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INVESTIGATE THE FACTORS CONTRIBUTING TO RESISTANCE TO CHANGE IN A SELECTED BANK IN WINDHOEK, NAMIBIA

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ABSTRACT

1. INTRODUCTION

Change is inevitable in the current corporate world due to various variables, including market dynamics, organisational reorganisation, and technical breakthroughs (Ghiringhelli and Virili, 2021: 330). However, change is potentially beneficial and frequently greeted with opposition from the workforce. Companies must comprehend the underlying reasons behind this resistance to successfully execute change programs (Oladimeji and Olanitori, 2022: 20).

In today's competitive environment, organisations must constantly adapt to keep up with the changes brought about by the rapid emergence and evolution of new technologies and regulations (Doppelt, 2017). But one of the biggest challenges that employers face is the resistance of their employees to the changes. Resistance to change can prevent an organisation from successfully implementing new processes or strategies (Doppelt, 2017). It can also result in decreased efficiency, higher operational expenses, and missed opportunities to grow.

Like many other industries, the banking sector has experienced significant transformations in recent years. These changes are important for maintaining competitiveness and responding to regulatory pressures and customer demands (Schmitz et al., 2019:286). In Namibia, particularly within the financial sector, it can be challenging to resist change. The country financial industry is constantly adapting to meet the demands of customers and technological innovations (Ntimane, 2020). Resistance to change is a real phenomenon and in the banking industry, its known to affect both individual behaviours and systemic factors. Banks that address these challenges strategically can successfully navigate change and remain competitive (Ndung'u, Otieno and Rotich, 2016). Therefore, investigating the factors contributing to resistance to change within the Namibian banking context is relevant and necessary for developing effective strategies to manage change. In other words, the study will examine the problem of resistance to change in a Namibian banking sector focusing on a selected bank in Windhoek from 2020 to 2023.

2. REVIEW OF LITERATURE

The study literature review is embedded firstly, in the empirical study findings on key factors that cause resistance in organisations to cement on the epistemology of the study. Secondly, the literature review has reemphasised on the fitting model and theory of resistance to change in any organisation. Other important and relevant literatures pondering on the effects of resistance to change in organisations and on the techniques to manage oppose to change are reviewed to cover the study objectives but, will only feature directly under component 4 below.

2.1 Factors Causing Resistance to change

The factors indicated in the figure below are discussed in relation to causing resistance in the organisation.

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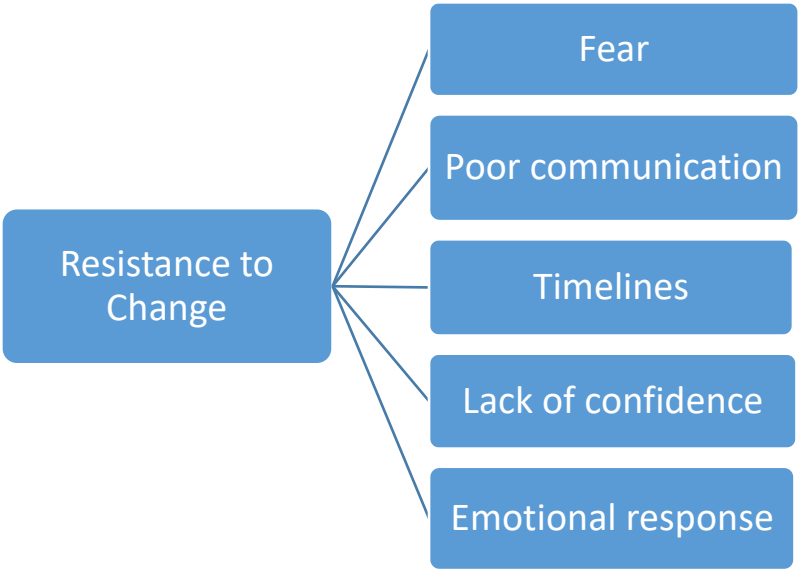

Figure 1: Factors causing resistance
Source: (Furxhi, 2021:31)

2.1.1. Fear of losing the job

Numerous studies identify the main driver of resistance as the fear of losing one's work as a result of automation and digitalisation. Diener and Špaček (2021:4) discovered that substantial resistance was displayed by bank workers in the UK because of worries about job security in the context of digital banking trends. At this point, the idea of transforming work processes, business operation modifications, and business systems became the focus of the organisational transformation (Weinstein, 2021: 386).

2.1.2. Poor communication

The communication aspect of a change process is very important to ensure that the employees are aware of the proposed changes (Li *et al*., 2021:47). If the employees are not informed about the reasons for the change, they might not support the proposed changes. According to Lauer (2020:3), they might feel insignificant if the organisation does not share information.

2.1.3. Timelines

The time it takes for an organisation to change depends on the change type. Kotter (2012:4) has an eight-step model, explaining that creating a sense of urgency is very important for employees to accept a new strategy. While a manager has to find a balance between creating a sense of urgency and the time needed to transition, they have to make sure that the employees are not resistant to change (Abdelfattah *et al*., 2022: 1420).

2.1.4. Lack of confidence

One of the most common reasons why employees resist an organisational change is fear of the unknown (Furxhi, 2021:31). However, trust in management can also play a vital role in how employees respond to such changes. If they feel they have a good relationship with the leader, they are more inclined to cooperate (Men *et al*., 2020: 5).

2.1.5. Emotional response

According to Furxhi (2021:31), resistance to change is an employee's response to their needs. Since employees are expected to react to changes in their working routine, it's normal for them to feel that they might feel unhappy or lost when they implement a new strategy (Gilstrap and Hart, 2020:125). To avoid this, managers should inform their employees about the importance of the change and how it will benefit the organisation.

2.3 Kotter's 8-Step Change Model

The Kotter 8-Step Change Model is a good choice for this study due to its structure and step-by-step approach to managing changes. It can help organisations overcome resistance and implement change. According to Kotter et al. (2012: 39), the eight steps are as follows:

- Create a sense of urgency-Reinforce the urgency of the change by emphasising its importance and the possible hazards of inaction.

- Build a guiding coalition-A coalition of influential individuals is needed to lead the way in implementing the change.
- Develop a clear vision and strategy – Create a strategic plan and vision that clearly articulates the goals and how they will be achieved.
- Communicate the vision – The vision should be regularly communicated throughout the organisation.
- Empower broad-based action – Broad-based action is needed to empower workers to participate in the process.
- Generate short-term wins – Build short-term victories by celebrating the achievements of the early adopters.
- Consolidate gains and produce more change –Turn short-term victories into momentum that can propel the organisation to greater change.
- Anchor the changes in corporate culture - recommend anchoring the changes within the organisation's culture, which will promote long-term sustainability.

For this study, the use of the Kotter model provided a comprehensive overview of the various steps involved in implementing change, as well as the common mistakes that most managers make when following it. This study highlights the importance of having strong leadership and a clear vision when implementing changes. It also emphasises how employees should be empowered to take ownership of such initiatives. By taking these actions, organisations can improve their chances of successfully implementing such changes. The Kotter model focuses on the psychological and emotional aspects of change, which helps organisations overcome resistance (Kotter et al., 2012: 39). It encourages leaders to speak out against fear and uncertainty and provide support and resources in a direct and transparent manner. Its eight-step process can also help organisations track their progress and make changes more easily.

CHAPTER 3

3. METHODOLOGY

3.1 Research design

The concept of phenomenology is to study the meaning that people attach to certain experiences as it aims to capture the essence of human encounters without making assumptions or interpretations (Engelland, 2020:4). Thus, the study utilised the phenomenology research design through the study of phenomena, the researcher gained a deeper understanding of how people experience certain change in the Bank in Windhoek. This type of research is commonly referred to as a phenomenology model, which acknowledges that there is no single reality but instead, everyone experiences different experiences (Alhazmi and Kaufmann, 2022:3). Therefore, the results of the study were presented by the participants' perspectives. However, the researcher also came up with a set of findings that helped identify the themes related to the subject.

3.2 Research approach

According to Creswell and Hirose (2023:18), a research approach is a process utilised by a researcher to gather, interpret, and study information. There are three approaches: quantitative, qualitative, and mixed (Creswell and Hirose, 2023:12). This study used the qualitative research approach, which involved gathering and analysing information that doesn't contain numerical data through exploratory study. An exploratory study is typically conducted on a topic that has not yet been thoroughly studied. It can lead to important details being uncovered and provide the basis for future analysis. According to Asenahabi (2019:78), this type of research can begin by gathering information through a literature search. This type of research lets the researcher gain a deeper understanding of a certain topic. It also helped identify new problems. For instance, this type of study conducted interviews with a manager to find out what employees think about their change resistance. Therefore this study the qualitative approach was chosen.

3.3 Unit of analysis

Given the focus on understanding resistance to change within a specific bank, the most relevant and insightful unit of analysis would likely be individual employees. This choice allowed for a detailed exploration of personal and professional factors that influence resistance to change. It also enables the collection of primary data through interviews, providing a direct measure of employee attitudes and perceptions in a particular bank in Windhoek, Namibia.

3.4 Identification of variables

Variables helped in understanding the factors influencing resistance and in measuring the outcomes of various interventions in the organisation.According to Herdian *et al.* (2022: 93), when a variable changes as a result of

independent manipulation, it is referred to as a dependent variable. It is the outcome that the research is interested in measuring the dependent variable:

- Resistance to change

Herdian *et al.* (2022: 93) state that an Independent Variable is a variable that you can manipulate or change in order to see how it affects the study. It's denoted by the word "independent" because it doesn't depend on other factors. The following independent variables for this study are:

- Poor communication
- Fear of losing the job
- Timelines
- Lack of confidence
- Emotional response

3.5 Population

According to Mweshi and Sakyi, (2020:4), the term population refers to a set of individuals with a distinct set of characteristics. Usually, when defining a population, geographic factors are used such as a Bank in Windhoek in this research. The population for this study was the management and non-management employees of one chosen brand of a bank in Windhoek which was 210 employees. The total number of employees in that particular branch was ascertained and used for a sample frame.

3.6 Sample and sample type

The study utilised the non-probability purposive sampling method as it involves relying on a researcher's judgment when determining which data to include in the study (Mweshi and Sakyi, 2020:4). This method is typically carried out on a small sample size, and it involves selecting people, cases, and events. According to Bhardwaj (2019:158), choosing a sample for the study involves selecting several units that can yield similar results. One advantage of using a purposive sampling technique is its ability to provide an extensive choice of sampling methods for diverse qualitative research undertakings. The sample size of this study was 5 management and 10 non-management employees in the legal department of the chosen bank in Windhoek. According to Bhardwaj (2019:158), in qualitative research, it takes an estimated 13 to 14 responses to reach "saturation," which means that the number of themes and insights you get is similar to that of the survey's participants.

3.7 Data collection method(s)

Different methods can be utilised to collect qualitative data, and multiple techniques may be used throughout the study's data collection phase. This study used semi-structured Interview schedules with the study's participants. These sessions can help the researchers gain a deeper understanding of their experiences. Typically, qualitative research is carried out through interviews, which can take about 60 minutes. In order to participate, the researcher requires that the subjects have experience with the subject under study. This study was conducted using a semi-structured approach, and the participants will be interviewed. According to Mohajan (2018:28), semi-structured interviews are conducted to gain a deeper understanding of the participants' experiences.

3.8 Data analysis

Thematic analysis is a tool used for analysing the meaning of words used in a semi-structured interview (Adeoye-Olatunde and Olenik, 2021:1360). It can identify recurring themes in the text, which can be quantified and revealed through sentiment analysis. Thematic analysis is typically done in a coding frame, which captures various themes in terms of categories, which is referred to as coding (Peel, 2020:3). The Thematic content analysis was done using ATLAS.ti software, where the collected data will be coded in thematic areas and used to develop network diagrams that will summarise the findings from the interviews.

3.9 Trustworthiness

Despite the consensus among experts that there is a need for trustworthiness in a qualitative study, there has been debate about what it actually means. According to Adler (2022:598), the degree to which a study is trustworthy or rigorous is determined by the quality of its methods, data, and interpretation. A researcher of a study must establish the procedures and protocols for conducting a study in order for them to be considered credible by readers. Therefore, the trustworthiness of data is a measure of how accurate and reliable it is, and it indicates the degree to which individuals can rely on it for making decisions and performing analyses (Gitomer *et al.*, 2021: 5). Some characteristics of trustworthy data include its reliability and validity.

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3.10 Measures to ensure reliability and validity

The reliability of a research method is determined by the consistency of its results and the repeatability of its information, which is also linked to the investigators' ability to accurately collect and store information (Rose and Johnson, 2020:437). In this study, the researcher ensured that the same or comparable techniques (semi-structured interviews) will be used on all the participants from the chosen back. The validity of research is determined by the quality of the research, truthfulness and accuracy of scientific findings (Rose and Johnson, 2020:439). A valid study should not only demonstrate the actuality of its findings but also show that the measure it uses actually measures them. The validity of a study is determined by the degree to which its representations of reality are applicable to all groups (Rose and Johnson, 2020:439). Therefore, the study determined its validity by incorporating management and non-management employees of a chosen Bank in Windhoek to avoid bias and valid results.

3.11 Ethical guidelines

According to Varkey (2021:18), ethics is to avoid harm and do good. Harm can be minimised or prevented by applying ethical principles. This is why the safety of participants and human subjects must be protected in this research. Therefore, before the study was conducted, the researcher first got the approval of the STADIO Ethics Committee. This process involved filling out an application and contacting the study's participants. Participants were asked to participate in the study on a voluntary basis. The researcher conducted the study through interviews, which were done in person, and the subjects were also protected from harassment by having their own offices used for the interviews. The researcher also transcribed the audio files to make sure that the participants' confidentiality and anonymity were protected. Notes and records will be kept in a secure cabinet to protect the data. The data was stored for five years to ensure that it was protected from unauthorised access. Hard copies were also destroyed.

CHAPTER FOUR

4.1. Research findings and discussion

The research findings from the interviews provide a comprehensive understanding of the factors contributing to resistance to change in a certain Windhoek bank, the impact of this resistance on organisational outcomes, and the techniques that can be used to manage and mitigate opposition to change. Employees from various departments, including retail credit, pre-legal, and commercial banking, shared their experiences regarding the bank's change initiatives, highlighting key concerns about job security, communication, and training.

4.2. Demographic Profile

The semi-structured interviews conducted with employees from various departments of a certain Windhoek bank provided a wide-ranging set of perspectives on the resistance to change. The demographic profiles of the interviewees are as follows:

Position	Years in Bank	Department	Gender	Age
Credit Analyst	15	Retail Credit	Female	37
Portfolio consultant	7	Pre-legal	Male	31
Portfolio analyst	7	Pre-Legal	Male	30
Legal Collector	13	Legal	Female	35
Collections Team Leader	15	Pre-Legal	Male	34
Portfolio analyst	17	Pre-Legal	Female	39
Special Arrangement Consultant	12	Pre-Legal	Female	36
Portfolio analyst	5	Pre-Legal	Female	31
Client Portfolio Manager	10	Commercial	Female	35
Portfolio Analyst	7	FNB Pre-Legal	Male	30

4.3. Thematic areas

Based on the study's research objectives, the research findings were coded in as shown in Tables 1, 2 and 3.

4.3.1. Factors causing resistance to change in the workplace

The interviews' thematic content analysis shows the number of important factors that affect the banking industry's resistance to change. The results show that the main causes of resistance include fear of losing one's job, poor communication, inadequate training and support, low employee involvement, fear of the unknown, and a lack of confidence in one's own leadership.

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Table 1: Factors causing resistance to change in the workplace

Theme	Subtheme
Factors causing resistance to change in the workplace	Fear of Job Loss
	Communication from Management
	Training and Support
	Impact of Resistance on Performance
	Employee Involvement in Change Processes
	Fear of the Unknown and Discomfort with New Technologies
	Leadership Confidence

Fear of Job Loss

The dominant theme that emerged was a fear of losing one's job, especially due to technological advancements and automation. Respondent 4 stated that "Concerns are rising that growing dependence on technology might lead to some jobs becoming unnecessary, causing increased anxiety about future shifts". Automation is frequently perceived as removing human positions, leading to anxiety and resistance from workers. One participant mentioned that a greater dependence on technology may lead to some jobs becoming unnecessary, causing increased worry about future developments. Another respondent 3 echoed this concern, stating, "Indeed, automating processes would lead to a decrease in the need for workers and ultimately cause job loss." Recent research shows that advancements in technology frequently lead to concerns about the stability of one's employment (Dwivedi et al., 2021). Automation and artificial intelligence (AI) have transformed various sectors, leading to heightened worries among employees about the possibility of human jobs becoming obsolete. This concern has been researched in current literature, stating that an unclear job future can hinder efforts for change (Alkalha & Mohammad, 2022). Furthermore, supporting evidence from a study by Ribeiro et al. (2022) suggests that employees in financial institutions often experience heightened anxiety and reluctance when they believe that automation could potentially take over their jobs.

Communication from Management

Efficient communication is still a key tactic in addressing resistance to change. Recent research highlights the importance of clear, reliable, and interactive communication in order to establish trust and minimise employee insecurity (Tafvelin et al., 2019). The interviews show the same feeling, as one participant said, "Open, clear communication on the reasons, benefits, and implementation of change helps alleviate anxiety". Insufficient communication frequently results in incorrect information, thus raising resistance levels. According to recent research conducted by Zafar et al. (2022), allowing for open lines of communication permits employees to voice their concerns and feel appreciated, leading to a decrease in resistance. Supporting research conducted by Glaser and Vetter (2021) demonstrates that communicating change effectively can greatly decrease resistance by keeping employees informed and engaged in the process.

Training and Support

Sufficient training and support are crucial in aiding employees in adapting to new systems and processes. Insufficient training makes employees feel unprepared, leading to higher resistance to change. One attendee noted that although training sessions took place, the lack of individualised training led to confusion about navigating the process. As per Majeed and Jamshed (2022), to reduce resistance, training needs to be practical, tailored to the specific situation, and available for all employees. The move to digital platforms, in particular, has speeded up the requirement for customised training programs to assist employees during technological transitions. Shao et al. (2021) found that organisations providing specific training programs had lower resistance, as employees felt better equipped and ready to embrace new systems.

Impact of Resistance on Performance

Recent research has well-documented the detrimental effect of resistance on organisational performance. Resistance has the potential to hinder the progress of strategic initiatives and reduce overall productivity (Alfes et al., 2019). One interview participant pointed out that the bank's overall performance can be significantly impeded by resistance to change. It could result in strategic initiatives being delayed, lower employee morale, and a negative customer experience. This is consistent with the results of Hameed et al. (2020), which suggest that

unattended resistance may cause lasting operational inefficiencies and harm the reputation of the organisation. Studies conducted by Özçelik and Taymaz (2021) have shown that organisations encountering substantial employee opposition to technological transformation encounter delays in implementation and increased rates of project failure, impacting the company's operational efficiency and customer approval.

Employee Involvement in the Change Process

Getting employees involved early on in the change process leads to less resistance because it helps them feel more ownership and engagement (Oreg & Berson, 2019). Survey participants often mentioned that if they had been involved earlier, they would have been less resistant to the changes implemented at the bank. A participant mentioned that getting employees more engaged in the planning of changes can create a feeling of ownership and minimise resistance. According to Fugate et al. (2020), research shows that involving employees in decision-making and implementing changes from the bottom-up results in higher levels of employee support and easier transition processes. Supporting evidence, Kiefer et al. uncovered in a 2020 study that when employees are involved in the initial phases of change efforts, not only does it decrease pushback, but it also enhances the change's effectiveness through the inclusion of varied viewpoints.

Fear of the Unknown and Discomfort with New Technologies

The fear of the unfamiliar, especially with the introduction of new technologies, often leads to resistance. Employees frequently worry about their ability to adjust to changes, especially when they are uncertain about how the new systems will affect their responsibilities. One participant highlighted that common reasons for resistance include fear of the unknown, perceived loss of job security, and discomfort with new technologies【27†source】. Recent research affirms that fast technological progress can lead to "technostress," causing employees to feel overburdened by unfamiliar systems and doubt their ability to adjust (Tarafdar et al., 2019). Supporting Evidence: According to research conducted by Spagnoli and colleagues in 2020, it is widely believed that technostress significantly contributes to resistance, especially in industries like banking and finance which are quickly integrating digital technologies.

Leadership Confidence

Leadership is essential in guiding organisations through periods of change. The level of trust that workers place in their leaders impacts their readiness to accept change. One participant stressed that leadership could have handled the change better by improving transparency and including employees in pilot testing. New studies show that transformational leadership, which involves leaders actively involving and assisting employees during change, greatly decreases resistance (Zhang et al., 2021). Leaders who openly show their support for employees and offer guidance during the transition help promote a culture of trust and flexibility. Evidence from Zhang et al. (2021) suggests that companies led by transformational leaders have increased employee trust and decreased resistance when undergoing major changes.

4.3.2. Analyse the resistance to change affecting organisational outcomes and how strategic initiatives are implemented in a certain Windhoek bank

Resistance to change has been identified as a major issue affecting organisational performance and the execution of strategic initiatives in the context of the Windhoek bank under analysis. Many organisations frequently experience resistance to change, especially when those changes entail restructuring, business plan adjustments, or technical developments. This study looked at how resistance to change shows up in this bank, how it affects organisational effectiveness, and how it affects the outcome of strategic projects.

Theme	Sub theme
Analyse the resistance to change affecting organisational outcomes and how strategic initiatives	Manifestation of Resistance to Change
	Impact on Organisational Outcomes
	Implementation of Strategic Initiatives

Based on the semi-structured interviews and thematic analysis conducted, resistance to change affects organisational outcomes and how strategic initiatives in the Windhoek bank are driven by several factors.

Manifestation of Resistance to Change

Employees are worried that the implementation of new technologies like automation could result in losing their jobs, causing widespread fear of job cuts. This fear is justified, as many jobs in traditional banking operations,

especially in processing, compliance, and customer service, are becoming more automated. One participant pointed out that technology advancements could lead to some positions becoming unnecessary. This worry leads to emotional pushback, causing employees to resist change not due to a personal aversion to the new systems but because of the unknowns regarding their future job security. The absence of precise, uniform communication from leadership exacerbates resistance. Employees frequently feel uninformed about the reasons behind necessary changes and the process of their implementation. Several individuals pointed out that the communication from the upper management was unclear, leading them to make assumptions about how the changes would affect their positions and the bank's future direction. Inadequate communication heightens employees' feelings of uncertainty, which, as stated in a study by Kotter (1996), greatly boosts resistance to change.

Employees also stated that they were not properly trained to manage the new technological systems being implemented. Inadequate training results in employees not having the necessary skills and confidence to effectively use new tools, causing them to stick to current procedures. One of the attendees noted that although there were training sessions, there was a lack of individualised training, leading to confusion about how to navigate the process. Employees were not included in the planning and decision-making processes for the changes, leading to a lack of employee involvement. This omission diminishes their feeling of possession and boosts resistance to the modifications. Oreg and Berson (2019) state that getting employees involved in the change process from the beginning can greatly decrease resistance and promote a feeling of ownership.

Impact on Organisational Outcomes

Employees' resistance has caused delays in implementing important strategic initiatives, including the adoption of new digital platforms and the automation of processes. If employees do not embrace new technologies or processes, the bank faces challenges in meeting implementation deadlines, impacting its competitiveness and customer service capabilities. One interviewee pointed out that our ability to meet regulatory deadlines was hindered due to resistance towards a new compliance reporting tool. Reluctant employees result in lower productivity due to their hesitation to fully participate in new systems. Rather than prioritising the advantages of the new tools, workers might stick to using outdated methods, leading to a decrease in the overall efficiency of the organisation. This trend is especially noticeable in divisions like customer service and compliance, where automated tools could greatly improve operational efficiency if employees fully adopt them.

Decreased morale among staff members is a result of feelings of insecurity and poor communication within the workplace. Employees are less motivated and engaged at work if they feel they are being pushed into changes without sufficient support. This, resulting in a shift in the general atmosphere at work, could result in increased disengagement and turnover among employees. The implementation of technology-driven initiatives may be delayed due to resistance to change, resulting in a negative impact on the customer experience. For example, banks that do not embrace new digital services or simplify processes through automation may find themselves lagging behind competitors that provide quicker, more effective services. Delays in enacting improvements to customer-facing services can result in customer dissatisfaction, further weakening the bank's competitive standing.

Implementation of Strategic Initiatives

The bank is working on transitioning to a digital-first operational model by automating important processes, launching mobile banking apps, and incorporating digital compliance tools. Nevertheless, the progress of this transformation has been hindered by the employees' resistance. Staff members, especially those working in back-office functions, are resistant to embracing new automated systems, causing a delay in the bank's effort to modernise its operations. One survey participant noted that the shift to digital-first systems caused worry, as workers were uncertain about how it would affect their responsibilities. Strategic efforts to improve internal processes, like automating compliance reporting and customer onboarding, have faced challenges because of concerns about job retention and reluctance towards unfamiliar technologies. Workers are worried that automation could result in layoffs, causing them to resist efforts to enhance operational effectiveness. This has impacted the bank's capacity to make operations more efficient and save on costs. Efforts have been made by the bank to introduce cultural change initiatives in order to cultivate a workforce that is more agile and innovative. Nevertheless, there has been resistance towards the cultural change needed to adopt new technologies and promote a more team-oriented approach to work. Workers are used to traditional working methods and are hesitant to embrace the new collaborative tools and processes necessary to drive these efforts. Therefore, the necessary cultural shift to achieve wider strategic objectives has come to a standstill.

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4.3.3. Analyse techniques that may be used to manage and lessen opposition to change in a certain Windhoek bank

Theme	Sub theme
Analyse techniques that may be used to manage and lessen opposition to change	Clear and Transparent Communication
	Employee Involvement in the Change Process
	Comprehensive Training and Development Programs
	Strengthening Leadership Support and Role Modelling
	Managing the Pace of Change

Employee resistance is a typical and natural reaction in any organisation going through change, especially in industries like banking where technical and strategic adjustments are regular. Adopting focused strategies to manage and lessen resistance to change is crucial in the instance of a specific bank in Windhoek, where it has impacted organisational outcomes and strategic ambitions. This study will examine various tried-and-true methods that the Windhoek bank might use to lessen resistance to change. These methods are based on best practices, research, and information received from staff interviews.

Clear and Transparent Communication

Creating a culture of clear, consistent, and open communication throughout the company is one of the most crucial strategies for handling change resistance. When workers do not completely comprehend the reasons for the change, its advantages, or how it will affect their daily jobs, they frequently oppose it. The Windhoek bank is able to allay worries and anxieties by enhancing communication channels. Regularly updating and briefing employees is important for management to keep them informed about the progress of change initiatives and each step of the process. Two-way communication involves introducing forums, town hall meetings, or internal newsletters for employees to express concerns, ask questions, and get immediate feedback from leadership. Setting up clear contact points (like change ambassadors or internal communication teams) to handle employee worries about certain parts of the changes. Armenakis and Harris (2002) propose that open communication is crucial for handling resistance to change. Workers are more inclined to back up alterations when they comprehend the reasons behind the changes and their implications. Consistent, open communication fosters trust among employees and leaders, leading to a notable decrease in resistance.

Employee Involvement in the Change Process

Direct employee participation in the change process is another useful strategy for lowering resistance. It is more probable that staff members will feel invested in and committed to the change project when they are involved in the planning and decision-making processes. Disempowerment, or the belief that change is being forced upon them without their consent, is a common source of resistance among employees. Establishing Employee Committees or Advisory Panels: Assemble teams of staff members from different departments to make advice on how the changes should be carried out, drawing on their in-depth understanding of day-to-day operations. Including Staff in Pilot Programs and Prototyping: Employees should be included in pilot programs or prototypes before changes are implemented throughout the bank. This will give them the chance to test new procedures or systems and offer input. Conduct surveys to gauge employee opinions of the suggested modifications, then provide practical answers to any issues brought up by staff members. Oreg and Berson's 2019 study emphasises the significance of employee participation in the change process. Employees are more inclined to support changes and less likely to oppose them when they are involved in decision-making and feel that their opinions are acknowledged. Early staff involvement fosters a sense of control and commitment to the projects' success.

Comprehensive Training and Development Programs

A major contributing factor to resistance is inadequate training, particularly when new procedures or technology are being introduced to staff members. Giving staff members hands-on training increases their sense of competence and self-assurance in their capacity to adjust to change. Create training programs tailored to the positions impacted by the change. These workshops need to be interactive, functional, and customised to suit the requirements of staff with varying levels of expertise. Education needs to be a continuous process. Employees should receive ongoing support such as refresher courses, coaching, and mentorship as they transition to new systems or processes. Introduce adaptable training options like e-learning platforms that enable employees to finish modules autonomously. This can assist employees who are nervous about group training sessions or require extra time to adjust. Shao et al. (2021) discovered that companies offering ongoing and personalised training programs experience much less resistance to change. Employees who feel ready and encouraged are more inclined to accept change rather than resist it.

Strengthening Leadership Support and Role Modeling

Reducing resistance and effectively managing change depends on effective leadership. Leaders must be approachable, visible, and actively involved in helping staff members through the change. In order to create a culture that welcomes change rather than opposes it, leadership is essential. It is recommended that leaders embrace a transformational leadership style that emphasising workforce inspiration and motivation, future vision clarity, and proactive employee engagement to resolve difficulties. Leaders should exhibit the attitudes and behaviours they desire from their staff members. This entails adopting new technology, utilising the improvements with open arms, and motivating staff members to follow suit. Provide training to leaders at all levels on the ins and outs of change management. This entails being aware of the possible emotional reactions that staff members may have to change and offering them the assistance they require to adjust. In order to lessen resistance to change, Zhang et al. (2021) emphasise the significance of transformational leadership. Those leaders who actively interact with their people, offer encouragement, and set a good example are more likely to cultivate a resilient and adaptable culture.

Managing the Pace of Change

Controlling the speed at which changes are implemented is another useful strategy for lowering resistance. When workers feel overtaken by the quantity or pace of changes occurring simultaneously, they are more inclined to oppose change. Make changes gradually rather than all at once. Because of this, staff members can acclimatise to new procedures and systems gradually and without feeling overwhelmed. Give top priority to the most important adjustments, give staff time to adjust, and then introduce new changes after that. As a result, there is less pressure and sense of urgency. Constantly assess how the adjustments are affecting the situation and modify the pace as necessary. Slow down the implementation if staff members are having trouble keeping up so they have more time to adjust. Alkalha and Mohammad (2022) claim that managing opposition can be accomplished by implementing changes gradually. Organisations can lessen employee stress and worry about adjusting to new systems by breaking changes down into manageable phases.

CHAPTER 5
CONCLUSION AND RECOMMENDATIONS

5.1. Conclusion

Dealing with resistance to change at the Windhoek bank necessitates a multi-dimensional strategy that tackles the root reasons for opposition. The bank can establish an environment that supports successful change implementation by prioritising clear communication, involving employees, offering thorough training, addressing job security concerns, enhancing leadership, and managing the pace of change. All these methods aid in reducing the main causes of resistance - fear, uncertainty, and a lack of control - while promoting a culture of flexibility and strength. By utilising these approaches, the Windhoek bank can greatly decrease resistance to change, facilitating easier transitions and more effective execution of its strategic plans. The reluctance to change in the work environment is a complex problem that can greatly impact organisational results, especially in industries experiencing fast technological changes like the banking sector. At a particular Windhoek bank, employees are mainly resistant because they fear losing their jobs, receive poor communication from leaders, lack adequate training and support, are not involved in decision-making, and feel uncomfortable with new technologies. These factors have together impeded the bank's capacity to successfully execute strategic initiatives, especially those concerning digital transformation and operational streamlining.

The examination of resistance to change shows that the fear of losing one's job is a widespread reason for opposing change. Workers view emerging technologies and automation as direct risks to their employment stability, resulting in emotional and behavioural pushback. If employees don't have guarantees about their future positions or chances to learn new skills, they will probably resist any changes, even if those changes will ultimately help

the organisation. Inadequate communication from management worsens this resistance even more. Without clear, transparent, and consistent information on the reasons for changes and their impact on work, employees often speculate and spread rumours, leading to a culture of fear and uncertainty. This erodes confidence in the leaders and stokes resistance.

Insufficient training and support are also important factors leading to resistance. Workers who are not adequately trained to use new systems and processes tend to stick to outdated methods, even if they are not effective. Lacking the appropriate skills and confidence to learn new technologies, workers might push back against change due to feeling frustrated and afraid of making mistakes. Further challenges arise when employees are not involved in the process of change. When employees are left out of decision-making, they experience disempowerment and disengagement, ultimately resulting in resistance, either passive or active. It is essential to engage workers in the planning and executing stages to establish ownership and decrease resistance.

Resistance is also influenced by uneasiness towards unfamiliar technologies. Quick digital changes, essential for the bank's competitiveness, have caused some employees to feel stressed and unsure of their adaptability. Employees are likely to oppose technological change if they do not have enough support and time to become familiar with it. The consequences of reluctance towards change have wide-ranging impacts on both organisational results and the execution of strategic plans. Unaddressed resistance can lead to delays in implementing new technologies, decreased operational efficiency, reduced employee morale, and lower quality of customer service. In order for Windhoek Bank to achieve its strategic objectives, it should focus on prioritising management and reducing resistance to change.

In order to inform staff members of the rationale behind the change, its advantages, and the procedures involved in putting it into effect, management should set up clear, consistent, and transparent communication channels. Glaser and Vetter (2021) emphasise that employees are less reluctant when they understand how changes will affect their work, while Tafvelin et al. (2019) emphasise that two-way communication lowers uncertainty. Companies need to offer customised, practical training courses that let staff members experience utilising new systems in a safe setting. Employees should receive constant assistance and feedback in order to enable them to adjust more self-assuredly. Shao et al. (2021) demonstrated the importance of comprehensive training in lowering resistance to technological advances, while Majeed and Jamshed (2022) discovered that individualised training lowers employee anxiety.

Including staff members early and significantly in change initiative planning and decision-making will increase their sense of ownership and decrease resistance. Focus groups or staff advisory panels can be formed to do this. Kiefer et al. (2020) discovered that early involvement increases engagement and improves the quality of change initiatives, whereas Oreg and Berson (2019) contend that participatory approaches to change do lessen resistance. In order to reduce fears around job losses, management ought to offer employees options for reskilling or upskilling as well as transparent information about how positions will change over time. Dwivedi et al. (2021) discovered that putting possibilities for growth and addressing concerns about job security helped lessen resistance, particularly during digital revolutions. Leaders who are visible, approachable, and involved should actively assist staff members through times of change. Change management-focused leadership training will make it easier for leaders to manage their staff. Transformational leadership is crucial for fostering trust and lowering resistance during change, according to Zhang et al. (2021).

Recommendations

To tackle the reasons behind resistance to change and enhance the execution of strategic initiatives, the Windhoek bank must put into practice the following suggestions:

1. **Improve Communication and Transparency**

To educate employees about the rationale behind improvements, their advantages, and the procedures entailed in their execution, the bank need to set up unambiguous, dependable, and open lines of communication. It is important to prioritise two-way communication so that staff members may express concerns and ask questions. By conduct consistent town hall meetings, briefings, and workshops to allow leaders to clarify the change process and respond to employee worries. Utilise a variety of communication methods such as internal newsletters, emails, and intranet platforms to keep employees informed about the advancements of change programs. Set up mechanisms for feedback, like surveys or suggestion boxes, to motivate employees to share their worries or ideas throughout the transition. Clear communication will decrease uncertainty, foster trust among employees and leadership, and reduce resistance stemming from misinformation or lack of clarity.

2. **Provide Comprehensive and Ongoing Training**

Employees should receive thorough, job-specific training to give them the necessary skills and knowledge to adjust to new systems and processes. Training should be continuous rather than just a one-time occurrence, providing employees with ongoing support during the transition. Develop hands-on training programs customised to meet the unique requirements of various departments or positions. Provide training sessions in both group and individual settings to cater to various learning preferences and requirements. Implement e-learning platforms and resources that are accessible to employees whenever they choose to learn. Offer continuous assistance via mentorship initiatives, coaching sessions, and help desks to help employees overcome any obstacles post initial training. Employees will have increased confidence in their capacity to adjust to new systems, lessening resistance caused by fear of being unable or failing.

3. **Involve Employees in the Change Process**

It is recommended that employees actively participate in the planning and implementation of change initiatives to promote a feeling of ownership and minimise resistance. The bank can create a more collaborative environment by involving employees in decision-making, allowing their concerns to be addressed at an early stage. Establish employee advisory committees or working groups that can provide input on the design and implementation of changes. Conduct regular surveys or focus groups to gather feedback from employees about the changes they would like to see or the concerns they have. Engage employees in pilot programs or trials of new systems before they are fully implemented, allowing them to test and provide feedback on the changes. Employee participation will decrease opposition by ensuring employees feel respected and involved in the transition. It also enables the early detection of possible problems, which can be resolved before complete implementation.

4. Address Fears About Job Security

To address employee concerns about job security, the bank should take proactive measures by offering reassurances and creating avenues for reskilling and upskilling. Workers need to realise that their positions may change, but they won't be abandoned during the transition. Clearly convey the bank's future vision for workforce changes, such as automation plans, and how employees will be involved. Provide training programs for employees to help them move into new positions that match the changing requirements of the bank. Offer employees career development plans demonstrating opportunities for growth within the organisation, particularly as their current responsibilities evolve. Tackling job security worries will decrease resistance based on fear and enable employees to recognise the chances for advancement within the company, instead of fixating on possible drawbacks.

5. Strengthen Leadership and Support

It is recommended that leaders at every level are present, approachable, and actively involved in assisting employees during the transition. Leaders need to demonstrate the behaviours and attitudes they expect from their teams while offering support to help employees adjust to changes. Provide training for leaders on change management strategies, such as handling employee worries, inspiring their staff, and giving straightforward instructions during the change journey. Promote leaders to openly share their own stories of change and discuss the obstacles they encounter, building trust and resilience within the organisation. Make sure that leaders are available to staff by providing opportunities for individual meetings or specified office hours for employees to address their issues in a welcoming and secure setting. Enhancing leadership support will cultivate a more flexible and robust organisational culture, decreasing opposition and establishing a more favourable environment for change.

6. Manage the Pace of Change

Implement changes gradually instead of all at once so employees have time to adapt. A step-by-step method enables employees to learn about new systems and processes without getting stressed. Implement changes gradually, giving priority to the most important initiatives and incorporating time for assessment and adaptation before proceeding with any further changes. Consistently assess how changes are affecting employees and make necessary adjustments to prevent them from being overloaded by the number of new systems or processes. Allow employees enough time to finish training and get used to new roles before implementing additional changes. Implementing changes in stages will lower the stress and anxiety from sudden shifts, help employees adjust more smoothly, and minimise the chances of resistance.

Future studies

The analysis of resistance to change in the Windhoek bank has provided valuable insights into the factors that contribute to opposition, the impact of resistance on organisational outcomes, and strategies for managing change more effectively. However, future research could build on these findings to develop a more comprehensive understanding of change management in similar organisations or sectors.

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