

## AN EXPLORATION FOR THE MOTIVES BEHIND ENHANCING SENIOR BANKER'S LEVEL OF ORGANIZATIONAL RESILIENCE: A HOLISTIC CASE STUDY

<sup>1</sup>Mohamed, MOUSA, <sup>2</sup>Andrew Adjah, SAI, <sup>3</sup>Gehad, SALHIN  
Estonian Business School, Estonia, [Mohamed.mousa@ebs.ee](mailto:Mohamed.mousa@ebs.ee),  
Estonian Business School, Estonia, [Andrew.sai@ebs.ee](mailto:Andrew.sai@ebs.ee),  
SB Institution, UK, [Development@smartbusiness.academy](mailto:Development@smartbusiness.academy)

**ABSTRACT:** Both the unpredictability of business environments and the limitless demands of stakeholders have fostered the emergence and spread of the concept of “organizational resilience” over the past two decades. This concept entails a quick recovery from unexpected shocks and an agile capacity to turn these shocks into opportunities. The concept has found a considerable space in many academic disciplines like child psychology, psychology and crisis management. However, it is still considered an emergent concept in organization- related studies. This study has focused on three branches of Cairo bank, which is the third biggest bank in Egypt, conducted interviews with 24 senior bankers of Cairo Bank, Egypt; and analyzed results of the interviews. The authors have created a model depicting the four main motives behind Cairo bank’s attempts to raise its senior bankers’ level of resilience. The four motives are: uncertainty, stakeholders’ pressure, bank culture adaptability and senior bankers’ voice.

**KEYWORDS:** organizational resilience; uncertainty; organizational culture adaptability; stakeholders’ pressure; employees’ voice; Egypt

### 1. INTRODUCTION

Today, an organization’s success and possibly survival depends mostly on their ability to meet the turbulent changes in the market they serve, unlimited demands of the stakeholders they deal with, besides the complex operations they must engage in during their regular delivery of products or services (Kantur & Iseri-Say, 2012). This may be the reason behind the historical evolution and the spread of the concept of “resilience” in current economic and business spheres (King et al., 2016). Nowadays, it is needless to say that it has become one of the most widely addressed buzzwords in both academic and practical arenas (Paul et al., 2016). Resilience is often associated with an organization’s abilities to responsively adapt to all current and potential challenges or risks occurring in both local and global contexts, and be able to mitigate their effect on the organization’s activities and subsequently ensure continuity.

Apparently, the concept of “resilience” appeared firstly in the works of child psychologists who used it as a measure of children’s ability to maintain their persistence despite difficulties they faced (Johnson & Wiechelt, 2004). Secondly, psychology scholars used it as a measure of people’s ability to yield a positive energy after being exposed to a traumatic event (Redman & Kinzig, 2003). Thirdly, crisis management scholars used it as a reflection of people’s capacity to withstand unexpected shocks and consequently learn to bounce back particularly in institutional settings (Tierney, 2003). Resilience is still in its embryonic stages in organization-related literature despite the attempts of Mallak

(1998) to address the principles of resilience and Weick (1996) to explore its sources. However, and to date, climate change, cut-through competition and even terrorist attacks that profoundly affect daily and strategic organization’s courses of actions have urged different organization-related academicians and practitioners to add resilience as one of the most relevant topics in not only academic studies but also consulting practices.

Egypt is a leading Middle-Eastern-Arabian and African country with a population estimated at 92 million as at 2016. The country witnessed a political revolution in January 2011 in which millions of Egyptians took to the streets and called for changes in their social, political, economic and cultural rights. The uprising ended with the election of the first civilian president, Mohamed Morsi, in the modern history of Egypt. Unfortunately, and after a year of Morsi’s presidency, there was another uprising because of worsened conditions of living in Egypt, economically and socially, in June 2013 to end the authority of Mohamed Morsi and the Muslim Brotherhood three years before their official end of the Government’s term in office. A year later, Abdel-Fatah El Sisi, the former Egyptian minister of defense took over the responsibility of government and became the president Egypt. In a similar vein and after four years in office, the social, political and economic situation remains same.

Cairo bank is third largest governmental bank in Egypt with a network of branches covering all twenty-seven Egyptian provinces or governates. The bank seeks to ensure an inspiring environment for its employees and to continuously provide the highest possible quality products and services to its stakeholders

as mentioned in both the mission and vision of this bank (See Note 1<sup>1</sup>). Occasionally, Cairo bank occupies a noticeable space in both public and media discourses due to the ongoing governmental intent of privatizing the bank. Worthy to highlight that these ongoing attempts to privatize this bank began in 2005. A second attempt at privatization was made by the government in 2012 and again in 2017, the discourse continued.

Apart from the government's ongoing privatization intentions and given the vision statement of Cairo bank, that the bank constantly

## 2. LITERATURE REVIEW

As indicated by Luthar et al., (2000), resilience can be defined as "a dynamic process encompassing positive adaptation within the context of significant adversity" (p. 543). The same study considers resiliency as the process of adapting to sudden changes. Witmer & Mellinger (2016) refer to organizational resilience as an organization's ability to match internal and external challenges and the capacity to shift these challenges into opportunities that organization can benefit from. Accordingly, it is constantly seen as a complex process that entails an exploration of a main internal and/or external threat facing the organization and consequently reintegrating the organization's interpersonal, psychological and structural system to manage this threat. Additionally, the process of adapting to any sudden shock/threat may call for redefining the organization's mission, values, policies, tasks, objectives and also, connection with the surrounding environment. In this regard, Grant et al., (2009) differentiated between individual resilience, which focuses on enhancing individual competence such as hope, self-esteem and self- efficacy and altitudinal work-related resilience, which focuses on enhancing employee's organizational commitment, work engagement and readiness to change. Within the scope of organizational resilience, Sutcliffe & Vogus (2003) highlight the existence of two schools of thought regarding organizational resilience. The first promotes the organization's actions when facing with turbulences, whereas, the second fosters the organization's dynamic ability to constantly develop new capabilities, monitor changes in the surrounding environment and be ready to take actions towards mitigating any potential challenge.

Even though Sawalha (2015) has divided resilience into 4 types: personal, organizational, sectorial and societal, Paul et al., (2016) has indicated that resilience has several facets such as career resilience, trait resilience, psychological resilience and ego resilience. These different facets of resilience have their implications on both individual and organizational contexts. Foster & Dye (2005) highlight that any organizational work-related resilience can be created and maintained by empowering three main elements: human resources, business model (systems, infrastructure, reporting structure and processes) and relationships with surrounding stakeholders. Importantly, Alesi (2008) and Biggs (2011) elaborate that an organization's size, activity, history besides leaders' characteristics, can also play a significant role in building business resilience.

Worthy to mention that, the main importance of organizational work-related resilience derives from its ongoing ability to create meaning/purpose for organizations and their affiliated members, besides an undisputed role in enhancing employee self- reliance (Wagniled & Young, 1990). This may justify the tendency of

seeks to maintain an inspiring work environment for its staff, this study focused on its senior managers and explores the main motives behind the bank's attempts to raise its senior's level of organizational resilience. Accordingly, this paper starts with a detailed theoretical background about the concept of "resilience". Secondly, an elaboration of the exploratory qualitative case study the authors employed is made. Thirdly, the findings are articulated and fourthly, the paper is concluded and implication for research and practice, in addition to recommendations, made.

both organizations and individuals of owning resilience capabilities constantly. Even countries nowadays seek to establish and support national resilience of citizens. For example, the United States of America has introduced a framework titled "building a resilient nation: enhancing security, ensuring a strong economy" as an attempt to improve its citizens' capacity in mitigating stresses and promoting inclusive economic growth (The Reform Institute, 2008). Given the preceding, work-related resilience should be seen not only as an attribute an organization manages, but also as a capability the organization prepares, creates, maintains and evaluates regularly to ensure the organization's ability in declining the harmful effects of any risk and turning this risk into opportunity.

On the back of the literature reviewed, the concept of "organizational resilience" has been addressed in both western and Asian private organizational settings quite significantly, nevertheless, the concept is still in its embryonic stage in both African and Middle-Eastern context and therefore an exploratory investigation of this concept in Egypt, which is an Arabian African leading nation, may offer further research opportunities for management scholars in such countries. Needless to say, that focusing only on a public banking environment may contribute to the Egyptian government and its central bank's developmental attempts, which are ongoing.

## 3. METHODOLOGY

As indicated earlier, the authors of the present paper did not touch on many papers focused on "organizational resilience" because the existing literature about organizational resilience falls under the scope of psychology, crisis management, information technology besides environmental studies. Moreover, the authors, among other scholars (Paul et al., 2016, King et al., 2016) have realized that organizational resilience is considered an emergent concept in most organization-related literature.

Needless to mention that, to the best of the authors' knowledge, only few studies on organizational resilience were conducted in the context of Middle East and no studies at all were conducted in the Egyptian context. This may justify, to a large extent, why the authors of this paper decided to do a case study in investigating the topic. Clearly, the decision of case study analysis limits the authors' ability to generalize the findings but as explained by (Baxter & Jack, 2008), employing a case study gives an indication that the study is reasonable to be investigated and that the authors cannot manipulate the behavior of their participants.

Furthermore, doing an exploratory qualitative case study should result in the creation of a model, the development of a theory or a suggestion of some propositions (Yin, 2003). Importantly, the research process for this paper commenced in June 2017 with the

determination of the research unit for interviews (senior bankers), time (from the January 2011 Egyptian uprising to date), place (Cairo bank branches of the 6 October city, Giza, Egypt) in addition to the explored phenomenon/ behavior/ activity/ practice (senior banker's understanding of why their bank is seeking to raise their organizational resilience).

The focus only on a single organizational setting (Cairo bank) in a single city (6 October city) though with 3 branches in the selected location, reflected the authors' orientation to do a holistic single case study in which authors set themselves apart from the observed case and subsequently analyzing across settings. Admittedly, the authors chose to do semi-structured Skype interviews and consider these interviews as their primary source of data whereas newspapers and bank reports were used as a secondary source.

Worthy to highlight that one of the present paper's authors has good working relationship with many of the senior bankers at Cairo bank particularly at the bank's 6 October city branches. This opportunity provided leverage for the authors in contacting the relevant officials of the bank and in the very positive feedback and approval to collaborate with the authors. Clearly, this author started contacting the said respondents in November 2011 and discovered that there are three branches of the Cairo bank in the 6 October city and that, the number of senior bankers in every branch is 8 (comprising, auditor, chief accountants, financial accounts manager, credit manager, customer service manager, sales manager, SMEs relationships manager and branch manager). Accordingly, the total expected number of respondents was 24. Most importantly, the focus on senior bankers came as a result of the purposive sampling method the authors employed. The said author who directly coordinated the conduct of the interviews, from contact with some of the senior bankers, experience and sound judgment, was of the assumption that senior bankers in the Egyptian banking environment received the maximum financial and developmental support.

As mentioned earlier, the authors conducted semi-structured interviews through Skype. All interviews were in Arabic and the duration of every interview conducted was 45 minutes approximately. As a result of the coordinating author's already good working relationships with many of the respondents, the interviewees spoke freely and candidly. The following were the main questions asked by the interviewer:

- What kind of organizational resilience do you perceive in your workplace?
- How do you perceive such resilience activities?
- Does the bank you work in organize these resilience activities regularly or only based on need?
- To what extent has resilience existed in your workplace?

Upon conducting the interviews, a transcript was made and translated from Arabic to English. Moreover, all authors of this paper participated in coding the most important findings in the transcript. Additionally, the authors enhanced the reliability of their paper through audio recording for all interviews conducted besides employing the purposive sampling method to guarantee the maximum adequate experience level of their respondents (Lillis, 2006). For internal validity reasons, a cyclical proceeding of data collection and analysis was undertaken besides conducting

all interviews in Arabic which is the native language of all respondents and at least one of the authors. Finally, and for improving external validity an adequate number of respondents (24) were interviewed.

#### **4. WHY THE ADMINISTRATION OF CAIRO BANK WORKS TO ENHANCE ITS EMPLOYEES' LEVEL OF ORGANIZATIONAL RESILIENCE?**

Prior to contacting respondents for this study, the coordinating authors of this paper, was to some degree aware of the effort made by Cairo bank, particularly under its new management in fueling its employees' level of proficiency. However, a detailed picture of the real situation within this bank was not readily available. It was partly for the foregoing reasons that the authors decided to do an exploratory investigation. Additionally, it was no secret among the authors to considerably anticipate one of the main motives upon which Cairo bank management relied on to raise its employees' level of organizational resilience.

Furthermore, and notwithstanding the fact that the authors sought an answer to the aforementioned question of why Cairo bank's administration constantly worked to raise its employees' level of organizational resilience, the authors unintentionally, in some parts of the interviews and the subsequent analysis, are responsible for an evaluation of how senior bankers at Cairo bank perceive their attempts to improve their organizational resilience. This might be because of the current tense political and social atmosphere Egyptian businesses and general population operate in, where freedom of speech, association and other rights are non-existent or not enforced.

As mentioned by the majority, if not all of respondents, an uncertainty climate is the main motive behind enhancing employees' organizational resilience. The second respondent said, "it was only because of uncertainty that we often got involved in organizational learning". Another respondent added "yes, we are required to understand the meaning of uncertainty, its types, its management and many more about it". This comes in line with Mousa & Abdel Gaffar (2017) who indicate that uncertainty is one of the main features of Egyptian environments. As explained by four of the respondents, the climate of uncertainty Egyptians live in has fostered changes by various banks to their sales policies. Instead of focusing on Egyptian clients who live in Egypt, the focus has expanded to cover clients who live abroad. This comes as a result of increasing migration, or as heard from two of the respondents "the growing escape by Egyptians currently is in search for much more stability and security". Another respondent clarified that Cairo bank is about to undertake an expansion strategy through establishing new branches in more stable countries like United Arab Emirates (UAE) and Kuwait. However, he added that the struggle the administration of this bank faces would be, with the number of Egyptian bankers who will compete to relocate and work in these new branches when established. This comes as an affirmation to what is highlighted by Sinding et al. (1998) that both external environment (nature, rules, etc.) and internal environment (organizational strategy, economic capability and etc.) may fuel uncertainty and sometimes complexity.

Two of the respondents elaborated the difficulties they faced during January 2011 revolution Egypt witnessed. They said, “it was a challenge to work under the protection of army vehicles that were placed in front of all financial institutions at that time”. A respondent said, “there was a need to call one’s family members every half an hour to see how secure they were and to let them know how secure I was”. Having such fears urged the administration of Cairo bank to train every employee to prepare them to fill in gaps in the case of a colleague’s absence. Even bank managers learnt how to be multifunctional and worked as junior tellers at some crucial times. Certainly, the case described reinforced the three types of uncertainty illustrated by Bordia et al. (2004) and confirm their presence in this bank’s case. There is uncertainty regarding the future direction (strategic uncertainty), uncertainty regarding change in bank policies, structures and functions (structural uncertainty) and uncertainty regarding job roles (job-related uncertainty).

A second main motive highlighted by the respondents was stakeholders’ pressure. The sixth respondent asserted that currently bank employees working in Egypt are required not only to adopt their bank’s agenda of rules and instructions, but also stakeholder’s daily updated desires. This falls in agreement with Carrasco (2007) and Mousa (2017) who elaborate that organizations, whatever their type, should respect the social contract they have with their surrounding societies and this attained only through their various stakeholders’ wants. Apparently, Egyptians have gained a very powerful social understanding after the January 2011 revolution and nowadays, know how to attain the maximum benefit they expect from exercising social pressure. Two of the respondents affirmed that banks do not currently have the luxury to enter into any conflict clients simply because a very short Facebook post from any unsatisfied client can harm or may even destroy the bank social image. That is why Pless (2007) articulates that organizations guide and are guided by different stakeholders on whom/which organizations depend on perceiving support, information, advice and promotion as well. Accordingly, Cairo bank, from time to time, undertakes very extensive workshops and seminars on how to enhance its employees’ ability in meeting stakeholders’ needs as elaborated by 6 of the respondents. Furthermore, the administration of the bank allows its senior employees to participate in preparing “what if scenarios” to be ready for any threat as indicated by the fourth respondent. Moreover, the bank’s administration devotes some of its future prepared scenarios to show how the bank and its staff should responsively act even in the case of simple struggles/disturbance with a part/ or even few of its surrounding social actors.

A third group of interviewees highlighted the role of organizational culture adaptability in fostering their organizational resilience. The third respondent, for example, confirmed that a masters degree in business administration (MBA) has become obligatory for becoming a branch manager. Moreover, promotion to higher positions in this bank allowed only for those who have postgraduate degrees in management, finance, investment, accounting, economics and other related disciplines. Furthermore, five of the respondents affirmed the bank’s role in making partnerships/agreements with some educational/research institutions through which Cairo bank’s

affiliated employees can reach to enjoy discount of some 50% on tuition fees. This reflects the kind of adaptability to both internal and external needs as elaborated by Dawson (2010). Such organizational culture adaptability ensures staff organizational learning (Mousa, 2016) because organizational culture for any organization, acts as a personality for a human being (Hosseini, 2014), it seems that Cairo bank asserts organizational culture adaptability as a condition for its continuity.

Finally, one of the respondents said “we are not less than the staff of other banks to be denied both training and education opportunities”. This is what was affirmed by 4 other respondents who elaborated that other banks contribute to their staff’s MBA tuition fees for example. Another respondent mentioned “other banks may even provide it seniors the double of this bank developmental opportunities”. That’s why; employees’ voice and their continuous calls to be treated like other seniors in other banks is another motive for urging Cairo bank management to foster its employees’ organizational resilience level.

## 5. CONCLUSION

This study aimed to answer the question of why Cairo bank currently works to enhance its employees’ level of resilience. Having interviewed 24 senior bankers who work at 3 branches of Cairo bank, the authors of this paper succeeded in explaining the four motives behind this behavior/orientation.

As anticipated, Egypt’s current uncertainty climate has been found out to be the main motive behind Cairo bank’s attempts at raising its employees’ resilience. The unstable socio-political and economic atmosphere is considered a main factor in this bank decision-making process. As highlighted in the conducted interviews, the administration of Cairo bank besides its employees has not only a lack of information about the future but also a fear of all coming events. That is why it has expanded the number of seminars, coaching and workshops regarding overcoming their future threats. This is a clear reflection to what is asserted by Song (2013) who indicates that uncertainty has its effect on both organizational members and organizational choices. Worthy to mention that the scope of this uncertainty has fostered senior bankers’ worries about their job roles, organizational structure, nature of the environment they work in and many more.

A lot can be said about the role stakeholders’ pressure form in motivating Cairo bank’s administration to raise its employees’ level of resilience. The analysis of the conducted interviews reflects this bank’s continuous effort in building long-term relationships with its surrounding social actors. As understood, this fulfillment of the societal obligations comes as a result of the understanding that stakeholders are considered not only a source of information but also a source of economic gain, if their word of mouth is well-managed. That is also why, the bank regularly provides its employees with training about how to show care towards the poor, contribute to public well-being and participate in charitable activities.

Organizational culture has also appeared to be a third motive for enhancing employees’ level of organizational resilience. As thought, the administration of Cairo bank seeks to be able to responsively act even when facing unexpected situations

(Dawson, 2010). That is why the interviews have showed a continuous tendency to direct senior banker towards creating and maintaining an effective organizational orientation in meeting/ balancing/ stabilizing expected and unexpected daily and strategic events. Finally senior bankers themselves know how to utilize their voices in calling for continuous training and education in search for balancing the opportunities offered to their colleagues in other banks. Accordingly, senior bankers' voice has been considered the fourth motive for improving senior bankers' resilience level.

The main theoretical contribution of this study lies in creating the model of the main motives behind enhancing employee's level of resilience in the case of Cairo bank, Egypt.

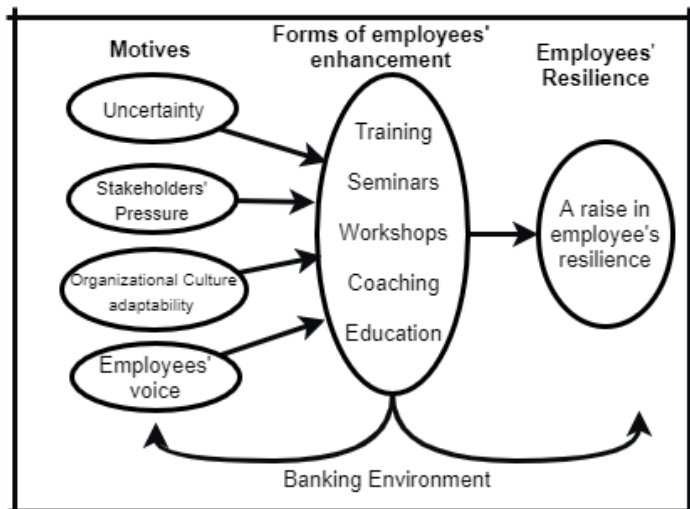


Fig. 1: A model of the main motives and forms of employees' enhancement behind Raising employees' level of resilience  
Source: created by the Authors

This model shows that the employee's feeling of uncertainty, stakeholders' pressure, organizational culture consistency and employees' voice urged their working place to offer them some forms of employees' enhancement (training, education, workshops, seminars and coaching sessions) in whatever their business environment needs and upon receiving these forms, there should be a kind of enhancement for every employee's level of resilience.

## 6. IMPLICATIONS FOR MANAGERS

Given the politically, socially, economically and even culturally unpredictable environment Egypt witnesses, both senior bankers and their managers at Cairo bank consider resilience as a dynamic trait they should raise. However, the authors of this paper did not succeed in identifying either the main goal of where the administration of Cairo bank lies in raising its seniors' level of individual resilience or senior's level of organizational resilience. Accordingly, the authors did not realize whether either the current effort made by Cairo bank's management has a considerable effect on senior banker's level of organizational commitment, engagement, citizenship behavior and subsequently performance or not, simply because the analysis of the interviews confirmed that the senior bankers' focus is on acquiring more credentials (certificates, learning, academic degrees, training, etc.) as they

can. Furthermore, and given the fact that a senior banker is a member of the whole system of Cairo bank, they may have a positive influence on the bank's organizational resilience. However, the authors did not touch on any empirical evidence to reflect the influence of individual resilience on the overall organization, the result that was discovered by Lengnick- Hall & Beck (2013) before. Consequently, the following points should be addressed.

- Development of every department agenda of needed resilience. This agenda, despite its focus on only a single department, will prompt employees to think about raising their bank's capacity besides their own credentials. The matter that will be considered a part of forming an overall framework for consisting and maintaining Cairo bank's organizational resilience.
- A reformulating of Cairo bank's organizational behavior, operations and values should be undertaken. This will serve a way of urging senior bankers to absorb their required roles particularly in the era of uncertainty which derives from the bank's ability to reflect all of its formal and informal intentions into written guidelines noted by its members.
- A redefinition of the concept of "uncertainty" is also needed. As understood from the analysis of the interviews, the majority of Cairo bank's staff link the sources of "uncertainty" back to the political revolution. The authors are aware of the dramatic trauma Egyptian banking employees had during the January and February 2011 revolution in Egypt where there was no security and daily aggressive attacks particularly in and across financial institutions. However, the management of Cairo bank should be aware that there are hundreds if not thousands of uncertainties. This may include climate change, social rumors, entry of new competitors, terrorist attacks, expected wars, etc.

Finally, although the authors of this paper did their best to finalize the study and find answers for questions, some limitations should be brought to the reader's attention. Due to time constraints, it was not possible to focus on many more branches of Cairo bank and to interview more than 24 of its seniors. It is also important to note that, focusing only on a single case study (Cairo bank in this case) limits authors' ability to generalize the research outputs. For future studies, the authors consider asking the same research question to junior bankers in the same bank. Moreover, it should be also advisable, considering the same research question in other public (e.g. hospitals, ministries, etc.) and private (e.g. for profit companies, private universities, etc.) organizational settings.

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