

THE INTEGRATION OF SEAM IN THE LEBANESE BANKING SECTOR TO SURVIVE THE CRISIS AND REALIZE THE CHANGE NEEDED. CASE OF BYBLOS BANK SAL LEBANON

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ABSTRACT:

Lebanon is a small country characterized by its rich history and diversified culture with a very important geographical location on the Mediterranean Sea. An economic crisis started to emerge in 2019 that affected all sectors especially the banking industry that was always renowned for its solid ground and good reputation. Lebanese banks are now in the middle of a clash where downsizing, merging and even liquidating are expected to take place. Severe changes hit around what makes it conditional for banks to emerge to a new era which is not defined yet. This paper introduces the Socio-Economic Approach to Management in one of the most important banks in Lebanon to highlight the important role of employees in realizing the change needed to survive the crisis and stay in the market. A Horivert intervention will take place in Byblos Bank SAL at the North Regional pole to extract employees' dysfunctions during time of crisis to cure the bank and give it a high chance to get through.

Keywords: Change in crisis – SEAM – Employees' dysfunctions – Employees' participation – Horivert diagnosis.

1. INTRODUCTION

1.1 About Lebanon:

At just 10,452 Km², Lebanon is the smallest country in the Asian continent that has been always characterized by its historical culture and ethnic diversity. Located right on the Mediterranean Sea, Lebanon is considered a crossing gate that links west to East. The country's geographical location drew across the history the attention of different conquerors like the Ottomans and foreign mandates like the French's.

Despite its small size, Lebanese expatriates form a large and powerful diaspora all across the world. This fact goes back to the competencies Lebanese people enjoy especially in their levels of education and advanced communication skills. Between the years 1950's to 1960's, the country enjoyed prosperity and stability

what made it earn the name of “Switzerland of the East”; tourism, financial sector and public/private services were all dynamic aspects of the Lebanese life. Unfortunately, a severe civil war started in 1975 and last till late 1990 to pull the country back and deteriorate most of its vital sectors.

Banking has been always considered as the bedrock and spine of the Lebanese economy. Around 100 banks were given permits to operate under the umbrella of the central bank of Lebanon (BDL) that was established on August 1st, 1963. The Code of Money and Credit promulgated by decree # 13513 of 8/1/1963 regulates the banking and financial system as it covers all norms of banking and financial activities in Lebanon. Abiding by this law, the BDL was set responsible to maintain the monetary stability by securing the value of the Lebanese currency and keeping the banking sector safe. Over the past years, the Lebanese banking sector was booming and attracting deposits from all over the world to enjoy pre-announced good interest credit rates while respecting the banking secrecy law. Lebanese banks were considered for decades as the main fund suppliers for government and public sector being the most robust and richest sector in the country. By the year 2019, banks in Lebanon were giving three quarters of deposits to the government in an economy that was suffering macro and micro crisis, internally and internationally. Several challenges blew at once; starting with Covid19 pandemic to political disputes then economic depression that caused a severe fracture in the banking sector and crumbled down its main crucial pillar: Trust.

The Lebanese crisis has led not only to a recession in economy but also to a severe shake in the banking industry that plays an important role in injecting oxygen to the government in all its components. Corruption, illicit enrichment, political challenges in addition to a lack of an effective accountability system in the country, all have caused a crisis and revolution that erupted in October 2019. Lebanon that was once named “Switzerland of the East” turned out into a miserable country where citizens have to fight daily for basic food baskets and queue for hours for elementary life demands. Poverty rate increased sharply to hit 45% based on the World Bank estimates of 2020. Inflation rate marked triple digits while the devaluation of the Lebanese currency against the U.S Dollars kept falling to mark 12300LBP for 1\$ on May 2021. Most of businesses shut down what flourished the black market and contracted furthermore the economy whose GDP is estimated to decline by 20% in 2020 according to The World Bank. On top of all that, the horrible blast of Beirut Port took place on August 4th, 2020 to add bitterness to the country and put it in a very difficult state of compounded crisis.

1.2 About the Lebanese Banking Sector:

The Banking industry in Lebanon was a sector that enjoyed high standards in doing business. With a code of conduct shaped around customer centricity and clients’ satisfaction, banks reflected a very good corporate image and professional relationships with different parties. Diversification of products, enlargement of business portfolios in addition to an expansion locally and internationally, all have affixed the key roles of banks in the Lebanese economy. Adhering to international best practices and standards, Lebanese banks surpass the limit of the country and recruited clients from all over the world to become a wide depositors’ base. Employees working for Lebanese Banks were always

known for their highly qualified competencies and were also envied by others for being in the most secured and prestigious job. This solid ground was based on the good reputation and trust in the Lebanese banking sector renowned for being the most resilient in the economy. Indeed, the banking system could resist tough times; from the assassination of PM Rafic Harriri in 2005 and July war with Israel in 2006, without mentioning the global credit crisis of 2008 and the millions of Syrian refugees coming over from Syria. Operating under both the Code of Commerce (1942) and the Code of Money and Credit (1963), banks developed strengths and growth in their capitalization, liquidity and activities. However, a series of harsh events took place in Lebanon during the year 2019 that started to develop suspicions and worries for some clients; Fitch report downgraded the rating of the country to CCC in addition to OFAC sanction on Jammal Trust Bank being accused as a provider of support to Hezbollah. As soon as the Lebanese economic crisis started to take hold late in 2019, a revolution in October took place to set the country in panic. Lebanese people ran to their banks to withdraw their funds but supplying people with their money became impossible due to a shortage in liquidity. What used to be well furnished premises turned into iron walls blocking access to angry customers and rebellions. All types of lending were ceased, credit cards in foreign currencies were set to zero-limit parameters and capital control limited withdrawals in Lebanese Lira and forbade any withdrawals in foreign currencies. Banks became under constant attacks and severe changes continued to emerge day after day. Yet, between the irritated customers, confused banks' Top Managements and the turmoil invading the country, there was one party hugely affected the most: Employees working for banks who were the front-liners responsible to diffuse all types of harassment, pressure and changes in a very difficult and not "deja vue" situation.

1.3 About Byblos Bank SAL:

As a full-service and leading financial institution in Lebanon, Byblos Bank SAL enjoys a solid local presence and overseas subsidiaries in Europe and MENA region. Headquartered in Beirut, the bank welcomed its first customer in 1963 and started a long journey of evolution and growth. Different values characterize the bank and constitute the core of its code of conduct such as customer focus and integrity. With a slogan "Your Bank For Life", Byblos Bank was for long considered a secured place for customers to deal with as well as for employees to work for. The bank adopted a conservative approach in risk and managed a large portfolio of retail products, commercial facilities and Bancassurance insurance portfolio. Byblos Bank believes in its role in the CSR (Corporate Social Responsibility) and always supports meaningful and beneficial projects mainly in environment and culture. The bank abides by local regulations and international laws what makes it a compliant financial institution with a good persistent reputation. Employees at Byblos Bank always had the opportunity to improve their skills through continuous seminars and adequate coaching at an internal academy established in the bank for a better performance.

1.3.1 Major observations in Byblos Bank right before the Lebanese economic and banking crisis.

Byblos Bank SAL invested heavily in technology; a major move was made from internet banking to mobile and smart banking to provide customers access to their accounts all time through their smart devices. Different daily transactions were transferred from counters to ATMs. A network of counter-less smart satellite branches was in process to be inaugurated to cover all Lebanon and encourage customers to integrate technology through their daily queries.

1.3.2 Major observations in Byblos Bank during the Lebanese economic and banking crisis.

Profit of the bank dropped sharply and became unobtainable because most of products were pulled and default in payments was very high as a consequence of the crisis. The management turned then to reduce cost rapidly mainly the direct operating cost and payroll wages. Merging branches, offering packages for employees to exit, and closing some departments were all on the To-Do agenda of the bank to reduce the direct cost.

2. PROBLEM STATEMENT

The actions taken by Lebanese banks in general and by Byblos Bank SAL in particular during the ongoing clash in the banking industry have resulted to major internal problems. The eagerness to resolve cost rapidly pushed the management to reduce direct cost on the short term and disregard other important factors like employees. On contrary, wages were on the top of the list to be reduced. The unclear situation and confusion led to a chaos that damaged mainly the most important asset a bank possesses: Humans.

The below bullets represents the main observations following the actions Byblos Bank's management took during the crisis:

- Ambiguity and incapability to define the New Normal which happens to be at the level of the whole country and not only at banks.
- Misunderstanding of the constant new change bombarding management and staff.
- Sense of insecurity and fear of employees to lose their jobs.
- Poor communication and understanding at all levels.
- Break in alignment and cohesion between departments.
- Weakness in employees' quality of work and in their ability to manage under stress and pressure.

Lebanon is still in the peak of a collapse and the banking industry is not capable at this point to deliver tangible improved services to clients. The downsizing taking place in Byblos Bank in addition to other actions, can be justified with reliable financial and economic facts. However, different questions emerged after the stated above observations.

- No matter what the "New Normal" would be, are the remaining employees capable of diffusing this change and adapt to it?
- Are employees still competent enough to perform?
- Is the level of commitment and involvement sufficient to cross to a change that is unknown but expected to be challenging?

- If customers lost trust in Lebanese Banks, have employees also lost trust in their management?
- To what extent the bank's financial reports reflect reality and in case employee's performance, dysfunctions and their state of minds get also quantified would decisions and modes of applying them stay the same?

3. ABOUT THE RESEARCH AND ITS OBJECTIVE

This research aims to highlight the irreplaceable and vital role of bank's employees in helping Lebanese financial institutions float and survive the economic crisis of the country. By stressing on the most important asset companies have, employees will be the survival log that will steer business to safe shore and make it adapt to severe and sudden changes during the catastrophe that hit the banking industry in Lebanon. The study will try to show how much the quality of performance can lead to negative or positive leverage on results and how much individual inside a company can have each a large impact on the business. The research will also work to prove that for banks to survive, they must adopt a mission plan that spins around employees who will in turn diffuse the change process and implement it. Thus, from diffusion to adaptation then to actions, the change will be successfully realized. By running this research, we intend to greatly participate in guiding and orienting executive managers who run banks to come up with the best way of work to serve their visions, set their objectives and point smart goals by developing employees and listening to their unspoken challenges as much as the spoken ones. It is through the gain of a technical assistance that banks will enjoy high probability to cope with crisis and manage any future similar one.

The originality of this research comes with the originality of its circumstances. Reforms were imposed as a condition for Lebanon to be assisted by international community. Such reforms must start with every party to help the country takes off again starting with banks.

4. LITERATURE REVIEW

Organizational changes and development is considered an interesting subject for researchers to exploit and understand. Several factors like globalization, technology and people's behavior have imposed on business to change and adapt to change for not falling behind. For decades, employees' resistance to change was among the main common findings of researchers when studying organizational change and development. Employee's resistance is a main hurdle for management to successfully implement change (Bovey and Hede, 2001). To succeed with a change process, management has to combine a balanced approach that focuses on human elements as much as technical ones (Bovey and Hede, 2001). Intervention strategies are then needed to create a cognitive and affective perception to minimize irrational beliefs, which are strongly correlated to employees' resistance (Bovey and Hede, 2001).

Machiavelli's discourses were highlighted by many scholars as guidelines to handle challenges of an organizational change. In this context, individuals within the business determines the success or failure of a change intervention (McGuire and Hutchings, 2006). For this, leaders need to promote the benefits a change would provide to involve individuals in the process while keeping a good perception about their leaderships and competencies (McGuire and Hutchings, 2006). According to Machiavelli, it is the constancy of human behavior that requires efforts much more than the dynamism of change itself. Therefore, employees are important elements and their perception about the change and about their leaders count a lot (McGuire and Hutchings, 2006).

Employees' resistance to change was considered a starting point for many researchers and practitioners to take off with additional studies. Efforts were made to further understand human's behavior for the purpose to overcome obstacles. In the quest of finding ways to diffuse resistance of employees when faced with change, communication between management and employees in addition to employees' participation and trust were all positively correlated with the business change (Sabra and Aamer, 2019). Among the three detected variables, the largest impact showed in employees' participation because it reflects satisfaction and commitment towards the organization (Sabra and Aamer, 2019). Communication between managers and employees is strongly required during a change process as it is so important for all staff, of all levels, to understand change and its impact on personal level and organization level (Sabra and Aamer, 2019). The more scholars read about organization change and development, the clearer employees' contribution in realizing the change is consolidated.

To comprehend employees reaction to change, in-depth analysis on behavior, beliefs and personalities were conducted by many researchers. Large-scale, long term change can cause uncertainty and stress within organizations (Belschak et al., 2020). Employees' change-related beliefs become more negative over time what lowers work engagement and increases turnover intentions (Belschak et al., 2020). Engagement of employees needs to be closely monitored throughout the change process especially at its early phase (Belschaket al., 2020). Employees with high Machiavellianism behave negatively to change as they are more sensitive and reactive to pressure and stress resulting from large long scale change (Belschak et al., 2020). As employees' beliefs about the change can affect the process, managers need to make sure that organizational change is communicated clearly to employees. This communication should be delivered in a nonthreatening way to encourage the employees' crafting since such strategy enhances adaptation and engagement (Petrou et al., 2018). When faced with change, employees try to find out ways to help them adjust easier by crafting jobs that lead to stronger engagement and easier adaptation (Petrou et al., 2018). Poor communication initiates prevention-focused employees to seek information to reduce their uncertainty so they will engage themselves in job to avoid failure (Petrou et al., 2018).

Communication plays an important role to shrink employees' resistance to change and manage it. Resistance happens from a lack of understanding of

the change that may be a result of a poor and unclear communication (Onyusheva et al., 2020). The more employees understand the initiatives of change and its impact on personal and business level, the easier managing resistance will be (Onyusheva et al., 2020). Leaders are encouraged to be effective by inviting employees to participate in decision making, and to create a positive bond between change process and employees (Onyusheva et al., 2020). To reduce resistance, management can also focus on effective employees who can impact others and improve engagements (Onyusheva et al., 2020). For change to successfully take hold and employee's adaptation to take place, the communicative and informative skills of managers at all level are significantly needed (Sabra and Aamer, 2019). Organizational scholars have acknowledged the importance of communication for explaining a change process. Communication diverged into three overlapping dimensions; as a tool, as a process and as a social transformation within organizations (Johansson and Heide, 2008). By applying communication as a tool for a change, problems of implementation will disappear as employees will be informed, and therefore they will understand their roles and build sense-making to handle uncertainty and ambiguity (Johansson and Heide, 2008). Sense – making is a very important condition to be met by employees during an organizational change because it helps them participate and understand the change as desirable and necessary (Johansson and Heide, 2008).

For employees to feel integrated in a change process, they have to participate. Non participation of employees in formulating the change stages results in a lack of commitment and can sometimes cause the failure of the process (Hellriegel et al., 2001). Employees' participation contributes largely in attaining organizational goals. In fact, adopting employee's participation in decision making will boost their motivation and productivity (Chizoba P et al., 2019). Organization's life span and its chance to survive depend on employees' empowerment and the adoption of participation strategy will motivate employees and increase their productivity (Chizoba P et al., 2019).

Many studies highlight the importance of human element to realize organizational change effectively. Communication favors resistance and employees' participation enhances engagement and better productivity. For communication and participation to happen effectively, leaders should enjoy good skills to delegate and explain clearly about the change process to soften insecurity. Yet, when unprepared change becomes imposed as a part of every day's life, how would employees diffuse it and perform with it? When commands have to flow from Top to Bottom due to critical situation in crises, how to commit employees to apply procedures with efficiency and acceptance? When the business is operating in an environment with different plausible scenarios, how to gain employee's understanding of a process to change when the process itself is subject to instant changes?

When the situation is critical, organizations can adopt a systematic perspective for managing crisis effectively. In absence of this perspective, organizations will suffer to cope with crisis and find it very challenging to recover (Ian et al., 1987). Through histories, any crises commenced by showing indicators, so the level of preparation of an organization in addition

to its positive relationship with its stakeholders may facilitate managing the crisis when it strikes (Bundy et al., 2017). In managing crisis, leaders' ability to lead is critical as they need to maintain clear communication, dispatch information and show actions (Bundy et al., 2017).

When change is imposed on a firm as a consequence of external factors, both resilience capacity and strategic agility are crucial to realize the transformation (Lengnick-Hall et al., 2009). To recover from turbulence, organizations must adopt resilience to ensure rejuvenating and agility to prepare the adjustment needed to live the new condition (Lengnick-Hall et al., 2009). The competitive advantage to outperform rivals is found in the bundle of resilience and agility, knowing that when an organization builds a resilience capacity it automatically develops a foundation for strategic agility (Lengnick-Hall et al., 2009).

The collected findings of this research paper will hopefully fill such gaps and contribute in literature as much as in practical field.

5. ABOUT THE RESEARCH HYPOTHESIS

Core Hypothesis: The obligatory change imposed on banks to survive the economic and banking clash cannot be realized successfully without integrating employees in the change process no matter how harsh it is. The mandatory reforms demanded to government and the continuous release of circulars from the regulator will make it so hard on banks to continue if the Human factor keeps being disregarded. Hence, the success or failure of banks to survive the crisis in Lebanon is directly linked to the performance and engagement of their employees.

In the hassle of all congestion happening in the country, if we pause for an instant to observe the actual module of daily work at Byblos Bank, we notice its simplicity; fresh cash notes deposit, fresh cash notes withdrawal and a debit card. Accordingly, we realize that the transformative challenging wave is towards going back to the classical entry level of banking. From here, the research hypothesis will try to prove that the participation and involvement of employees in the change process at early phases will favor to the bank migrating easier to the new business model. Hence, the success to create an innovative business model is within the ability and agility of the bank to go back to its early stages of school of banking. This pull back motion is hard to be successfully realized without the potential, participation and involvement of employees.

- ***Descriptive hypothesis:*** Many dysfunctions are daily observed at Byblos Bank SAL shown in different aspects; from customers' complaints to a break in cohesion between departments, to poor communication and drop in employees' performance.
- ***Explicative hypothesis:*** Existence of hidden cost develops like a tumor spreading across divisions, and the increase of uncertainty at employees' level is affecting performance and engagement.

- ***Prescriptive hypothesis***: build up a strategic plan and gain a guide for technical assistance to be used for any future striking change whether caused by a clash or other factors.

6. ABOUT THE RESEARCH METHODOLOGY

Many researchers argued that in social sciences there is no one reality rather than different aspects of realities related to humans and their behaviors. The role of people inside organizations in achieving a business objective or implementing a change was always a fertile subject for academicians to work on. Among different methodologies that tackle the process of an action intervention through the human element, the Socio-Economic Approach To Management (SEAM) seems to raise high hope in proving the objective of this research paper as it highlights the importance of people in achieving organizational change and steering business to potential while developing employees' skills. To run this research, there was a need for a methodology that shows the impact of human capital on performance of organizations and organizational development especially in time of crisis and uncertainty. Hence, to rely on a solid proven approach during the critical economic phase taking place in Lebanon and the clash in its banking sector was a necessity.

Developed by Dr. Henri Savall and his colleagues in 1973, SEAM emerged from Lyon- France to oppose the classical and traditional schools of management by applying a curing intervention to organizations where everybody improves the whole system. Dr. Savall has an interesting way to explain about SEAM by using a monetary coin where scholars can see the socio part related to humans on one façade and the economic value on the other side. This simple presentation by Dr. Savall explains deeply and valuably why people or socio affects profitability or economy. With SEAM approach, organizations can remediate from the TFW virus that has impact on people inside organizations and on the business in general. TFW refers to dysfunctions caused by the traditional old schools of management (Taylorism, Fayolism and Weberism). In the quest for a maximum efficiency, the scientific management by Frederick Taylor focused on the task itself and on the best way to do the job. As for the bureaucratic management by Max Weber, his studies highlighted the importance of strict rules and firm distribution of power. Even with Henri Fayol, it was the administrative management that led to best performance. All three classical theories in management, put little importance on humans and employees' potential whereas with the Socio – Economic Approach to Management people play an important role in organization because they represent the element that steers business to success or failure.

For over 35 years of experience the research institute of ISEOR launched by Prof. Henri Savall in France, keeps enriching its database to reduce organizations' dysfunctions and progress businesses towards potentials. The applied methodology of Socio-Economic Approach to Management is characterized by an intervention research that assesses the hidden cost while giving attention to people inside organizations. Unlike the traditional management consultancy, SEAM offers a transformative process after recognizing the weight of hidden cost resulting from actors' dysfunctions. People

inside organizations are considered a core element in SEAM. Developing human potential and injecting trust and security among employees are ones of the major intervention's goals.

SEAM intervention is based on three main principles:

- **Generic contingency:** Admitting the uniqueness of every business yet knowing the commonalities which allow a researcher predict to a certain extent what could be the dysfunctions.
- **Cognitive interactivity:** referring to the sparkle of knowledge gained through the interactions between actors and consultant.
- **Contradictory inter-subjectivity:** believing that the truth is socially constructed and different opinions can shape the truth without judging a right or wrong.

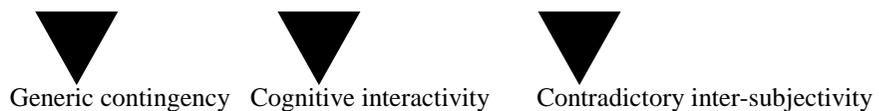
SEAM methodology gives the scholar a ground to mix the roles between intervener and researcher what connects theory to practice and consolidates the added value to database.

The below template displays the main themes in SEAM and structures an outline for the researcher to navigate into his/her intervention.

The 6 main dysfunctions	The 6 financial consequences
- Working conditions	- Excess salary
- Work organizations	- Overtime
- Communication, Coordination, Cooperation	- Over consumption
- Time management	- Non – Production
- Integrated training	- Risks
- Strategic implementation	- Non creation of potential gains



The 5 main indicators	The 6 management tools to reduce dysfunctions/hidden cost
- Absenteeism	- The internal/external strategic action plan
- Occupational injuries and diseases	- The priority action plan
- Staff turnover	- The contingency plan
- Non quality	- The time management tool
- Direct productivity gaps	- The strategic piloting logbook
	-The Periodically negotiable activity contract



SEAM philosophy matches with Byblos Bank's culture.

<p>1.Byblos Bank Academy was established in 2005 for training employees in addition to offering an inside coaching programs to develop their performance and skills.</p>	<p>1.SEAM focuses on employees and develop their skills and potential to increase their productivity and commitment. SEAM intervention incorporates project baskets initiated and implemented by employees to solve dysfunctions and move forward.</p>
<p>2.Byblos Bank has recruited several external trainers to offer employees a platform to qualitative knowledge to improve their leadership skills, sale techniques and customer service.</p>	<p>2.SEAM presents directly to management and works to gain acceptance to launch the curing intervention process. Byblos Bank's culture is receptive to such consultancy work especially in hard challenges like the ones currently happening in Lebanon.</p>
<p>3.Byblos Bank SAL is working to reduce cost in the current economic crisis that is bombarding the country as huge financial losses are recorded.</p>	<p>3.SEAM highlights the presence of hidden cost caused by employee's dysfunctions. Dr. Savall states that the traditional financial reports in an organization show only 40% of what is happening so by getting more reliable figures, better decisions can be made.</p>
<p>4.Byblos Bank decision to stay in the market despite the ongoing challenges necessitates an intervention to cure employees' dysfunctions and help staff adapt to the sudden changes and to the "New Normal" which can't be defined yet.</p>	<p>4.SEAM philosophy helps organizations detect dysfunctions of employees and assists employees to solve their struggles to better fit and perform in a changing environment.</p>

7. ABOUT THE INTERVENTION

Following the Socio-Economic Approach to Management as the research methodology, an action intervention will take place in Byblos Bank SAL – Lebanon to serve the research objectives and assist the bank to realize the change needed to survive the crisis striking the whole industry by stressing on employees' potential.

The Regional Department in North was chosen to be the sample of study. This division is constituted of the following units:

- Regional premises managed by the Regional Manager in North who was assigned by the CEO to lead the intervention.
- Kobayet Branch – Akkar.
- Halba Branch – Akkar.
- Tripoli Branch- Tripoli.
- Boulevard Branch- Tripoli.
- Mina Branch – Mina.
- Kousba Branch – Kousba

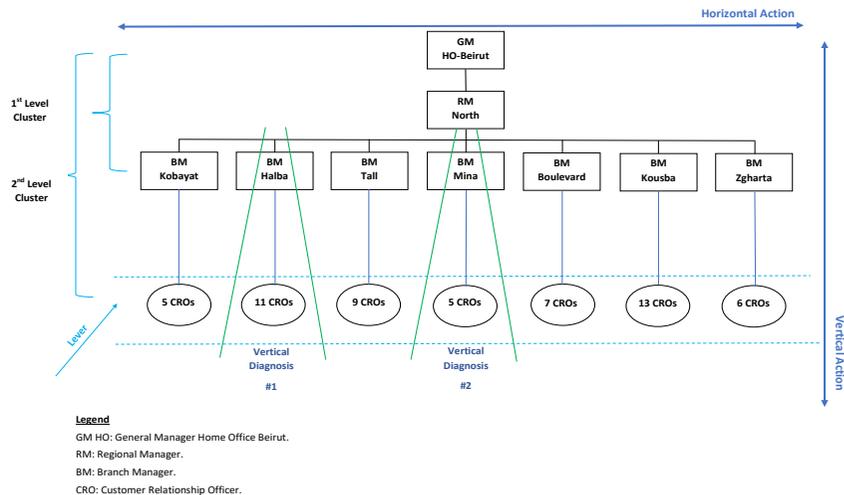
- Zgharta Branch- Zgharta.

A Horivert process will take place to cover:

- The Horizontal diagnosis represented by the Regional Manager with 6 Branch Managers in addition to the Intervener – Researcher who is an insider Manager for Mina Branch.
- The vertical diagnosis represented by two branches that includes all staff within these two business units.

Byblos Bank SAL does not enjoy at the moment time to apply an Organizational Development project and waits for its outcome to show to be assessed. The bank just like all banks in Lebanon is living day – to day in high dynamism and trembling floor subject to instant variations. From here, the mirror – effect of SEAM methodology in the diagnosis phase of the intervention can lead to the creation of a positive shock. This impact will come from a recognition of the magnitude of employee’s dysfunctions on financial outcomes and performance in time where every 1\$ counts. Therefore, the earlier the bank starts to incorporate humans in transformation, the better outcomes will be.

The following architecture summarizes the intervention plan:



8. ABOUT THE MAIN OBJECTIVES OF THE INTERVENTION

- Draw the attention of the Top Management about the hidden cost calculated by detecting the dysfunctions of actors inside the institution.

Benefit: Reduce cost, improve profitability, solve the dysfunctions and have reliable financial reports to take business decisions upon.

- Incorporate people in the transformative process in order not to resist change and to have their involvement and engagement to successfully realize the “new normal”.

Benefit: Easier adaptation to the unplanned change, chance to increase self-confidence and positive lift of actors’ competencies and skills.

- Determine what could be the best way to maintain an effective communication in time of crises and ambiguity.

Benefit: Ensure a minimum level of understanding about the change for actors to get embarked in the motion, increase trust in management and inject a sense of security.

- Restore the synergy and cohesion in the different departments of the bank which were distorted by the sudden changes and the downsizing project.

Benefit: Gain alignment between departments to move towards well defined objectives as one entity and facilitate the flow of tasks.

9. TIMELINE OF INTERVENTION AND ACHIEVED WORK

Action	Date	Remarks
Commencement of Diagnosis Phase at the Horizontal Level of North Managers	April 2021.	Qualitative in-depth interviews.
Horizontal Presentation	May 2021.	Analysis of field-note quotes , mirror effect and presentation.
Horizontal projects	June 2021.	Tools and project baskets to solve the agreed on dysfunctions.
Vertical Diagnosis phase	May 2021.	Qualitative in-depth interviews at the levels of two branches of Byblos Bank in North (Halba and Mina).
Vertical Presentation	June 2021.	Analysis of field-note quotes , mirror effect and presentation.
Vertical Projects	July 2021.	Tools and project baskets to solve the agreed on dysfunctions.
Training and Assessment	September 2021.	Launching of training sessions and assessing results.
Report Submission	March 2022	Presenting the report of intervention to management of the bank.

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