassi, Masa, Al-Lozi, & Irtaimah, 2016). On the other hand the employees might look at it negatively and thus resist to change (Armenakis, Harris, & Mossholder, 1993; Kelly, 2008; Oreg, 2006; Perkov, Perkov, & Papić, 2014). Their negative attitude towards change can affect the performance of the organization, and cause failure to the effort on organizational change (Eby, Adam, Russell, & Gaby, 2000; Maheshwari & Vohra, 2015; Vakola & Nikolaou, 2005a).

Organizational innovation is the key factor in promoting effectiveness in any organization (Zhu, 2015). Organizational innovations also contribute to those organizational behavioral factors which play a vital role in improving organizational effectiveness. Innovation distinguishes an organization from its competitors (Ahmad et al., 2009; Wang & Ahmed, 2004). Therefore, innovation acts the stimuli to drive organization towards creativity.

Organizational resistance is the main challenge faced by top management and leaders in the process of changing existing values and promoting innovation (Dent, 2003; Nov & Ye, 2009; Trader, 2002). Employees' attitude towards change in the change process sometimes could not be compromised due to resistance (Buick, Blackman, O'Donnell, O'Flynn, & West, 2015). Changes in organizations whether structural, people, technological or culture are essential because the external and internal environment are changing rapidly (Bajaj, 2009; Cameron & Quinn, 2006; Hughes, 2011). However resistance plays a negative role when the organization is in the process of imposing change and innovation. As a result, organizational effectiveness is decreased.

In the 90's Hammer (1993) states that 70% of all Business Process Reengineering (BPR) projects were unsuccessful due to technological changes. In the 80s, the failing ratio of change project is approximately 60% due to the release of computer-based technological innovation (Bessant, 1983). Moreover, Crosby (1979) mentions that 90 percent of quality-improvement projects become unsuccessful due to organizational culture issues and mismanagement in leadership. It has been noticed that for the last 40 years, projects related to organizational changes were unsuccessful. In the light of the above statistics, it has been proven that before the 20th century, fundamental changes and organizational innovation issues were not given much attention.

During the implementation of organizational changes, the management has to take care of organizational culture and its effects on organizational rules, policies and values (Galpin, 1996; Loi, Lam, Ngo, & Cheong, 2015). Organizational resistance can cause the failure of organizational change, so organizational change becomes a cause of discomfort (stress and pain) in the organizational environment (Zabid, Sambasivan, & Azmawani, 2004). Normally employees think that organizational change would

cause additional workload and will be unproductive (Reichers, 1997). Resistance towards change is also due to amalgamation of two or more different factors such as change in the basic nature of job, decline of financial security, psychological issues, and interruption in social arrangements and status issues (Dawson, 1994).

The banking culture is also affected due to cultural differences among bankers within the organization. Moreover, most banks follow specific values and it is difficult to introduce changes in the system especially in improving the existing culture (Deloitte, 2013). Therefore the banking sector needs a flexible organizational culture that promotes innovation, change and allow the bankers to accomplish their responsibilities (Hassan et al., 2012). Nevertheless, conventional banking system is different from the 21st century banking system. Nowadays, bank's cultures are different from the past (Fareed, Akbar, Shahzad, Arshad, & Rakha, 2014) because of technology, globalization and a mature banking system (Hassan et al., 2012). These rapid changes have received considerable attention from bankers, practitioners and researchers. According to Deloitte (2013) and Deloitte (2014) reports, 65% of seniors bankers believe that banking problems are mostly due to the ineffective banking culture. In a survey conducted by Deloitte (2013) 76% of the bankers who were interviewed pointed out that salary could be the main cause of cultural problems. Deloitte's (2013, 2014) surveys indicate that poor leadership is the main cause of cultural change problems in the banking sector. 90% of the bankers feel that leadership and senior management are responsible for unnecessary cultural changes in the banking sector.

Organizational culture and organizational change are major areas of study in the field of change management. Consequently organizational culture and organizational change are also the challenge that the Pakistani banking sector faces these days (Akhtar, 2006; M. ul Hassan et al., 2012; Shar, Shah, & Jamali, 2010). Just like the other organizations, banks need to remain competitive always. Continuous organizational development can be one of the way to handle those challenges (Austin & Bartunek, 2003; Weeks, 1991).

Competitiveness and survival of the banking sector depend on new and improved products, services and improved employee's behaviors. Continuous improvements on these areas could only be gained through innovation (Hadi Razavi, 2013) and innovation could be highly correlated with change. Strategic innovation might not be able to create awareness between employees and top management. The growth rate and market share of non-innovative organizations are much less compared to innovative organizations (Meroño-Cerdan & López-Nicolas, 2013). Therefore managing innovation is really crucial for the organizations to remain competitive.

The Pakistani banking sector has a complex background and stressful process of restructuring since 1997 (Ahmad, Malik, & Humayoun, 2010). It becomes worse due to the competitive environment. According to Husain (2005), "the former Governor of State Bank of Pakistan", economy could not grow without a well-established financial sector. In Pakistan, 95% of the economy depends on the money involved in

the banking sector. Therefore a healthy banking sector is directly related in developing Pakistan (Husain, 2005) .

1.2 Problem Statement

The business world is changing rapidly. Globalization has created borderless economy and organizations have to encounter severe competitions (Ahmad et al., 2009). Therefore, behaviors are changing on individual or in the organizational bases. Organizational culture, change and innovation are some of the behavioral challenges which the banking sector has to face in managing the country's financial need (Deloitte, 2014). Constant changes and innovations are encountered by financial markets and the effectiveness of the bank has great influence in this matter. Moreover, organizational culture challenges are not only related to change and innovation but also to the organizational effectiveness of the banking sector (Belias, Koustelios, Vairaktarakis, & Sdrolias, 2015; Haleem, 2015; Kranti & Prabhjot, 2015). The Pakistani banking sector has to compete with other financial sector in order to contribute efficiently to Pakistan's economy. As such change and innovation are the only ways to explore new cultures and operate their organization more effectively (Rasool, Kiyani, Aslam, Akram, & Rajput, 2012).

The banking sector needs organizational culture which support change and explore innovations to maintain organizational effectiveness. Organizational culture of the Pakistani banking sector supports a slow change process without any innovation for a long time (OSEC, 2011; SBP, 2005; Shah & Jan, 2014). Banking responses towards upcoming changes and innovations can lead them to ineffectiveness. The Pakistani banking sector is seeking a healthy organizational culture which leads bankers to adopt change and innovation.

The link between non-financial parameters like organizational culture, organizational change and organizational innovation are considered as an important part in the banking industry. It is as important as financial parameters like profitability, loss and financial ratios (Deloitte, 2013). Therefore, these factors could contribute to the organizational effectiveness and organizational performance.

Researchers found that organizational culture, change and innovation are strong predictors of organizational effectiveness in the banking sector context (Denison, Nieminen, & Kotrba, 2012; Kim, 1986; Newton & Mazur, 2015). Therefore it can be assumed that healthy organizational culture, ongoing changes and innovational strategies would enhance organizational effectiveness in the banking sector. Economists in Pakistan acknowledged that non-financial aspects of the banking sector also plays an important role to achieve the desired outcomes (Rasool et al., 2012; Shah & Jan, 2014).

The organizational culture of the banks has influenced the way bankers conducted their daily duties and might affect organizational effectiveness. The academic studies

shows that organizational effectiveness and organizational culture are highly related , therefore in order to get high organizational effectiveness; it is essential to maintain healthy organizational culture (Cameron & Quinn, 2011; Cameron & Quinn, 2006; Quinn & Rohrbaugh, 1983). Some recent studies show that organizational changes (structure, technology) could influence organizational effectiveness and performance of the Pakistani banking sector (Iqbal & Ahmad, 2016; Pahi, Hamid, & Khalid, 2016; Samim & Rashid, 2016; Shah, Hamid, Memon, & Mirani, 2016). Deloitte, (2014) has shown that the banking industry is under pressure to take care of organizational culture and organizational changes in banks.

It emphasizes that, organizational change becomes a prerequisite for the banking sector in gaining competitive advantage (Haleem, 2015; Zogjani, Shoraj, & Govori, 2014). Thus, banks need to adopt organizational change so as to attain competitiveness among the fast-paced banks of the current environment. Similarly, organizational innovation is the key strategic resources for banks to achieve a competitive advantage (Haleem, 2015). Therefore, top management and managers should adopt effective ways in which they could increase their banks' effectiveness. More specifically, the banking sector has shifted themselves towards utilizing full technological benefits (Teece, Pisano, & Shuen, 1997). However top management faces resistance from employees and managers due to e-technology. In the banking sector, organizational culture, organizational change and organizational innovation accelerate the organizational effectiveness. However, still organizational development projects fail and managers are not comfortable with culture (Deloitte, 2013). Resistance within the banking sector is considered as the main source of hindrance.

Deloitte (2013) conducts a banking survey and found out that 65% of bankers think most banking problems are related to banking culture and leadership. Technological changes and banking innovations such as online banking, E-banking in the banking sector have influenced the ways the employees perform their tasks and may affect organizational effectiveness and lead them to resist those changes and innovations (Khajeh, 2011; Schiavone, 2012; Woszczyna, 2014). Studies show that organizational culture, change and innovation are essential in maintaining organizational effectiveness (Frambach & Schillewaert, 2002; Haned, Mothe, & Nguyen-Thi, 2014; Seen, Singh, & Jayasingam, 2012). Structure, technology, and people could be changed but changing organizational culture could be a game changer. The failure ratio in a common change is 70% (Senturia, Flees, & Maceda, 2008) whereas it increases up to 90% for cultural change (Rogers, Meehan, & Tanner, 2006).

As mentioned earlier in the chapter, the banking sector plays a very important role in Pakistan's economy. Pakistani banking industry encountered radical changes which effected competitive banking sector (Nisar, Susheng, Ahmed, & Ke, 2015). To remain competitive, banks have to show high organizational performance and effectiveness (Hassan et al., 2012). Most importantly performance of the commercial banks play an important role for the state and growth of the banking system (Kranti & Prabhjot, 2015). But in a recent SBP (2014a) survey, SBP Statistics & DWH Department show that the number of employees is decreasing continuously. According to Husain (2005) the former Governor of the State Bank of Pakistan (SBP), the Pakistani banking

sector is facing organizational bureaucratic problems, employee's bad attitudes, and ineffective administrative approaches. These behaviors lead them to organizational ineffectiveness. Nowadays the Pakistani banking sector is facing intense competition with other financial organizations and its effectiveness has been put at stake (Asrar-ul-Haq & Kuchinke, 2016).

Hassan et al., (2012) state that in the Pakistani banking sector, innovation play a crucial role in improving effectiveness. On the other hands, organizational culture provide a platform to enhance organizational innovativeness. Hanif, Khan, & Zaheer (2014) conduct a study on resistance in the banking sector of Pakistan and point out employees resist change in the Pakistani commercial banking sector and there is extremely less chance to change the attitude of employees towards change. They also discover that technological change is one of the major factors which contribute to organizational resistance. Similarly, Ahmed, Rehman, Asad, Hussain, & Bilal (2013) conduct a research on organizational change in the banking sector of Pakistan and point out that employees can play a negative role during the organizational change process. The empirical result shows that Pakistani banking sector is less tolerant to change. Moreover the rapid changes in the banking sector have caused serious effects on banking effectiveness.

There is negligible empirical investigation carried out from the Pakistani perspective in order to deal with the occurrence of organizational resistance within banks while introducing culture, new changes or innovations. Although in the existing literature and empirical evidences organizational resistance has not been explored; this factor has been playing a mediating role in the relationship to organizational behavior and response regarding to culture, change and innovation with organizational effectiveness. Moreover, Gibson, Ivancevich, & Donnelly (2000) emphasize that organizational effectiveness is dependent upon innovation, technology, strategies, structure, and work culture.

The researcher believes that many managers, leaders, change agents, organizational development practitioners, academic scholars and organizational studies experts believe that organizational ineffectiveness and inefficiency result from mismanaged organizational culture, poor organizational change strategies and less tolerance regarding innovations (Acar, Kiyak, & Sine, 2014; Denison et al., 2012; Newton & Mazur, 2015; Zhu, 2015). But all these stakeholders fail to take into account that organizational resistance has a vital role for the ineffectiveness of any organization (Oreg, Vakola, & Armenakis, 2011; Oreg, 2006). If they do not take into consideration the resistance factor, effectiveness cannot be achieved. Organizational effectiveness can be achieved through culture, change and innovation when organizational resistance is clearly understood.

1.3 Research Questions

The study attempts to find out whether there are any relationships between major variables which include organizational culture, organizational change, organizational innovation, organizational resistance and organization effectiveness. In this current study, the researcher also attempts to investigate whether there is a mediating role played by organizational resistance in these relationships. Hence the current study would attempt to answer the following questions:

- 1.3.1: What is the existing organizational culture of the commercial banking sector in Pakistan?
- 1.3.2: Is there any relationship between organizational culture, organizational resistance and the organizational effectiveness?
- 1.3.3: Is there any relationship between organizational change and organizational effectiveness?
- 1.3.4: Is there any relationship between organizational innovation and organizational effectiveness?
- 1.3.5: Is there any relationship between organizational culture, organizational change and organizational innovation?
- 1.3.6: Does organizational resistance mediate the relationship between organizational culture, organizational change and organizational innovation in relation to organizational effectiveness?

1.4 Research Objectives

The main research objective of this study is to determine the relationship between organizational culture, organizational change, organizational innovation and organizational effectiveness. It will also examine the mediating role of organizational resistance in relation to organizational culture, organizational change, organizational innovation and organizational effectiveness in Pakistan commercial banking sector.

The specific objectives of the study are outlined as the following:

- 1.4.1 To determine the existing organization culture of commercial banks in Pakistan.
- 1.4.2 To determine the relationships between organizational culture, organizational change and organizational innovation.
- 1.4.3 To determine the influence of organizational culture, organizational change, organizational innovation on organizational effectiveness.
- 1.4.4 To determine the mediating effect of organizational resistance in the relationship between organizational culture and organizational effectiveness.
- 1.4.5 To determine the mediating effect of organizational resistance in the relationship between organizational change and organizational effectiveness.

- 1.4.6 To determine the mediating effect of organizational resistance in the relationship between organizational innovation and organizational effectiveness.

1.5 Significance of the Study

Organizational resistance, organizational culture, organizational change and organizational innovation have been discussed in management and psychological studies in literature simultaneously. This study would contribute academic value to the practical and theoretical perspectives of organizational culture, change and innovation. The study combines change theory with the competing value theoretical model in the banking sector settings.

1.5.1 Theoretical Significance

This study is significant in the field of organizational behaviors and change management in the banking sector, both theoretically and practically. There are theoretical justifications for studying the organizational resistance, organizational culture and change in the banking sector. This study investigates the role of resistance in relationships to organizational culture, organizational change, organizational innovation and organizational effectiveness. This study also contributes to the theoretical understanding of these concepts in the context of the banking sector in Pakistan.

This study examines the competing value framework (CVF) as an organizational culture assessment tool and model. CVF would be used to explain the impact of organizational culture on organizational effectiveness, and simultaneously investigate the mediating role of organizational resistance. Based on previous literature, the researcher identifies less contribution in the literature regarding CVF in the context of the commercial banking sector. Oreg, Vakola, & Armenakis (2011) find out that the mediating role of organizational resistance and change related variables must be explored further by change management and organizational development researchers. Moreover, they emphasize that there is little research work on Oreg's "Resistance Framework". Therefore there is a need to give further attention to validate that framework. Based on this fact, the current research thus provides academic contribution with a unique conceptual structure model for organizational culture, organizational change, organizational innovation and organizational resistance. The competing values theoretical framework is used to provide empirical evidences to show the relationships between organizational culture and organizational effectiveness. Limited studies have been carried out to investigate the reason behind this relationship and how organizational resistance affects them. Moreover, Oreg (2006) has pointed out that organizational resistance has an ability to explain the relationships of change related factors.

Employees' resistance perspective could be used to explain the role of organizational resistance in relationship to organizational culture, change, innovation and organizational effectiveness. Therefore, the change theory points out that cognitive, affective and behavioral attitude (resistance) should be explored. The Change Theory is a general (mother) theory about change and change related factors, but there is less empirical contribution in change theory (Miles, 2012). Therefore, the current study will provide empirical contribution regarding change and innovation in the banking sector setting. The CVF theoretical framework could also be used to understand the consequences of organizational culture, change and innovation on organizational effectiveness as well.

Within the context of the banking sector, organizational development practitioners, change agents and top management might want to review and analyze organizational development theories and frameworks related to organizational resistance. Since organizational resistance could affect organizational effectiveness, it could also be used by academicians and bankers to find the ways which could enhance organizational effectiveness in banking sector without resistance or minimizing it.

The findings of the current study will provide more knowledge about organizational response and behaviors. This information can be used further by adding new knowledge to the organizational behaviors and attitudes concepts regarding to change, culture, innovation and organizational effectiveness, particularly in the commercial banking sector.

1.5.2 Practical Significance

Normally, when banks want to introduce innovations or to do implement some essential changes especially related to culture, there will be resistance among the employees. Thus this research provides a practical scenario for managers and change agents to address the problem. Since this study is based on commercial banks in Pakistan, the researcher will provide an overview of the banking environment in order to understand the current scenario with regards to organizational culture, change, innovation and resistance. In every organization, employees and top management have different points of view about change and innovations. As a result there will be different kinds of resistance. Most importantly, the current research tries to find out the current organizational culture of commercial banks and how they contribute towards achieving organizational effectiveness. This will help top management or change agents to find out the exact culture of organizations that can be introduced to the employees so that the desired changes can be facilitated. This is indeed an important solution to bankers and top management in their effort to introduce organizational culture in order to achieve organizational effectiveness. As the concept of organizational behaviors and responses is not new, the banking sector needs to know exactly which organizational behavior receive less attention and thus improve their behaviors.

This study enables some recommendations to be made for adoption of future policies by the commercial banking sector in Pakistan in order to reduce the resistance factor experienced by leaders, top management or change agents.

1.6 Scope of the Study

The current research is restricted in its scope to only focus on organizational culture, organizational change and organizational innovation that affect organizational effectiveness in the commercial banking sector of Pakistan. The current study also discusses the role of organizational resistance as a mediator between organizational culture, organizational change, organizational innovation and organizational effectiveness. The study design is hypotheses testing and there are lot of predictors and determinants the exist regarding organizational effectiveness but all the predictors related to organizational effectiveness were not considered in this study. Other factors, predictors and determinants can play an important role to increase organizational effectiveness but the current study is limited to organizational culture, change and innovation. Moreover, the current research is restricted in its scope to only focus to the commercial banking sector in Pakistan, therefore the results may not be representative of other banks. The current research is restricted in its scope to only specific measurement scales of organizational culture, change and innovation. The current study is restricted in its scope to Change Theory by Lewin (1951) which explain the change phenomenon in organization and resistance among employees and competing values framework by Cameron & Quinn (2006) explain the relationships between organizational culture and innovation with organizational effectiveness.

1.7 Organization of Thesis

The chapters of thesis are organized in the following order:

The first chapter consists of the background of the study, the problem statement, the research objectives and the significance of study. This chapter also includes scholarly discussions on the reasons why employees resist during and after organizational change and when the innovation is introduced. The main purpose of this chapter is to put into context issues regarding organizational culture, change, innovation and organizational effectiveness and the need for this research for the banking sector.

The second chapter consists of the background of the Pakistani banking sector. This chapter highlights the banking sector particularly in the commercial Pakistani banking sector and how the banking sector as an industry came into being. The chapter also includes a discussion on the structure and culture of the banking sector. It also includes the total number of banks operating in Pakistan and the banks which are selected to be involved in the current research.

The third chapter critically reviews the literature on organizational culture and its possible dimensions. Organizational culture is postulated as an independent variable in the current study. The literature review describes the arguments behind the use of organizational culture as an independent variable. The chapter also outlines related theories regarding organizational culture; and specifically the competing values framework. The first section of the chapter covers previous researches on organizational culture. The second section discusses organizational change and the Change Theory. The chapter also outlines the relationship between organizational culture and organizational change as well as organizational innovation. The third section of the chapter explores the resistance to change phenomenon. Organizational resistance is used as a mediator to explain the relationships between organizational culture, organizational change and organizational innovation with organizational effectiveness. The existing literature shows a significant and negative relationship between resistance and organizational culture, organizational change and organizational innovation. The existing literature also shows a significant and positive relationship between organizational culture, organizational change and organizational innovation with organizational effectiveness.

The fourth chapter explains the research methodology and the research design of the study. The development of the research hypotheses is also discussed. This chapter is divided into discussions regarding the research design, the research framework, location, instrumentation, population and sample size, factor analysis, data screening, normality, outliers and the multicollinearity of variables. This chapter also includes the adaption of measurement scales from scholars.

The fifth chapter is based on the analysis of results. This chapter includes the characteristics of respondents, means and standard deviation of variables, confirmatory factor analysis (CFA) of variables, the measurement model and the structural model. This chapter also presents the model fit indices of these models. The chapter also includes an empirical analysis of the variables and the mediation analysis. The fifth chapter shows that all research questions have been answered and all research hypotheses have been supported. Thus, concluding the chapter by declaring that all the objectives of the current study have been achieved.

The sixth chapter discusses the summary of the research, conclusion, the implications of the research and limitations of the study. The purpose of the current study is to examine the relationship between organizational culture, organizational change and organizational innovation with organizational effectiveness. In addition, the roles of resistance as mediators are also investigated. Chapter six also includes the contribution of the study and how the research gap is being filled by the current research. The chapter also includes theoretical and managerial implications, and thus provides recommendations for academic researchers, change management practitioners, organizational development practitioners, business leaders, bankers as well as change agents.

1.8 Terms Defined

1.8.1 Organizational Culture

Organizational culture is based on the structures and systems of some combined assumptions, values, and beliefs, which determine the act of the employees within the organization. Organizational culture has a strong influence on employees and guides them on their performance, appearance and behavior. “A system of shared values and beliefs that produce norms and behaviors and establish an organizational way of life” (Cameron & Quinn, 2006; Hofstede, & Minkov, 2010; Kim, 1986; Schein, 2010).

1.8.2 Organizational Change

Organizational change can be defined as a state of transaction between the current state and the future, towards where the organization is directed (Lewin, 1951). Organizational change is based on those changes which affect new business processes, changes in organizational structure or technological changes and attitudes of employees regarding change within the organization. So organization can develop and become more effective (Austin & Bartunek, 2003; Briody, Pester, & Trotter, 2012; Smollan & Sayers, 2009).

1.8.3 Organizational Innovation

Organizational innovation is a process which produces new knowledge geared towards the development of commercial and organizational solutions. Organizational innovation is based on adopting new organizational ways and methods to get competitive edge over competitors (Ashraf & Khan, 2013; Birkinshaw, Hamel, & Mol, 2008; Cohen & Levinthal, 1990; Wang & Ahmed, 2004).

1.8.4 Organizational Effectiveness

Organizational effectiveness is defined as a degree to which an organization realizes its goal. Organizational effectiveness is a phenomenon that shows the effectiveness of any organization in achieving the outputs. Organizational effectiveness is based on the coordination of employees, anticipation of organization, adoption of new ways, reacting to downfalls and anticipating the future (Gold, Malhotra, & Segars, 2001; Grabowski, Neher, Crim, & Mathiassen, 2014; Hartnell, Ou, & Kinicki, 2011).

1.8.5 Organizational Resistance

Organizational resistance can be defined as a force that slows or stops movement. Resistance means the refusal to accept, oppose by actions or argument or the ability to stop change by any means (Lewin, 1951; Oreg et al., 2011; Oreg, 2006).

1.8.6 Change Agent

Change agent is the person that execute the process of transformation and change. He or she can be employees of the organization or can be outsider. His responsibility is to facilitate the organizational effectiveness and development of organizations by taking into consideration the employees resistance factor (Burke, 1935).

1.8.7 Organizational Development Practitioner

Organizational development practitioner are those which helps leaders and managers to improve organizational effectiveness and give strategy to implement new changes and innovations with in organization (Senior & Swailes, 2010).

1.8.8 Banker

A banker is dealer in capital or more specifically, a dealer in money. He is intermediate party between the borrower and the lender. He borrows of one and lends to another (Gilbert and Michie, 1919).

1.9 Chapter Summary

The first chapter focuses on the overview of organizational behavioral, a factor which plays a vital role in organizational effectiveness specifically in banking industry. The current problems faced by the Pakistani banking sector has been presented to justify the background of this study. In the background of the study, the researcher looks into organizational behavioral factors. Discussion is based on organizational culture, organizational change, organizational innovation and organizational resistance and how these factors affect an organization's effectiveness. Generally the problem statement argues precisely on the Pakistani banking industry behaviors that are affecting the current scenario. In the second part of the chapter, the research questions and objectives are outlined followed by suggestions on the methodology to be used throughout the research. Finally, the research points out the significance of the study and its contribution to academicians, practitioners and the banking industry.

REFERENCES

- Acar, P., Kiyak, M., & Sine, B. (2014). The Relationship Between Organizational Culture and Mobbing: An Application on Construction Companies. *Journal of Workplace Behavioral Health*, 29(4), 281–298.
- Aharoni, Y. (1992). Cultures and Organizations: Software of the Mind. *Journal of International Business Studies*, 23(2), 362–365.
- Ahmad, A., Malik, M. I., & Humayoun, A. A. (2010). Banking Developments in Pakistan : A Journey from Conventional to Islamic Banking. *European Journal of Social Sciences*, 17(1), 12–17.
- Ahmad, Z. A., Talib, L. S. A., Rohaida, S., Sharma, T., Jauhar, J., & Effendi, A. A. (2009). *Understanding Organizational Behaviour* (1st ed.). New York: Oxford University Press.
- Ahmed, Z., Rehman, Z., Asad, A., Hussain, N., & Bilal, A. (2013). The impact of organizational change on the employee's performance in banking sector of Pakistan. *Ethiopian International Journal of Multidisciplinary Research*, 1(1), 1–12.
- Ahmed, Z., & Zbib, I. (2006). Resistance to change and ERP implementation success: The moderating role of change management initiatives. *Asian Academy of Management Journal*, 11(2), 1–17.
- Akgün, A. E., Byrne, J. C., Lynn, G. S., & Keskin, H. (2007). Organizational unlearning as changes in beliefs and routines in organizations. *Journal of Organizational Change Management*, 20(6), 794–812.
- Akhtar, D. S. (2006). *Pakistan Banking Sector: The need for Second Tier Of Reforms*. Pakistan Banking Association. U.K.
- Aktas, E., Cicek, I., & Kiyak, M. (2011). The effect of organizational culture on organizational efficiency: The moderating role of organizational environment and CEO values. *Procedia - Social and Behavioral Sciences*, 24, 1560–1573.
- Alavi, M., Kayworth, T. R., & Leidner, D. E. (2006). An Empirical Examination of the Influence of Organizational Culture on Knowledge Management Practices, 22(3), 191–224.
- Albert, S., & Whetten, D. (1985). Organizational identity. *Research in Organizational Behavior*, 263–295.
- AlHrassi, J., Masa, ed, Al-Lozi, M., & Irtaimah, H. (2016). The Impact of Management Innovation and Technological Innovation on Organizational Effectiveness: An Empirical Study from Managerial Staff Perspective in Sultan Qaboos University. *Journal of Social Sciences Journal of Social Sciences (COES&RJ-JSS)*, 55(33), 2305–9249.
- Al-Zu'bi, A. H. (2011). Investigating the Relationship between Corporate Culture and Organizational Change : An Empirical Investigation. *Journal of Emerging*

Trends in Economics and Management Sciences, 2(2), 111–116.

- Andersen, J. A. (2006). Leadership, personality, and effectiveness. *Journal of Socio-Economics*, 35, 1078–1091.
- Anwar, Y. (2014). *Brief overview of Pakistan's banking sector and innovative banking practices*. Karachi, Pakistan.
- Apergis, N. (2015). Competition in the banking sector : New evidence from a panel of emerging market economies and the financial crisis. *Emerging Markets Review*, 25, 154–162.
- Appelbaum, S. H., Calcagno, R., Magarelli, S. M., & Saliba, M. (2016). A relationship between corporate sustainability and organizational change (part two). *Industrial and Commercial Training*, 48(1), 16–23.
- Armbruster, H., Bikfalvi, A., Kinkel, S., & Lay, G. (2008). Organizational innovation: The challenge of measuring non-technical innovation in large-scale surveys. *Technovation*, 28(10), 644–657.
- Armenakis, A. a, Harris, S. G., & Mossholder, K. W. (1993). Document View Creating readiness for organizational change Document View Page 2 of 14. *Human Relations*, 46(6), 1–14.
- Ary, D., Jacobs, L., & Razavieh, A. (2002). *Introduction to research in education* (6th ed.). Belmont, CA: Thomos Learning.
- Ashraf, F., & Khan, M. A. (2013). Organizational innovation and organizational effectiveness among employees of cellular companies. *Pakistan Journal of Psychological Research*, 28(1), 1–24.
- Ashraf, G., & Abd Kadir, S. (2012). A review on the models of organizational effectiveness: A look at Cameron's model in higher education. *International Education Studies*, 5(2), 80–87.
- Asrar-ul-Haq, M., & Kuchinke, K. P. (2016). Impact of leadership styles on employees' attitude towards their leader and performance: Empirical evidence from Pakistani banks. *Future Business Journal*, 2(1), 54–64.
- Auatin, M. . (2008a). Assesing The Change. *The Learning Organization*, 105–125.
- Auatin, M. A. (2008b). Assesing The Change. *The Learning Organization*, 105–125.
- Aurangzeb. (2012). Contributions of banking sector in economic growth. *Economics and Finance Review*, 2(6), 45–54.
- Austin, J. R., & Bartunek, J. M. (2003). Theories and practices of organizational development. *Handbook of Psychology: Industrial and Organizational Psychology, Vol. 12.*, 12, 309–332.
- Avlonitis, G. J., Kouremenos, A., & Tzokas, N. (1994). Assessing the Innovativeness of Organizations and Its Antecedents: Project Innovstrat. *European Journal of Marketing*, 28(11), 5–28.

- Bajaj, H. (2009). Organizational culture in bank mergers & acquisitions. *Indian Journal of Industrial Relations*.
- Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173–1182.
- Baum, J. R., & Wally, S. (2003). Strategic decision speed and firm performance. *Strategic Management Journal*, 24(11), 1107–1129.
- Beavers, A. S., Lounsbury, J. W., Richards, J. K., Huck, S. W., Skolits, G. J., & Esquivel, S. L. (2013). Practical considerations for using exploratory factor analysis in educational research. *Practical Assessment, Research & Evaluation*, 18(6), 1–13.
- BELIAS, D., & KOUSTELIOS, A. (2014). the Influence of Demographic Characteristics of Greek Bank Employees on Their Perceptions of Organizational Culture. *International Journal of Human Resource Studies*, 4(1), 81.
- Belias, D., Koustelios, A., Vairaktarakis, G., & Sdrolias, L. (2015). Organizational Culture and Job Satisfaction of Greek Banking Institutions. *Procedia - Social and Behavioral Sciences*, 175, 314–323.
- Ben Zaied, R. M., Louati, H., & Affes, H. (2015). The Relationship Between Organizational Innovations, Internal Sources of Knowledge and Organizational Performance. *International Journal of Managing Value and Supply Chains*, 6(1), 53–67.
- Berwick, D. M. (2003). Disseminating innovations in health care. *Jama*, 289(15), 1969–75.
- Bessant, J. A. (1983). The Introduction of Flexible Manufacturing Systems as an Example of Computer Integrated Manufacture. *Brighton Polytechnic*.
- Binci, D., Cerruti, C., & Donnarumma, S. A. (2012). Resistance in HROs, setback or resource? *Journal of Organizational Change Management*, 25(6), 867–882.
- Birkinshaw, J. M., Hamel, G., & Mol, M. J. (2008). Management innovation. *Academy of Management Review*, 33(4), 825–845.
- Bovey, W. H., & Hede, A. (2001). Resistance to organizational change: The role of cognitive and affective processes. *Leadership & Organization Development Journal*, 22(8), 372–382.
- Bovey, W. H., & Hede, A. (2003). Resistance to organizational change : the role of cognitive and affective processes, (July).
- Briody, E., Pester, T. M., & Trotter, R. (2012). A story's impact on organizational-culture change. *Journal of Organizational Change Management*, 25(1), 67–87.
- Broeck, A. Van Den, Vansteenkiste, M., Witte, H. De, Andriessen, M., & Theorie, D. Z. (2009). De Zelf-Determinatie Theorie : kwalitatief goed motiveren op de. *Gedrag and Organisatie*, 22(4).

- Brown, A. (1995). *Organisational Culture*. London: Pitman Publishing.
- Buick, F., Blackman, D. A., O'Donnell, M. E., O'Flynn, J. L., & West, D. (2015). Can enhanced performance management support public sector change? *Journal of Organizational Change Management*, 28(2), 271 – 289.
- Burke, W. W. (1982). *Organizational Development: Principles and Practices*. Little Brown & Co.
- Burke, W. W. (1935). *Organizational Development, A Normative View* (Addison-Wesley). USA: Addison-Wesley.
- Burns, A. C., & Bush, R. F. (2013). *Marketing Research* (7th ed.). Englewood Cliffs, NJ: Prentice Hall.
- Cameron, K., & Quinn, R. (2011). *Competing Values Leadership: Creating Value in Organizations* (3rd ed.). San Francisco, CA: Jossey-Bass.
- Cameron, K. S., & Quinn, R. E. (2006). *Diagnosing and Changing Organizational Culture. The Jossey-Bass Business & Management Series*.
- Cameron, K. S. (2009). *An Introduction to the Competing Values Framework*. Haworth.
- Cameron, K. S., & Freeman, S. J. (1991). Cultural Congruence Strength and Type: Relationship to effectiveness. *Research in Organizational Change And Development*.
- Cameron, K. S., & Quinn, R. E. (2011). An Introduction to changing organisational culture: Based on the competing values framework. *Diagnosing and Changing Organisational Culture*, 1–12.
- Carlström, E. D., & Ekman, I. (2012). Organisational culture and change: implementing person-centred care. *Journal of Health Organization and Management*, 26(2), 175–91.
- Carnall, C. (1986). Toward a theory for the evaluation of organizational change. *Human Relations Journal*, 39(8), 745–766.
- Carnall, C. (1990). *Managing Change in Organizations*. Hemel: Prentice Hall.
- Cheung, S. O., Wong, P. S. P., & Lam, A. L. (2012). An investigation of the relationship between organizational culture and the performance of construction organizations. *Journal of Business Economics and Management*, 13(4), 688–704.
- Chiu, C.-N., & Chen, H.H. (2016). The study of knowledge management capability and organizational effectiveness in Taiwanese public utility: the mediator role of organizational commitment. *SpringerPlus*, 5(1), 1520.
- Chung, S.H., Su, Y.F., & Su, S.W. (2012). The impact of cognitive flexibility on resistance to organizational change. *Social Behavior and Personality*, 40(5), 735–745.
- Churchill, G. A. (1995). *Marketing research: methodological foundations*. Ohio:

south/west/thomos learning.

- Cohen, W. M., & Levinthal, D. A. (1990). Absorptive Capacity: A New Perspective on Learning and Innovation. *Administrative Science Quarterly*, 35(1), 128–152.
- Cooke, A. R. (1987). *The Organizational Culture Inventory*. Plymouth, MI: Human Synergistics.
- Cooke, R. A., & Szumal, J. L. (2000). Using the organizational culture inventory to understand operating cultures of organizations. *Handbook of Organizational Culture & Climate*, 147–162.
- Creswell, J. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. London: Sage Publications.
- Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative and Mixed Approaches*. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*.
- Crosby, P. (1979). *Quality is Free*. New York: McGraw-Hill.
- Crossan, M. M., & Apaydin, M. (2010). A multi-dimensional framework of organizational innovation: A systematic review of the literature. *Journal of Management Studies*, 47(6), 1154–1191.
- Culture, O. (1994). Organizational Culture and Change, 112 – 133.
- Cummings, T. G., & Worley, C. G. (2005). *Organization Development and Change*. USA: Thomson/South-Western.
- Cummings, T. G., Worley, C. G., & Calhoun, J. W. (2009). *Organization Development & Change*.
- Daft, R. L. (1978). A dual-core model of organizational innovation. *Academy of Management Journal*, 21(2), 193–210.
- Daly, J. P. (1995). Explaining changes to employees: The influence of justification and change outcomes on employees' fairness judgments. *Journal of Applied Behavioral Science*, 415–428.
- Dawes, J. (2007). Do data characteristics change according to the number of scale points used? An experiment using 5-point, 7-point and 10-point scales. *International Journal of Market Research*, 50(1), 61–77.
- Dawson, P. (1994). *Organizational Change: A process Approach*. London.
- Deal, T. A. (1988). *Corporate Cultures – The Rites and Rituals of Corporate Life*. Harmondsworth: Penguin.
- Deborah, A. P. (1999). Mergers & Acquisitions: Organizational Culture & HR Issues. *Current Issues Series*, 1–15.
- Deloitte, B. S. (2013). *Culture in banking Under the microscope*. London.

- Deloitte, B. S. (2014). *Graduate recruitment in banking Facing the credibility crunch*. London.
- Denison, D., Nieminen, L., & Kotrba, L. (2012). Diagnosing organizational cultures: A conceptual and empirical review of culture effectiveness surveys. *European Journal of Work and Organizational Psychology*, 0643(July 2015), 1–17.
- Dennis, G. E., & Andrew, N. G. (2010). Resistance to organizational change: linking research and practice. *Leadership & Organization Development Journal*, 31(1), 39–56.
- Dent, E. B. (2003). Employees actually embrace change: The chimera of resistance. *Journal of Applied Management and Entrepreneurship*, 9(2), 143–163.
- Dent, E. B., & Goldberg, S. G. (1999). The Journal of Applied Behavioral Science Challenging “ Resistance to Change .” *Journal of Applied Behavioral Science*, 35(25).
- Duck, J. (1993). Managing change: The art of balancing. *Harvard Business Review*, 76(1), 109–118.
- Dunham, R. B., Grube, J. A, Gardner, D. G., Cummings, L. ., & Pierce, J. L. (1989). The development of an Attitude toward Change Instrument. *Organizational Development*, 1–22.
- Eby, L., Adam, D., Russell, J., & Gaby, S. (2000). Perceptions of organizational readiness for change: factors related to employees’ reactions to the implementation of team-based selling. *Human Relations*, 53(3), 419–28.
- Eisenhardt, K. M., & Martin, J. A. (2000). Dynamic capabilities: what are they? *Strategic Management Journal*, 21(10-11), 1105–1121.
- Ernest, R. (1985). Corporate cultures and effective planning: An introduction to organizational culture grid. *Personal Administrator*, 30(3), 49–60.
- Fareed, Z., Akbar, M., Shahzad, F., Arshad, M., & Rakha, A. (2014). Awareness of Electronic Banking System among Management Students in Pakistan. *Economia. Seria Management*, 17(1), 18–29.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50.
- Frambach, R. T., & Schillewaert, N. (2002). Organizational innovation adoption: A multi-level framework of determinants and opportunities for future research. *Journal of Business Research*, 55(2), 163–176.
- Frances, M. (1995). Organizational Change and personal mythology. *Personnel Review*, 24(4), 58–68.
- French, W. (1969). Organization Development: Objectives, Assumptions, and Strategies. *California Management Review*, 12, 23–24.

- Frost, P. M. (1991). *Reframing organizational culture*. Newbury Park: Sage Publications.
- Gail, L. F. (2015). Modeling the cultural dynamics of resistance and facilitation Interaction effects in the OC3 model of organizational change. *Journal of Organizational Change Management*, 28(6), 1013–1037.
- Galpin, T. (1996). *The human side of change: A practical guide to organization redesign*. San Fransisco: Jossey-Bass.
- Gefen, D., Straub, D., & Boudreau, M. (2000). Structural Equation Modeling and Regression: Guidelines for Research Practice. *Communications of the Association for Information Systems*, 4(7), 1–70.
- Genetzky-Haugen, M. (2010). *Determining the relationship and influence organizational culture has on organizational trust*. University of Nebraska.
- Gibson, J., Ivancevich, J. M., & Donnelly, J. H. (2000). *Organizations – behaviour, structure, processes* (10th ed.). Boston: McGraw-Hill.
- Gilal, F. G., Jianhua, Y., Gilal, R. G., & Gul, R. (2015). Exploratory Research on Organizations ' Behavior towards Training Programs: a Case of Pakistan. *European Journal of Business and Management*, 7(8), 66–74.
- Gilbert, J. W., & Michie, A. S. (1919). *History, Principles and Practice of Banking* (Vol I & II). Greenwood.
- Gilgeous, V. (1997). *Operations and the Management of Change*. London: Pitman Publishing.
- Gilley, A., McMillan, H., & Gilley, J. (2009). Organizational Change and Charateristics of Leadership Effectiveness.pdf. *Journal of Leadership & Organizational Studies*.
- Goffee, R. A. (1998). *His Character of a Corporation: How Your Company's Culture Can Make or Break Your Business*. London: Harper Business.
- Goffee, R., & Jones, G. (1998). *Character of a Corporation: How Your Company's Culture Can Make or Break Your Business* (1st ed.). USA: HarperCollins.
- Gold, M. (1992). Metatheory and field theory in social psychology: Relevance or elegance? *Journal of Social Issues*, 48, 67–78.
- Grabowski, L., Neher, C., Crim, T., & Mathiassen, L. (2014). Competing Values Framework Application to Organizational Effectiveness in Voluntary Organizations: A Case Study. *Nonprofit and Voluntary Sector Quarterly*, 44(5), 908–923.
- Gray, B., Stensaker, I., & Jansen, K. (2010). Call for Papers: “Studying Change Dynamics Using Qualitative Methods” Special Issue. *The Journal of Applied Behavioral Science*, 46(1), 5–7.
- Grubbs, F. E. (1969). Procedures for detecting outlying observations in samples. *Technometrics*, 11(1), 1–21.

- Guvenc, G., & Alpander, C. R. (1995). Culture, strategy and teamwork , The keys to organizational change. *Journal of Management Development*, 14(8), pp. 4–18.
- Guy, G. (2005). *Effecting change in business enterprises: Current trends in change*.
- Hadi Razavi, S. (2013). Management of Organizational Innovation. *International Journal of Business and Social Science*, 4(1), 226–232.
- Hage, J. T. (1999). Organizational Innovation and Organizational Change. *Annual Review of Sociology*, 25(1), 597–622.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2009). *Multivariate Data Analysis* (7th ed.). New York: Pearson Prentice Hall.
- Hair, J. F., Hopkins, L., Georgia, M., & College, S. (2014). Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research. *European Business Review*, 26(2), 106–121.
- Haleem, F. (2015). Planning Change in an Organization ; MCB Bank Limited , Pakistan. *Journal of Central Banking Theory and Practice*, 7(549), 75–107.
- Hall, A. (2008). *Overcoming Resistance to Organizational Change Initiatives*.
- Hammer, M. (1993). *Re-engineering the Corporation*. London: Nicolas Brealey, London.
- Handy, C. (1993). *Understanding Organizations* (4th ed.). London: Penguin.
- Haned, N., Mothe, C., & Nguyen-Thi, T. U. (2014). Firm persistence in technological innovation: the relevance of organizational innovation. *Economics of Innovation and New Technology*, 23(5-6), 490–516.
- Hanif, M., Khan, Y. S., & Zaheer, A. (2014). Impact of Organizational Resistance to Change on BPR Implementation: A Case of State Bank of Pakistan. *European Journal of Business and Management*, 6(4), 186–196.
- Hardesty, D. M., & Bearden, W. O. (2004). The use of expert judges in scale development Implications for improving face validity of measures of unobservable constructs. *Journal of Business Research*, 57, 98–107.
- Hartnell, C. A., Ou, A. Y., & Kinicki, A. (2011). Organizational culture and organizational effectiveness: a meta-analytic investigation of the competing values framework's theoretical suppositions. *The Journal of Applied Psychology*, 96(4), 677–694.
- Hassan, M. A. (2011). *Banking challenges in the 21 century*. Peshawar, Pakistan.
- Hassan, M. ul, Shaukat, S., & Shakeel, M. (2012). Interrelations between Organizational Culture , Innovation and Employee Performance : Evidence from Banking Sector of, 32(2), 339–355.
- Haveman, H. A., Russo, M. V., & Meyer, A. D. (2001). Organizational environments in flux: The impact of regulatory punctuations on organizational domains, CEO succession, and performance. *Organization Science*, 12, 253–273.

- Hayes, A. F. (2013). Chapter 1: Introduction. In *Introduction to Mediation, Moderation, and Conditional Process Analysis: A Regression-Based Approach* 3–22. Guilford Publications.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). Testing Measurement Invariance of Composites Using Partial Least Squares. *International Marketing Review*.
- Heracleous, L. (2001). An Ethnographic Study of Culture in the Context of Organizational Change. *The Journal of Applied Behavioral Science*, 37(4), 426–446.
- Heris, M. S. (2014). Effects of organizational culture on organizational effectiveness in islamic azad universities of northwest of iran. *Indian Journal of Fundamental and Applied Life Sciences*, 4(3), 250–256.
- Hilton, T. F., Flanzer, J. P., & Cartwright, W. S. (2002). *Resistance to Innovation Among US Drug Abuse Treatment Providers: When Organizational Knowledge Interferes With Organizational Learning*.
- Hofstede, G. (1980). *Culture's Consequences: International Differences in Work-Related Values*. Beverly Hills CA: Sage Publications.
- Hofstede, G. (1997). *Cultures and Organizations: Software of the Mind* (1st ed.). USA: McGraw-Hill.
- Hofstede, G. (1998). *Masculinity and Femininity: The Taboo Dimension of National Cultures*. Thousand Oaks CA: Sage Publications.
- Hofstede, G. (2001). *Culture's Consequences: Comparing Values, Behaviors, Institutions and Organizations Across Nations* (2nd ed.). Thousand Oaks CA: Sage Publications.
- Hofstede, G. (2002). *Culture's Consequences: comparing values, behaviors, institutions, and organizations across nations*. California: Sage Publications.
- Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and Organizations: Software of the Mind* (3rd ed.). USA: McGraw-Hill.
- Hofstede, G. J., Pedersen, P., & Hofstede, G. (2002). *Exploring Culture: Exercises, Stories and Synthetic Cultures*. Intercultural Press.
- Hofstede, G. N. (1990). Measuring organizational cultures: a qualitative and quantitative study across twenty cases. *Administrative Science Quarterly*, 35(2), 286–316.
- Holden, M. T., & Lynch, P. (2004). Choosing the Appropriate Methodology: Understanding Research Philosophy. *The Marketing Review*, 4(4), 397–409.
- Houston, M. B., Bettencourt, L. A., & Wenger, S. (1998). The relationship between waiting in a service queue and evaluations of service quality: A field theory perspective. *Psychology & Marketing*, 15, 735–753.
- Hughes, M. (2011). Do 70 Per Cent of All Organizational Change Initiatives Really Fail? *Journal of Change Management*, 11(4), 451–464.

- Husain, I. (2004). *Pakistan's Banking Sector Current Situation and Critical Issues*. Karachi, Pakistan.
- Husain, I. (2005). *Banking sector reforms in Pakistan*. Karachi, Pakistan: The Business People's Magazine.
- Iqbal, Q., & Ahmad, B. (2016). Organizational justice, trust and organizational commitment in banking. *Journal of Applied Economics and Business*, 4(1), 26–43.
- Jamieson, S. (2004). Likert scales: How to (ab)use them. *Medical Education*, 38(12), 1217–1218.
- Janice, M. B., & Harrison, M. T. (1984). Studying Organizational Cultures Through Rites and Ceremonials. *Academy of Management Review*, 9(4), 653–669.
- Janicijevic, N. (2011). Methodological approaches in the research of organizational culture. *Economic Annals*, 56(189), 69–100.
- Janicijevic, N. (2012). The influence of organizational culture on organizational preferences towards the choice of organizational change strategy. *Economic Annals*, 57(193), 25–51.
- Jaramillo, F., Mulki, J. P., Onyemah, V., & Rivera Pesquera, M. (2012). Salesperson resistance to change: an empirical investigation of antecedents and outcomes. *International Journal of Bank Marketing*, 30(7), 548–566.
- Jermier, J. M., Knights, D., & Nord, W. R. (1994). *Resistance and Power in Organizations*. Routledge.
- Jones, L., Watson, B., Hobman, E., Bordia, P., Gallois, C., & Callan, V. J. (2008). Employee perceptions of organizational change: Impact of hierarchical level. *Leadership & Organization Development Journal*, 29(4), 294–316.
- Joshi, K. (1990). The role of systems designers in organizations. *The Journal of Developing Areas International Journal of Management Science*, 18(5), 463–472.
- Kaleem, U., Syed, U., & Zilakat, K. (2010). A Comparative Analysis of the Factors Determining Motivational Level of Employees Working in Commercial Banks in Kohat, Khyber Pukhtunkhwa. *International Journal of Business and Management*, 5(12), 180–184.
- Kelly, J. (2008). *Resistance to Organizational Cultural Change in the Military-A JFO case study*. Strategy Research report.
- Khajeh, S. (2011). Social and The Impact of Information Technology in Banking System (A Case Study in Bank Keshavarzi IRAN). *Procedia - Social and Behavioral Sciences*, 30, 13–16.
- Khan, M. A., & Afzal, H. (2011). High level of education builds up strong relationship between organizational culture and organization performance in Pakistan, 5192(October 2015).

- Khan, M. K., Danish, R. Q., Munir, Y., Hafeez, S., Alam, N., & Fatima, A. (2013). Association of Stress , Knowledge Management , and Change with Organizational Effectiveness in Education Sector of Pakistan, *28*(2), 295–306.
- Kiboss, E. V. (2014). Training Measures Used to Improve Employees ' Ability to Cope with Challenges Posed by New Advances in Technologies in North Rift Region Kenya. *Journal of Human Resources Management and Labor Studies*, *2*(2), 243–263.
- Kim, C. (1986). A Study of Organizational Effectiveness and its predictors. *Management Science*.
- Kim, H., & Kim, J. (2015). A cross-level study of transformational leadership and organizational affective commitment in the Korean Local Governments: Mediating role of procedural justice and moderating role of culture types based on competing values framework. *Leadership* , *11* (2), 158–185.
- Kim, J., & Kim, J. (2014). A Review of Research on Evaluation Indexes and Determinants of Organizational Effectiveness of Hospital Nursing Organizations. *Perspectives in Nursing Science*, *11*(1), 49–62.
- Kirkpatrick, D. L. (2001). *Managing change effectively*. Boston, MA: Butterworth-Heinemann.
- Kline, R. B. (2015). *Principles and Practice of Structural Equation Modeling*. New York: The Guilford press.
- Koberg, C. S., & Chusmir, L. H. (1987). Organizational culture relationships with creativity and other job-related variables. *Journal of Business Research*, *15*, 397–409.
- Kotter, J. P. (1995). Leading change: Why transformational efforts fail. *Harvard Business Review*, *73*(2), 59–67.
- Kotter, J. P. (1996). *Leading Change*. Boston, MA: Harvard Business School Press.
- Kotter, J. P. (2002). *The heart of change: Real-life stories of how people change their organizations*. Boston, MA: Harvard Business School Press.
- Kotter, J. P., & Heskett, J. L. (1992). *Corporate Culture and Performance*. New York: The Free Press.
- KPMG. (2013). *Banking Survey 2014 , Commercial Banks Operating in Pakistan*. Karachi, Pakistan.
- KPMG. (2014). *Banking Survey 2014, Commercial Banks Operating In Pakistan*. Karachi, Pakistan.
- KPMG. (2015). *Snapshot of results of Banks in Pakistan*. Karachi, Pakistan.
- Kranti, W., & Prabhjot, K. (2015). Performance Evaluation of the Indian Banking Sector: A Study of Selected Commercial Banks. *The IUP Journal of Bank Management*, 39–48.

- Kritsonis, A. (2005). Comparison of Change Theories. *International Journal of Scholarly Academic Intellectual Diversity*, 8(1), 1–7.
- Laitinen, E. K., & Suvas, A. (2016). Financial distress prediction in an international context: Moderating effects of Hofstede’s original cultural dimensions. *Journal of Behavioral and Experimental Finance*, 9, 98–118.
- Laumer, S. (2011). Why Do People Reject Technologies – a Literature-Based Discussion of the Phenomena “Resistance To Change” in Information Systems and Managerial Psychology Research. *ECIS 2011 Proceedings*, 60.
- Lawrence, P. (1954). How to deal with resistance to change. *Harvard Business Review*, 32, 49–57.
- Lee, I., Lee, Y., & Lin, C. (2012). The Influence of Organizational Change and Culture on Organizational Effectiveness of Senior Nursing Agencies in Taiwan : Using a Moderator of Investment for Cloud Computing Technologies, 1(1), 1–11.
- Lee, S. K. J., & Yu, K. (2004). Corporate culture and organizational performance. *Journal of Managerial Psychology*, 19(4), 340–359.
- Lewin, K. (1947). Frontiers in group Dynamics. *Human Relations Journal*, 1(2), pp. 143–153.
- Lewin, K. (1951). *Field Theory in Social Science: Selected Theoretical Papers*. New York: Harper Torchbooks.
- Lewis, L. (2000). Blindsided by that one’ and “I saw that one coming”: the relative anticipation and occurrence of communication problems and other problems in implementer’ hindsight. *Journal of Applied Communication Research*, 28(1), 44–67.
- Lines, R. (2005). The structure and function of attitude towards orgnaizational change. *Human Resources Development Review*, 2, 1–25.
- Lippitt, R., Watson, J., & Westley, B. (1958). *Dynamics of Planned Change*. New York: Harcourt Brace.
- Liviu, T. (2014). Change management – challenge and opportunity for sustainable development of romanian companies. *International Management Conference*, 466–476.
- Loi, R., Lam, L. W., Ngo, H. Y., & Cheong, S. (2015). Article information : *Journal of Managerial Psychology*, Vol. 30 No, pp. 645–658.
- Lok, P., Hung, R. Y., Walsh, P., Wang, P., & Crawford, J. (2005). An integrative framework for measuring the extent to which organizational variables influence the success of process improvement programmes. *Journal of Management Studies*, 1357–1381.
- Lucas, C. A. (2008). Understanding the Influnce of Organizationnal Culture and Group Dynamics on Organizational Dynamics on Organizational Change and Learning. *The Learning Organization*, 277–287.

- Lynch, S. M. (2007). *Introduction to Applied Bayesian Statistics and Estimation for Social Scientists*. (Springer, Ed.). Berlin: Springer.
- Lyon, D., Lumpkin, G., & Dess, G. (2000). Enhancing Entrepreneurial Orientation Research: Operationalizing and Measuring a Key Strategic Decision Making Process. *Journal of Management*, 26(5), 1055–1085.
- Mackenzie, S. B., Podsakoff, P. M., & Podsakoff, N. P. (2011). Construct measurement and validation procedures in MIS and behavioral research: integrating new and existing techniques. *MIS Quarterly*, 35(2), 293–334.
- Maheshwari, S., & Vohra, V. (2015). Identifying critical HR practices impacting employee perception and commitment during organizational change. *Journal of Organizational Change Management*, 28(5), 872 – 894.
- Mansor, M. F., Norazuwa, M., Noor, H. A., & Atikah, J. N. (2013). Factors influencing intention resistance to change: A study of service organization in Malaysia. *Journal of Applied Sciences Research*, 9(4), 2620–2630.
- Martin, J. (1992). *Cultures Organizations: Three Perspectives*. London: Oxford University Press.
- Martin, J. (2002). *Organizational culture: mapping the terrain*. London: Sage Publications.
- Martins, E., & Martins, N. (2002). an Organisational Culture Model To Promote Creativity and Innovation. *SA Journal of Industry Psychology*, 28(4), 58–65.
- Masa'deh, R. (2016). The Role of Emotional Intelligence in Enhancing Organizational Effectiveness : The Case of Information Technology Managers in Jordan. *Int. J. Communications, Network and System Sciences*, 9(June), 234–249.
- Masood, U., Sadia, S., Muhammad, S., & Muhammad, I. (2012). Interrelations between Organizational Culture, Innovation and Employee Performance: Evidence from Banking Sector of Pakistan. *Pakistan Journal of Social Sciences*, 32(2), 339–355.
- Mathew, G., Sulphey, M., & Rajasekar, S. (2014). Organizational performance and readiness for change in public sector undertakings. *African Journal of Business Management*, 8(19), 852–863.
- Maurer, R. (1996). Using resistance to build support for change. *The Journal for Quality and Participation*, 19(3), 56–66.
- Mbongeni, A. M., Jos, C., & Wilfred, I. U. (2014). Perceptions: A Critical Factor in Transformational Change Management Lessons from the Department of Correctional Services of South Africa. *Mediterranean Journal of Social Sciences*, 5(4), 111–122.
- McNamara, C. (2006). *Field Guide to Consulting and Organizational Development: A Collaborative and Systems Approach to Performance, Change and Learning*. Minneapolis: Authenticity Consulting, LLC.

- Mdletye, M. a., Coetzee, J., & Ukpere, W. I. (2014). Do People's Perceptions of Change have an Influence on the Status of Change? Lessons from the Department of Correctional Services of South Africa. *Mediterr. J. Soc. Sci.*, 5(4), 32–46.
- Mehr, S. K., Emadi, S., Cheraghian, H., Roshani, F., & Behzadi, F. (2012). Relationship between job satisfaction and organizational culture in staffs and experts of physical education offices of Mazandaran Province. *European Journal of Experimental Biology*, 2(4), 1029–1033.
- Meroño-Cerdan, A. L., & López-Nicolas, C. (2013). Understanding the drivers of organizational innovations. *The Service Industries Journal*, 33(13-14), 1312–1325.
- Meyer, A. D., Gaba, V., & Colwell, K. A. (2005). Organizing far from equilibrium: Nonlinear change in organizational fields. *Organization Science*, 16, 456–473.
- Michalak, J. M. (2010). Cultural Catalysts and Barriers of Organizational Change Management: a Preliminary Overview. *Journal of Intercultural Management*, 2(2), 26–36.
- Michel, A., Todnem By, R., & Burnes, B. (2013). The limitations of dispositional resistance in relation to organizational change. *Management Decision*, 51(4), 761–780.
- Miles, J. A. (2012). *Management and Organization Theory*. San Francisco: Jossey-Bass.
- Miller, D., & Friesen, P. H. (1983). Strategy-making and Environment: the Third Link. *Strategic Management Journal*, 4(3), 221–235.
- Miller, D., & Shamsie, J. (1996). The Resource-Based View of the Firm in Two Environments: The Hollywood Film Studios From 1936 to 1965. *Academy of Management Journal*, 39(3), 519–543.
- Millett, L. W. (2000). The management of organisational culture. *Australian Journal of Management & Organisational Behaviour*, 3(2), 91–99.
- Mone, M. A., McKinley, W., & Barker, V. L. (1998). Organizational Decline and Innovation: A Contingency Framework. *The Academy of Management Review*, 23(1), 115–132.
- Muhammad, H. (2014). Organizational change: Case study of GM. *Journal of Business Administration and Management Sciences Research*, 3(1), 1–5.
- Muscalu, E. (2014). Organizational Culture Change in the Organization. *Revista Academiei Fortelor Terestre*, 19(4), 392–396.
- Naveed, R. T., & Abdulrahman, A. J. (2016). Effects of Organizational Cultural Changes in Organizational Development, Case Study on Od Practitioners / Consultants. *Journal of Culture, Society and Development*, 17, 17–22.
- Naveed, R. T., Jantan, D. A. H. Bin, & Ahmad, N. (2016). Organizational Culture and Organizational Change in Pakistani Commercial Banks. *International Journal of*

Research in Business Studies and Management, 3(8), 15–18.

- Newton, C. J., & Mazur, A. K. (2015). Value congruence and job-related attitudes in a nonprofit organization: a competing values approach. *The International Journal of Human Resource Management*, 5192(November), 1–21.
- Nisar, S., Susheng, W., Ahmed, J., & Ke, P. (2015). Determinants of Commercial Banks Profitability : Panel Data Evidence from Pakistan. *International Journal of Economics, Commerce and Management*, 3(4), 1–16.
- North, D., & Smallbone, D. (2000). The Innovativeness and Growth of Rural SMEs during the 1990s". *Regional Studies*, 34(2), 145–157.
- Nov, O., & Ye, C. (2009). Resistance to change and the adoption of digital libraries : an integrative model. *Journal of the American Society for Information Science and Technology*, 60(8), 1702–1708.
- Ogbonna, E., & Harris, L. C. (2000). Leadership style, organizational culture and performance: Empirical evidence from uk companies. *Int. J. Hum. Resour. Manag.*, 11(4), 766–788.
- Ogilvie, J. R., & Stork, D. (2003). Starting the HR and change conversation with history. *Journal of Organizational Change Management*, 16(3), 254 – 271.
- Oreg, S. (2006). Personality, context, and resistance to organizational change. *European Journal of Work and Organizational Psychology*, 15(January), 73–101.
- Oreg, S., Vakola, M., & Armenakis, A. (2011). Change Recipients ' Reactions to Organizational Change : A 60-Year Review of Quantitative Studies. *The Journal of Applied Behavioral Science*, 47(4), 461– 524.
- OSEC. (2011). *Pakistan Banking sector*. Karachi, Pakistan.
- Ozkan, N., Cakan, S., & Kayacan, M. (2016). Borsa _ Istanbul Review Intellectual capital and financial performance : A study of the Turkish Banking Sector. *Borsa Istanbul Review*, 20, 1–9.
- Paget, S. J. R. (2012). *The Law of Banking*. UK: General Books LLC.
- Pahi, M. H., Hamid, K. A., & Khalid, N. (2016). Save Talent of Banking Sector of Pakistan : Mediating Job Satisfaction between Job Stress and Employee Turnover Intention. *International Review of Management and Marketing*, 6(3), 617–624.
- Panjatan, S. G. (1977). *Banking law and practice in Pakistan* (1st ed.). Sir Sayyed Academy.
- Paulin, M., Ferguson, R. J., & Payaud, M. (2000). Effectiveness of Relational and Transactional cultures in commercial banking: putting client-value into the competing values model. *International Journal of Bank Marketing*, 18(7), 328–337.
- Paulsen, N. C. (2005). Job uncertainty and personal control during downsizing: a comparison of survivors and victims. *Human Relations Journal*, 58(4), 463–96.

- Perkov, D., Perkov, M., & Papic, M. (2014). Reasons for Failure of Change Implementation and Causes of Resistance To Organizational, 1078–1097.
- Peters, T. J., & Robert H., J. W. (2006). *In Search of Excellence*. Sydney: HarperBusiness.
- Pettigrew, A. (2011). *The Awakening Giant: Continuity and Change in Imperial Chemical industries* (1st ed.). England: Routledge.
- Piderit, S. (2000). Rethinking resistance to reorganizing ambivalence: a multidimensional view of attitude towards an organizational change. *Academy of Management Review*, 25(4), 783–94.
- Pieterse, J. H., Caniëls, M. C. J., & Homan, T. (2012). Professional discourses and resistance to change. *Journal of Organizational Change Management*, 25(6), 798–818.
- Popescu, D. M. (2012). Resistance to Change on the Organizational Level. *Valhalian Journal of Economic Studies*, 3(2), 115–123.
- Porter, M. ., & Stern, S. (1999). The new challenge to America’s prosperity: findings from the innovation index. *Council on Competitiveness*.
- Pourdehnad, J., & Smith, P. a. C. (2012). Sustainability, organizational learning, and lessons learned from aviation. *Learning Organization*, 19(1), 77–86.
- Price, A. D. F., & Chahal, K. (2006). A strategic framework for change management, 24(3), 237–251.
- Quinn, R. E., & Rohrbaugh, J. (1983). A Spatial Model of Effectiveness Criteria: Towards a Competing Values Approach to Organizational Analysis. *Management Science*, 29(3), 363–377.
- Qureshi, M. A. (2015). Human Resource Practices in Pakistan Banking Sector: A Conceptual Framework Including Personality Traits, Emotional Intelligence and Employee Performance. *International Journal of Scientific and Research Publications*, 5(1), 1–4.
- Rainey, H. G. (1999). Using Comparison of Public and Private Organizations to Assess Innovative Attitudes among Members of Organizations”. *Public Productivity & Management Review*, 23(2), pp130–149.
- Rasool, S., Kiyani, A. A., Aslam, M. J., Akram, M. U., & Rajput, D. A. A. (2012). Impact of Organizational Culture on Employee’s Career Salience: An Empirical Study of Banking Sector in Islamabad, Pakistan. *International Journal of Business and Social Science*, 3(7), 299–306.
- Reichers, A. W. (1997). Understanding and managing cynicism about organizational change. *The Academy of Management Executive*, 11(1), 48–59.
- Rogers, P., Meehan, P., & Tanner, S. (2006). *Building a winning culture*. Boston, MA: Bain & Company.
- Rojas, R. (2000). A review of models for measuring organizational effectiveness

- among forprofit and nonprofit organizations. *Nonprofit Management & Leadership*, 11, 97–104.
- Rose, R. C., Kumar, N., Abdullah, H., & Ling, G. Y. (2008). Organizational Culture as a Root of Performance Improvement: Research and Recommendations. *Contemporary Management Research*, 4(1), 43–56.
- Rosenberg, S., & Mosca, J. (2011). Breaking down the barriers to organizational change. *International Journal of Management & Information Systems*, 15(3), 139–146.
- Rosli, M. M. (2007). Innovation and Firm Performance : Evidence from Malaysian Small and Medium Enterprises Literature Review Innovation. *Entrepreneurship Vision 2020: Innovation, Development Sustainability, Nad Economic Growth*, (1980), 794–809.
- Rubenstein, L. L. (1996). Evaluation of the VA's pilot program in institutional reorganization toward primary and ambulatory care: part II, a study of organizational stresses and dynamics. *Academic Medicine*, 71(7), 784–92.
- Samim, B. A., & Rashid, N. (2016). Gender Discrimination in assigning Dull or Challenging Tasks in Banking Sector of Pakistan. *South Asian Journal of Management Sciences*, 10(1), 12–20.
- Santos, N. D. M., Bronzo, M., Oliveira, M. P. V. De, & Resende, P. T. V. De. (2014). Organizational Culture, Organizational Structure and Human Resource Management as Bases for Business Process Orientation and their Impacts on Organizational Performance. *Brazilian Business Review*, 11(31), 100–122.
- Sara, H. L. (2011). Technological advances lead to organizational change.
- Sauder, M. (2008). Interlopers and field change: The entry of U.S. News into the field of legal education. *Administrative Science Quarterly*, 53, 209–234.
- SBP. (2014a). *Statistics on Scheduled Statistics & Data Warehouse*. Karachi, Pakistan.
- SBP, State Bank of Pakistan. (1956). *The state bank of Pakistan Act, 1956*. Karachi, Pakistan.
- SBP, State Bank of Pakistan (2005). State Bank of Pakistan.
- SBP, State Bank of Pakistan. (2014b). *Statistics on scheduled banks in Pakistan*. Karachi, Pakistan.
- SBP, State Bank of Pakistan (2015). *Annual Report 2014-2015 (State of the Economy)*.
- Schein, E. (1980). *Organizational Psychology*. Englewood Cliffs, New Jersey: Prentice Hall.
- Schein, E. (1992). *Organizational Culture and Leadership*. (2nd ed.). San Francisco, CA: Jossey-Bass.

- Schein, E. (2010). *Organizational Culture and Leadership*. (4th ed.). San Francisco, CA: Jossey-Bass.
- Schein, E. H. (1990). Organizational culture. *American Psychologist*, 45(2), 109–119.
- Schein, E. H. (2002). Models and Tools for Stability and Change in Human Systems. *Society for Organizational Learning and the Massachusetts Institute of Technology.*, 4(2), 34–46.
- Schein, E. H. (2010). *Organizational Culture and Leadership*. *Leadership* (Vol. 2).
- Schiavone, F. (2012). Resistance to industry technological change in communities of practice: The “ambivalent” case of radio amateurs. *Journal of Organizational Change Management*, 25, 784–797.
- Schmidt, G., & Jackson, L. (2005). Managing paradoxes in change: Six steps for building a balanced culture (p. 7). The Conference Board-Executive Action Series.
- Scott, W. R., Ruef, M., Mandel, P. J., & Caronna, C. A. (2000). *Institutional change and healthcare organizations*. Chicago: University of Chicago Press.
- Seen, N. Y., Singh, S. K. G., & Jayasingam, S. (2012). Organizational Culture and Innovation among Malaysian Employees. *The Journal of Human Resource and Adult Learning*, 8(December), 147–158.
- Sekaran, U., & Bougie, R. (2013). *Research Methods for Business: A Skill-Building Approach*. (6th ed.). New York: Wiley.
- Sekaran, U., & Bougie, R. (2015). *Research Methods for Business: A Skill-Building Approach* (6th ed.). New Jersey, United States: John Wiley & Sons.
- Self, D. R. (1996). Overcoming resistance to change by managing readiness for change. *Troy University*, (1997), 1–26.
- Self, D. R. (2007). Organizational change – overcoming resistance by creating readiness. *Development and Learning in Organizations: An International Journal*, 21(5), 11–13.
- Senior, B., & Swailes, S. (2010). *Organizational Change* (4th ed.). England: Prentice Hall.
- Senturia, T., Flees, L., & Maceda, M. (2008). *Leading change management requires sticking to the PLOT*. London: Bain & Company.
- Shah, S. M. M., Hamid, K. B. A., Memon, P. A., & Mirani, M. A. (2016). The Relationship between Transformational Leadership and Organizational Citizenship Behavior: An Empirical Evidence from the Banking Sector of Pakistan. *The International Journal Of Business & Management*, 4(2), 103–108.
- Shah, S. Q., & Jan, R. (2014). Analysis of Financial Performance of Private Banks in Pakistan. *Procedia - Social and Behavioral Sciences*, 109, 1021–1025.

- Shar, A. H., Shah, D. M. ali, & Jamali, D. H. (2010). Performance Evaluation of Banking Sector in Pakistan: An Application of Bankometer. *International Journal of Business and Management*, 5(9), 81–86.
- Shepherd, Dr. P. (2012). *Appreciative Inquiry, Binary University Malaysia(FGRS)*. Puchong Jaya.
- Siddiqi, A. H. (1998). *Practice And Law Of Banking In Pakistan*. Royal Publishing Company.
- Skowron, L., & Kristensen, K. (2012). The impact of the recent banking crisis on customer loyalty in the banking sector Developing versus developed countries. *The TQM Journal*, 24(6), 480 – 497.
- Sminia, ã, H., & Nistelrooij, Antonie, V. A. N. (2006). Strategic Management and Organization Development : Planned Change in a Public Sector Organization. *Journal of Change Management*, 6(1), 99–113.
- Smollan, Roy, K. (2006). Minds , Hearts and Deeds : Cognitive , Affective and Behavioural Responses to Change. *Journal of Change Management*, 6(2), 143–158.
- Smollan, R. K. (2009). Organizational culture, organizational change and emotions: a qualitative study. *Journal of Change Management*, 9(4), 435–457.
- Smollan, R., & Sayers, J. (2009). Organizational Culture, Change and Emotions: A Qualitative Study. *Journal of Change Management*, 9(4), 435–457.
- Sposito, V. A., Hand, M. L., & Skarpness, B. (1983). On the efficiency of using the sample kurtosis in selecting optimal lpestimators. *Journal Communications in Statistics Simulation and Computation*, 12(3), 265–272.
- Steiber, A., & Alänge, S. (2015). Organizational innovation: a comprehensive model for catalyzing organizational development and change in a rapidly changing world. *Triple Helix*, 2(1), 2–28.
- Stonehouse, D. (2013). Resistance to change: The organisation dimension. *British Journal of Healthcare Assistants*, 7(3), 150–151.
- Sugandh, K., & Arti, C. (2014). Effective Management Of Change During Merger And Acquisition. *Procedia Economics and Finance*, 11, 208 – 217.
- Sun, S. (2009). Organizational Culture and Its Themes. *International Journal of Business and Management*, 3(12), 137.
- Tang, L., & Yeh, Y. (2015). Effect of Organizational Culture , Leadership Style , and Organizational Learning on Organizational Innovation in the Public Sector, 22(5), 461–481.
- Taylor, J. (2014). Organizational Culture and the Paradox of Performance Management. *Public Performance & Management Review*, 38(1).
- Teece, D. J., Pisano, G., & Shuen, A. (1997). Dynamic capabilities and strategic management. *Strategic Management Journal*, 18(7), 509–533.

- Thomas, G. C., & Christopher, G. W. (2014). *Organization Development and Change*. (10th ed.). California: Cengage Learning.
- Thomas, K. B., & Stefan, B. (2002). Technological Change, Organizational Change, and Job Turnover. *IZA Discussion Paper*, 1–42.
- Thornton, P. H., & Ocasio, W. (1999). Institutional logics and the historical contingency of power in organizations: Executive succession in the higher education publishing industry. *American Journal of Sociology*, *105*, 801–843.
- Trader, L. K. (2002). Case study: identifying resistance in managing change. *Journal of Organizational Change Management*, *15*, 138–55.
- Trice, H. M., & Beyer, J. M. (1993). *The Cultures of Work Organizations*. New Jersey: Prentice Hall.
- Vakola, M., & Nikolaou, I. (2005a). Attitudes towards organizational change. *Employee Relations*, *27*(2), 160–174.
- Vakola, M., & Nikolaou, I. (2005b). Attitudes towards organizational change: What is the role of employees' stress and commitment? *Employee Relations*, *27*(2), 160–174.
- Van der Voet, J., Groeneveld, S., & Kuipers, B. S. (2014). Talking the Talk or Walking the Walk? The Leadership of Planned and Emergent Change in a Public Organization. *Journal of Change Management*, *14*(2), 171–191.
- Van der Voet, J., Kuipers, B. S., & Groeneveld, S. (2015). Implementing change in public organizations: the relationship between leadership and affective commitment to change in a public sector context. *Public Management Review*, (May), 37–41.
- Van Dijk, R., & van Dick, R. (2009). Navigating organizational change: change leaders, employee resistance and work-based identities. *Journal of Change Management*, *9*(2), 143–163.
- Waddell, D., & Sohal, A. S. (1998). Resistance: a constructive tool for change management. *Management Decision*, *36*(8), 543–548.
- Wanberg, C. R., & Banas, J. T. (2000). Predictors and Outcomes of Openness to Changes in a Reorganizing Workplace. *Journal of Applied Psychology*, *85*(1), 132–142.
- Wang, C. L., & Ahmed, P. K. (2004). The Development and Validation of the Organisational Innovativeness Construct Using Confirmatory Factor Analysis.
- Weeks, W. A. (1991). Organizational readiness for change, individual fear of change, and sales manager performance: an empirical investigation. *Journal of Personal Selling and Sales Management*, *2*(2), 165–92.
- Werts, C. E., Linn, R. L., & Joreskog, K. G. (1974). Intraclass Reliability Estimates: Testing Structural Assumptions. *Educational and Psychological Measurement*, *34*(1), 25–33.

- Woszczyna, K. S. (2014). The importance of organizational culture for innovation in the company. *Forum Scientiae Oeconomia*, 2(3), 27–39.
- Yousaf, S., & Huaibin, L. (2014). Branding Pakistan as a “ Sufi ” country : the role of religion in developing a nation ’ s brand. *Journal of Place Management and Development*, 7(1), 90–104.
- Yukl, G. (1994). *Leadership in organizations* (3rd ed.). Englewood Cliffs: Prentice-Hall.
- Yukl, G. (2008). How leaders influence organizational effectiveness. *Leadership Quarterly*, 19(6), 708–722.
- Zabid, A. R., Sambasivan, M., & Azmawani, A. R. (2004). The influence of Organizational Culture on Attitudes toward Organizational Change. *Leadership & Organizational Developmental Journal*, 25(1), 161–179.
- Zeng, K., & Luo, X. (2013). Impact of ownership type and firm size on organizational culture and on the organizational culture-effectiveness linkage. *Journal of Business Economics & Management*, 14(April 2015), 96–111.
- Zhang, Z., & Zhu, X. (2012). Empirical Analysis of the Relationship between Organizational Culture and Organizational Performance. *National Conferenci on Information Technology and Computer Science*, 763–766.
- Zheng, W., Yang, B., & McLean, G. N. (2010). Linking organizational culture, structure, strategy, and organizational effectiveness: Mediating role of knowledge management. *Journal of Business Research*, 63(7), 763–771.
- Zhu, C. (2015). Organisational culture and technology-enhanced innovation in higher education. *Technology, Pedagogy and Education*, 24(1), 65–79.
- Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2013). *Business Research Methods* (9th ed.). Canada: South-Western Cengage Learning.
- Zogjani, A., Shoraj, D., & Govori, F. (2014). Organizational Change and Organizational Effectiveness of Secondary Banking System in Albania. *International Journal of Management Excellence*, 3(2), 427–431.