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Organizational Culture Adaptation in Banking Workplaces in the FinTech Era: A Systematic Review of Transformation Strategies

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Abstract
The disruption brought by financial technology (FinTech) companies has placed immense pressure on the banking industry to transform its organizational culture in order to remain relevant and competitive. This study aims to identify effective cultural adaptation strategies in the face of a rapidly evolving digital financial ecosystem. Metods a systematic Literature Review (SLR) was conducted by analyzing peer-reviewed journals, banking institution reports, and management literature published within the last ten years. Data were analyzed qualitatively using a triangulation technique across diverse sources. Result eight key dimensions of cultural transformation were identified, encompassing structural shifts toward agile work models, data-driven decision-making, transparent communication, tolerance for innovative failure, user-centric service orientation, supportive leadership, open work environments, and innovation-based reward systems. Conclusion organizational culture transformation is a fundamental prerequisite for successful banking digitalization. Banks that can align local values with modern work practices and build collaborative ecosystems including partnerships with FinTech companies will sustain a lasting competitive advantage in the digital financial era.

Keywords **:** *Banking, Fintech, Organizational Culture*

Abstrak
Gangguan yang ditimbulkan oleh perusahaan teknologi keuangan (FinTech) telah memberikan tekanan besar pada industri perbankan untuk mentransformasi budaya organisasinya agar tetap relevan dan kompetitif. Studi ini bertujuan untuk mengidentifikasi strategi adaptasi budaya yang efektif dalam menghadapi ekosistem keuangan digital yang berkembang pesat. Metode yang digunakan adalah tinjauan literatur sistematis (SLR) dengan menganalisis jurnal yang ditinjau sejawat, laporan lembaga perbankan, dan literatur manajemen yang diterbitkan dalam sepuluh tahun terakhir. Data dianalisis secara kualitatif menggunakan teknik triangulasi di berbagai sumber. Hasil delapan dimensi kunci transformasi budaya diidentifikasi, yang meliputi pergeseran struktural menuju model kerja yang lincah, pengambilan keputusan berbasis data, komunikasi transparan, toleransi terhadap kegagalan inovatif, orientasi layanan yang berpusat pada pengguna, kepemimpinan yang suportif, lingkungan kerja terbuka, dan sistem penghargaan berbasis inovasi. Kesimpulan transformasi budaya organisasi adalah.

Kata Kunci **:***, Fintech, Budaya Organisasi, Perbankan*

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Introduction

For several decades, the banking industry has been regarded as one of the most rigid, formal, and bureaucratically complex sectors in the global economy. Today, however, it faces an uncomfortable reality: its traditional ways of operating are no longer sufficient to remain competitive (Sadiqin et al., 2024). The rise of FinTech companies has set new benchmarks for financial services faster, more affordable, and readily accessible through smartphones. This mounting pressure compels major banks to critically reassess the effectiveness of their organizational cultures, which have historically been slow to respond to market dynamics. Such transformation is no longer merely about increasing profits; it has become a strategic imperative for ensuring the long-term survival of financial institutions (Santyaningtyas, 2020).

Historically, banks operated in highly protected environments subject to strict regulatory oversight designed to safeguard customer funds. However, a significant side effect of this excessive protection has been the emergence of a deeply risk-averse culture, one that is resistant to experimentation and hostile toward new ideas (Nurlya et al., 2025). Banking employees have long felt more comfortable adhering to outdated standard operating procedures than embracing more efficient, innovative approaches to their work. This conservative mindset has become the primary internal barrier when banks are compelled to compete against technology companies that cultivate cultures defined by speed, flexibility, and openness to change (Hidayah et al., 2024).

The impact of digital disruption is felt across all organizational levels, from senior executives to frontline staff who interact with customers daily. The failure of many banks to successfully adopt digital technologies is rarely caused by a shortage of capital or infrastructure; rather, it stems from the resistance of their human resources to abandoning established comfort zones (Mohiuddin, 2025). Understanding the dynamics of cultural change within banking institutions is therefore critically important, because without the right organizational mindset, even the most expensive technology investments will fail to deliver their intended impact. Consequently, organizational culture must evolve toward greater adaptability so that technological innovations can be effectively absorbed and executed across all levels of the workforce (Pratama, 2020).

Many employees who have spent years working with manual systems feel genuinely threatened by the arrival of automation, fearing it will permanently eliminate their roles. This fear of job loss or the anxiety of learning new skills frequently triggers quiet resistance that impedes overall organizational progress. It is therefore essential for bank management to communicate a clear and reassuring message: digital technology is a tool designed to augment human work, not replace it (Nesindande et al., 2024). Leaders must actively build the conviction that every individual has the opportunity to grow alongside technological advancement, supported by targeted and continuous training programs (Aryanti et al., 2026).

Competition for top digital talent presents yet another serious challenge for an industry still widely perceived as a rigid and uninspiring place to work. Young professionals who excel in data science and information technology tend to gravitate toward start-ups or technology firms that offer more creative and dynamic working environments (Tirole, 2023). If banks fail to reform their workplaces making them more open and less burdened by unnecessary bureaucracy they will continue to lose the very human capital required to drive transformation. Cultural change must therefore encompass a broad range of aspects: more flexible working hours, more relaxed dress codes, and more fluid communication across hierarchical levels (Trirezeki et al., 2025).

The free flow of information across departments represents another critical dimension of cultural transformation that banks must urgently address. The entrenched habit of siloed work where each division operates independently and hoards information within its own group has been conclusively shown to impede the pace of innovation. In the digital economy, data is the most valuable organizational asset, and it must be accessible and processed collaboratively by cross-functional teams to generate the best possible solutions for customers. Without strong interdepartmental synergy, the development of digital products will remain sluggish, leaving banks perpetually trailing behind more collaborative competitors (Trushkina et al., 2020).

Leadership styles within the banking sector also require fundamental transformation moving away from top-down command structures toward more supportive and inspirational models of management (Mardiana & Mustaqim, 2026). Modern leaders are not simply tasked with monitoring performance and correcting errors; they must also serve as coaches who help every employee unlock their full potential. A healthy organizational culture is one that creates equal space for creative ideas to be discussed and evaluated on their merits, regardless of the seniority of the person who proposes them. Crucially, bank leaders must themselves become visible role models in the adoption of digital technology, so that all staff members feel genuinely motivated to participate in the ongoing transformation (Artha et al., 2026).

Ultimately, banks particularly those operating in Indonesiamust find the right balance between the sophistication of global technology and the local values that have long served as the foundation of customer trust (Simatupang et al., 2025). Cultural transformation does not mean abandoning the warmth, integrity, and personal service that institutions have spent decades cultivating; rather, it means reinforcing those values with the speed and convenience that digital services enable. Building a workplace ethos that is perpetually hungry for new knowledge and courageous enough to adapt to the times is an investment whose long-term returns are immeasurable. This introduction lays the conceptual groundwork for the deeper examination of concrete strategies that banks are deploying to adapt their organizational cultures in the era of financial technology disruption (Aisha et al., 2025).

Materials and Methods

This study employs a Systematic Literature Review (SLR) methodology, gathering secondary data from leading academic journals, annual reports of banking institutions, and relevant management textbooks. Data collection was conducted through keyword-based searches specifically related to digital transformation, banking organizational culture, and financial technology disruption, ensuring the accuracy and relevance of all information obtained. A strict filtering criterion was applied, limiting the review to literature published within the past ten years, so that the data used reflects the most current developments in technology and banking practice.

Through this approach, the researchers synthesized diverse expert perspectives on the most effective cultural change strategies within the financial sector. Data analysis was conducted qualitatively by comparing multiple case studies of both successful and failed cultural transformations across large and small banks in various countries. The findings were subsequently grouped into primary dimensions, encompassing changes in organizational structure, shifts in individual mindsets, and the role of leadership in driving technology adoption. To ensure the validity and reliability of each proposed strategy, data verification was carried out through a triangulation technique drawing on a wide variety of sources. Overall, this systematic methodology is intended to produce a practical framework that banking practitioners can directly apply when designing a comprehensive and integrated cultural transformation roadmap.

Results

The analysis reveals that cultural transformation in the banking sector is a complex process encompassing multiple interrelated organizational dimensions. The primary strategy identified is the structural shift from rigid hierarchies to small, autonomous, and agile teams widely known as Agile Squads (Dirgantara & Gw, 2022). This structural reorganization aims to accelerate coordination and decision-making processes, eliminating the need for lengthy centralized bureaucratic approval chains that consume valuable time and resources.

Table 1: Organizational Culture Transformation Matrix in Banking

Cultural Dimension	Traditional Culture (Rigid)	Modern Culture (Adaptive)	Primary Focus of Change
Organizational Structure	Rigid, multilayered vertical hierarchy	Autonomous cross-functional agile squads	Organizational agility
Decision-Making	Multi-tiered approval from senior leadership	Data-driven decisions with team autonomy	Speed of market response

Communication Patterns	Formal, written, and siloed across levels	Open, collaborative, and transparent	Frictionless information flow
Attitude Toward Risk	Error avoidance culture (zero-tolerance)	Learning from failure (fail-fast approach)	Continuous innovation
Service Orientation	Compliance-focused on internal regulations	User-centric experience design (UX-first)	Customer service relevance
Leadership Style	Top-down command and strict control	Coaching, inspiration, and facilitation	Employee empowerment
Physical Work Environment	Enclosed offices based on rank and seniority	Open, informal, and collaborative spaces	Creativity and collaboration
Reward System	Individual numerical sales targets only	Contribution to team innovation and efficiency	Long-term transformation motivation

As illustrated in the table above, the adoption of agile work structures constitutes a revolutionary step that empowers every employee to work both independently and collaboratively within their team (Fenda et al., 2026). Under this system, team members are granted the authority to make operational decisions within their areas of expertise, without waiting for directives from top management. The agile work culture has proven effective in significantly reducing product development cycles, enabling banks to respond to customer needs at a pace comparable to technology companies. Beyond operational efficiency, this system cultivates a stronger sense of personal accountability, as individuals feel directly responsible for the success of the projects they collectively own (Yureski & Tarigan, 2024).

Alongside structural change, decision-making culture has undergone a significant shift moving away from decisions based on seniority or executive intuition toward decisions grounded in accurate, measurable digital data. Modern banks require every team to gather and analyze customer behavioral data before launching new services, minimizing the risk of market failure. This data-driven mindset also elevates the level of professionalism within the organization, as each employee's contributions are evaluated on the basis of evidence rather than positional authority. As a result, banks can avoid wasting resources on products or initiatives that do not genuinely meet the needs of their customers, making operations far more efficient and targeted (Waruwu, 2024).

This evolution in decision-making has simultaneously transformed internal communication patterns that were once highly formal and hierarchically structured.

Today, inter-employee communication is becoming more fluid through digital platforms that enable direct discussions unimpeded by organizational rank. This openness is particularly important for dissolving the reluctance often felt by junior staff, who frequently possess fresh insights into the latest technology trends but hesitate to voice them(Sari et al., 2025). Through more transparent channels, technical issues on the ground can be reported and resolved collaboratively before they escalate into larger organizational crises. Furthermore, information transparency builds mutual trust among employees, as they feel they receive honest and equitable communication from management about the institution's actual condition (Hasan et al., n.d.).

Attitude toward risk remains the most difficult cultural dimension to transform, yet it is also the most critical in an era of digital disruption characterized by deep uncertainty. The emerging culture teaches that failure in innovation experiments is not a source of shame but a valuable lesson that informs better decisions in subsequent iterations (Saharuddin & Bilova, 2023). This approach encourages employees to boldly pursue radical ideas that have the potential to deliver significant breakthroughs, free from the fear of punishment or career consequences. Of course, every experiment must still be conducted in a measured and controlled manner, ensuring that the security of customer funds the paramount priority of banking operations is never compromised (Lase et al., 2025).

Customer service orientation has also undergone a fundamental transformation shifting from mere compliance with internal regulations toward a complete focus on user experience (UX). Modern work culture requires every employee to think from the customer's perspective: what do they need, what pain points do they face, and how can technology simplify their everyday financial transactions? This shift in perspective has made banking services far more user-friendly, shedding the complexity that once characterized traditional processes laden with physical paperwork. Banks that have successfully adopted a user-centric culture consistently demonstrate higher rates of customer loyalty compared to those still clinging to legacy approaches (Perbankan et al., 2023).

A coaching-oriented leadership style has proven far more effective in supporting digital transformation than rigid, directive-command leadership. Digital leaders act as facilitators who provide the tools, infrastructure, and support their teams need to perform at their best, free from unnecessary bureaucratic constraints (Ardianto et al., 2024). They are responsible for nurturing employee confidence so that staff feel capable of mastering new technologies through ongoing learning, without experiencing undue psychological pressure. Inspirational leadership ultimately creates a positive workplace climate in which change is perceived as an opportunity for growth rather than a threat to one's career or job security (Rizieq & Suwarsit, 2024).

Changes to the physical office environment also exert a meaningful psychological impact on the work behaviors of banking employees striving to become more modern and innovative. Open workspaces without partitions encourage spontaneous interactions among colleagues from different divisions, creating conditions in which creative ideas emerge more naturally from informal conversation (Kamaratih & Darmantyo, 2025). Modern and comfortable office facilities help reduce stress levels among employees who frequently operate under significant pressure in this fast-paced industry. Beyond mere aesthetics, a dynamic physical environment signals the bank's new identity as a progressive institution ready to compete with financial technology companies at a global scale (Gorda et al., 2024).

To sustain the momentum of transformation over the long term, reward systems must be realigned with the cultural change vision the organization is pursuing. Bonuses and promotions should no longer be awarded solely to those who hit individual sales targets, but also to those who actively contribute to system innovation and process improvement. This incentivizes employees to move beyond daily routines and to genuinely invest intellectual effort in finding more efficient ways of working through digital technology. A fair and transparent reward system has been shown to be the single most powerful motivator for individuals to remain committed to supporting cultural transformation programs over time (Trushkina et al., 2020).

The adaptation of modern banking culture also encompasses a genuine openness to diverse talent profiles from information technology specialists and data analysts to consumer behavior psychologists (Madja & Putri, 2026). This diversity of perspectives enriches organizational culture with broader viewpoints that are not confined to purely financial considerations. The integration of multiple disciplines is central to creating banking products that are technologically sophisticated yet remain deeply human and accessible to the general public. An inclusive work culture that genuinely values diverse opinions ultimately makes the bank an exceptionally attractive workplace for top talent from a wide range of professional backgrounds (Akbar & Faeni, 2025).

Digital literacy programs have emerged as an indispensable pillar supporting sustained cultural transformation within banking institutions. As technology evolves at an unprecedented pace, employees at every organizational level must continuously upgrade their competencies to remain relevant and productive. Well-structured training initiatives that cover data analytics, digital tools, and cybersecurity fundamentals empower staff to engage confidently with new systems rather than perceiving them as threats. Banks that invest strategically in workforce upskilling consistently achieve smoother digital integration, as employees develop both the technical proficiency and the psychological readiness required to champion innovation across the entire organization (Munawaroh et al., 2025).

Cross-functional collaboration platforms have become a defining feature of culturally progressive banking environments, facilitating seamless knowledge sharing across traditionally siloed departments. Digital workspace tools enable real-time communication between compliance, technology, marketing, and customer service teams, dissolving the informational barriers that once slowed institutional decision-making. When employees from different professional backgrounds collaborate openly on shared objectives, innovative solutions emerge that no single department could have generated independently. This interconnected work model not only accelerates product development timelines but also cultivates a deeper sense of institutional cohesion, reinforcing the collective identity needed to sustain long-term cultural transformation effectively (Silaen et al., 2025).

Customer feedback mechanisms have been elevated from peripheral monitoring activities to central drivers of strategic decision-making within digitally transformed banking organizations. Advanced analytics tools now allow institutions to capture, interpret, and act upon customer sentiment data in near real-time, enabling continuous improvement cycles rather than periodic evaluations. This responsiveness signals to customers that the bank genuinely values their experience, strengthening loyalty and reducing attrition in an increasingly competitive marketplace. Embedding a customer-centric feedback culture within daily operational workflows ensures that service innovation remains grounded in authentic human needs rather than solely technology-driven assumptions about what customers are presumed to want (Fajar & Atika, 2023).

Ethical governance frameworks have gained renewed prominence as banks accelerate their digital transformation journeys, ensuring that technological advancement proceeds in alignment with institutional values and regulatory responsibilities. The deployment of artificial intelligence and automated decision-making systems introduces complex accountability questions that require clear organizational policies and transparent oversight mechanisms. A culture that integrates ethical deliberation into the design and implementation of digital solutions builds enduring public trust, which remains the most foundational competitive asset any banking institution possesses. Proactively embedding governance principles within cultural transformation programs positions banks not merely as technology adopters, but as responsible and trustworthy stewards of their customers' financial well-being (Silaen et al., 2025).

Discussion

The findings of this study confirm that organizational culture transformation in the banking sector is not a singular event but a multidimensional and iterative process that unfolds across structural, behavioral, and leadership domains. The eight dimensions identified in the results collectively indicate that successful digital adaptation requires simultaneous interventions at both the individual and institutional levels. Banks that address only the technological dimension while neglecting the cultural substrate will consistently underperform relative to their more holistically oriented competitors. This pattern aligns with the broader organizational change literature, which consistently emphasizes that technology adoption without cultural alignment produces fragmented results that fail to deliver the intended value to customers or shareholders.

The shift toward agile organizational structures represents one of the most consequential cultural transitions identified in this review, yet it also presents the most significant implementation challenges for legacy banking institutions. Traditional hierarchies have historically provided stability and regulatory compliance, making their dismantlement a psychologically and operationally complex undertaking. The evidence suggests that banks achieving the most effective agile transitions do so incrementally, piloting autonomous squad models within specific business units before scaling across the institution. This gradual approach reduces organizational resistance while generating internal proof points that demonstrate the value of structural flexibility to skeptical senior leaders who remain invested in established command-and-control frameworks.

Leadership transformation emerges from this analysis as perhaps the single most decisive lever in the overall cultural change equation, a finding consistent with existing management theory on organizational transformation. When senior executives visibly model data-driven decision-making, psychological safety, and openness to experimentation, employees throughout the institution receive a powerful normative signal that new behaviors are both permitted and expected. Conversely, when leaders espouse transformation in public communications while privately reverting to hierarchical control and risk aversion, the resulting dissonance erodes trust and causes cultural change initiatives to stall. Developing a cadre of digitally fluent, coaching-oriented leaders must therefore be treated as a strategic priority rather than a downstream HR function within any serious banking transformation program.

The Indonesian banking context introduces a distinctive layer of complexity that warrants specific discussion, given that cultural transformation strategies developed in Western financial markets may require meaningful adaptation before they can be effectively implemented in the local environment. The strong emphasis on relational trust, hierarchical deference, and community-oriented values that characterizes Indonesian organizational life represents both a constraint and a resource for cultural transformation efforts. Rather than treating these values as obstacles to modernization, progressive Indonesian banks are increasingly finding ways to embed digital innovation within familiar cultural frameworks, using trusted community figures and relationship-based communication channels to normalize new technological behaviors among both employees and customers.

The role of FinTech partnerships in catalyzing internal cultural change within incumbent banks deserves greater analytical attention than the existing literature typically affords it. Collaborative arrangements with agile technology firms expose banking employees to fundamentally different organizational norms, creating informal learning channels that complement formal training programs. These cross-organizational interactions can shift employee perceptions of what is professionally possible, gradually dissolving the assumption that slow, bureaucratic processes are an immutable feature of financial services work. Banks that structure their FinTech partnerships to include deliberate knowledge-sharing components, rather than treating them as purely transactional vendor relationships, therefore capture a dual benefit: enhanced technological capability and accelerated cultural evolution throughout their workforces.

Finally, this discussion highlights a critical measurement gap that limits both academic understanding and practical management of banking cultural transformation. Most institutions continue to evaluate transformation progress through financial and operational metrics, such as digital product adoption rates, cost-to-income ratios, and customer satisfaction scores, without systematically measuring the underlying cultural dimensions that drive these outcomes. Developing robust instruments for assessing organizational culture health, including psychological safety indices, knowledge-sharing frequency, and cross-functional collaboration quality, would provide bank leaders with the leading indicators needed to steer transformation programs proactively rather than reactively. Future research should prioritize the development and validation of such instruments to bridge the persistent gap between cultural transformation theory and the practical demands of managing change within complex financial institutions.

Conclusion and Suggestions

Based on the comprehensive analysis presented throughout this study, it can be concluded that organizational culture adaptation is a fundamental prerequisite for the successful digital transformation of the banking sector. Strategies encompassing structural shifts toward workplace agility, data-driven decision-making, and supportive leadership have demonstrated their capacity to transform historically rigid institutions into dynamic and responsive organizations. Technology is merely a tool; it is human beings who serve as the primary drivers determining whether that tool will propel progress or become a burden on the organization. For this reason, human resource development and the transformation of institutional mindsets must consistently remain the top priority for bank management facing technological disruption.

The cultural transformation of banking in the digital era demands a fundamental shift in attitude toward risk from being excessively protective to becoming more courageous in conducting measured and responsible experimentation. A culture of learning from failure, paired with the availability of psychological safety to innovate without fear of reprisal, is the key to unlocking employee creativity within the workplace. This transformation must also be supported by a redesign of physical work environments to foster greater openness and collaboration, as well as by reward systems that more equitably recognize tangible contributions to digital innovation. By creating a healthy and inclusive work ecosystem, banks will be better positioned to retain their best talent and continue delivering services that are genuinely relevant to the evolving needs of modern society.

Beyond internal considerations, a bank's openness to collaborating with external partnersincluding FinTech companies is a tangible manifestation of the cultural shift from insularity toward a cooperative and mutually reinforcing ecosystem. Such collaboration enables banks to adopt the speed of the latest technological innovations while simultaneously maintaining the security standards and trustworthiness that have long defined their reputation in the eyes of customers. The synergy between the reliability of traditional banking systems and the relentless innovation of financial technology creates financial services that are more inclusive, efficient, and affordable for all segments of society. This collaborative culture not only strengthens the bank's competitive market position but also accelerates national financial inclusion through increasingly accessible digital solutions.

In closing, the journey of organizational culture transformation in the banking industry is not a project with a clearly defined endpoint; it is an ongoing process of continuous learning and adaptation. Banks must maintain the flexibility to adjust to each successive wave of technological innovation whether artificial intelligence, blockchain, or decentralized financial systems that will continue to emerge in the years ahead. Unwavering commitment from top management through to the most junior operational staff is the most precious organizational asset in sustaining the momentum of cultural transformation consistently over time. Ultimately, the banks that prove most capable of aligning their organizational cultures with the rhythm of a rapidly changing world are the banks that will stand at the forefront of the digital financial market navigating both the challenges and the unprecedented opportunities that lie ahead.

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