The employee perspective within digital transformation: A case study in a South African bank

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ABSTRACT

The banking sector in South Africa has long been dominated by the four traditional banks that compete against each other. The Fourth Industrial Revolution has caused the emergence of advanced technologies in the market of new entrants with digital business models. This has not only intensified the competition but also threatened the existence of traditional banks. However, traditional banks have responded by investing heavily in digital transformation initiatives to defend their long-dominated territory.

In addition, rapid technological changes, regulatory demands, and changing customer behaviour and expectations are among the external drivers forcing the banking sector to embark on a digital transformation journey. However, the internal challenge facing traditional banks that impedes their successful implementation of digital transformation is legacy (people, process, technology). These systems necessitate a methodical approach to change management, workplace or culture conducive to learning and effective adaptation strategies that consider all key impacted stakeholders.

The problem statement of this study explored if the financial institutions embarking on a digital transformation process place greater focus on the new technologies and less attention on those employees who will interact with the new technology in their daily work duties. To address these gaps, the study aimed to understand and explore employee viewpoints, concerns and experiences that could help financial institutions, particularly the banking sector, to better navigate the complexities of digital transformation and maximise the benefits of technological innovation.

The qualitative research method used semi-structured interviews to collect data from twelve participants who worked ‘on the ground’ or in lower-level positions. They interact with digital tools daily and are from four teams in the Financial Crime Risk Management (FCRM) operations department of one of the South African traditional banks. Thematic analysis was used to identify and organise recurring patterns and themes that emerged from the data, offering insights into the perspectives and real-world experiences of the employees.

The key findings of this study supported the literature that digital transformation is a complex and continuous process that must be viewed beyond the technological changes or upgrades but does not eliminate the human element in the process. The findings further revealed a range of emotions to digital transformation including the negative and positive feelings and the importance of maintaining and sustaining feedback platforms.

Adopting the Fourth Industrial Revolution technologies has significantly streamlined operational processes with several opportunities for employees, such as empowerment and personal growth, skills development and career advancement, organisational culture and learning, and competitive advantages. However, the findings also revealed challenges employees faced during the digital transformation process, such as workload management, productivity, targets and deadlines, time constraints, skills development, and technical issues post-implementation.

The research study findings further revealed that the bank follows a top-down approach as a change management practice and highlights the consequences to employees. In addition, it was found that most employees are dissatisfied with how leadership communicates digital transformation initiatives and together with the challenges, the results of low engagement were highlighted.

The study concluded that employees' perspectives can play a significant role in the successful implementation of digital transformation. It can improve their confidence and trust in new technologies, resulting in them feeling involved and contributing to the process of the alignment of expectations and organisational goals, a smooth adoption, transitioning and lowering resistance to change.

KEYWORDS

Change management, digital transformation, digitisation, digitalisation, employee perspectives, leadership, organisational culture, traditional banks

DECLARATION

I, Widmond Nkuna, declare that this research report is my own work except as indicated in the references and acknowledgements. It is submitted in partial fulfilment of the requirements for the degree of Master of Management in the field of Digital Business at the University of the Witwatersrand, Johannesburg. It has not been submitted previously for any degree or examination in this or any other university.

Name: Widmond Nkuna Signature: W Nkuna

Signed at Johannesburg

On the 20th day of February 2025

DEDICATION

Charity begins at home; I dedicate this work to my parents, my late mother, Ndaheni Joyce Hlungwani, who taught me kindness, love, and respect. She is the one who shaped the person I am today, and this work reflects the values she instilled in me. I miss her deeply and her spirit was with me and guided me every step of this journey; may her soul continue to rest in perfect peace.

To my father, Gezani Johnny Nkuna, who is a pastor of his beloved church and for his countless prayers. His belief in me has been the foundation upon which I have built my studies and aspirations. Although he did not have an opportunity to go to school, he always advised me to further my studies.

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Acronym	Meaning
AML	Anti-Money Laundering
4IR	Fourth Industrial Revolution
ABSA	Amalgamated Banks of South Africa
COVID	Corona Virus
DHA	Department of Home Affairs
DSTV	Digital Satellite Television
FCRM	Financial Crime Risk Management
FNB	First National Bank
GDP	Gross Domestic Product
HC	Human Capital
IT	Information Technology
KYC	Know Your Customer

MAXQDA	MAX Qualitative Data Analysis
MMDB	Master of Management in the field of Digital Business
NDA	Non-Disclosure Agreement
PIS	Participant Information Sheet
QDA	Qualitative Data Analysis
TAM	Technology Acceptance Model
WBS	Wits Business School

CHAPTER 1 INTRODUCTION

1.1 Statement of purpose

The purpose of this qualitative study was to investigate the employees' perspective on digital transformation, a case study in a South African bank. The study aimed to explore employee viewpoints, concerns and experiences that could help financial institutions better navigate the complexities of digital transformation and maximise the benefits of technological innovation.

1.2 Background to the study

Traditional banks in South Africa focused on their physical location where customers were expected to visit these sites to receive products and services; their value chain management was not connected between suppliers and distributors. However, as noted by Armstrong and Lee (2023), technology disruption is perhaps the most potent external force for change in practically every industry and organisation, including the banking sector in South Africa where this study was conducted. The issue is you either change or be changed; change your life under your direction or you will be changed by forces outside your control. The COVID-19 pandemic and Fourth Industrial Revolution (4IR) technologies have caused a digital disruption that has compelled enterprises to adopt digital models where customers can purchase their products and services through online platforms or virtually. In addition, companies across all industries, including the banking sector in South Africa, must adapt their strategies and methods of implementation due to the combined effects of acceleration, convergence, and exponential technologies on the markets in which they operate (Armstrong & Lee, 2023; Bitkowska et al., 2023; Ionascu & Brarbu, 2023).

Technology is changing the face of industry competition and providing both new and challenging business prospects globally. Tahiri's (2022) opinion is that digitalisation is the primary factor influencing the evolution of business models and driving companies to undertake digital transformations. Storian and Tohanean (2021) found that technology acquisitions supporting the main products and services significantly influenced the development and innovation of business models. Bartczak (2022) suggests that digital technology platforms have influenced the development of modern business models. This means businesses must continuously encourage innovation and be proactive, keeping abreast of the newest technological trends to stay ahead of the curve or win a competitive advantage. Armstrong and Lee (2022) report that seven out of ten firms based on global value are founded on platform business models which have become synonymous with digitalisation and technology disruption.

According to Urban and Townsend (2021), Capitec Bank’s entry into the banking market in 2001 with a digitally oriented concept led to it being undervalued by traditional banks. However, as their customers surpassed all expectations, South Africa's traditional banks later understood that it was one of their primary competitors in the financial industry. Apart from Capitec, Tyme Bank is the pioneering digital bank in South Africa operating virtually without a physical branch. Its infrastructure is built on digital platforms using 4IR technologies which has attracted competition from other banks. Discovery Bank and Zero Bank entered the market with similar business models with systems more adaptable to changes, speeding up innovation, requiring less maintenance, and ultimately lowering prices for their intended customers (Urban & Townsend, 2021). Most startup businesses in the digital age are based on platform business models, which can be risky for established businesses. As a result, using their monopoly on client acquisition and retention techniques, established South African financial institutions are deliberately integrating platform thinking into a portion of their traditional operations if not completely (Urban & Townsend, 2021).

One may argue that the primary forces behind the digital transformation of the financial industry, not just in South Africa but also worldwide, are the changing demands of customers and the market, which necessitate new approaches to personnel and business management. Digital transformation is a critical strategic problem for traditional commercial banks (Xie & Wang, 2023). While the results of their study demonstrated that digital transformation could improve bank performance, the authors emphasised that there is currently insufficient data to determine whether digital transformation can increase banks' competitiveness. This is because banks' digital transformation is not being accurately measured (Xie & Wang, 2023).

The banking sector may benefit from wise technology deployment if they acknowledge a robust corporate culture that prioritises people above technology. Leadership is expected to collect information from all sources, including employees, consult with all pertinent parties, and use the information to inform the organisation's strategic goals during the change management process. Furthermore, it is expected of leaders to possess essential abilities for managing change, including effective communication, employee motivation initiatives, and stakeholder involvement. All this resulted in an organisational culture that significantly improve employee performance (Armstrong & Lee, 2023; Chiloane, 2024; Errida & Loft, 2021; Said et al., 2022).

For the business to adopt and benefit from the new technology, all the digital transformation cultural journeys must be comprehended and given the appropriate importance. A comprehensive stage model of digital transformation was developed by Armstrong and Lee (2023) that tackles the crucial aspect of change management and the management of change. It starts with changing people's hearts and minds, and targets leadership by creating their journeys, then people journeys, and finally programme journeys to complete the task, all leading to a culture required to embrace new technology (Armstrong & Lee 2023). Pinchot and Soltanifar (2021) argue that digital intrapreneurship requires a supportive culture, especially when facing the world of exponential digital innovation. The study by Sapta et al. (2021) discovered that technology, job happiness, and organisational culture all motivate workers and have a major beneficial impact on their output.

1.3 Research problem

Organisations embarking on a digital transformation process focus on the new technologies being introduced and give less attention to employees who will interact with the new technology in their daily work duties. The presence of legacy systems, which fall into three categories, i.e. people, processes, and technology poses the greatest challenge to traditional banks. The main challenge is that systems and processes do not adjust to changes more quickly, making it difficult to bring innovation to the market and resulting in higher maintenance costs and higher prices compared to new competitors with digitally oriented models. These systems necessitate a methodical approach to change management (Armstrong & Lee, 2023; Urban & Townsend, 2021).

If not adequately prepared, this frequently results in digital transformation failing or adoption taking longer than expected because individuals resist change and oppose using new technologies in the workplace. To have the capacity to improve bank performance, Xie and Wang (2023) warn traditional banks to appropriately address strategic challenges, include employees in digital transformation, and make sure they have the data necessary to implement and measure it accurately.

The literature suggests that there is a move towards digital transformation in the South African banking sector (BusinessTech, 2021; FinTech Magazine, 2024; Larkin, 2024; Malinga, 2024; Moyo, 2022; West, 2024). However, South Africa is not witnessing the kind of employee empowerment anticipated by those working in this field. As a result, it appears there is a misalignment between the employers' perception of digital transformation and the reality that they are two steps ahead of the employees, who are expected to use the new technology. However, the implementation of digital initiatives to better fulfil the needs of employees, increase employee satisfaction, and improve overall performance by empowering staff to embrace the digital revolution, is still lacking.

This has a negative effect on the organisation’s productivity and profitability because the employees are only motivated by their pay and find it increasingly difficult to develop new talents or maintain the ones they already have. This focuses on corporations not paying attention to people's issues when managing change. If financial institutions want to work with their employees to implement the new technology both must be given the same attention and consideration. Nadziakiewicz and Obi (2023) assert that if initiatives are designed to benefit employers and employees equally, a more seamless transition to digital transformation can be achieved. This is only possible if the views and perspectives of the employees are considered during the process.

1.4 Research objectives

The objectives of the study are listed below:

1. To explore employees' perceptions of digital transformation in the South African banking sector.
2. To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector.
3. To explore how employees perceive and are influenced by change management practices during digital transformation initiatives.

1.5 Rationale

The study's primary contribution was to improve financial institutions' performance by revealing how employees view and respond to change initiatives aimed at digital transformation. This may shed light on how well these approaches are working to raise overall organisational performance. In financial organisations, positive employee attitudes and digital tool engagement result in enhanced productivity, efficiency, and innovation. Research has shown a link between employee engagement and digital transformation. Technology, job happiness, and organisational culture all motivate workers and have a beneficial impact on their output (Sapta et al*.,* 2021).

The second contribution of the study was to discover what makes for a healthy work environment. This can be achieved by identifying the opportunities and obstacles employees face during the major shift to digital tools, and the degree to which these technologies complement employees' preferences and job requirements. Pinchot and Soltanifar (2021) believe that digital entrepreneurship is a supportive culture, especially when facing the world of exponential digital innovation.

1.6 Delimitations of the study

The scope of the study focused on the South African banking sector in the financial industry. However, it is recommended that future studies investigate employees’ perspectives of digital transformation in other industries. Initially, the study targeted 10-15 employees but ultimately 12 consultants participated. They were selected because they are mostly at the receiving end of any new technologies being implemented by financial institutions.

The study applied a qualitative research technique, using interviews to gather data and gain a deeper understanding of employees' attitudes, experiences, and perspectives on digital transformation. Using a qualitative approach, rich, intricate insights can be found that quantitative approaches might miss. The exploratory character of this research methodology and the dynamic nature of the banking sector's digital transition made qualitative research methodologies ideal for investigating new trends, obstacles, and prospects.

From the findings of this study, financial institutions should incorporate the insights of employees` perspectives on digital transformation information into their strategies when undergoing digital transformation. This study disclosed little about the technologies being implemented by the South African banks. Rather, the focus was on the implication of these technologies and how they affected the employees.

1.7 Definition of terms

Change management – "Is the process of continually renewing an organization`s direction, structure, and capabilities to serve the ever-changing needs of external and internal customers" (Moran & Brightman, 2001: p. 111).

Decisive leadership – **"**By making clear and prompt decisions, leaders communicate confidence and reliability, fostering a culture of trust and efficiency throughout the organisation" (Chiloane, 2024, para.3).

Digitalisation – "Is the conversion of a system of use, including all associated processes and systems, from comprising analogue systems, to comprising digitised systems" (Armstrong & Lee, 2023: p. 9).

Digitisation – "Is the process of converting analogue information to digital information and exchanging the associated analogue devices or machines for digital devices or machines" (Armstrong & Lee, 2023: p. 7).

Digital platform business – "Is the one which uses digital technologies to connect buyers with sellers, to create network effects, to reduce transaction friction and ultimately, to create the externalization of physical assets" (Armstrong & Lee, 2022: p. 429).

Digital transformation – **"**Is the sum total of all organizational change efforts in response to technological change. It results in a marked change in the form and nature of the organization" (Armstrong & Lee, 2023: p. 10).

Employee engagement – "In the context of organizational change, employee engagement can be defined as the employee's active and enthusiastic physical, psychological, and emotional participation in the process of organizational transformation" (Islam et al., 2021: p. 50)**.**

Leadership – "Is the process of interactive influence that occurs when, in a given context, some people accept someone as their leader to achieve common goals" (Silva, 2016: p. 3).

Organisational culture – “Is a shared value system in an organization that becomes a reference for how employees carry out activities to achieve organizational goals or ideals. It is usually stated as the organization's vision, mission, and goals” (Widarko & Anwarodin, 2022: p. 125).

Resistance to change – “Is unwillingness to adapt to new circumstances or ways of doing things. It can happen with individuals, relationships, or within organisations” (Spring, 2021, para.3).

Technological disruption – “Is arguably the most powerful exogenous driver of change for almost every organisation in every industry. This phenomenon is not new, but digital change has become all-consuming and all-affecting over the last thirty to forty years” (Armstrong & Lee, 2023: p. 109).

Traditional banks - “Are defined as the financial intermediaries with three distinct components; access to capital through individual and business deposits, ability to loan, and the collection of deposits represent the savings or liquid reserves of individuals and businesses. Traditional banks typically operate as brick and motor institutions and/or online branches” (Hassan & Berg, 2022: p. 16).

1.8 Assumptions

The first assumption relates to digital literacy that employees in the South African banking sector have varied degrees of digital literacy. This could impact their capacity to effectively adapt to and use digital tools and platforms.

The second assumption relates to resistance to change where concerns about job security, unfamiliarity with new technologies or fear of losing their jobs can be reasons why employees may initially oppose digital transformation initiatives.

The third assumption relates to the implications for work roles in the banking sector. Different job positions may experience digital transformation in different ways with some positions being significantly influenced by digitalisation or automation than others. This could result in a diversity of viewpoints among employees.

The final assumption relates to organisational culture in South African financial institutions and how it might affect employee perceptions of digital transformation. Key components of this culture can include reward structures, communication tactics, and leadership support.

CHAPTER 2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

The literature review gives a historical perspective of digital transformation and employees' viewpoints, their objectives, the systems involved, and issues experienced. Because the goal of this chapter is to trace some of the historical origins of digital transformation, it contains some older references. The first part of the chapter gives an overview of the history of digital transformation. The second section covers the views, strategies, and forces behind the digital transformation of the global and South African banking sectors. The literature on the prospects and difficulties of the digital transformation of the banking industry is reviewed in the third section. The relationship between change management practices and digital transformation initiatives is examined in the fourth section. The theoretical and conceptual underpinnings supporting the investigation are covered in the final section. This literature review was to identify current responses to the study objectives outlined in Chapter 1. These responses are summarised as propositions in Sections 2 to 4 of this chapter.

2.2 Background on digital transformation

The transition from mechanical and analogue electronic technology to digital technology began in the 1940s and resulted in the adoption of digital computers and digital record-keeping. Afterwards, it developed in tandem with the advancement of the computer and the Internet (Liu, 2021). Digital transformation is a complicated term with a wide range of interpretations in the literature and a vast number of interconnected challenges that need to be handled, as noted in Chapter 1. The digital transformation goal is to digitise employee work practices, business operations, products, and services, and to continuously improve the customer experience while growing the business, being innovative, competitive, and achieving the business objectives (Mapingire et al., 2022). Furthermore, Kraus et al. (2021) noted that scholars are interested in digital transformation because of the disruptive changes brought about by the rise in digitalisation resulting in the changes in the operating environment of the company.

Armstrong and Lee (2023) examined the digital revolution from a historical viewpoint. They found that from the First to the Fourth Industrial Revolution, development exacerbated the widespread and profound upheaval of institutions and civilisations that technology has generated throughout human history. Although they have different meanings, the phrases "digitisation" and "digitalisation" are frequently used interchangeably with digital transformation. One may argue that digitisation, defined by Armstrong and Lee (2023) as the conversion of analogue data or artefacts into digital form, is where it all began. According to Ionascu and Barbu (2023), digitisation is a tool that businesses use to adjust to the needs and expectations of customers who are becoming more connected and tech-savvy. Organisations should note the intriguing fact that human beings will always be an analogue component of the process or system, meaning that digitisation does not completely eradicate physical aspects or analogue information (Armstrong & Lee, 2023).

According to Armstrong and Lee (2023), integrating technology to digitise an organisation's physical products and services into digital platforms refers to "digitalisation”. It also includes the reconceptualisation and reconfiguration of processes and systems (although it may be challenging to distinguish technically between the two terms). This cannot be accomplished without the interaction of individuals, referred to as "employees", with the processes and systems that generate the business outcomes in the form of value-added goods and services provided to clients. The process that moves organisations toward their desired digital state is known as digital transformation and is the vehicle needed for this journey (digitisation and digitalisation). Digital transformation must be viewed from a perspective that goes beyond the use of exponential technologies. Organisations should strive to achieve their strategic goals which are customer-driven insights in the face of significant exogenous technology change (Armstrong & Lee, 2023; Kraus et al., 2021).

The literature is clear when it comes to the importance of leadership in the process of digital transformation. The leadership journey should be given top priority so that leaders support the necessity of digital transformation and have conversations about the ideal state. Once leaders are in sync, it is expected that the people’s journey will be next. At this point, leaders should be able to explain the digital transformation strategy to every person, work with them to co-create the transformation plan, build skills, periodically check in on employees, and deal with any opposition to create the organisational culture required to embrace change (Armstrong & Lee, 2023; Sofyan et al., 2022). In unpredictable times, such as digital transition, organisations need decisive leadership to guide them toward stability and growth by controlling risks before they become threats (Chiloane, 2024). Similar opinions have been voiced by Akudu et al. (2021) who urged leadership to develop plans to assist employees in enhancing their performance throughout the organisational transition.

2.3 Perspectives, approaches, and drivers of digital transformation

This section discusses how the banking sector embraces digital transformation. It starts with global perspectives and then cascades that information into the prognosis for the banking sector in South Africa. The literature review emphasises why financial institutions become digital and the significance of this process. Particular attention is paid to whether employee perspectives are represented in the literature on digital transformation or whether financial institutions are concentrating on external factors and the technologies they are implementing internally.

2.3.1 Digital transformation in the global banking sector

Metzler and Torno (2021) point out the wealth of literature available on the creation and design of strategies for digital transformation in the financial services sector. However, there is still a dearth of literature on how these strategies for digital transformation are implemented including all the necessary stakeholders and initiatives. Lydiana et al. (2022) used a literature review technique to investigate the dimension of future banking in digital transformation. They found that transformation has an impact on banking internally and externally, however, employees were not mentioned as one of the internal stakeholders. In addition, they also recommended that future studies focus on banking activities, including employee profiles, organisational architecture, and drivers (Lydiana et al., 2022).

Reviewing the literature, Kraus et al. (2021) identified technology advancement and institutional and societal changes as the external variables driving digital transformation. The writers also emphasised how internal digital transformation implies reconfiguring the organisation's end-to-end value chain, necessitating the development of new tactics (Kraus et al., 2021). To ensure that every aspect of the digital transformation is given equal weight, it is critical to comprehend all aspects of the process. Nguyen-Thi-Huong et al. (2023) used quantitative data analysis to determine the dynamics of digital transformation on the banking results of Vietnamese banks. They found a negative relationship between digital transformation and bank performance because technology infrastructure upgrades were one of the aspects that received less attention.

Business models and operations, resources, capabilities, and leadership are some of the internal business structures that are influenced by digital transformation and need special attention (Kraus et al., 2021). When adding employees to the structure it is argued that it is necessary to ensure they receive the same care and regard as others. The findings of Cini et al.’s (2023) mixed study technique, undertaken in Central Europe, suggest examining employee perspectives on digital transformation on their tech-no-stress levels and performance. They found that concentrating on lowering employee techno-stress levels increasingly improved employee performance. The literature review presented in this chapter emphasises that the target should be to accomplish organisational goals or objectives. In their study, Metzler and Torno (2021) recommend business strategies aim for client-centricity; they reminded banks to prioritise customer-driven initiatives before technology-driven ones.

2.3.2 Digital transformation in the South Africa banking sector

2.3.2.1 *Overview of the banking sector in South Africa*

According to Cowling (2023), the analysis of figures and facts suggests the banking sector in South Africa is the largest in Africa. This is according to the asset value of the country's top five banks out of the ten largest African banks. In addition, it is noted that in 2020, the total assets of the banking industry accounted for around 88% of the GDP of South Africa (Cowling, 2023). Policymakers and institutions must comprehend the elements impacting the popularity of online banking in South Africa. This should assist financial institutions in understanding what steps to take as part of their digital transformation and help policymakers create laws to increase the availability and uptake of online banking (Gertze & Petersen, 2024).

The emergence of 4IR technologies presents opportunities for state-owned enterprises to develop plans to fully engage as innovators and mass technology developers of cutting-edge products (Malope et al., 2021). The rise of ecosystem-based thinking and the talent shortages for the new way of operating are expected to impact the South African and African banking sectors in the next ten years; this will require them to reassess their business strategies and adjust to new conditions. The difficulties facing the South African banking sector include shifting consumer expectations and behaviour that necessitate strategic direction and the need to digitally change operations to stay competitive (Van den Berg et al., 2023).

2.3.2.2 *Digital initiatives and trends in the South African banking sector*

The new entrants with their digital platforms and 4IR technologies, have made technology infrastructure difficult for traditional rivals to imitate because of their legacy systems (people, processes, and technology). Capitec, a South African bank founded in 2001, announced robust earnings and a rise in share prices in their annual results for the fiscal year ending February 2024. The three-year investment in digital strategy and diversification, which involved moving their customers and offerings to digital platforms, produced positive results. Capitec is consuming the legacy banks' market share and completely altering the competitive environment; its success is seen as a sign of optimism for new players entering the traditionally dominant South African banking industry (Larkin, 2024; West, 2024). Tyme Bank, the first digital bank in the country, consistently innovated and broke new ground in a competitive market. As a result, they overcame several obstacles to become the first digital bank to turn a profit in South Africa and throughout the continent; this milestone was reached within five years of its inception (Malinga, 2024).

South African traditional banks did not just stand by and let the newcomers take over the market they had controlled for decades. According to Moyo (2022), Nedbank has committed R1.3 billion to digital transformation projects intending to control technological advancement and build platform ecosystems to upend the unstable banking industry. BusinessTech (2021) reported Standard Bank's plans to become a "platform business" in 2025 to maintain and strengthen its current market position. Standard Bank intends to meet its customers on digital platforms where they engage in daily activities, such as socialising, shopping, and conducting business. Global Finance named FNB the 2023 World's Best Consumer Bank in Africa. FNB was praised by BusinessTech (2024) as the best digital bank and a leader in digital banking in South Africa due to their creative use of technology in banking operations. FinTech Magazine (2024) reported that Absa is focusing on digital transformation by modernising its digital capabilities and technology infrastructure, improving digital channels and platforms, and upgrading its fundamental banking systems.

According to Mapingire et al. (2022), one of the key elements of digital transformation that negatively affects employees and should be considered is the digitisation of their work processes. This needs to be included in a strategy for digital transformation. It is crucial to investigate employers' and employees' views and attitudes on digital transformation projects. It is important to ensure that transformation is carried out in a manner that benefits employers and employees equally (Nadziakiewicz & Obi, 2023). Maharaj and Pooe (2021) used a semi-structured interview instrument in a qualitative research approach and found five themes to manage the change to digital banking in South Africa. The five themes are the absence of a post-integration plan, employee involvement and engagement, conflicting unit subcultures, lack of guiding principles for the change process, and poor communication (Maharaj & Pooe, 2021).

2.3.3 Proposition 1: Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector

One may argue or conclude from the literature reviewed that there is limited research explicitly on digital transformation and employee perspectives on the one hand. On the other hand, the literature is clear on the external factors forcing financial institutions to embark on digital transformation and to pay attention internally to the technologies being implemented. This objective aimed to obtain in-depth insights into employees' perceptions of the effects of digital transformation on attitudes, perceptions, and preparedness for change in the South African banking sector. The overall goal was to understand how South African employees in the banking industry view and react to the continuing digital transformation and its consequences.

2.4 Challenges and opportunities of digital transformation

The banking industry's perspective on the opportunities and challenges presented by digital transformation is examined in this section. The primary goal of examining the opportunities and challenges was to establish how to apply digital transformation in the banking industry that would benefit all parties by including them in the roadmap-making process. A special focus was on whether employees' viewpoints regarding the potential and the constraints are reflected in the literature on digital transformation.

2.4.1 Barriers to the adoption of digital transformation in the banking sector

A challenge that drives banks to embark on digital transformation is the emergence of financial technology companies (FinTechs) caused by them changing customer requirements (Metzler & Torno, 2021). They discovered this by analysing the digital initiatives of traditional United States' banks to determine how incumbent financial firms approach digital transformation (Metzler & Torno, 2021). Ruziboyeza (2024) examined the existing literature on digital transformation in the banking industry and found that employees are challenged by the changes they experience from the traditional systems to the current changes in digitalisation. Banks must give their employees support and training to become more proficient in using digital systems (Ruziboyeza, 2024).

Trust issues have become less since COVID-19 but should not be ignored as there are still significant obstacles customers have to face in digital banking practices. Studies conducted before COVID-19 highlighted this as one of the historical challenges of digital adoption practices (Ionascu & Barbu, 2023). A barrier preventing banks from achieving the necessary level of digital transformation is culture, particularly when it separates employees from one another (Lydiana et al., 2022). It may be argued that the success of the journey itself determines the rewards of digital transformation. Digital transformation is a buzzword that businesses use these days, but further research is needed to fully understand its advantages (Nguyen-Thi-Huong et al., 2023).

2.4.2 Opportunities presented by digital transformation in the banking sector

Strategists in the banking industry can approach opportunities with the same challenges as those mentioned in the previous section. Transitioning from traditional banking techniques to digital banking practices presents numerous opportunities for banks and their customers, including adaptable offerings, enhanced customer engagement, reinforcing the customer-bank relationship, and increased operational income (Tran et al., 2023). Sayed and Mansour (2023) investigated how digital transformation affected banks' profitability and liquidity in emerging markets. They found a positive correlation between digital transformation and bank profitability in the Egyptian banking sector, even though the COVID-19 pandemic had a diluting effect. Ionascu and Barbu (2023) found that the relationship between young people and digital banking offerings is an opportunity intensified by COVID-19. They advised the banks to focus on enhancing their post-COVID-19 analysis of digital transformation in the banking sector.

Today, consumers' interest is in online banking, with a growing disbelief that using cash or physically visiting banks is still necessary, which has led to increased competition in the banking sector. New players and Fintech's business models are making digital transformation mandatory rather than an option for traditional banks (Havryliuk et al., 2021). Lydiana et al. (2022) emphasised the significance of culture as an example of diversification, highlighting the need for a transparent work environment that fosters a culture of openness and feedback. All employees are encouraged to share their opinions, allowing the innovation process to help banks achieve digital transformation (Lydiana et al., 2022). It has been observed that digital transformation is now a must-win battle for organisations to sustain themselves and stay relevant in the digital age.

Therefore, employees must be considered an internal stakeholder in the process of digital transformation as the changes impact them (Cini et al., 2023).

2.4.3 Proposition 2: Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes

From the literature, it is suggested that further investigation is warranted into the obstacles and prospects faced by banking industry employees in the context of digital transformation. This proposition focused on how employees see and handle the changes brought by digital transformation, what major obstacles are encountered, and what opportunities these changes present. Banks can assist their employees to realise the full benefits of digital transformation by recognising these dynamics and developing strategies accordingly.

2.5 Digital transformation and change management

This section discussed how change management has influenced digital transformation. The literature review assisted in determining whether organisational culture types have different advantages and disadvantages when managing change during digital transformation. Particular attention is paid to whether employee perspectives are incorporated into change management strategies during digital transformation.

2.5.1 The link between digital transformation and change management

One may challenge that an organisation's culture affects the effectiveness of digital transformation, which involves leveraging technology to generate value for the business and change management which deals with managing the change. Employee motivation, competence, and organisational culture significantly improve employee performance (Said et al., 2022). Similar viewpoints were expressed by Sofyan et al. (2022) who emphasised that altering an organisation's culture is a difficult process. Leaders are expected to help employees comprehend the advantages of the change and why the new culture is the most successful way for the future. In their investigation of the elements leading to an organisation's culture successfully integrating with IT in the Nigerian banking sector, Nadziakiewicz and Obi (2023) found that technological development has both beneficial and detrimental effects.

Furthermore, Nadziakiewicz and Obi (2023) counselled financial institutions that employers and employees may benefit from wise technology-use if they recognise a strong corporate culture where the workplace prioritises people over gadgets. One of the most effective tools for managing stakeholder relations is decisive leadership. Leaders are expected to assess the data and possibly consult important advisors or stakeholders for their perspectives during change management (externally and visible to everyone) and the management of change (internally to individuals after the change has occurred and people are adjusting to the transition). After being informed, they must act promptly and follow the strategic objectives of the organisation (Armstrong & Lee, 2023; Chiloane, 2024). Errida and Lotfi (2021) found that the most important factors for successful change management are the leadership of the change manager, effective and constant communication during change, engagement of stakeholders, and motivation of employees and change agents. These findings were from a literature review and case study that identified various factors affecting the change management process (Errida & Loft, 2021).

2.5.2 Proposition 3: Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees

From the literature, it is suggested that further investigation is warranted into the impact of change management strategies on the success of digital transformation. Patterns, best practices, and potential pitfalls should be identified when implementing change management strategies during digital transformation processes.

This proposition investigated how different change management approaches (e.g. top-down vs bottom-up, proactive vs reactive) influence the outcomes of digital transformation efforts in the South African banking sector from employees' perspective. Comprehending these aspects is imperative for financial institutions seeking to customise their approaches for an effective shift.

2.6 ANALYTICAL FRAMEWORK

2.6.1 Technology acceptance model (TAM)

Davis developed the technology acceptance model (TAM). In the 1970s; he improved his conceptual model based on the Fishbein and Ajzen theory of reasoned action and other relevant studies (Chuttur, 2009). TAM is concerned with how people accept and use technology; it also offers a methodical way to investigate elements that affect adoption, like the perceived value and usability of digital solutions (**Figure 2.1**). Furthermore, TAM highlights the importance of people's attitudes towards adopting technology and is influenced by perceived utility and ease of use (Davis, 1993).

Digital transformation is the process of incorporating digital technologies into every aspect of an organisation; and it has a profound impact on how businesses run and provide value to their customers (Armstrong & Lee, 2023). This entails adjusting to new equipment, procedures, and working styles for the employees. TAM helped examine how bank employees in South Africa view these changes.

Research using the TAM theoretical framework might provide important insights into how technology is accepted and viewed in this setting. Understanding how employees view and accept digital transformation efforts is essential for successful implementation in the South African banking sector. Research using the TAM theoretical framework created a solid body of information about digital transformation in the South African banking sector and made it easier to compare study findings with previous findings.

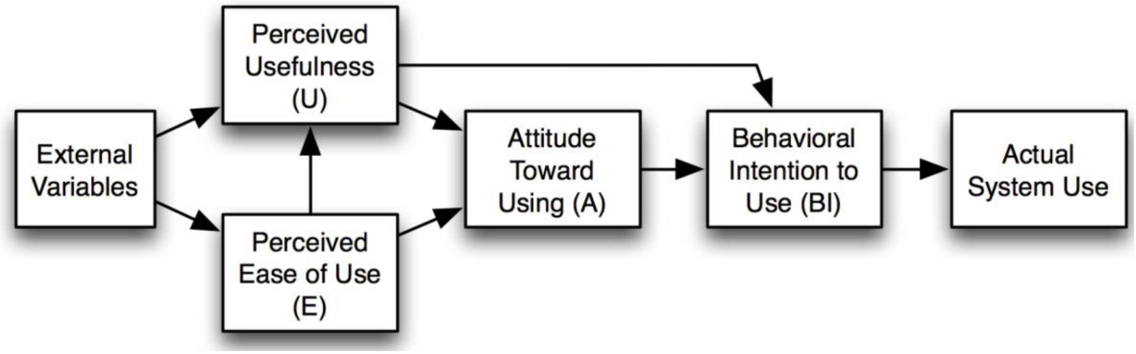

Figure 2.1 Technology acceptance model (Davis, 1993)

2.6.2 Organisational learning theory (OLT)

According to Hermelingmeier and Von Wirth (2021), the management experts, Cangelosi and Dill, developed an organisational learning theory in the 1960s, and since then the ideas have been used in a wide range of organisational contexts.

Theories of organisational learning emphasise flexibility and adaptability in the face of changing surroundings. Organisations undergoing digital transformation need to respond quickly to shifts in consumer expectations, industry trends, and technology (Hermelingmeier & Von Wirth, 2021). Organisational learning theories emphasise the significance of leadership and organisational culture in creating a favourable learning environment. Cultural norms, beliefs, and leadership styles can aid or hinder the adoption of digital technologies. These are identified by studying employee perspectives on digital transformation (Hermelingmeier & Von Wirth, 2021).

Digital transformation often challenges existing processes and norms and requires a significant shift in organisational culture, processes, and employee roles (Armstrong & Lee, 2023). Organisational learning theory assists with establishing what adaptations employees need for the new work practices brought about by digital technologies or systems, as well as assisting banks in evaluating the structure of their learning procedures. Given that South African banks employ a range of people, organisational learning theory is used to examine the contextual issues that these institutions face as they undergo digital transformation. The theory helps clarify how these elements affect employee adoption and the learning process. In addition, it was used to explore how the cultural context of the South African banking sector influences learning and adaptation.

Organisational learning can be used to analyse how employees view and respond to these changes and to gain insights into how well the banking sector can change and adapt in the face of digital disruption. Knowing how employees view and use digital tools, and how technology can help clarify knowledge acquisition procedures might reveal the difficulties they encounter during the shift and the coping mechanisms they use in the context of digital transformation. Comprehending these variables is vital in formulating tactics to foster an environment of digital creativity and education in financial institutions. Employee resistance and uncertainty might arise from the major organisational change that digital transformation frequently entails. Theories of organisational learning provide frameworks for comprehending how businesses adapt to change and become more resilient when faced with disruptions.

2.6.3 *Conceptual framework*

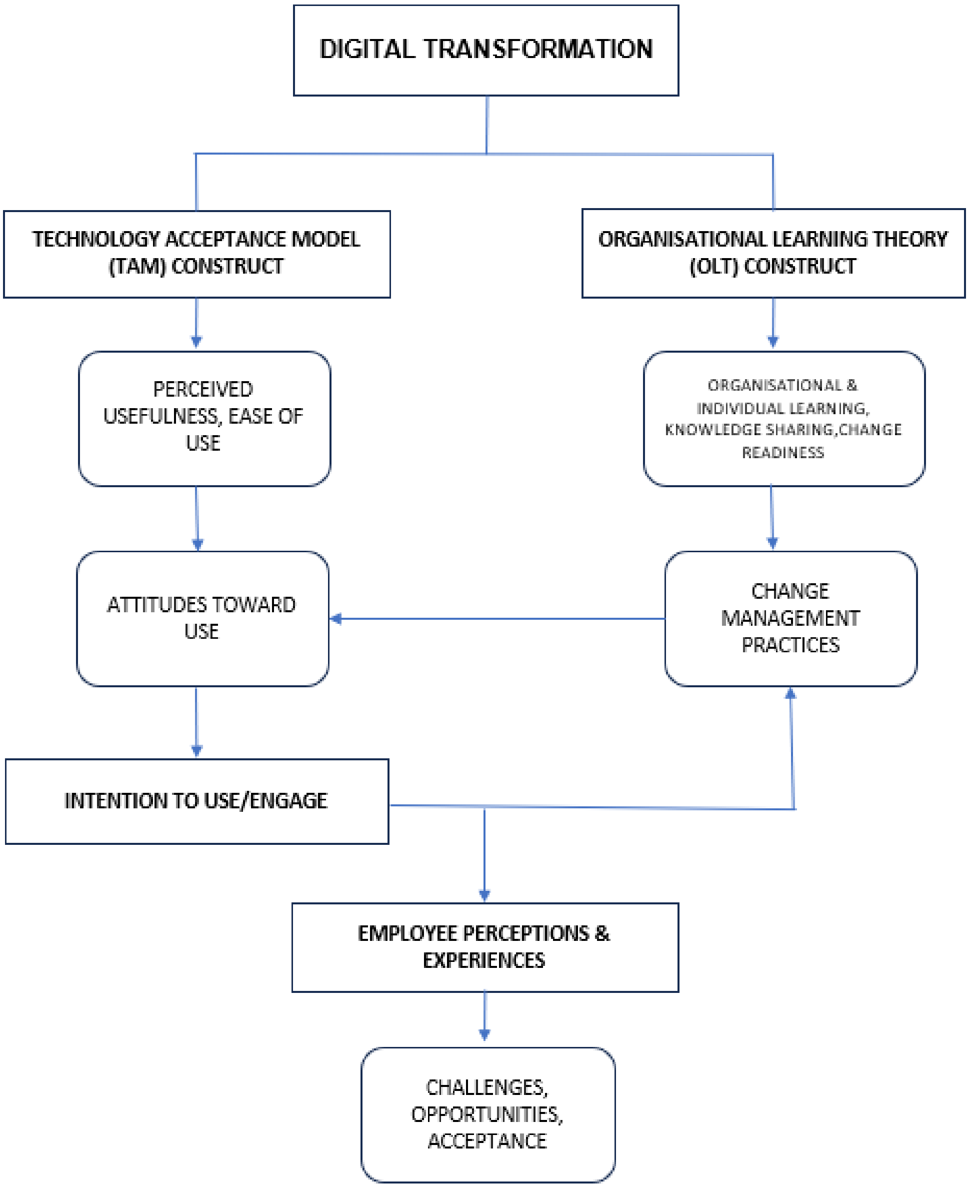

Figure 2.2 The conceptual framework of the study (Researcher`s own work)

The study's conceptual framework focused on digital transformation as the central phenomenon affecting employees. TAM assists in assessing new technologies and how employees develop attitudes and behaviours toward them, as shown in **Figure 2.2.** Whether or not employees think digital tools improve their performance is determined by perceived usefulness. Employee perceptions of the digital systems' usability are influenced by perceived simplicity of use. By looking at how the organisation helps its employees learn, adapt, and react to technology advances, OLT broadens the perspective. This encompasses knowledge sharing, training, communication, and change management practices. Change management techniques serve as a moderator or mediator that affects how new technologies are embraced as well as how learning occurs. As seen in **Figure 2.2,** all these lead to the study's central unit of analysis, which is employee perceptions and experiences.

Additionally, **Table 2.1** illustrates how the study's conceptual framework and research objectives correspond.

Table 2.1: Conceptual framework and research objective

RO#	Research Objective	Theory	Key Concepts
1	To explore employees' perceptions of digital transformation in the South African banking sector.	TAM	• Perceived Usefulness • Perceived Ease of Use • Attitudes Toward Use
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector.	TAM and OLT	• Employee perceptions and experiences • Challenges • Opportunities • Acceptance
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives.	OLT	• Organisational Learning • Individual Learning • Knowledge Sharing • Change Readiness and Practices

2.7 Conclusion

From the literature review, it was emphasised how urgently the banking sector in South Africa and the rest of the world need to undergo digital transformation. It also highlighted how financial institutions must embrace digitalisation to remain competitive and relevant considering global trends, technology breakthroughs, and shifting consumer choices The employees' views of the financial industry and how they need to adjust to activities related to digital transformation were also examined. While some employees may welcome technological advancements, others could object because they fear losing their jobs, lack digital literacy or worry about changes to their job responsibilities. According to the literature, financial institutions' organisational cultures are impacted by digital transformation programmes. The changes to incorporate more flexible, inventive, and customer-focused cultures and possible difficulties in sustaining employee morale and engagement during change, were discussed.

CHAPTER 3 RESEARCH METHODOLOGY

This chapter provides a detailed description of the research methodology employed in this study. The first section describes the research paradigm, followed by the research approach, and the research design (Section 3.3). In addition, the data collection method (Section 3.4), followed by Section 3.5 population and sample, and research instrument Section 3.6. Thereafter, the procedure for data collection (Section 3.7), followed by the data analysis strategies and the interpretation (Section 3.8), and possible limitations and challenges in Section 3.9. Last, Section 3.10 on quality assurance, and Section 3.11 ethical considerations.

3.1 Research philosophy

Research philosophy, known as the philosophy of science, refers to the ideas surrounding the nature and process of knowledge creation in a specific research context (Kumatongo & Muzata, 2021). Interpretivism was the research philosophy used in this study. It emphasised the social aspect of human nature and the degree to which the study outcomes were influenced by the interaction of parties involved in the research process. As noted by Ugwu et al. (2021), every research philosophy has its own ontology (presumptions made about reality), axiology (how values affect how reality is perceived and interpreted), and epistemology (how knowledge is formed and what truths can be proven). The selected study paradigm offered knowledge of digital transformation and employee perspectives in the South African banking sector by integrating ontology, epistemology, and axiology.

The ontology topics are the nature of reality and what exists (Kumatongo & Muzata, 2021; Ugwu et al, 2021). Constructivist ontology was chosen for this study because it recognises the social construction of reality and how people's perceptions and interpretations shape it. This viewpoint acknowledged that employees' subjective experiences and the social context in which they work impacted how they perceived digital transformation (Kumatongo & Muzata, 2021; Ugwu et al., 2021). The nature of knowledge and how it is obtained are topics of epistemology (Kumatongo & Muzata, 2021; Ugwu et al., 2021). Critical epistemology was adopted for this study by considering the dynamic and complicated character of digital transformation and its effects on employees in the banking sector.

The term "axiology" describes how values function in research (Kumatongo & Muzata, 2021; Ugwu et al., 2021). This study applied transformational axiology; considering the socio-economic environment of South Africa and the implications of digital transformation for employees in the banking sector. These components were incorporated into the study paradigm to develop a more complex understanding of how employees' perspectives in the South African banking sector are shaped by digital transformation and consider the wider socio-cultural and ethical ramifications. This methodology summarised in **Table 3.1,** has contributed to theoretically sound and practical applicable discoveries.

Table 3.1: Research philosophy summary (Kumatongo & Muzata, 2021; Ugwu et al., 2021).

Interpretivism	
Ontology	Subjective, socially constructed
Epistemology	Social phenomena, situational
Axiology	Value bound, researcher part of research
Method	Qualitative
Metaphor	Social actor

3.2 Research approach

The research technique of the value of qualitative research has long been debated. From a historical standpoint, positivist research or quantitative views have dominated. Qualitative studies emerged in the early 1900s to fill gaps found by using more positivist perspectives. Frost (2021) described qualitative research as the most effective technique for identifying underlying motives, emotions, values, attitudes, and perceptions. Qualitative research is a subset of non-experimental research, and its methods are designed to give detailed information rather than a broad overview (Frost, 2021). Qualitative research enabled this study to investigate the underlying causes of the perceptions and unearth valuable insights that quantitative methods might have overlooked. It was a well-suited tool for examining the nuanced perspectives of employees about digital transformation.

Taherdoost (2022) points out that the main goal of qualitative research is to gather first-hand textual data and analyse it using particular interpretative techniques. Because of its exploratory nature, qualitative research is a suitable method for examining phenomena about which there is little readily available information, and the ability to produce new theories, ideas, and insights (Taherdoost, 2022). Among the benefits of qualitative research methods are learning about people's experiences in various contexts of history, understanding the true significance of actions, handling complex issues because of the flexible structures, and granting participants autonomy. Furthermore, it provided the opportunity to obtain comprehensive and detailed information about the emotions and occurrences of the participants throughout the data-gathering processes (Frost, 2021; Taherdoost, 2022).

This study collected rich, detailed data using qualitative research techniques in the form of interviews, which captured the viewpoints and experiences of the banking sector employees. In the banking sector, digital transformation entails adjustments to staff roles, organisational culture, procedures, and technology (Ruziboyeza, 2024; Sofyan et al., 2022). Qualitative research facilitated the investigation and new insights because digital transformation is still relatively young and rapidly evolving. According to Frost (2021), employees' perceptions and subjective experiences are best captured through qualitative research. This study used a qualitative method to investigate how employees viewed digital transformation projects and how these initiatives affected their general well-being, job satisfaction, and work practices.

3.3 Research design

The research design for this study was the phenomenological approach. Frost (2021) defines phenomenology as a qualitative research methodology that centres on investigating and comprehending people's perspectives and firsthand experiences of a specific phenomenon. In addition, the phenomenological approach relies on one to two hours of interviews to answer research questions based on the participants' understanding of events. The meaning of experiences and events is revealed by asking the right questions during these conversations (Frost, 2021). Phenomenology was a useful method to investigate employees' views of digital transformation in the South African banking sector. This study design provided important insights into corporate strategies, employee support systems, and future research paths as it focused on lived experiences (Taherdoost, 2022).

According to Frost (2021), phenomenological analysis is locating and examining themes that surface from participants' descriptions. This study revealed trends and commonalities underlying the structures and meanings of employees' experiences and how they perceive and react to digital transformation. The results shed light on how digital transformation affects the roles, interactions, skills, and general dynamics of the workplace in the banking sector of South Africa. It also revealed the difficulties and possibilities employees experienced in connection with these technological advancements.

The study considered the limitations of the phenomenological design in that the findings are context-specific and may not be readily applied to other contexts or populations. Data collection and analysis take time to ensure the results are not skewed, prejudiced, and interpreted subjectively. This was done to achieve validity and rigour as the phenomenological data analysis demanded proficiency with qualitative methodologies (Bryda & Costa, 2023; Taherdoost, 2022).

3.4 Data collection methods

This study investigated how South African employees in the banking sector view and understand digital transformation initiatives. This study aimed to collect subjective experiences, viewpoints, and employees’ emotions regarding the changes brought about by digital transformation. Interviews were used to gather thorough, in-depth reports of employees' experiences of digital transformation using open-ended questions. Participants were invited to think back on their experiences and share their thoughts in their own words.

Interviews were selected as the primary data collection tool because they are efficient at producing rich, qualitative data to evaluate possibilities and difficulties, explore perspectives, and what impacts change management. This methodological decision guaranteed a thorough exploration and understanding of the research objectives from the viewpoint of individuals directly affected or involved in digital transformation activities (Bryda & Costa, 2023; Taherdoost, 2022). The interviews addressed each of the following study objectives:

Objective 1 - To explore employees’ perceptions of digital transformation in the South African banking sector:

The interviews provided a detailed understanding of employees' subjective experiences, attitudes, sentiments, and insight into the nuanced aspects of employees' perceptions of digital transformation in the South African banking sector. Understanding perceptions was essential since they can be intricate and multidimensional (Frost, 2021).

Objective 2 - To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector:

The study obtained accounts of opportunities and constraints of the sector-specific dynamics faced by the employees by conducting in-person interviews. Participants gave instances and further details about the challenges encountered and possible benefits (Taherdoost, 2022).

Objective 3 - To explore how employees perceive and are influenced by change management practices during digital transformation initiatives.

The interview method investigated change management's function in digital transformation processes. The study also revealed the tactics, the efficacy of the communication, the influence of the leadership, and how employees felt about change management procedures. By conducting interviews with diverse stakeholders, the study obtained a range of viewpoints regarding how the varying methods of change management impact the outcomes of digital transformation (Bryda & Costa, 2023; Frost, 2021; Taherdoost, 2022).

3.5 Population and sample

The population and sample for the study are discussed in this section.

3.5.1 Population

The selected research population of the study were the consultants/officers working in the operations department of a traditional bank in Johannesburg, South Africa's Gauteng province. In their day-to-day work duties, consultants/officials interact with new technologies and are actively involved in using and applying them. This population explained how digital transformation projects impacted their daily activities, effectiveness, and output of the financial industry. Their ideas were significant and relevant as their insights were grounded in real-world experiences. Their viewpoints were invaluable in shaping future strategies and enhancing the results of digital transformation activities.

This population was in a good position to judge how quickly new technologies are embraced by their teams and colleagues. Gaining insight from their experiences helped discover the opportunities and challenges provided by these technologies. The study revealed the factors influencing adoption or resistance (such as usability issues, problems with training or cultural hurdles) which were extremely helpful in refining implementation tactics.

The selected population provided strategic insights into how digital transformation aligns with the objectives of organisations and the level of competition in the banking sector of South Africa. Furthermore, the population also assisted the study with mechanisms required to increase the overall success rates of digital transformation projects and suggested changes to technology deployment tactics, training support, and overall support systems by comprehending the difficulties experienced by those on the receiving end.

3.5.2 Sample and sampling method

Purposive sampling is a technique used in qualitative research where researchers purposefully select participants based on standards relevant to the study topic or goals (Frost, 2021). According to Thomas (2022), methods, such as these are frequently employed whenever the population is extremely large and is one of the most widely used types of sampling. Purposeful sampling is a type of nonprobability sampling; the selection of the subjects is based on factors, such as subject matter competence or the willingness and availability to participate in the research (Thomas, 2022).

When applying a suitable sampling technique it is, therefore, essential to include suitable individuals in the qualitative research (Adeoye-Olatunde & Olenik, 2021). Twelve participants were interviewed and their profiles and details are presented in **Table 3.2**. They were chosen to participate in this study because they held lower positions and had the opportunity of interacting largely with new technology in their everyday work activities. Additionally, they are primarily the recipients of the technologies that the bank implements. According to LaDonna (2021), sample size may not be the most relevant indication of information when it comes to interviews. This study followed the guidelines by Frost (2021) who suggested a question interview plan should take 45 to 60 minutes to complete, depending on the subject.

Rather than generalising based on demographics, this qualitative research study disclosed the experiences, perceptions, and participants' attitudes. Without grouping employees according to age, gender or other demographic characteristics, the aim was to understand how they viewed the digital transition, and their struggles and achievements.

Table 3.2: Profile of participants

Description of participants	**Number of participants**	**Team categories**	**Number of interviews**	**Duration of the interviews**
Consultants/officers	4	Team A	4 (1 per person)	Between 30 – 60 minutes
Consultants/officers	4	Team B	4 (1 per person)	Between 30 – 60 minutes
Consultants/officers	2	Team C	2 (1 per person)	Between 30 – 60 minutes
Consultants/officers	2	Team D	2 (1 per person)	Between 30 – 60 minutes

TOTAL	**12**	**4 Teams**	**12 Interviews**	**Maximum 12 hours**

3.6 The research instrument

The interview goals were to investigate entities' or persons' experiences, viewpoints, opinions, ideas, beliefs, and motivations regarding things, problems, or phenomena. Interviews, in this sense, primarily offer "deeper" concepts or insights into social issues or events (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022). Therefore, one of the three interview formats used in qualitative research was employed in this study, i.e. the semi-structured interview briefly described in **Figure 3.1**; An interview schedule provided a set list of questions specific to each research objective (**Appendix C** – Research Instrument). A cover letter to the participants explained the research, their rights and how the data collected would be processed (**Appendix A** – Participant Information Sheet).

The advantage of this research instrument was that it probed the participants' ideas, attitudes, and experiences by using semi-structured interviews. This instrument made it possible to thoroughly examine the opinions and experiences of the participants, offering an in-depth understanding of their viewpoints. It produced richly contextualised, detailed qualitative data appropriate for recording intricate phenomena. It also provided flexibility enabling probing and further questions, adjustable to participant responses and could explore intriguing topics in further detail (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022).

This study considered the shortcomings of a semi-structured interview; the time and resources to conduct and analyse, the limited number of only 12 participants and the assurance that interviewer bias did not affect the responses. The data gathered differs depending on the interpretation of the findings and questions posed. Inexperienced interviewers may find it difficult to probe further or inadvertently steer participants. The findings cannot be generalised to the entire community because the semi-structured interviews concentrated on certain viewpoints and experiences (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022).

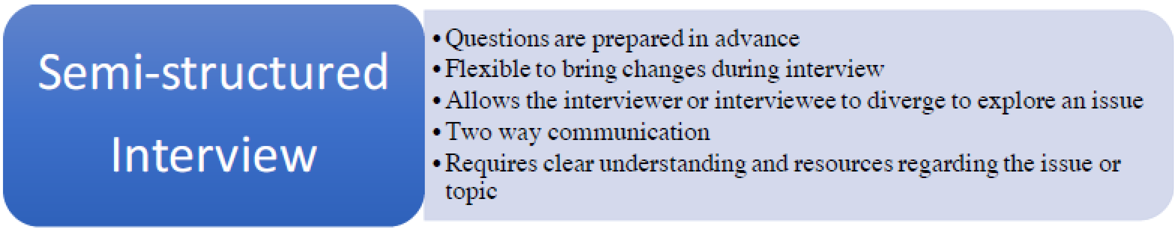

Figure 3.1 Semi-structured interview instrument (Islam & Aldaihani, 2022)

3.7 Procedure for data collection

As highlighted in the previous sections of this chapter, the participants were 12 consultants/officers who could offer deep and significant insights to address the goals and questions of the research. A wide range of participants was required to capture a variety of viewpoints and experiences and to strengthen the validity and depth of the qualitative findings.

The head of Human Capital (HC) and the head of the Operations Department of a traditional bank were contacted via email. An official letter (**Appendix D** – Letter Requesting Permission) explained the research objective and requested permission to conduct the study in that particular branch. After conforming to all their internal requirements, the request was approved by the relevant stakeholders of the bank. One requirement was to sign the Non-Disclosure Agreement (NDA) form which conflicted with the instruction of the university programme not to sign it. The email was sent to the programme lecturer, Dr Ayanda Magida, with the NDA form attached to seek guidance on the bank`s request. After vetting the content of the NDA form, the lecturer provided approval to sign it indicating that it did not interfere with the research process (**Appendix E** – Permission Letters Received from Organisation).

The primary data were collected for a specific purpose and are confidential until published. Interviews, where questions are asked and answers are given, were used in this study to collect data, as shown in **Figure 3.2** below. Therefore, primary data has higher levels of validity, trustworthiness, objectivity, and authenticity. It also helps to obtain high-quality data that can improve the outcomes and provides opportunities to add more data as required (Taherdoost, 2021).

All 12 consultants/officers who participated in this study were invited individually via email or telephonically. The organisation`s organogram was used to obtain their contact details.

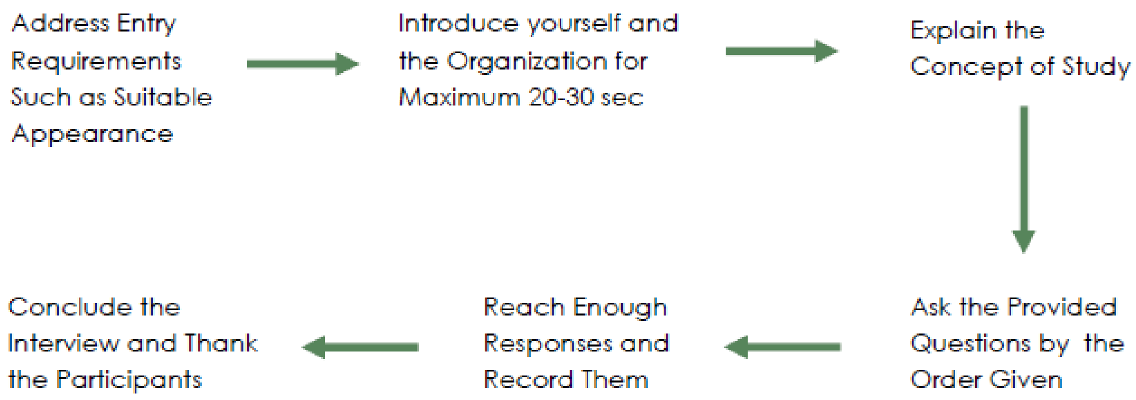

Figure 3.2 Interview process (Taherdoost, 2021)

3.8 Data analysis strategies and interpretation

Islam and Aldaihani 2022 define qualitative data analysis (QDA) as interpreting, identifying, and scrutinising patterns and themes in textual data. From this, it is ascertained how these themes and patterns contribute to a deeper understanding of a problem or phenomenon to address the research questions. The analysis plan should be decided before the data are collected to ensure that all relevant data are recorded (Adeoye-Olatunde & Olenik, 2021).

In this study, data were analysed and interpreted using thematic analysis, which combined codes to create a meaningful and cogent summary of findings. Researchers are urged to investigate more intricate patterns by delving deeper into data and highlighting variations across groups. The results of the thematic analysis included topic identification and coding. Themes are created patterns (or interpretations) from a data set obtained using various data collection techniques. Themes address a research question, rather than summaries or code classifications (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022). The thematic analysis methodology used in this study was suggested by Brain and Clarke (2006, 2012, cited in Islam & Aldaihani, 2022), and served as a guide to analyse the created themes (**Figure 3.3)**.

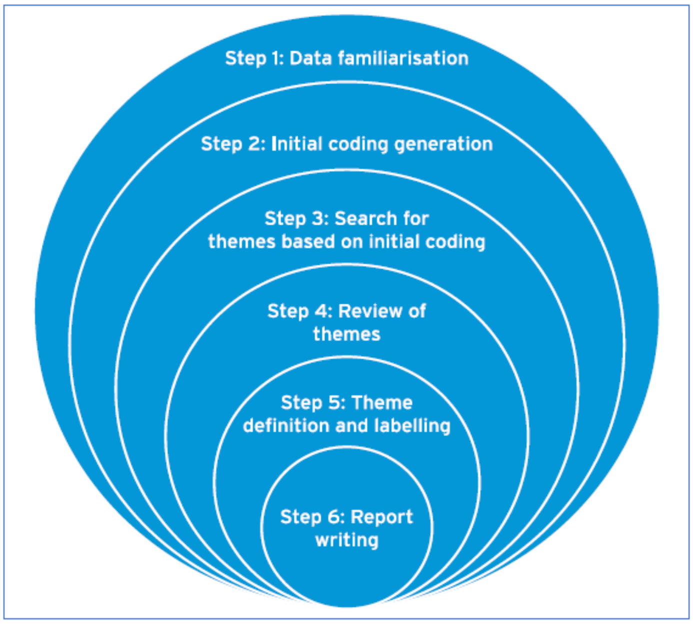

Figure 3.3 Model of thematic analysis (Brain & Clarke, 2006, 2012, as cited in Islam & Aldaihani, 2022).

During the interviews, the participants expressed perceptions, assumptions, beliefs, feelings, and experiences that gave rise to the themes or patterns. The interview sessions were recorded via Microsoft Teams and the transcriptions were used to capture the data. Data analyses were done manually to complete the thematic analysis.

Step 1: The study examined all the transcribed data verbatim by reading the interview transcripts and listening to audio recordings. Coding is finding and categorising themes, parallels, and discrepancies from the interview material of the participants' quotes (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022). The transcripts were manually imported with annotated notes, highlighted to group material, and followed the necessary procedures for coding and theme searches.

Step 2: To see if any trends emerged including labelling and classifying data segments line by line without attempting to fit them into predetermined categories. From the literature, codes are not themes and coding would be little more than a label explaining the contents of one or two lines of the transcript. The focus was on elements relevant to digital transformation and employees' views (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022).

Step 3: Searched the dataset for recurring themes or patterns of employees' views and digital transformation. Similar codes were then categorised into themes based on their content and applicability to the research questions (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022).

Step 4: The quality check ensured that every theme represented the facts and highlighted significant aspects of digital transformation.

Step 5: The study described each theme and significance concerning employees' views and digital transformation. Each theme was given a descriptive name that captured its essence. As a result, each theme was identified and categorised, providing insightful responses to the study questions guided by the literature (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022).

Step 6: A narrative outlined each theme and provided instances or quotes from the data to support it. The narrative allowed for the themes in the larger context of the digital transformation of the South African banking sector and how it affects employees.

This study combined inductive and deductive methods for the data analysis and coding. Bottom-up coding is inductive with all the codes derived from the data (participants' quotes). A fundamental component of grounded theory is inductive coding. Deductive coding, on the other hand, is a top-down method frequently employed when gathering data is guided by a theoretical or conceptual framework. The first codes for analysis are developed based on the framework constructs rather than the data (Adeoye-Olatunde & Olenik, 2021; Frost, 2021; Islam & Aldaihani, 2022). After the preliminary codes were grouped into themes, they were periodically changed with the three research objectives in mind and named. Through this iterative approach, clearly defined themes emerged, offering deeper insights into the central ideas. Chapter 4 discusses these themes and the information gathered in connection with them.

3.9 Possible limitations and challenges

The following weaknesses or limitations were identified and mitigated by the study:

- To guard against bias or under-representative samples considering that the sample may not have accurately reflected all viewpoints in the South African financial industry. However, this limitation was mitigated by narrowing the scope to a case study in a South African bank and limiting the participants to only bank employees to fit the scope and objectives of the study.
- It was a challenge accessing the relevant categories required, such as bank consultants/officers, time, and resource constraints. Qualitative research can be labour- and resource-intensive restricting the study's scope and depth. In addition, access to the participants may limit the sample size and diversity. However, this limitation was mitigated by obtaining permission to conduct the study in the bank and limiting the sample size to 12 consultants/officers.
- Guard against subjectivity as the interpretation of qualitative data may be influenced by it. However, this limitation was avoided through constant

reflection to ensure that subjectivity and bias did not impact the research outcomes.

- There were difficulties in assessing the intricacy of the data analysis. Carefully consider the theme analysis to ensure validity and rigour while examining qualitative data. However, the study mitigated the challenge by maintaining consistency when coding and interpreting the data.

3.10 Quality assurance (trustworthiness)

Adeoye-Olatunde and Olenik (2021) state that it is crucial to ensure the rigour of qualitative research; this is typically done by using data analysis to demonstrate the "trustworthiness" of the study results. According to Williams and Kimmons (2022), trustworthiness in a qualitative approach refers to the expectation that the researcher would offer sufficient justification, transparency, and proof to trust the findings with confidence. The trustworthy nature of the data is a major concern for qualitative researchers as it determines the credibility of study findings (Kasirye, 2021). The need for truth that drives most individuals is the motivation behind making trustworthiness the primary goal of these principles. According to qualitative researchers, most claims of individuals are predicated on their perceptions of reality (Williams & Kimmons, 2022).

In this study, a detailed explanation of the research setting was provided to the participants to ensure that they understood its nature and goal, thus increasing the report's credibility. The topic of "The employee perspective within digital transformation: a case study in a South African bank" demanded a qualitative research approach to prioritise quality assurance to ensure rigour and trustworthiness along multiple dimensions, including transferability, dependability, credibility, and confirmability:

3.10.1 Transferability

Transferability in a qualitative study is the ability to apply or transfer the findings to fresh, new contexts (Kasirye, 2021; Williams & Kimmons, 2022). The findings of this study are not presented as generalisable conclusions. Qualitative research is not intended to be generalised in the same way as quantitative studies. Purposive sampling was used to select the individuals who offered a range of viewpoints pertinent to the research question to achieve transferability.

To improve applicability to various situations, the study considered differences in organisational culture, company size, and particular digital transformation initiatives in the South African banking sector. The study provided a thorough description of descriptive data, including the study's setting, sample size, inclusion and exclusion criteria, interview procedure and topics, interview guide and questions to facilitate transferability as guided by the literature (Kasirye, 2021; Williams & Kimmons, 2022).

3.10.2 Credibility

According to Williams and Kimmons (2022, p. 102) credibility "is the standard by which a qualitative study is expected to be believable to critical readers and to be approved by the persons who provided the information gathered during the study". Triangulation was achieved with the in-depth interviews and comparing the data from the 12 participants gave the conclusions greater credibility. To enhance credibility, the study employed reflexivity by critically guarding against biases that could have affected the interpretation of the data. To obtain diverse viewpoints, lessen prejudice, and guarantee authenticity and correctness, the results and interpretations were checked by the supervisor.

3.10.3 Dependability

Williams and Kimmons (2022, p. 107) define dependability "as the standard by which the logic, reasoning, methods, and results are expected to be stable or consistent over time”. To increase the reliability of the findings, the study was consistent and clear in the research method and the reasons for selecting the interviewees. Every step of the research process including data collection, analysis, and interpretation was documented to ensure transparency and provided an audit trail. As guided by the literature, consistency was improved by using a systematic approach for the data collection and analysis, such as thematic analysis and coding (Kasirye, 2021; Williams & Kimmons, 2022).

3.10.4 Confirmability

Confirmability “is the standard by which a qualitative study is expected to be supported by informants(participants) who are involved in the study and by events that are independent of the researcher” (Willians & Kimmons, 2022, p. 108). Confirmability was accomplished in this study by using multiple sources of data (twelve consultants) to ensure that different perspectives are obtained. The potential risks of personal views and subjectivity were reduced by data triangulation, journaling as a reflective activity, and consistent communication with the research supervisor.

3.11 Ethical considerations

Qualitative research emphasises appreciating participant self-determination and social and psychological wellness, even though all research should adhere to ethical norms. There should be no indications that participants were mistreated and they should remain anonymous in any reports (Kasirye, 2021; Williams & Kimmons, 2022).

The following was accomplished to ensure ethical considerations and practices were engaged in this study:

3.11.1 Summary of risk

Research studies, especially those involving human subjects, carry several potential risks. The research study identified a “low risk” level because the questions focused on people's opinions and daily activities, excluding biographical and demographic information. The questions required the recall of past events by the participants of experiences with digital transformation and how it affected their daily duties. The level of questioning was maintained to ensure the study was within the communicated ethical risk level.

3.11.2 Formal permission

Permission to conduct the study (data collection) in a traditional bank was officially requested and obtained (**Appendix D** – Letter Requesting Permission) and (**Appendix E** – Permission Letter Received from Organisation). To ensure that the research adhered to institutional and national requirements of ethical research conduct, the Wits Business School Ethics Committee provided formal permission and ethical clearance of the proposal before data collection began (**Appendix F**).

3.11.3 Informed consent

The goal and specifications of the research were explained to all 12 consultants/officers who participated in the study. They were informed that participation was entirely voluntary, and they were allowed to withdraw at any time without facing any repercussions. Each participant was provided with a consent form to sign attesting to their agreement to the confidentiality of their results (**Appendix B** – Participant Agreement Form). No individual results were published because the results were based on the group. The proposal that accompanied the research instrument (interview schedule) was a cover letter to the participants explaining the ethical considerations and outlining the purpose of the study, their rights, and how the data collected were processed (**Appendix A** – Participant Information Sheet).

3.11.4 Protecting data and identities of participants

All participants were afforded appropriate and respectful treatment, irrespective of their personal history, position in the banking industry or viewpoints shared throughout the research. In addition, to avoid bias in the data collection, analysis, and interpretation, the study maintained integrity and transparency and communicated the findings. The data acquired throughout the study was secured using end-to-end encryption and password security to avoid unwanted access or breaches of confidentiality. The data will be deleted three years after completion of the research study. The interview questions did not require participants to divulge personal identifiable information, such as their name or contact information; confidentiality and anonymity were upheld. Finally, only the overall findings are described in the report.

In conclusion, the consistency matrix below (**Table 3.3**) summarises the logical coherence of the research method applied as a data collection tool in this study:

Table 3.3 Consistency matrix

TITLE: The employee perspective within digital transformation: A case study in a South African bank						
Main Objective: To explore employee viewpoints, concerns and experiences that can help financial institutions better navigate the complexities of digital transformation and maximise the benefits of technological innovation						
RQ #	**Research question or objective**	**Prop #**	**Research proposition**	**Type of data**	**Data collection detail**	**Data analysis method**
1	To explore employees' perceptions to digital transformation in the South African banking sector	1	Investigate of the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector	Qualitative	Interview guide questions 1, 2, 3, 4	Thematic analysis
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector	2.	Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	Qualitative	Interview guide questions 5, 6, 7, 8	Thematic analysis

TITLE: The employee perspective within digital transformation: A case study in a South African bank						
Main Objective: To explore employee viewpoints, concerns and experiences that can help financial institutions better navigate the complexities of digital transformation and maximise the benefits of technological innovation						
RQ #	**Research question or objective**	**Prop #**	**Research proposition**	**Type of data**	**Data collection detail**	**Data analysis method**
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives	3.	Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees	Qualitative	Interview guide questions 9, 10, 11	Thematic analysis

CHAPTER 4 PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents the study’s qualitative findings of the case study in a traditional bank in South Africa. The study investigated how banking employees perceived digital transformation, and their challenges and opportunities during this process and examined employee opinions and reactions to change management practices during digital transformation initiatives.

Data was collected from semi-structured interviews with twelve individuals on the ground or who worked in lower-level positions. These participants interacted daily with digital tools across the four teams in the operations department of one of the traditional banks in South Africa.

Thematic analysis (**Chapter 3, Section 3.8)** was used to identify and organise recurring patterns and themes that emerged from the data, offering insights into the perspectives and real-world experiences of the employees. The findings are presented thematically based on the primary themes that emerged from the data analysis. These themes aligned with the study's objectives, and the statements from the participants served to illustrate and bolster the findings.

4.2 Participants’ information

All the participants (**Table 4.1**) were consultants or officers in four different teams in the operations department and interacted with technology implementation in their everyday operations.

The emphasis was on examining and comprehending the context of participants' experiences, behaviours, and viewpoints in their engagement with digital tools rather than making inferences about a demographic category; no demographic information was gathered from the participants. The significance of the data were more important.

Table 4.1: Naming categories of participants

Categories of Participants		
Employee Interview Participants	**Team**	**Codes**
Interview Participant 1 (Consultant or Officer)	A	P1
Interview Participant 2 (Consultant or Officer)	B	P2
Interview Participant 3 (Consultant or Officer)	C	P3
Interview Participant 4 (Consultant or Officer)	D	P4
Interview Participant 5 (Consultant or Officer)	D	P5
Interview Participant 6 (Consultant or Officer)	B	P6
Interview Participant 7 (Consultant or Officer)	C	P7
Interview Participant 8 (Consultant or Officer)	A	P8
Interview Participant 9 (Consultant or Officer)	B	P9
Interview Participant 10 (Consultant or Officer)	B	P10
Interview Participant 11 (Consultant or Officer)	A	P11

Interview Participant 12 (Consultant or Officer)	A	P12

Participants were asked to provide a brief description of their role and responsibilities in the department or organisation. They were employed in the Financial Crime Risk Management (FCRM) department within the Personal and Business Banking (PBB) sector. Their responsibilities primarily involve managing compliance related to the Financial Intelligence Centre Act (FICA), such as Know Your Customer (KYC) specifically when onboarding new clients, and anti-money laundering (AML) regulations. In addition, their responsibilities include AML reviews, where they categorise customer profiles based on their risk appetite, and verify and update their information in line with the internal procedures. **Appendix G** provides a detailed analysis of the participants' roles and responsibilities.

4.3 Research Objective 1 findings – general perceptions of digital transformation (work culture impact)

Participants were asked three questions about their perceptions of digital transformation and its effects on workplace culture as part of the first research objective. The six themes that emerged from their responses are summarised in **Table 4.2**. Refer to **Appendix H** for a detailed analysis of the research objective, including the development of codes that link the themes and participants.

Table 4.2 Research Objective 1: emerged themes

RO#	Research Objective AND Proposition	RIQ#	Research Interview Question	Theme#	Theme Name
			How would you describe digital transformation in the	1	Evolution of work processes through technological advancement

1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector	2	context of your team, department, organisation at large and what does it mean to you personally?	2	Adaptation and emotional impact of digital transformation
		3	How do you think digital transformation has impacted your role or daily duties in the department or organisation?	3	Enhancing accuracy of document management through the integration with external systems
				4	Technological impact on operational efficiency and productivity
		4	Have there been opportunities for employees to provide feedback on digital transformation initiatives?	5	Platforms for effective feedback mechanisms
				6	User experience and comfortability on feedback platforms

4.3.1 Participants' description of digital transformation and their personal feelings toward it

Theme 1: Evolution of work processes through technological advancement

The participants' account of the digital transformation highlights the changes that occurred before COVID-19, including the gradual transition from manual to automated procedures. This has changed the organisation's operational model or ways of work, indicating a thorough comprehension of the shift that has occurred since the pre-COVID era. The organisation's prior reliance on manual systems, including spreadsheets and SharePoint, was a major component of the pre-transformation stage; the theme explains the participants' move from manual data management to digital technologies. The participants responded as follows when describing digital transformation:

> *So, currently we are in 2024, we've come a long way if I can go a bit back pre-COVID to around 3 years, so that's about it, takes four to five years back where most of our processes were done manually. Meaning there were a lot of spreadsheets, there was a lot of SharePoint work in terms of manual capturing of data. Since then, so just for some context, I'm specifically speaking about the system we use to capture customer information and our document repository system where we store customer documents.* **(P1)**

> *And over the years, there's been quite a few adjustments in terms of technology and how it moves, now we don't need to really rely so much on third parties to help us. Now in our department, we have teams who work closely with technology and its changes*. **(P2)**

> *I would say at the beginning it wasn't something that happened so often, but as time went by and we became more like, we require things to be more, how can I say online, for lack of a better word, especially after the pandemic.* **(P3)**

Participants highlight the notion that digital transformation is a continuous and frequent process rather than a one-time event ("it happens a lot" and "happening constantly"), suggesting that it is a regular and ongoing occurrence in their team and company. The participants described the frequency of digital transformation as follows:

> *Ok, so yeah, it does happen a lot, yeah, it happens a lot in our processes, and I think maybe it's because we get that things that come up and things we want away off, so we need to change and be aligned, so to say.* **(P6)**

In our space I think it's happening constantly because we are very much process-based, our process is mostly involving a lot of people. So, we continuously in this area improving in terms of digital transformation, there's a lot of transformation happening. **(P7)**

The findings suggest that improvements in customer data management and other technological domains have enhanced operational reliability and service delivery to customers. Participants emphasised that the adoption of automated processes rather than manual ones led to a decrease in errors with an increase in efficiency, which was not possible before the adoption of digital tools. The participant described the impact of digital transformation as follows:

Nowadays we have finger verification at branch level, where you just scan your thumbprint and then everything comes up for you and that is one advancement that is grown fast within the bank also. Our banking app allows us to have something called facial recognition as well, where our systems can recognise our clients and other technological advances as the communication platforms used by the bank. I think it's a good thing for us because we need technological advances to be quick as a bank to remain competitive in the market. **(P8)**

Participants recounted early experiences with manual systems in which a sizable number of outsourced employees had to capture customer data; a laborious and externally dependent procedure and highlighted how quickly technology is being incorporated into banking services. The participant described how digital transformation has changed their work environment as follows:

So, when I joined the bank, we were part of a team called data quality, and what we used to do was to capture customer data onto the system, like for instance your application forms, identity document, proof of residence and source of funds documents, and other communications between the bank and the customer. And for us to have it on our systems at the latest state, at that time, the bank had to use a lot of outsourced people in terms of *scanning documentation and providing it for us to successfully put customer information onto the system.* **(P7)**

Theme 2: Adaptation and emotional impact of digital transformation

This theme includes impressions of the need to learn new skills to adapt to digital change, and the participants' feelings toward digital transition, especially their anxiety. Employees' perceptions of the influence of digital transformation on their current responsibilities lead them to believe they must learn new skills to remain relevant in the workplace. The participants responded as follows on how they feel about digital transformation:

> *Honestly nervous, in a sense that it will require me to do a lot of upskilling, a lot of learning and it will also require flexibility, because we have our core job and for me in this space with the digital transformation will have to learn from a fundamental basis and move my way up, whereas people that are already or have a technical background have an advantage in the digital space, so I am nervous in that sense.* **(P1)**

> *So, I don't think I'm scared of it, I think it's just for me to adapt myself so that I can move with the times and be able to contribute to digital transformation in a way*. **(P3)**

> *I think it's a bit of everything, excitement for new changes, or if it's going to take my job away. So, there's a lot of mixed emotions about it, but I think the way forward as it comes with change, everything is now more digital, like there's no paper, more on our phones or PCs, so, in that space, I agree with digital transformation.* **(P5)**

Data interpretation reveals the effects of digital transformation on employees, customers, and the company overall. They also discussed how they feel excluded, they question the reasoning behind decisions, and how they view the process of putting changes into place. This is demonstrated by the participants' responses below:

So, some of the changes don't only affect us, but the customers as well and the whole organisation, because some impact customers' need this when it comes to banking, most of the time, I feel that the changes are not thought through. **(P6)**

I would rather just encourage everyone to let go, be free, be understandable that things are changing; now customers are moving more into technologies; they are using banking on their phones. So, we also need to move with time, we also need to do things differently and our process also needs to have that touch, you know that different touch from everyone else, so I'm comfortable with it. **(P12)**

The findings include signs of discomfort or reluctance, anxiety about job security, references to job loss or uncertainty about future employment, feelings of worry or nervousness about new technology, uncertainty about job roles in the face of automation, fear of falling behind if one doesn't keep up with changes, and an awareness of the readiness needed to embrace and contribute to it. This is evidenced by the participants' mixed feelings:

So, I would say I'm excited and nervous at the same time, nervous because it's a new function that's going to be added. Obviously, the way we work is going to change and our understanding of the end goal will also become different, how we reach the end goal will depend on our experience gained on working on the new system. **(P2)**

I mean to me, it is a bit worrying because then like it just makes one question whether I will still have a job in the next, let's just say 3-4 years if we have such technology that can now do certain things that we can do that's a bit worrisome. **(P4)**

However, other participants are optimistic about digital transformation because of their positive outlook regarding their personal development; references to increased efficiency and speed of decision-making recognition of digital trends among others.

But also excited because it leaves a lot of opportunity, it also provides a platform for expansion in terms of career growth. **(P1)**

Ok, so digital transformation, I think it's actually a good thing and I think you'd only be worried in a sense if you are not keeping up with the times, and you are not allowing yourself as an individual to evolve because now, we've moved away a lot from doing things manually, but now we can do it online and I think in essence it makes things faster, it makes it more efficient and decision-making can be taken quicker. **(P3)**

In summary, despite their mixed emotions, participants agree that digital transformation makes work procedures "leaner" and "simpler." The findings revealed that the participants acknowledge digital transformation as a continuous process.

4.3.2 Digital transformation impacts participants' daily operational duties in the department and organisation

Theme 3: Enhancing accuracy of document management through the integration with external systems

Participants' responses point out that there has been a noticeable transition from paper-based procedures to digital tools, which has improved general work practices, enhanced efficiency, and improved information accessibility. Notably, they emphasise how these modifications decreased physical movement and made documents easily accessible, assisting the department in successfully achieving its goals. This is evidenced by the statement below:

Ok, our department used to work more on paper, like before everything else, this whole digital technology, we used to make use of a lot of paper printing out documents, capturing them and it was time-consuming and most of the time we would lose the customers' information. So now that everything is not going through metro files anymore, like the front line team *or the branch can scan the documents and we can see it from our side, we don't need the physical document anymore. It became very much easier, and we were able to reach our targets as well because there was less movement, everything was just in front of you, which is better.* **(P9)**

The department's document management has changed significantly since the Department of Home Affairs (DHA) implemented automation. The difficulty of confirming whether a document was the most recent was discussed by the participants, who pointed out that previously it was unclear if they were working with the most recent version. The application of DHA has since reduced the uncertainty that this lack of verification caused in day-to-day work. This is described by the participants' responses below:

We never had DHA, then we will, for any document that you have on file, deem it the latest document, whether it could be 2019 or 2018 or twenty something, whatever. You had nothing to refer to or compare with, to be sure, whether this document is the latest or not, whatever the customer is telling you, you will take it, you understand, so even with this fraud thing, it minimises fraud as well, if I may say. **(P9)**

For example, with the new to-bank process, yes, the robot does do quite a lot of the work but also when we manually process, we've also used the DHA platform to validate the customer's proof of identity. **(P11)**

The organisation's digital transformation includes internal system modifications and external source integration, which improves the accuracy and speed of information verification. Employees no longer need to manually verify documents, thanks to the incorporation of digital verification tools, demonstrating how technology can simplify procedures and lessen human labour. This is indicated below:

Right, so we deal the lower and medium risk customers, right, we used to in the past have to verify their proof of residence as an example. There was a lot of steps we had to go onto the system, pull up that document,

> *check the address of the customer, go on to our internal system, check what was captured or populated and then verify it against the corresponding proof of residence. Now, because of the robot and the automation in the form of the digital perspective, we now auto-verify them, meaning when we check on our internal system, it must be populated as auto-verified, meaning we do not need to even check the proof of residence on the document repository system because we have linked up with DHA and DSTV, as well as.* **(P1)**

Employees noted that more automated and integrated digital workflows were replacing more manual job processes like handling paper documents and spreadsheets. These demonstrate how incorporating technology into their daily operations impacts roles and duties, and how digital tools and automation are integrated into routine work. This is highlighted below by the participant:

> *I'm saying like before, we used to work off a spreadsheet and physically go and type in and update once profiles are compliant or non-compliant, whereas to how we work on a link or workflow where work is rejected and we update on there by just clicking the touch of a button, just clicking and goes through another workflow.* **(P5)**

Theme 4: Technological impact on operational efficiency and productivity

Participants highlighted that they shifted from manual to automated processes over time, especially post-COVID-19 with the introduction of automated systems, workflow, and robotics in their work processes, which increase speed, accuracy, and efficiency but still necessitate oversight of the automated systems. The participants responded as follows on digital transformation's impact on operations:

> *How can I say, it has been automated extremely over the past five years with robotics introduced, as well. So, now there is a robot in place that automatically runs checks on identity documents against the DHA. That*

was done manually in the past, we now have that, so the team working in the digital space they are really transforming the way we work from manual type of work to more automated where information is already being populated and generated in the background. So, we'll just come in and check exceptions. **(P1)**

But the way it's transitioned to now is that we now have robots that work for certain parts of the process and interact with the systems. Yeah, the information is received from the robot rather than manually captured on the systems. Yeah, now we have robots that do some of the changes, not all but just some. **(P4)**

The participant’s story also illustrates how technology is changing organisational structure and work culture by integrating digital tools into everyday tasks, which speeds up work and lowers the chance of mistakes. This is evidenced by the statement below:

I could say, in a nutshell digital transformation, it enables the teams to work smarter, especially for certain changes that were made, you know, it helps the team to deliver exceptional customer experience. **(P9)**

The findings highlight the trend of giving consumers the freedom to handle their data independently, decreasing reliance on employees and fostering greater customer autonomy. The time-saving advantages of digital tools have allowed employees to focus on other duties by eliminating the need for recurring phone calls. This is described by the participant below:

That's a big win in terms of a technological change bearing in mind that customers are also busy most of the time. So, most of the time you might not reach them by call and the digital aspect of it has in fact helped us to reach a point where these things can be completed without us having to call a customer and the customer can do it on their own. So yes, big win for us in terms of that, very big changes also. **(P2)**

According to the findings, digital transformation has substantially impacted the banking sector’s operational aspects, as well as personnel responsibilities, customer interaction, and overall efficiency. The participant made it clear in the following statement:

> *The automation of processes and procedures is for the benefit of the organisation, not just the organisation, but us working on the process as well. Why I say that is because it now allows productivity to pick up, in layman's terms, we now have a helping hand. Umm, you know in that sense, so, it allows for better time management, it allows for less risk in terms of fraud, it allows for less errors in terms of the people errors. So, for consultants, it leaves less room for error when actioning accounts so there's just a lot of benefit, yes*. **(P3)**

In summary, advanced digital tools have made it possible for employees to perform their jobs more effectively and efficiently and they are more confident when handling data. The organisation's digital transformation includes internal system modifications and external source integration which improves the accuracy and speed of information verification.

4.3.3 Opportunities for employees to provide feedback and its influence on digital transformation

Theme 5: Platforms for effective feedback mechanisms

This theme suggested that employees understand the value of digital platforms in fostering creativity and constructive change by highlighting how they are encouraged to contribute their ideas for system and process improvements as part of the digital transformation process. The participant shared the following about feedback platforms on digital transformation:

> *Like in the past, there was a system, now there's a power app for that, it's for your continuous improvement (CI), you know. If you have ideas on how*

to improve the system, improve the process, so, there is that platform for you to log your ideas, however, there is a criterion, it was very stringent when it came to your idea submission. **(P1)**

Participants remember a formal platform in the early phases of digital transformation where employees could submit suggestions and receive feedback on modifications, however, they saw the opportunities to offer inputs decreased over time. This is evidenced by the statement below:

I do recall there being a formal platform where you could log your ideas. Uh, that was about six years back, I'm just going back to as long I've been with the bank for eight years now, so if I move forward and come now the closer, we got to 2024, the more it fell away, the less ideas we were able to give because I guess it was just from operational and organisational requirement perspective. **(P3)**

Employees sense only limited involvement in digital transformation procedures, particularly during post-implementation reviews. They stated that to better match digital tools with their requirements, they need to be involved sooner in the decision-making and design stages. This is indicated by the statement below:

I can say, I felt involved at the stage where it was already implemented on the system when we were trying to see how it is working, it is what we need as a team or as an organisation. That's when we had some inputs to say no, it's a good idea, it's what we need, as we speak, that's what we do to verify the ideas. **(P8)**

Employees feel empowered to suggest improvements but feel there are not enough opportunities for advancement. They face difficulties acquiring the skills they need to move into future roles in the company. The participant made it clear in the following statement:

In terms of, for example, upskilling yourself to become ready for a certain role, you know what you want. There are still obstacles in terms of creating *opportunities in our workspace like the opportunities are not created. Because as much as our processes are being enhanced and we're being empowered, but the opportunity itself to move from the current role that you are and that specific role where the future fits, there aren't any opportunities. So yeah, with regards to that, yeah, no, there aren't enough opportunities created.* **(P7)**

Theme 6: User experience and comfortability on feedback platforms

Positive experience (comfortable)

According to the findings, employees are totally and actively participating in digital transformation projects, emphasising cooperation and involvement at every level. Participants explained how they are kept up to date on the development of their ideas and are fully informed about any potential roadblocks or disappointments. The participants shared the following on the positive experiences they encountered with feedback platforms:

That's a definite yes, because in my space they do take transformation very seriously, so, one thing that happens is, if somebody does have a solution as to reaching a better way of doing things, they are 100% involved in the entire process. It's not the thing where somebody just takes your idea, implements it, and runs with it, and then you'll hear about it later, they do involve you wholeheartedly in the entire process. One thing I can commend is that you are with your project from the beginning, so at any point in that project, if something could prevent it from not going ahead, you are also made aware of that, so you are part of your idea and your changes. ***(P2)***

The findings reveal that employees in the department believe they have an opportunity to offer suggestions and help improve the digital transformation procedures. They state that the department welcomes recommendations for improving the efficiency of its processes. Furthermore, using digital platforms is essential for detecting fraud, underscoring the value of digital systems in maintaining security and lowering fraud risks in the financial industry. This is described by the participant in the response below:

> *For instance, I work a lot under foreign nationals and it's a bit tricky because we usually use a system from DHA to verify the documents that we have against what the customer has provided to check what DHA has generated and that helps to detect fraud. But with foreign nationals, it's a bit difficult because DHA cannot verify documents from there. So, with us working with DHA we identified a few fraudulent profiles, and yeah, our department is open to hearing us and hearing how we could make it better and how the bank could be less impacted by fraud.* **(P4)**

The findings reveal that the department is open to recommendations and criticism, which suggests an organisational culture that welcomes staff participation in improving digital processes and ongoing improvement. This is evidenced by the statement below:

> *When the change happens, they involve us, they tell us that this is one of the innovations that were taken up-front, and this is what it's going to do for our process. So before even changing anything on the system, they will sit with us first and check if this will work for us, for our space. If there's something else that needs to be added, we do have a word we can say, that this is not going to work for us, we think things should be done like this just to make it easier for everyone, so yeah, I do think that we are involved.* **(P12)**

Negative experience (uncomfortable)

Employees request that daily productivity goals be temporarily lowered to reconcile their participation in digital transformation initiatives with continuing operational needs. Participants emphasised that such actions would recognise their dual responsibilities and enable them to make more meaningful contributions to the organisation's long-term success. The participants shared the following on the negative experiences they encountered with feedback platforms:

In terms of making things easier, it would be better to just meet each other halfway, i.e. leadership and consultant, in terms of the target that needs to be reached, I think if an agreement can be reached to at least drop the target for a day, maybe make it a bit lower, take into account the amount of time that a consultant spent on helping to enhance a certain process. However, we still do require you to work, but we don't require your full productivity for the day because we also take it seriously that you are working on a project that is in fact going to help the entire bank eventually. **(P2)**

No, the thing is with the changes when they come, they come as a communication, they are being communicated to us that we no more doing this, we are doing that. **(P6)**

Well, I will say that it's something that we see new changes, so I will say that we are not involved. **(P10)**

The findings reveal that employees advocate for realistic goals during transformation periods and want a balance between their normal job duties and project activities. They need time and space to adjust to new systems and require support and understanding of their efforts to successfully navigate the hurdles of digital transformation.

4.4 Research Objective 2 findings: challenges and opportunities of digital transformation

Research Objective 2; the participants were asked four questions regarding the challenges and opportunities experienced during digital transformation. Six themes emerged from their responses as summarised in **Table 4.3**. For a detailed analysis of Research Objective 2, which includes the development of codes that link the themes and participants **see Appendix I**.

Table 4.3 Research Objective 2: emerged themes

RO#	Research Objective AND Proposition	RIQ#	Research Interview Question	Theme#	Theme Name
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	5	What are the main challenges you have encountered during the digital transformation process?	1	Workload management and skills development in transitioning to digital tools
				2	Challenges of digital systems: technical issues, network reliability, and system integration
		6	How has the organisation supported you in adapting to new digital tools and processes?	3	Support dynamics and realistic expectations
		7	What opportunities have arisen for you or your team because of digital transformation?	4	Learning and skills development opportunities (career advancement)
				5	Operational improvement opportunities
		8	What additional training or resources (support) do you think would help navigate digital transformation?	6	Enhanced support for target adjustments and productivity, with additional time for training and adaptation

4.4.1 The challenges encountered by employees during the digital transformation process

Theme 1: Workload management and skills development in transitioning to digital tools

Participants emphasised how challenging it was to balance the additional activities required by the digital transformation with their primary job responsibilities. They also noted how tough it was to adjust to new work-needs and how using digital tools further taxed their time management skills. Participants shared the following about the challenges of digital transformation:

> *Uh, most importantly, it's the balance between your job responsibility and additional tasks. Now my core job requires so much of my time that it's difficult to obtain a balance. So, what the digital transformation having to equip myself with the necessary tools to adapt to the transformation, and learn certain skills, it becomes a lot and a fixed time management in a big way. So, that's mostly where the nerves lie, you know because at the same time, there is a pressure to deliver on the work and then, at the same time you need to adapt.* **(P1)**

> *The challenges would mean that it will take longer for me to get to my work, and what else, it's not easy to just shift like you've been doing things a certain way for 10 months, now you have to change so it takes a while for me to adjust, yeah.* **(P6)**

Participants felt stressed because of conflicting deadlines and priorities, and the time constraints and requirements to review earlier work led to an unbalanced and overwhelming feeling. This was evident in the statements below:

> *So, we were supposed to be given the communication to change this thing beforehand, and now we have pressure because we have targets that are piling up in our daily work and that is really challenging*. **(P2)**

> *Targets are not reduced, it remains the same unless it's a very big change; at most of the changes the target remains the same.* **(P6)**

The findings reveal challenges encountered during the digital transformation process, especially regarding the effect on productivity. The main issue raised was the decrease in productivity as employees had to spend time attempting to comprehend the digital changes and waiting for IT's response, which resulted in periods of inactivity. This is mentioned by the participant below:

> *Yes, productivity and target do get impacted because we spend a lot of time now trying to understand what is happening or waiting for feedback from IT. So, during that period, you not working, you can't do anything and there's a whole lot of movement, so productivity does get impacted a lot.* **(P12)**

The findings demonstrate that while switching to digital systems, employees encountered substantial challenges because of differing comprehension levels. Learning new digital tools and adjusting to new workflows took time and mistakes frequently occurred, which reduced their productivity. This is described by the participant below:

> *Ok, I would say because people take time to learn things and we all have a different level of understanding. So, the challenge comes where people need to work on the system, so understanding it and actually doing the work becomes a challenge and it takes time and it creates a whole lot of errors and also security concerns because now there are more passwords that you need to remember, that also becomes a bit of a problem as well, and we need to rely on IT to assist us when we get stuck.* **(P6)**

Effective learning and adaptability are hampered by the difficulty of incorporating new skills into routine duties while still maintaining performance goals. There is a lack of mentorship and support networks, and the strict timelines affect the capacity to learn and adjust during the transformation process. This is made clear in the following statement:

> *Oh, yes, daily duties and productivity are also a challenge for us because like I said, we do have targets, and we do have deadlines, so trying to balance the two is a huge challenge because as much as you learn the skill, you also need to do it practically. So, I think that's where the gap is currently is that you need to make time and obviously time is not always on your side.* **(P3)**

Employees feel overwhelmed by the speed of digital transformation with little opportunity for adequate training and adjustment. The participants pointed out the ongoing pressure to maintain operations without there being enough time to adapt to new digital tools.

Theme 2: Challenges of digital systems: technical issues, network reliability, and system integration

Participants list several challenges encountered throughout the digital transition, especially during system integration with the DHA system. Employees were confused about how to use the new system which caused misunderstandings about workflows and the verification procedure. This is described by the responses below:

> *I think the normal challenges is just networking and understanding how it's going to work, let me give an example, I know the system when they first introduced or integrated it with the DHA system, which is a system that pulls your identity, this proof of identity we match that with your ID on bank`s record. So, it was a whole confusion of how to go about it, how to verify, you can just wait till now with the new workflow. There was a lot of challenges with regards to the system as it keeps on failing, I think that was because of the new changes that was implemented.* **(P5)**

> *So, it's that and just the challenges of maybe that the apps that we are using, like the apps themselves, for example, we experience low responses, duplicates with customer profiles, so there are technical*

challenges and I'm not sure whether to call them emotional challenges when you do it with the customer. **(P7)**

When switching to digital systems or undergoing transformation, issues with stability, dependability, and system outages hinder the ability to provide efficient customer service. They also emphasised how system failures affect employees' confidence in new technology. This is mentioned by the participant below:

If I can use the DHA as an example, right, on the real occasion, on a few occasions where you go onto our internal systems or whichever platform you're using and then you do a DHA enquiry, you will find now and again that the DHA functionality will be offline. With the AML review process, the only real problem we are having nowadays is, I'm not sure if it's because the volume or the amount of people on the system at one time, now and again the response of the overall system will be a bit slow. ***(P11)***

Significant downtime resulted from the system's delayed reaction, forcing staff to work more hours to make up for missed time. Ultimately, these difficulties prevented employees from carrying out their responsibilities effectively, which increased the strain on them to fulfil daily deadlines. This was evident in the statement below:

The most challenges that we are facing, like I've said, it's a slow response from the system and it deprive us to meet our daily duties. Our daily deliverables of which you will have to put extra hours to make up for that, time for that down time we've lost, you understand. **(P9)**

4.4.2 The organisation supports adapting to new digital tools and processes

Theme 3: Support dynamics and realistic expectations

The analysis indicates a shift from limited to enhanced support over time, highlighting resource management and its effect on employee adaptation, including the essential role of effective communication in facilitating employee support during transitions. There are disparities between what employees anticipate from leadership and what is offered, and how leadership behaviour and style affect employees' adoption of digital tools. This is described by the participants below:

> *So, in terms of the support, there was no support for the first couple of days, but after planning from leadership's end, it did become better in terms of our resources split up for us to reach our end goal. So yeah, I would say that the support was minimal at first and after experiencing what we needed to do, then we got more support afterwards.* **(P2)**

> *It's tricky to answer that because management does or they do say that they will support us and they understand the challenges that we go through, but then again, on the other hand, it's like unique protection, as well to deliver so. Yeah, it's a catch because they say they will offer the support but then because there needs to be delivery, then there's just pressure on us in terms of meeting SLAs, there's a lot of pressure to meet targets.* **(P4)**

The data analysis demonstrates how job insecurity and apprehension of change affect the psychological well-being of employees, highlighting the need for effective leadership communication that is timely, and transparent, and supports systems during digital transformation. This is highlighted by the participant below:

> *During the implementation of robots on our space to automate some tasks or to automate the entire processes in fact. I mentioned that we had fears that these robots will be taking away our job or our work so, when we try to find some information around how it is going to work exactly. I find or I notice that our direct leaders, the team leaders, didn't also have some full information around it, so they were also having some fears saying that also they can be impacted. So, the only person that can give a clear direction is the upper, the support was not there for me.* **(P8)**

The findings about target and productivity support revealed the need for time and training and how employees were adjusting to the digital transformation tools and processes. If management modifies goals, staff need support to adjust to new digital demands. This is made clear in the following statement:

> *Ok, if it's a process that I'm used to it's fine if they increase the target, but only if they do the time study, yes, if they introduce the time studies, then it's fair because they know that you are working based on your speed. So, they won't only take someone quick, someone who's slow, someone who's in the middle, that is fair. But if it's a new process and now we are still learning and the target is a bit high, they need to take into consideration that there's still a few things that we need to learn, which I think at times they don't take into consideration, they just expect us to meet that certain target.* **(P12)**

The data interpretation demonstrates employees' emotions, such as stress and frustration, and the effect of work demands on their personal time and general well-being. Furthermore, how they take control of their learning and adaptation in the absence of adequate organisational support, and how tight deadlines affect their ability to learn and adapt to new tools effectively. This was evident in the statement below:

> *Going back to the same examples with the training, I feel that the support is not there, they want what they want, and it must be done. How it's done, we must do everything, find a way to do it, whether I'm taking time off my own time as like it gets bad. And the problem with that is I must find a way to do it because it must be done, for me I end up doing the work because my work must be done, and it has to be 100%. But with the training, I'll just do the training just to get it over and done with, not that I'm benefiting from it because I'm given a time frame to do it and I don't have the time to do it, so yeah.* **(P6)**

In summary, even though organisational leadership may verbally acknowledge the challenges employees encounter, the real world affects digital transformation. For example, strict deadlines and performance evaluations place a great deal of strain on employees and reduce the efficacy of the support offered.

4.4.3 Employee opportunities brought about by digital transformation

Theme 4: Learning and skills development opportunities (career advancement)

The findings indicate learning new technologies may be exciting and beneficial for employees. It can boost their confidence and competence, open doors for them to advance into more technical jobs and promote career progression. As employees become accustomed to new technology, a culture of lifelong learning develops; emphasising the value of skills development and encouraging teamwork as employees help one another navigate new systems. A participant shared the following about the opportunities of digital transformation:

> *Ok, so for me I would say the first opportunity, that gets brought about is the exposure to different things, being exposed to something different, especially in terms of technology, is very, very good. In fact, because we are living in a world where most places are technologically advanced nowadays. So, this has brought about opportunities for us to learn more about the technology space, how to use new systems and become savvy in such a way that we can be supportive to those who need our services. So, in terms of technology, I'm very excited about the new changes that the digital transformation is bringing about.* **(P2)**

The ability to learn how data is stored on a certain system, how to read that data, and how to tell a story about that data, are skills mentioned by the participants. This suggests a chance to advance in learning technical abilities linked to data management and narrative. The bank's ability to stay competitive in the face of digital change presents an opportunity for employees to continue providing contributions to the company's success. This is described below by the participant:

> *It's giving us more opportunity, you can go and learn about how data gets stored on a certain system, how to read that data, how to then tell a story about that data tomorrow. So, then, in fact, it's giving more opportunities for technical roles. People that I have always been interested in working in the technology space have it easier now to just transition and move into the technological space, so that's the one bright side about it. The other thing is that it keeps us competitive, so we don't need to necessarily keep thinking about well, will I still have a job tomorrow if all these technological changes happen, because there's always space for somebody with different expertise in every new digital aspect of the bank.* **(P10)**

Participants pointed out that there are many prospects for job advancement due to digital transformation. They also emphasised how digital transformation led to organisational and personal growth as the bank moves toward a more platform-based model. This is clear in the following statement:

> *Yes, there are lot of opportunities, but also with the opportunities you need to have the skills to take advantage of those opportunities. So, I would say that there is that opportunity for you to progress in your career and to move forward with the bank, I think since the bank wants to be more platform-based, so, like there is that opportunity for you too.* **(P3)**

Training initiatives are important in developing employees' abilities and knowledge while emphasising the company's dedication to upskilling. Career advancement pathways are made possible by digital transformation, allowing employees to take advantage of new skills for better possibilities. This is mentioned by the participant below:

> *Ok, so there's training that is offered, like Microsoft Azure, like your major cloud service providers, such as your Amazon, the web service, so I think*

training is the only skill that they can provide at this moment, we require it as well. There are opportunities because obviously after your training or your studies, you can go look somewhere else or become a better asset at the position that you are in. **(P12)**

Career advancement emerged as one of the primary opportunities brought about by digital transformation. The participants said that training and the acquisition of digital skills would enable them to either advance in their existing roles or explore opportunities elsewhere. It is believed that training is necessary to stay up to date with the banking industry's quickly evolving digital landscape. This was evident in the statement below:

Ok, definitely it makes our life easier in terms of the processes, and time constraints it does cut short. We do more meaningful work because if a robot can do something, we don't have to do, then we just deal with those exceptions. So, yeah, it just makes our life easier, we can do more impactful work, our time is saved drastically. We're able to get through a much broader customer base, and yeah, I think those are the mostly three things. **(P7)**

Theme 5: Operational improvement opportunities

Participants see digital transformation as an opportunity to innovate and improve internal processes by automating and eliminating needless work through system upgrades. They believed implementing digital processes would increase overall productivity by improving operational efficiency, reducing delays, and speeding up procedures. This is clear in the following statement:

Yeah, so I think career-wise there is room for growth in the other ways to improve the system or your ways of work on what are necessary steps in the process that can be eliminated by digital processes. And, it has a major impact on your turnaround time, if we have a better turnaround time, we

> *have a higher target, which is more clients' benefits as well, which was our main drive for customers.* **(P5)**

The findings revealed that employees have grown personally and professionally because of digital transformation, encouraging them to improve their abilities. Changes have also made it possible for more effective and efficient work methods, which has improved overall productivity and strengthened security standards, which in turn, has promoted a culture of being alert to fraud. This is described by the participant below:

> *Okay, the good thing with us is that the main duties are to protect the bank, some of the changes that were implemented, they helped us to do our job better, like there were times where we would just process for the sake of processing. But we were not checking thoroughly, so some of the changes, well, most of the changes that were introduced like we had to do things better, because some of the things we were overlooking back then, that could bring or open the bank to fraud, now we are looking at those things*. **(P6)**

In addition, participants expressed how the introduction of robotics and automation has improved the efficiency and accuracy of operations in the bank. The impact of technology on operational efficiency was because of the adoption of the technologies of the Fourth Industrial Revolution on their compliance processes. This is mentioned by the participants below:

> *It has transformed a lot from where I started, you can see a lot of changes and how can I say, simpler ways of work, cutting out process time more so you have more time for other capabilities. Like I can say it eliminates unnecessary steps for us to check, for example, we have the address field that's now auto-verified, so, it runs through a robot that auto-verifies it*. **(P5)**

> *I could say, in a nutshell, digital transformation, enables the teams to work smarter, especially for certain changes that were made, you know, it helps the team to deliver exceptional customer experience.* **(P9)**

4.4.4 Additional training or resources (support) required to navigate digital transformation

Theme 6: Enhanced support for target adjustments and productivity with additional time for training and adaptation

The findings support the notion that to successfully manage digital transformation, employees with varying technical and procedural knowledge must work closely together. The participant stresses how important collaboration is for the success of digital transformation. This was evident in the statement below:

> *I think to work with like a digital team on the system, so they have the system knowledge, I mean we have the work or process knowledge, I think we had to combine the expertise and that can be better ways of improving or collaboration.* **(P5)**

Employees want to be heard and their issues taken seriously when they experience performance pressures during digital transformation while adjusting to new tools or procedures. This underscores the need for a more flexible approach to performance goals that allows for learning and mistakes. This is clear in the following statement:

> *Listen to us on our concerns, not just listen, take them to heart, maybe like, show that you care. At times they don't have control over things like it has to be done, but just to show that, I mean, understand if I didn't reach my target, I understand that I'm still learning the new process.* **(P6)**

Support is needed to balance daily obligations with the extra demands while implementing new systems. Employees want more flexible work schedules to support their participation in digital transformation initiatives without overburdening themselves with productivity goals. This is highlighted by the participants below:

I also think the daily target can be relooked, because sometimes we do need to look at our core responsibilities, which of course is our productivity, so if there is time given for us to go and explore, I think, yeah, that would be beneficial. **(P3)**

So, because you're so focused on trying to reach the target, it's very difficult to sum up what you have learned, so maybe like sufficient or adequate time to take in what you've learned and digest it. **(P4)**

Participants emphasise how crucial it is to set aside time for training apart from work obligations. Employees are pressured to change quickly because daily goals and productivity expectations clash with the time required to become used to new procedures or systems. This is mentioned by the participant below:

For example, let's say there's a change that needs to happen today or tomorrow. If they can give us two days for us to adapt to that because obviously you cannot adapt immediately, it's going to take time for us to get to those changes, we have daily targets and a level of productivity required you understand, so if they can give us more time to do things correctly. **(P10)**

The findings revealed that mentoring is important, but it needs structure and visibility. Participants are aware of the mentorship programmes; however, the challenge is the lack of adequate information on connecting employees with the mentors.

Ok, so for me, what more can be done is maybe if we are made aware of these changes, if you want to learn something, like if you want to become an analyst or something like that you can then look for a mentor that is in that space. So, one tool that would make it better, which we already have is Microsoft Teams. So, I think we have the platform for mentorship and all of that, but we don't have any more information besides that. **(P2)**

Organisational dedication and executive support are required to allocate the funds. Resources are required to support employee success throughout the digital transformation process. The significance of financial resource allocation and planning is to guarantee the availability of development tools and training programmes. This is clear in the following statement:

> *If maybe the organisation or the executive heads, before they can look at that, they put aside some budget to reskill the team or the consultants. Say this is the way we want to take as a team or as a business unit, so everyone is required to reskill and upskill. You can reskill on machine learning because these are the opportunities that will be available when we start with this journey and then we have set aside this much that will assist you guys, I think such support will be very helpful to us.* **(P8)**

4.5 Research Objective 3 findings – change management practices, leadership communication and employee engagement

Research Objective 3: Participants were asked three questions regarding change management practices, leadership communication and employee engagement during digital transformation. **Table 4.4** summarises the five themes from their responses. Refer to **Appendix J** for a detailed analysis of Research Objective 3, which included the creation of codes connecting the themes and participants.

Table 4.4 Research Objective 3: emerged themes

RQ#	Research Objective AND Proposition	RIQ#	Research Interview Question	Theme#	Theme Name
				1	Top-down change management approach

3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives	9	What change management strategies or practices have been implemented during digital transformation initiatives?	2	Effectiveness of change management strategies or practices
	AND	10	How has leadership communicated the vision and goals of digital transformation to employees?	3	Leadership communication
	Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees	11	How engaged do you feel in the digital transformation process?	4	Employee engagement level (low and high)
				5	Mechanism to improve employee engagement

4.5.1 Change management strategies or practices implemented during digital transformation

Theme 1: Top-down change management approach

The response suggests a biased, top-down approach to change where employees are instructed on what must be done but are unable to clearly understand the bigger picture. A top-down, directive strategy is considered unproductive because it reduces employee buy-in, makes it more difficult for employees to understand the "why" behind the change, and can result in resistance or disengagement. This is described by the participant below:

So, I will say no because we are told, listen, this is the change we need to adapt to those changes and that's it, boom. And there we need to remember it, if we forget about it in the future or if we don't make a note about it, it happens to be an error on our side. They are not working because 70% of the time we are left to figure it out on our own. Yes, we are kind of forced to adapt quickly, you know, hence we have to be flexible, we have to be fast learners and be vigilant, we have to be risk savvy, you know, so yeah. **(P1)**

Participants reported feeling disconnected and insecure because of their exclusion from important decision-making processes during the digital transition. They were prevented from participating in discussions about the future direction of their department. Employees felt they were left to adapt to changes independently without enough direction or explanation. This was evident in the statements below:

So, maybe if we were more involved in terms of which direction our area is going to, we can align ourselves with the direction of our area for those who are interested in still being with the risk management space or area. So, they can do better, honestly, in terms of those changes, we're not really involved in those conversations. In the team connect, for example, we'll be told that change is happening, but we don't know exactly, how at this moment it will impact me and how I should work towards it not impacting me. So, they've given you, here we go, this is what she must do, but not the goal of the area itself, so yeah, with that, I think they can do better. **(P7)**

We were not given an opportunity to maybe have a say in the entire process. I know that if the organisation has taken a decision obviously, we cannot have a say on that, they will have to implement it. **(P8)**

The need for improved communication is another recurring element in the data. The significance of comprehending not only the "what" of the transformation but also its "why" and "how" was emphasised by the participants.

> *No, sometimes the communication is not clear, it's just a brief description of the change, but they don't go into depth of what needs to be done, very brief. So, you don't know the background behind it or what's the impact or the outcome. I think the communication improvement required is a better description of why the change has been done and what's the outcome we see for it and why did you make that change.* **(P5)**

Theme 2: Effectiveness of change management strategies or practices

Ineffective change management practices

Participants believe that better planning would avoid confusion and stress when implementing new systems. Participants experienced inadequate planning of change initiatives, particularly about timing and preparation (e.g. "planning is a bit off," "things should be done in advance"). This is clear in the following statements:

> *So, I'd say change management is not done well because of planning, I think planning is a bit off as well. Things should be done in advance, so if there is a change to take place or a new system to be introduced, we should be told about it way in advance before rollout or before change happens*. **(P1)**

> *Sometimes it does take a little bit longer than expected or anticipated, but what we'll find ourselves doing just to adjust or to not let our team down or whatever it is, we'll find ourselves working longer hours.* **(P3)**

Participants emphasised the need for a more thorough approach to real-world applications by incorporating practical experience and mock accounts. They described the training as inadequate due to its briefness and lack of depth (e.g.

“one training session," "training more than an hour long") to ensure employees are prepared for change. This was evident in the statement below:

> *Depending on the change, but in certain circumstances the training or the adjustment period is not enough to be honest and what we find ourselves doing just so that we can, you know, they say obviously, if you do something after the change and the more you do it, the quicker you'll become. Sometimes it's not really a quick thing to do, just to be agile enough to adapt to the change and to move with the times.* **(P11)**

Employees require more time to adjust as hurried change results in errors. They highlight the need for support structures that assist employees in understanding and processing changes. They feel that a more gradual approach will enable them to better comprehend and accept the changes. This is mentioned by the participant below:

> *The reason why I say it's not working is because there's not enough time given for us to process the fact that something is going to change. It shouldn't be thrown on you too fast because that's why some people still tend to make mistakes when certain things change. Change should be something that you give a lot of time to before it happens, and if you give change enough time, I think the result would be exactly what you expect. It would be people understanding what needs to happen and giving you the quality and not just the quantity of change*. **(P2)**

Employees want to be involved in decision-making, especially when identifying problems and suggesting solutions, which will help with an efficient transition. The degree of employee involvement and consultation determines the effectiveness of the change management tactics. This is described by the participant below:

> *No, I feel that for it to be effective, engage with the people who are going to be impacted by the change, I don't know if it makes sense, for it to be effective or the plans to work, before they are put into place, while you still planning to do this change, communicate with the people who are, as to*

how best do you think we can do this. Yes, for it to work right, if we were to, how would that work or come up with a problem we are facing, how do you think, we can go about solving it, yeah, we need to be part of that planning and give an input to that. **(P6)**

Effective change management practices

However, some participants' views are that the current change management strategies are effective. From the findings, the communication tactics include updates sent via emails, meetings, and Yammer. The focus was to ensure that employees were informed and involved throughout the process of digital transformation. This is clear in the following statements:

So, they are effective because they are preparing us for what's going to happen. And I think communication is always key, so, you're not just thrown into the deep end when it's time for changes or new ways of work, I think those communications are very important. **(P5)**

No, for me it's fine, because like we are getting everything, yeah, they are more effective, with the training that we are getting. Yeah, with every change when they do it, they're giving us a paper trail to just see whatever or whenever you go wrong, you can go and refer to that document. (**P10)**

4.5.2 Leadership and communication during digital transformation

Theme 3: Leadership communication

Ineffective communication

Participants draw attention to the hurried style of leadership communication brought on by time constraints. Limited time to communicate the objectives and vision of digital transformation could make it difficult to communicate effectively. Information flows top-down through many management layers in the organisation's established communication structure, which could cause the message to be delayed or distorted. The participants responded on the effectiveness of communication as follows:

> *Uh, so I noticed that trend with time always seems to be a factor, and the leaders always rush through, so they don't focus and take time ensuring that we absorb what is being explained, uh, that I have picked up. Communications are usually done down a reporting line, so should communication come from my head it will go from the head to the manager and then from the manager to the team leader and then from the team leader to the rest of the team. That's how information would be carried down and then when it comes to the team leader giving it to the team, it is done informally.* **(P1)**

> *Oh, there is room for improvement in the current communication by leadership because for it to be clear, you need to ask questions, like you need to ask why you guys doing such things. They don't come out to say because of this and that we had to do this change. They'll just come and say we no longer doing things this way, we are doing this, oh, we no longer using the system, we are using the other system.* **(P6)**

The degree to which leaders are clear about the goals of digital transformation projects may have a significant impact on their success. When leaders are unclear about the specifics of the transformation, employees struggle to understand them and communication breaks down. This is described by the participant below:

> *At the time, the communication was not very clear because the direct leaders were not very clear, or the change was not clear to them. Also, if we approach them because they are the ones that we approach if we want some clarity on something, then if they are not clear, then it becomes a problem, because if my direct leader is not clear on something, then it's much harder for me to go up and ask the very same question. So, it was not very clear, but the communication was there but not that effective*. **(P8)**

The need for real-world experiential learning is regularly repeated. According to the responses, before the technologies are fully rolled out, employees should be given the chance to use the new tools or systems in a secure setting (e.g. "mock accounts" or "perform some action on the new system"). This is clear in the following statement:

> *We should be told that this is what we're looking at or this is going to change. This is going to be introduced and then after letting us know, then have a training session to say this is what we were talking about, this is the system, show it and then run. Have some mock accounts, let us practice, have some hands-on, perform some action on the new system or work and figure out how it works and then introduce it as a formal signed off tool or process or application, etc.* **(P4)**

Effective change communication is essential because, according to the participants, changes are conveyed too rapidly leaving employees with little time or clarity to digest them.

> *I think it's not very effective because it happens too quickly, the communication of changes happens too quickly, sometimes you find that certain things change on what you are working on, and then you must adapt to it, maybe an hour training session.* **(P2)**

The change implementation led to job losses which alarmed the employees. It was believed that for employees to stay relevant and adjust to the new digital world, training and upskilling were essential.

> *The change management was not effective in a way that caused people lose their jobs at the start of implementing the changes. If they had upskilled us, then people wouldn`t have to lose their jobs because they would all have the skills to remain relevant and in demand or they would have been trained to deal with what is coming.* **(P9)**

Effective communication

However, some participants commended the comprehensiveness of current communication with the feeling of empowerment, engagement, and feedback. The leadership's level of communication was responsible for this positive acceptance of the change. This was evident in the statement below:

> *I feel the person we are reporting to now is giving us that opportunity, if you don't understand something about all the changes you have to ask him about it. Then he will reply immediately, he's doing very well about that, all the changes and everything. Yeah, I think they do communicate because we are having quarterly meetings and connect every month to give us those changes and other things, sometimes we even ask the questions and they reply, so I think, yeah, they do give us that chance.* **(P10)**

The data interpretation centred on the promptness and clarity of leadership communication. Participants noted that communication occurs "beforehand" and is "unpacked in a meeting". The role of leadership is to ensure the team is aware of changes, emphasising how leadership's communication style (e.g. breaking down information, explaining changes) directly affects employees' comprehension and the capacity to adjust to digital transformation projects. This is clear in the following statements:

> *It's always good communication and then we can give our input and our feedback and all those things across the whole journey of the actual change, so before the change, during the change and after the change, if we have any additional improvements on the actual change, those types of things. But so far so good, like I said, they always communicate verbally first and if there is any uncertainty or any guides for us to use or refer to, they furnish us with those details.* **(P11)**

> *Yeah, we have an open-door policy, so to us it's easier to communicate because not only do they connect with us on Team Connect, they'll set up*

sessions for maybe a few groups who attend around this time, and then the next time it will be also a different session group. Not only is it that, but they also have surveys as well, we also have meetings before the change can be implemented, so they do, yeah, they do assist with that. **(P12)**

4.5.3 Employee engagement during digital transformation

Theme 4: Employee engagement level (low and high)

Low employee engagement

Participants' responses imply that when internal support is absent, engagement becomes low, because of the responsibility and willingness of individuals to drive it, seek clarification and ask questions during the change process. This is highlighted by the participant below:

Yeah, I feel uncertain, umm, so it's just an integral level because you expect everyone to act with integrity and sometimes it is. How can I say? uh, not that motivated, because we are pushed a lot to do things and to run with things by ourselves. So, motivation apart, not so much, I'd say uncertain because most of the responsibility will be with me and me alone, so, hence, I say the engagement part for me will also lie on how much I would want to engage, it also lies with me. **(P1)**

Participants explored the significance of transparent, inclusive, and customised communication techniques to foster engagement throughout the digital transformation initiatives. They emphasised communicating with the stakeholders who would be impacted by the change. This is mentioned by the participant below:

Depends on the type of change, some changes if it's changed for good, then I'm motivated, but if it's not, less motivated. For me to be engaged, communication must involve or be directed to different people, don't just make the changes on your own, involve the people who are going to be *affected, not just us because with us, it's us and the branches as well, so involve all the parties. Like just to get their view on it, they might even come up with good suggestions.* **(P6)**

While acknowledging their willingness to learn and adapt, participants pointed out that a lack of active participation was an obstacle to engagement. The possible detrimental effects of digital transformation concerning the participants' job security are reflected in their fear of losing their jobs, as was the situation with previous downsizing. This was evident in the statement below:

To be honest with you, I will say I'm one person who's open to it or change, I'm willing to adapt and learn and I'm also watching whatever is happening with this change and I'm also learning, but if I'm not actively involved, that's the problem, you understand. At the same time, I'm also resistant, you know, I'm concerned and sceptical, like I said, that we are scared with this digitalisation, what if we going to lose our jobs, because obviously like they did before, they even told us that they will be getting more output from the same input or achieving the same output with fewer people. **(P9)**

High employee engagement

Participants emphasised the connection between individual motivation and organisational advancement by connecting participation in digital transformation to organisational growth and future movement. This was achieved by examining how employees viewed themselves as essential to the success of the organisation's transformation initiatives. This is clear in the following statement:

Ok, I feel fully engaged when there are new changes in the area because I'm always interested in changes. I get tired quickly of how things happen if things become boring after a while, I like change and I feel fully engaged because I am one of those people who question how change is going to affect us and then also see the brighter side of why we are changing the way we do something. So yeah, I would say I feel highly motivated by the fact that new things get introduced to us. It shows me that in the end, we *don't stop learning, and we don't stop adapting, there's almost no room for staying stagnant. The organisation is moving forward, and it depends on its people to be motivated for its people to help it move forward the way it needs to be.* **(P2)**

Open channels of communication and feedback are crucial to ensure employees feel supported and heard. Resolving operational or performance-related concerns is crucial to maintain engagement during the transition. This is mentioned by the participant below:

I personally don't mind, I don't have a problem with change, it doesn't hinder me in any way personally, so if it's something that I can do, I go ahead and do it. But if it's something that I can't, we are allowed to say our different views and our ideas also address any issues that might hinder us from performing or doing that certain process. **(P12)**

According to the findings, employees enjoy efforts that provide learning opportunities and help them adjust to new technology because they perceive change as an opportunity to develop, improve and take advantage of new chances brought about by innovation. They are keen to comprehend and accept the ramifications of emerging technology, such as automation and robotics. This is described below by the participants:

I would be happy because what I've learned here on the job, is that change is good, so if they are bringing something new, it comes with new opportunities also. I'll be happy in a way that I would want to learn the skills or the opportunities that robots would come with. I want to have the opportunity to become part of the programme if there will be any programme that will be there for the robots to be implemented. **(P8)**

So, for me, I'm motivated because we cannot spend or work on one platform every time, so we need to move ahead and learn other things, so that's how changes come, I'm motivated because I'm learning new things every day. **(P10)**

When employees are allowed to study and investigate the changes and when included in the testing and enhancement of new systems, they feel empowered. This demonstrates how a sense of ownership of the digital transformation process boosts motivation and engagement.

> *I'd say, like just witnessing these changes also just makes you realise the forwardness that we are getting into as the bank and just as a society, so it just makes you also want to equip yourself to be better.* **(P4)**

Theme 5: Mechanisms to improve employee engagement

Participants voiced the need for leaders to be better prepared to mentor employees through digital transformation. Upskilling leaders to become educators and development experts who can impart knowledge in an inspiring and significant manner is part of this. Employee engagement is hampered by the current leadership's lack of passion and intentionality in the digital transformation project. The participants responded as follows on mechanisms to improve employee engagement:

> *I would develop team leaders to be like learning and development specialists or teachers for lack of a better word, because I feel there's a lack of intention when it comes to wanting like driving information. Our leaders are not showing much intention towards the growth of the consultants towards the digital, it's like just passing information and doing with it that you would like to do the type of thing. So, if the ball was in my court, I would really upskill leaders in the direction of learning and development specialists so that they can understand how to transfer information to the next person with a sense of understanding and motivation*. **(P1)**

Participants highlight the significance of assisting employees in comprehending "why" modifications are required and how the new method of operating varies. The reference to surveys and frequent check-ins highlights the importance of actively involving employees in the transformation process through feedback.

Yeah, I think the one thing that we can improve before also just coming head-on with some changes is to let people understand why we are changing the old way of work. Give them an example of how it used to work, old ways and then another example of how it's going to work in the new way. They also serve as surveys to help a lot in understanding how people feel. So, surveys and constant checking in every day to just find out how are we adapting to the changes, how is it affecting us and how is it benefiting us type of thing. **(P2)**

The participants highlight how incentives can assist in lowering resistance and hasten the adoption of new systems or technologies, as well as how awards or recognition can boost involvement throughout the digital transformation.

I think we should have like a sort of incentive for something in place, for those who can be faster to suggest the improvement or to make the system perfect. It doesn't have to be a big incentive, but you know incentives drive and motivate people. **(P5)**

To proactively detect challenges and assess their effect, the findings suggested that employees must be involved in the entire process of digital transformation. They are worried about the impact on productivity and whether they can adapt to the changes. Localised testing (e.g. small teams) is required to adapt initiatives to working environments. This is clear in the following statement:

I think now, if there's something that must be implemented and I'm a head of the area, I would want to check first if it's something that can be tested on my space first, like prototype the solution before it can be implemented. But now I wanted to see it first how it is going to impact my space more especially on productivity, so I would recommend that it be tested first, maybe by five people in my space depending on the capacity and come up with the results and the recommendation. This is how it is supposed to work, what the side effects are and first test if we will be able to manage it once we implement it. **(P8)**

The findings reveal that employees feel better supported and engaged when department heads and other leadership members participate in team meetings and actively comprehend daily concerns. Employees are frustrated because they believe their opinions are not valued or conveyed to higher management, especially concerns regarding the workload and system problems that should be acknowledged and addressed. This is mentioned by the participant below:

> *So, I think the head needs to even Involve themselves whenever they have time to also attend or connect, you understand, not only whenever we go to these big meetings, the head needs to also involve themselves so that they get the frustrations of the employees as well, especially with these system issues as well, yeah.* **(P9)**

4.6 Summary of the findings

In this chapter, the study findings are based on the three research objectives. The first research objective, and based on their experiences, participants described digital transformation, how it has impacted their roles or daily duties, and the opportunities afforded to them by their department or organisation to provide feedback on digital transformation.

The themes that emerged from their responses for Research Objective 1 include the transition from manual to automated work processes because of the outcomes of technological advancement. Employees have experienced a range of emotions because of this, both positive and negative, necessitating the use of interventions or adaptation strategies. Their responses also demonstrated the operational advantages of incorporating or implementing the newest technologies, including increased productivity, accuracy (data and document management), and efficiency. Finally, they shared how well the platforms for feedback mechanisms work, emphasising both good and bad experiences.

Participants discussed the opportunities and challenges experienced during digital transformation (Research Objective 2). The themes that emerged concerning the challenges were managing or finding a balance between workload and skills development, technical issues like system performance, network or connectivity, and the organisation's support, given the general dependability of the digital tools. Nevertheless, the findings also showed that digital transformation presents opportunities for learning and skills development (career advancement) and significant improvements in operational effectiveness. In addition, the findings support the need for further assistance with target adjustment, productivity re-examination, training time, and adaptation.

The findings related to the third research objective revealed that the participants shared their experiences related to leadership communication, change management techniques, and their engagement in the digital transformation process. Themes that surfaced include the department's use of a top-down approach to change management, the efficacy of leadership communication (both successful and unsuccessful), and the effectiveness of change management procedures (both successful and unsuccessful). In addition, the results indicate low and high levels of employee engagement during the shift, along with suggestions for raising engagement levels.

CHAPTER 5: DISCUSSION OF THE FINDINGS

5.1 introduction

In this chapter, the findings presented in the previous chapter are discussed. The similarities and differences between the literature and the findings are mentioned. The results are integrated based on the research objectives and propositions of the study, and the summary in each section validates the proposition against the findings.

The topics discussed in this chapter are based on the propositions of the study:

Proposition 1: Discussion of

- the description of digital transformation
- the impact of digital transformation on operations
- the opportunities for feedback mechanisms and its influence on digital transformation

Proposition 2: Discussion of

- the challenges of digital transformation on employees
- the employee opportunities brought by digital transformation
- the organisation`s support in adapting to new digital tools and processes

Proposition 3: Discussion of

- change management strategies or practices during digital transformation
- leadership communication during digital transformation
- employee engagement during digital transformation

The conclusion validates the findings against both the theoretical and conceptual frameworks.

5.2 Research Objective 1 discussion – general perceptions of digital transformation (work culture impact)

Table 5.1 provides a summary of the research findings or themes presented in the previous chapter and the proposition validated by the discussion of the findings relating to Research Objective 1.

Table 5.1 Summary of Research Objective 1: findings or themes

Research Objective	Proposition	Themes
To explore employees' perceptions to digital transformation in the South African banking sector	Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector	1. Evolution of work processes through technological advancement 2. Adaptation and emotional impact of digital transformation 3. Enhancing accuracy of document management through the integration with external systems 4. Technological impact on operational efficiency and productivity 5. Platforms for effective feedback mechanisms 6. User experience and comfortability on feedback platforms

5.2.1 Discussion of the description of digital transformation

As described in the previous chapter, the findings highlight digital transformation as a continuous process rather than a once-off initiative. This has been demonstrated by the evolution of work processes in the banking industry and the frequency of the changes caused by technological advancement. The description is supported by Bartczak's (2022) and Tahiri's (2022) studies which found digital transformation and digital technology platforms as the primary factors influencing the evolution of modern business models. The frequency of changes in the current study is not surprising as from the literature, the Fourth Industrial Revolution technologies exacerbated by the COVID-19 pandemic, caused a digital disruption and changed the competition landscape, impacting the banking sector and the acceleration of technology globally (Armstrong & Lee, 2023).

In addition, a noteworthy finding of this study is that the compliance operations of the bank shifted significantly from manually intensive processes to streamlined operations because of the adoption of digital tools that automated the processes, with the pandemic playing a role in expediting it. The drastic change in bank operations, confirmed by previous studies, that digitalisation results in a new environmental set-up of the workplace; therefore, forcing organisations to reconfigure and reconceptualise their processes and systems (Armstrong & Lee, 2023; Kraus et al., 2021).

The current study findings further suggest a diverse emotional reaction by employees to digital transformation, differing from fear and anxiety to hope and optimism; these were attributed to them not understanding or not being furnished with the “what”, “why”, and “how” information of the changes. The current study considered the employees’ perspectives critical as the literature highlighted a gap in this knowledge in Lydiana et al.’s (2022) study. They highlighted that employees are omitted as key internal stakeholders but must be considered during digital transformation. Furthermore, the study conducted by Cini et al. (2023) on digital transformation and employee perspectives highlighted the imperative of addressing emotional reactions as this will reduce scepticism but will have a direct link to employees’ performance.

Furthermore, the findings queried the organisation’s readiness for digital transformation, considering that employees are not directly involved in decision-making but understand the current processes and are expected to interact with the new technologies. Xie and Wang (2023) support this finding but caution traditional banks to involve employees in digital transformation as it does have the potential to improve bank performance, however, only if the strategic challenges are addressed adequately, and the bank has all the data required to apply and measure it accurately.

The implication for the organisation is the change of the operational model, a new culture needing to be created based on digital strategies, the focus on innovation and continuous improvement, and the awareness of and collaboration strategies that need to be implemented. On the employees' side, the impact is the change in their job roles and responsibilities resulting in the unknown future, eliminating the uncertainty, and preparing them for future work demands. To do this, the bank needs to involve employees in decision-making in the early stages of the process by sourcing critical insights on how they perceive the technological change and its impact on their roles. Their perspectives must be considered as a diagnostic tool for proper planning and a better approach to enable the bank to address their concerns with greater understanding.

5.2.2 Discussion of the impact of digital transformation on operations

As presented in the previous chapter, the findings in this study highlighted the type of automation and digital tools that are transforming the bank's day-to-day operations, enhancing their work practices, and improving overall operational efficiency. The introduction of robots that focus on manually intensive and repetitive tasks, the integration between internal and external systems to replace manual handling of documents (partnership with DHA and DSTV) and the adoption of the workflow systems that route work automatically into their value chain. Mapingire et al. (2022) support the findings by agreeing with the operational transition to digital tools, however, they also caution organisations that the digitisation of work processes can negatively affect employees if they are not deliberated thoroughly.

The findings of this study revealed that automation is replacing employees' daily tasks and technology is performing tasks that are currently done by humans. However, it is important to maintain a human workforce because some tasks still require human input. Furthermore, participants gradually understand that complete automation will not happen immediately, and that human intervention will still be required for exceptions, complex decision-making, and oversight monitoring. Armstrong and Lee (2023) supported these findings by cautioning organisations not to make drastic decisions concerning their workforce because human beings will always be required in the process or system, meaning that digitisation does not completely eradicate physical aspects or analogue information.

In addition, this has benefited the operations in several ways, including that the team transitioned from paper-based processes to paperless, improving the speed and accuracy of accessibility and verification of information. From the literature it was also discovered that a smoother transition to digital transformation is achievable if the initiatives are tailored in such a way that benefits employers and employees equally; this can only happen if the employees' viewpoints and attitudes are considered part of the process (Nadziakiewicz & Obi, 2023).

According to the literature, there is a direct link between the motivation or happiness of employees in their jobs, the technologies being used and organisational culture, all of which play a significant role in performance output (Sapta et al., 2021). The findings in this study found technological disruption in the bank's operations department due to the adoption of robotics, digital workflows, and integration of systems. Sapta et al. (2021) suggest a supportive culture can solve this challenging situation.

Although this study advocates for employee perspectives to be given attention by organisations, the literature highlighted the dangers of not giving all aspects of digital transformation the same treatment or priority. The study by Nguyen-Thi-Huong et al. (2023) discovered a negative relationship between digital transformation and bank performance by sidelining technology infrastructure upgrades.

The findings in this current study demonstrate that employees in operations can source data from the customers with whom they interact daily to improve their offerings. Van den Berg et al. (2023) supported these findings which noted the importance of understanding customer behaviour and expectations, in the highly competitive South African banking sector. They further recommend that operational changes focus on the digital landscape as a must-have initiative and that the implementation of strategic direction aligns with the new culture to remain relevant and competitive (Van den Berg et al., 2023).

The day-to-day operational change implies the bank continues to invest in the latest technologies to ensure they remain competitive in a volatile market. There is a need for robust and comprehensive support systems to assist employees in navigating the complexities of digital transformation to fast-track the adoption rate. It must include adaptation strategies that are co-created with employees and are user-friendly by design. These could be continuous updates on digital policies that align with regulatory requirements, act as an oversight to ensure the reliability and integrity of these technologies, training programmes and reference guides that are expected to be a roadmap of this digital journey and ensure a smooth transition. It is critical to minimise resistance to change by encouraging and ensuring employees feel part of the process and that their input and feedback are genuinely valued.

5.2.3 Discussion of the opportunities for feedback mechanisms and their influence on digital transformation

The findings of this study suggest that a collaborative work environment is created with the presence of feedback platforms where employees can log ideas, work through them from beginning to end, receive ongoing feedback and their colleagues can contribute. These channels are seen as important in the digital transformation process where employees feel empowered in the decision-making. However, employees have seen these feedback opportunities decline over a period when an engagement gap opened between them and the bank on the digital transformation journey.

These findings are further validated by Metzler and Torno (2021) who recommend that organisations develop and implement business strategies that focus beyond technological initiatives and rather prioritise customer-driven initiatives. Furthermore, the literature suggests that among the must-win battles for organisations is the implementation of adaptation strategies to counter the exponential technologies (Bitkowska et al., 2023).

The feedback mechanisms are not only critical for the employees but also required for the customers' participation in the process as the goal is to serve them better. The new work culture reduces the operational burdens on the employees' side and enhances customer autonomy by empowering them to manage their information through their interaction with self-service digital platforms. Furthermore, this broader trend or shift toward customer-centric service models implies that customer relationship management needs to be strengthened by effectively tailoring customer support mechanisms. It is necessary, according to the literature, to reduce historical risks and fears associated with digital platforms and enhance customer trust in these platforms by improving the overall customer experience (Ionascu & Brarbu, 2023).

The findings of this study call for investment in the initiatives aimed to uplift, upskill, and develop employees to be better equipped to navigate the complexities of digital transformation. Based on the literature, it can be argued that investment in digital transformation initiatives is not an issue from the South African banking sector's perspective. As a result, witnessing new entrants in the market disrupts their competitiveness and dominance by introducing digital strategies, digital technological infrastructure or landscape and digital platforms. Traditional banks in South Africa, despite the legacy challenges they face (people, process, and technology), responded by unleashing massive financial investments in digital transformation to defend the territory they dominated for decades (BusinessTech, 2021; FinTech Magazine, 2024; Larkin, 2024; Malinga, 2024; Moyo, 2022; West, 2024).

The implication of not sustaining feedback platforms is that the bank does not effectively understand the requirements for digital transformation, as it goes beyond the technological upgrades. It can be argued that the bank is moving two steps ahead of employees or taking a different independent direction by not incorporating employees' perspectives that serve as involvement and decision-making on their side. Their frustration questions the culture of innovation and continuous improvement the bank seeks to create for the future vision. Employees feel their presence can address the practical needs of digital tools and the alignment required with their workflows. In addition, customer feedback is important to help shape the new culture or operations and to inform the technological landscape to offset customers' changing behaviour and expectations.

In summary, the findings of the study have validated and confirmed the proposition of Research Objective 1, employees have shared different perspectives based on their experiences (positive and negative) on digital transformation, how it impacts their job roles, their daily operational work duties, and their readiness for change. This confirms the complexity of digital transformation as alluded to in the literature because the findings reveal that the organisation is not travelling the same journey with employees, but the expectation is that they must arrive at the same destination at the same time.

5.3 Research Objective 2 discussion: challenges and opportunities of digital transformation

Table 5.2 provides a summary of the research findings or themes that were presented in the previous chapter and the proposition that will be validated by the discussion of the findings related to Research Objective 2.

Table 5.2 Summary of Research Objective 2: findings or themes.

Research Objective	Proposition	Themes

To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector	Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	1. Workload management and skills development in transitioning to digital tools 2. Challenges of digital systems: technical issues, network reliability, and system integration 3. Support dynamics and realistic expectations. 4. Learning and skills development opportunities (Career advancement) 5. Operational improvement opportunities 6. Enhanced support for target adjustments and productivity, with additional time for training and adaptation

5.3.1 Discussion of the challenges of digital transformation on employees

A noteworthy finding in this study is workload management and time constraint challenges; demonstrated by employees` feelings of being overwhelmed, concerned, and stressed, because they are unable to balance their daily work duties with additional tasks brought about by digital transformation. Productivity has been highlighted as another significant challenge; the time spent by employees understanding the new digital tools results in a decline in productivity. Organisations expect productivity to remain constant, which signifies inefficiencies in the implementation process. Furthermore, they also mentioned that skills development requires adequate time to adapt to because mistakes are bound to happen, especially if things are rushed which can negatively affect employees` confidence and performance.

Ruziboyeza (2024) confirms the findings of this study by discovering a shift from traditional systems and ways of work to digital tools. The study findings extend the literature by discovering the challenges experienced by employees who interact with digital tools in their daily work duties; the organisation must consider these challenges.

The findings of this study further revealed the technical challenges of digital tools, such as systems integration, workflow navigation, instability or failures of systems, outages, networks, and connectivity. The literature differs from the traditional banks' technical challenges when implementing new technologies into their technical infrastructure. The recommendation is to collaborate with the emergence of financial technology companies (FinTechs), which have a flexible technical infrastructure, and are one of the reasons forcing the banks with their legacy systems to embark on this journey (Metzler & Torno, 2021).

The findings further reveal that employees' confidence and trust in technology initiatives are lessening because of repeated system failures and inadequate IT support. These impact service delivery because the stability of the systems is critical in rendering efficient customer service. On the other hand, the literature indicates trust issues with the bank's digital platforms that focus explicitly on customers rather than employees. Ionascu and Barbu (2023) support the findings by reminding organisations that trust issues on digital platforms are a historical challenge of adoption practices, with the COVID-19 pandemic only lessening it but not completely solving the root cause of the problem.

The legacy issues (people, process, and technology) associated with a traditional bank must be considered to avoid what can be perceived as resistance to change by employees. This requires the bank to relook at the technological infrastructure; its suitability for the digital tools being implemented, the user-friendliness of the workflows, the comprehensiveness of the end-to-end testing, and the efficiency of the IT processes and support systems.

The highlighted challenges imply that bank management must not think it is business as usual when embarking on a digital transformation journey, especially when the human element is involved. The ripple effect is that employees are unable to meet the strict deadlines required for their primary responsibilities while adapting to new digital tools and systems; in so doing, they may experience burnout due to working extra hours which hinders their effective learning because they train merely to complete a tick box exercise.

The operational aspects that need consideration include reassessing the workload distribution, flexible timelines to support the transition phase, prioritising tasks to reduce pressure and considering additional resources to manage overlapping demands. In addition, support for the learning journey, such as open platforms, raises concerns; therefore, a formal mentorship programme can provide clarification, practical guidance, and emotional support. The solution to this transitioning predicament is a supportive learning culture fostered by the bank to alleviate employees' stress and manage productivity and performance goals effectively.

The challenges revealed in this study confirm the claim made by Nguyen-Thi-Huong et al. (2023) who described digital transformation as a buzzword that businesses often use without understanding the full meaning. This calls for further investigation to understand all aspects of digital transformation and address them accordingly.

5.3.2 Discussion of the employee opportunities brought by digital transformation

The findings of this study discovered opportunities for employees brought about by digital transformation, including their feeling of being empowered in their roles to learn new technologies. As a result, it enhances their personal growth and strengthens their engagement with the organisation. Employees view the transition as an opportunity for the bank to create a culture and workplace environment that values continuous learning and improvement, innovation, knowledge sharing among peers, feedback, and collaboration platforms. The study by Lydiana et al. (2022) validates the findings by highlighting the significance of creating a culture that is diverse, transparent, and open to feedback as a form of learning. All employees are encouraged to share their opinions and allow the innovation process to continue as a means of helping banks achieve digital transformation.

The findings further reveal that employees see digital transformation as a career growth opportunity or pathway to learn diverse future skills that promote career advancement, especially technical roles and managerial positions beyond their current organisation. Literature supports the findings of this study by highlighting that organisations need to use the opportunities brought by digital transformation as a weapon to fight a must-win battle to sustain themselves and stay relevant in the digital age. They also pointed out that this battle is achievable if employees are included as one of the internal key stakeholders in the process for digital transformation and address their needs effectively (Cini et al., 2023).

In addition, from the literature in Chapter 2, the banking sector is one of the highly competitive markets with a rapidly evolving digital economy impacting the sector. Employees experience upliftment with skills development by bridging technological gaps and keeping them relevant. Upskilling is an opportunity to enable the bank with its equipped workforce to remain competitive and win the market share. There is a positive relationship between digital transformation and bank profitability in an emerging market like South Africa (Sayed & Mansour, 2023).

The literature pointed out that the factors triggering digital transformation opportunities are the relationships between young people and digital banking offerings. Further recommendations are that the banking sector focus on enhancing this relationship in the future (Ionascu & Barbu, 2023). In addition, the modern consumer's interest in online banking and their growing disbelief that using cash or physically visiting banks is still necessary is an opportunity to exploit competitiveness in the banking sector (Havryliuk et al., 2021).

For the organisation to fully exploit these opportunities, it needs to invest heavily in continuous strategic and robust employee training programmes. These programmes must be aligned with the organisational goals and develop a clear career advancement framework tied to digital skills. This is critical to acquire and retain employees who possess the required skills and talent. Organisations should consider implementing mentorship programmes aimed at encouraging learning, collaboration and sharing knowledge among peers. This will create a conducive working environment for innovative practices and improve the adoption rates of digital tools. Employees` interaction with customers in their daily duties can be used as a data collection point and skill them in data management and digital storytelling. As a result, employees will gain insight on how to personalise products and services.

5.3.3 Discussion of the organisation`s support in adapting to new digital tools and processes

The findings discussed in Section 5.3.1 revealed that digital transformation affects the psychological well-being of employees, causing anxiety and stress, related to the uncertainty and existence of their jobs. What makes matters worse is that employees are questioning the intervention or support systems currently provided by the bank.

According to the findings, the support must be comprehensive; the information must cover all the angles of change, including the impact analysis, and be open for questioning and clarification. If not, it has the potential to create a gap or misalignment between employee expectations and organisational goals.

The findings in this study on inadequate support systems impeding the success of digital transformation are confirmed by Maharaj and Pooe (2021). They discovered the areas where support should be prioritised, such as the absence of a post-integration plan, employee involvement and engagement, conflicting unit subcultures, lack of guiding principles for the change process, and poor communication.

The implication is that the bank must reassess how adequate the current support systems are by considering the feedback provided by the findings of this study. There is a need to formulate and implement human-centric strategies and policies to promote a conducive workplace environment that addresses all the psychological issues mentioned above. It can be argued that the complexities of digital transformation require a proactive culture rather than reactively dealing with the psychological well-being of employees.

Another problem is poor planning by not allocating sufficient time for training (discovery and learning) and adaptation to new processes; this results in a loss of confidence and trust in digital transformation initiatives. The importance of providing comprehensive support and adequate training programmes to employees is the solution to enable employees to become more proficient in using digital tools (Ruziboyeza, 2024).

Business is as usual to achieve deadlines, daily targets, and productivity despite the transition, demonstrating that the bank's expectations are unrealistic, revealing gaps in their support systems. From the findings, criticism of the leadership style of communication is that it does not encourage a culture of participation and adoption and lacks the transparency required to minimise uncertainty encountered by employees.

In summary, the findings of the study validated and confirmed the proposition of Research Objective 2. The findings demonstrated that employees encounter categories of challenges that affect their psychological well-being. The challenges discovered also warrant some urgent attention because they reduce employees` trust and confidence in digital tools resulting in resistance to change and lowering the adoption rates. However, employees shared personal, operational, and organisational opportunities presented by digital transformation. The bank needs to exploit the opportunities effectively because the literature highlighted the banking sector as unpredictable, highly competitive, and directly impacted by the digital age.

5.4 Research Objective 3 discussion – change management practices, leadership communication and employee engagement

Table 5.3 is a summary of the research findings or themes presented in the previous chapter and the proposition that will be validated by the discussion of the findings of Research Objective 3.

Table 5.3 Summary of Research Objective 3: findings or themes.

Research Objective	Proposition	Themes
To explore how employees perceive and are influenced by change management practices during digital transformation initiatives	Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees	1. Top-down change management approach 2. Effectiveness of change management strategies or practices 3. Leadership communication 4. Employee engagement level (low and high) 5. Mechanism to improve employee engagement.

5.4.1 Discussion of change management strategies or practices during digital transformation

The study findings discovered that the bank's approach to transitioning to digital tools is a top-down change management strategy; intentionally or not. The participants have mixed feelings about it being both effective and ineffective. Their perspectives were based on the practicality of their operational daily work activities during the time of change when they were expected to interact with new systems and processes. The negative criticisms of this approach highlight that it is ineffective because it excludes employees from the decision-making processes affecting their daily duties. The result is a disconnect in expectations and uncertainty for the future, reducing employees' buy-in and resistance to change.

The findings further criticised that this strategy does not address the human emotional aspects of change, demonstrating that employees lack guidance and support from the bank. The literature differs from the bank's approach as it defends the employees` criticism of the top-down change management strategy. A comprehensive stage model of digital transformation developed by Armstrong and Lee (2023) recommends that the change management process starts with changing people`s hearts and minds. It must be a sequential process that targets, first, leadership by creating their journey, then the people's journey, and finally the programme journey to complete the task; all leading to a culture to embrace new technology (Armstrong & Lee, 2023).

The findings demonstrate that the issue might not be the top-down change management approach creating challenges but how they are applied practically. Other views commend the approach, indicating that employees are comfortable if adequately informed and fully involved throughout the process. Nadziakiewicz and Obi (2023) offered counselling to this predicament by reminding organisations that technological development has both beneficial and detrimental effects. The recommendation is to create a conducive workplace that prioritises people on the wise use of technology that benefits both organisations and employees (Nadziakiewicz & Obi, 2023).

The implication is that the bank needs to relook the top-down change management approach because it is perceived as one-sided communication that is directive, lacks a participatory element and purposefully excludes employees from planning and decision-making. To mitigate the risks highlighted above, the bank should consider interventions, such as robust support mechanisms that are employee-centric to assist them in adapting to the change effectively, increase trust and reduce resistance, value their contribution, and empower them to feel part of the process. As the literature highlighted, it is achievable if the leadership is trained in change management and has an inclusive culture to embrace digital transformation that aligns with the organisational goals.

5.4.2 Discussion of leadership communication during digital transformation

The findings revealed the effectiveness of how leadership communicated the digital transformation initiatives, vision, and goals of the change to employees. Most participants criticised leadership's communication as ineffective because it lacks the depth required to understand, engage, and fully process the information shared. Constant communication is a necessary factor to successfully implement change management (Errida & Lotfi, 2021).

Communication channels and hierarchical structures have been highlighted as a critical challenge because communication comes from top management and flows down to leadership levels. There are instances where a certain level of leadership was not clear about the objectives, creating a breakdown in communication; the consequence was the employees` confusion and questioning of the accuracy of the information. Sofyan et al. (2022) supported the role of leadership in creating a learning culture and helping employees comprehend and adapt to the new working environment. They highlighted the challenging process of changing an organisation`s culture and emphasised their expectations of leadership to disclose full details of the change and why the new culture is the most successful way for the future.

Participants also emphasised the importance of timely and transparent communication, sufficient to enable employees to effectively prepare and adapt to digital transformation. Usually, employees feel overwhelmed by hurried leadership communication and the required speed of change. However, there were differing views among those who felt the leadership's communication approach was effective and transparent. Employees were given regular updates and kept well informed not just about the "what" but also the "why" and "how" of the changes, as well as the direction taken by the bank during digital transformation. The bank must consider all the perspectives (negative and positive) because the literature points out that digital transformation is no longer an option but a necessity, especially for traditional banks (Havryliuk et al., 2021).

Ineffective communication by leadership implies that the bank needs to consider investing in digital communication strategies or programmes focusing on streamlining communication channels and training leaders for consistent and clear communication; this is necessary to address the trust and resistance issues experienced due to the lack of the effective flow of information. Communication can be improved by involving employees early in the process by soliciting their feedback. For example, empowering them with information, making them feel valued and part of the process, and helping them align with the broader goals of the organisation. Other areas needing improvement are enhancing and increasing buy-in and sustaining the positive views that commend the leadership communication style as effective.

5.4.3 Discussion of employee engagement during digital transformation

The findings during digital transformation discovered both low and high levels of employee engagement based on their experiences. Most participants highlighted their engagement as very low because of the issues narrated in the previous two sections (**Sections 5.4.1 and 5.4.2**), particularly the top-down change management approach and ineffective communication by leadership sidelining employees' active participation in the process. Errida and Lotfi (2021) corroborated these findings that the engagement of all stakeholders impacts and motivates employees. These critical factors require the same attention as others that affect the change management process.

Despite the developmental opportunities (personal and professional growth) presented by new technologies, employees' motivation to fully engage with the digital transformation process is lacking. This is related to the lack of initiatives to empower and encourage engagement and the inadequate support systems. Said et al. (2022) support the findings by emphasising the importance of employee engagement and motivation, skills competence, and organisational culture which significantly impact performance.

The findings further revealed mechanisms recommended by employees to improve their engagement, such as developing leaders to become mentors and learning facilitators because they are critical enablers for the successful implementation of digital transformation. Chiloane (2024) supports the findings by highlighting that leadership decisiveness is one of the most effective tools in managing stakeholder relations; where leaders gather a variety of perspectives, assess the data, and make informed decisions.

The implication of employees` low engagement during digital transformation calls for the bank to consider investing in engagement strategies to address the issues raised and create a culture of inclusiveness, insights or data-driven decisions, collaboration, alignment of goals and rewarding employees` contributions. Other considerations to improve engagement are leadership visibility and accessibility, openly engaging with employees on operational and transitioning challenges and co-creating solutions. In addition, when addressing low engagement, the bank should consider the positive views shared by highly engaged employees, enhance them and create overall sustainable mechanisms to drive employee engagement.

In summary, the findings validated the proposition of Research Objective 3. Change management strategies were explored; participants revealed that the bank uses a top-down change management approach which has implications. Furthermore, participants also shared mixed feelings on leadership communication and its impact on the change process, with most participants indicating that it is ineffective. Last, they shared their level of engagement and motivation with digital transformation and mechanisms that can improve its successful implementation.

5.5 Summary of the discussion

In conclusion, the validation of the three propositions against the findings is summarised at the end of each section. The closing will focus on validating the findings against the theoretical and conceptual frameworks of the study. The findings do align with the technology acceptance model (TAM) theory, as guided by the two main elements that affect technology adoption. These are perceived usefulness concerning whether new technologies are useful or not and harmful or beneficial as perceived by employees (Davis, 1993). The perceived ease of use according to employees is whether new technologies are difficult or easy, or confusing or straightforward (Davis, 1993).

The findings revealed the presence of both elements and their descriptions, with those who perceived it as not useful and harmful, and ease of use as being difficult and confusing. Employees develop a bad attitude toward using it and the behavioural intention not to use it, resulting in resistance to new technologies. An opposing view was experienced by those who perceived it to be beneficial and the ease of use is straightforward. A good attitude to using it and good behavioural intentions develop, resulting in full support of new technologies.

The findings of this study align with the organisational learning theory of flexibility and adaptability of the organisation in creating a workplace environment or culture favourable to learning (Hermelingmeier & Von Wirth, 2021). This is critical in the face of the changing surroundings and when undergoing digital transformation where organisations need to respond quickly to shifts in consumer expectations, industry trends and technology (Hermelingmeier & Von Wirth, 2021). The findings guided by this theory revealed the favourable workplace or the culture created by the bank during the digital transformation process.

CHAPTER 6 CONCLUSIONS & RECOMMENDATIONS

6.1 Introduction

This chapter integrates and concludes the study findings based on the research objectives introduced in Chapter 1. This concluding chapter highlights the main contributions to the research problem from the literature review in the field of digital transformation and employees' perspectives. Furthermore, the chapter also describes the study's shortcomings, offers suggestions for further research, and discusses the findings' practical implications for the bank's leadership and organisation.

This study aimed to explore employee viewpoints, concerns and experiences that can help financial institutions, particularly the banking sector to better navigate the complexities of digital transformation and maximise the benefits of technological innovation. This study explored the problems the organisations experience when embarking on the digital transformation process. Focus was placed on the new technologies implemented and less attention on employees interacting with the new technologies.

The research objectives of the study were as follows:

1. To explore employees' perceptions to digital transformation in the South African banking sector.
2. To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector.
3. To explore how employees perceive and are influenced by change management practices during digital transformation initiatives.

To answer the research objectives, the study applied a qualitative research technique using interviews and collected data from twelve participants (bank employees) who provided valuable insights to gain a deeper understanding of employees' attitudes, experiences, and perspectives on digital transformation.

6.2 Conclusions of research objectives

6.2.1 Conclusion to Research Objective 1

In conclusion, the findings of the research study highlight digital transformation as a complex and continuous process rather than being perceived as a once-off project. Its ongoing nature indicates that it must be viewed beyond the technological changes or upgrades because it has a far-reaching consequence for the entire organisation, especially for those who rely on technological systems to perform their daily operational duties (Armstrong & Lee, 2023; Liu, 2021).

The findings as supported by Cini et al. (2023) and Lydiana et al. (2022) further revealed a range of emotional responses to digital transformation based on employees` experiences, feelings of fear of job security and the uncertainty of the future coupled with hope and optimism. Moreover, the findings also discovered the importance of maintaining and sustaining feedback platforms because employees view them as a way of being involved and empowered to actively contribute to the process. The platforms can be used as a tool to foster a collaborative environment, sharing of ideas, learning and development, connecting employees and leadership and aligning employees with the organisational goals.

The findings further revealed employees` perceptions and experiences of the impact of digital transformation on their job roles and daily operational duties. The transition from manual tools to digital tools, integration of systems (internal and external), automation (robots) and workflow systems have significantly streamlined operational processes. The benefits are a paperless environment, better ways of accessing and handling customer information, focus on meaningful work rather than repetitive tasks and overall efficiency. A noteworthy finding from the literature and confirmed by this study is that technology will not completely replace human beings or elements in the process because their intervention will still be required for exceptions, such as complex decision-making, and oversight monitoring (Armstrong & Lee, 2023; Kraus et al., 2021).

The conclusion based on the findings, questions the organisation`s understanding and readiness to embark on digital transformation. The employees' perspectives are not incorporated into the process, not only creating transition challenges but also causing depression and stress that result in resistance and low adoption rates (Mapingire et al., 2022)

To resolve the identified gaps, the bank needs to involve employees early in the decision-making process and constantly provide them with sufficient information about the transition. The bank needs to do a skills assessment and impact analysis to identify the gaps that require comprehensive support systems, training programmes for upskilling and reskilling, user-friendly adaptation strategies, continuous updates on policies and reference guides to enable a smooth transition and rapid adoption of new technologies (Sapta et al., 2021; Nguyen-Thi-Huong et al., 2023).

The research uncovers promising pathways for employees, the more they feel supported, informed, and involved throughout the digital transformation process, the smoother and more successful the transition will be. Furthermore, the findings extend the literature by providing a theoretical understanding of the range of perspectives (negative and positive) that are vital for consideration in the successful implementation of digital transformation initiatives; not only from the employees' perspective but also those who are primary users of new technologies when performing their daily responsibilities.

6.2.2 Conclusion to Research Objective 2

In conclusion, the findings of the research study highlight that employees are encountering challenges during the transition to digital transformation in the South African banking sector. The reported ripple effect of these unique challenges is the stressful working environment, and the employees are significantly impacted when adapting to new technologies. The identified challenges include the following as supported by the literature (Ionascu & Barbu, 2023; Nguyen-Thi-Huong et al., 2023; Ruziboyeza, 2024):

- **Workload management**: Employees struggled to balance the demand of existing and new responsibilities related to digital transformation, forcing them to work overtime.
- **Productivity, target and deadlines:** There is a misalignment between the bank and employees on expectations during digital transformation. Targets and deadlines are set or adjusted without consultation between the two parties. Therefore, causing resentment in employees and a sense of being "told" what to do instead of participating in the decision-making process.
- **Time constraints:** The time spent learning new tools are not accounted for, and if it can be considered, it can go a long way in successful implementation of new technologies. Adaptation strategies can only be achieved by allocating enough time to the transformation process.
- **Skills development**: Employees' capacity to learn and develop is impacted by hurried process of digital transformation, resulting in training being done as a tick-box exercise. They also emphasised the critical practical testing of solutions (through prototypes) to proactively detect challenges and address them before reactively doing so after implementation.
- **Technical challenges:** Employees' confidence and trust in digital tools are eroding because of technical issues, such as system failures, poor integration, and connectivity. This can be linked to ageing or legacy technical infrastructure, lack of proper planning and rushed implementation, going big bank instead of phased implementation, and reactive IT support. This need to be attended to because it affects service delivery and performance.

However, the findings of the research study revealed several opportunities for employees that come with digital transformation, including the following as supported by the literature Cini et al., 2023; Havryliuk et al., 2021; Ionascu & Barbu, 2023; Lydiana et al., 2022; Sayed & Mansour, 2023):

- **Empowerment and personal growth**: Digital transformation in empower employees in their job roles to remain relevant and up to date with trending technologies, as well as with continuous learning and development, especially future skills. They also see it as a ticket for personal and professional growth, a way to strengthen employee engagement and job satisfaction.
- **Career advancement**: Digital transformation initiatives enable employees to acquire emerging and scarce skills that will enable them to advance up the corporate ladder sooner than expected, especially in technical and managerial roles; it opens doors for new career advancement beyond their current organisation.
- **Organisational culture and learning**: Digital transformation enable organisations to create a conducive work environment and a culture of inclusiveness, continuous learning, collaboration, and knowledge sharing with all stakeholders. It is important to maintain this kind of culture to foster innovation and continuous improvement required by the adoption of 4IR.
- **Competitive advantage**: Digital transformation is a tool that can be used by the organisation to succeed in the banking sector to remain competitive. This can be achieved by equipping workforce with necessary skills and knowledge and create capabilities that cannot be matched by rivals as a strategy.

Furthermore, it can be concluded that the bank can approach the challenges highlighted above from an opportunity perspective, where they view it as an input in creating a conducive work environment, a culture of learning, comprehensive support systems, empathy, and emotional connection with employees. At the same time, the bank can enhance and sustain the positive views or opportunities in shaping the digital transformation process and ensuring a smooth transition. The critical challenges and unique opportunities identified in this research study will contribute to theoretical understanding and practical implementation of digital transformation in the banking sector.

6.2.3 Conclusion to Research Objective 3

In conclusion, the findings of the research study revealed that the bank is following a top-down approach as a change management practice, which are in contradiction with a comprehensive stage model of digital transformation developed by Armstrong and Lee (2023), this led to mixed reactions among employees regarding the effectiveness of the change process. Employees shared their feelings based on their experiences regarding this approach; most of them reported that they are disconnected from the process because it excludes employees from participating whether purposefully or not. Furthermore, the findings emphasise that employees feel this approach does not address their emotional and practical needs. They are excluded from decision-making, leaving them with more questions than answers. They conclude that it promotes disengagement, resistance to change and impedes the successful adoption of new technologies.

Intriguingly, the findings further reveal that the top-down approach might not be as inherently flawed as it seems because some employees do trust and have confidence in it, provided that certain conditions are met, such as critically considering employees` perspectives, adequate information sharing, early-stage involvement, and support mechanisms are in place (Nadziakiewicz & Obi, 2023). The current leadership communication practices have been criticised by employees for their lack of depth, clarification, and timeliness required in a change management process.

Furthermore, this has been exacerbated by the top-down hierarchical communication structure, resulting in an information flow breakdown, confusion, and mistrust because employees questioned the credibility and reliability of the information being communicated. The study further revealed that top-down change management practices and ineffective communication are contributing to employees` low engagement. These are seen as a significant barrier to successful digital transformation because employees feel sidelined, unsupported, and disconnected from the process.

The conclusion based on the findings is that there is a significant gap in leadership communication skills that needs to be addressed by the bank. Another strategy to be considered is streamlined, transparent and inclusive communication. However, not all participants reported flaws in the current communication practices. Much can be learned, enhanced, and sustained by those who commended how leadership shares the information and is open to change processes. For change management to be implemented successfully, oganisational culture and constant communication is essential as it impact employee performance (Errida & Lotfi, 2021; Said et al., 2022).

The findings emphasise that if communication helps employees to better understand the process, adapt quicker, and enable them to engage with the process, it can be deemed effective and transparent. The study also revealed mechanisms to improve employee engagement, such as prioritising the development of leaders as mentors and learning facilitators. As supported by Chiloane (2024), participants in this study also see leadership as a critical enabler of engagement, hence they request the bank to equip leaders with the necessary skills to effectively manage the digital transformation process.

6.3 Limitations of the study

The limitations of the study are highlighted as follows:

Sample size and scope: The scope of the study and the sample were limited to a small group of bank employees from different teams but in one main department. Therefore, conducting similar research in other departments undergoing digital transformation might provide a holistic view of employees' experiences and represent the entire culture of the bank.

Focus on lower-level employees: The study was limited to employees in lower positions (consultants or officers), with the advantage that they primarily interact with new technologies in their daily work duties. It is worth noting that digital transformation might be experienced differently by employees depending on the job roles and levels of management, therefore, the findings may not fully capture or represent a broader view of employees in middle to senior management and decision-makers in the banking sector.

Diversity limitations: The study was limited to the perspectives and experiences of employees without considering their demographics and diverse backgrounds. This might be critical as another angle of understanding may impact digital transformation on the diversity of employees. However, the findings of this study may not connect the insights shared by employees to different groups and diverse backgrounds.

Qualitative nature and subjectivity of participants: The study method was qualitative, and the data collection instrument was interviews which has inherent limitations. The findings are based on employees' self-reported perceptions which may be influenced by personal bias. Although the credibility of the insights provided by employees is unquestionable, they may not capture the full spectrum of employee experiences and not fully represent the broader employee population.

6.4 Recommendations

6.4.1 Recommendations for the organisation (bank)

Create a supportive organisational culture: It is recommended that the bank invests in creating a supportive learning culture where they encourage continuous practical learning. This can be done through prototypes, experiments, co-creation of solutions with employees and mistake-tolerance to proactively identify challenges and source opportunities before reactively addressing them after implementation. This can play a significant role in ensuring that employees are provided with enough tools to better adapt to new work demands, embrace change, and feel adequately supported to cope with the evolving nature of digital transformation.

Comprehensive training and support systems: The bank must adequately support employees and provide emotional and practical support in the face of changing regulations and technologies. It is recommended that support mechanisms, such as robust ongoing training programmes, continuously updated reference guides and mentorship programmes are provided. This would help in reskilling and upskilling employees not only to equip them with the necessary future skills and prepare them to adequately adapt and navigate new technologies but also to eliminate the feeling of uncertainty about their future job roles and responsibilities.

Sustain and improve feedback platforms: It is recommended that the bank prioritise the ongoing development and sustainability of feedback platforms to improve the overall user experience. Because they are a mechanism that can be used to incorporate both employee and customer perspectives, bridge the engagement gap, provide a participatory platform, integrate changing customer behaviour and expectations, and provide a sense of ownership.

Realistic expectations: The bank should consider setting more realistic expectations, reducing workload distribution, providing additional resources, adjusting productivity, prioritising tasks, and having flexible timelines to afford employees adequate time for learning and development during the digital transformation process. Considering that employees are undergoing significant changes, this can play a critical role in resolving the overwhelming challenges that are causing anxiety and stress, such as burnout, overtime work and training as a tick box exercise.

Improved IT infrastructure and support: The bank must evaluate its existing IT infrastructure and determine if it is fit for accommodating new technologies considering that a traditional bank has inherent legacy challenges (people, process, and technology). Managing the risks of recurring system failures and enabling a smoother transition include implementing new technologies in a phased rollout approach rather than throughout the entire bank. Other mitigations include partnering with cloud platforms and FinTechs, streamlining and automating IT processes to offer more proactive technical support and enhancing employee confidence and trust in the technology.

Leadership development: The bank should prioritise and invest in the development of leaders by undergoing training programmes in organisational goals and direction, communication, change management and emotional support. As the study suggested, leadership is a critical enabler of the digital transformation process. Leaders' training will help them effectively support employees, mentor them, act as learning facilitators and create an empathetic culture that aligns with the organisational goals.

6.4.2 Recommendation for leadership of the bank

Involve employees early (culture of inclusion): It is recommended that leadership consider involving employees early in the digital transformation process so they can participate in decision-making, understand their role, and help in co-creating the process and strategies. Employees' insights and feedback can play a critical role in shaping, streamlining processes, and assisting the bank to make more informed decisions because they interact directly with new technologies and customers during their daily duties.

Employee empowerment: Leadership can empower employees by creating a conducive work environment that encourages collaboration, knowledge sharing, learning and development. Valuable feedback will ensure a smoother transition and successful implementation of digital transformation. Furthermore, leadership must co-create customised adaptation strategies with employees to ensure that its elements are not only user-friendly but tailored to the specific needs and workflows of employees in different roles.

Strategic alignment of digital transformation and employee needs: To align the organisational goals and the real needs and concerns of employees during the digital transformation process, it is recommended that leaders incorporate employees’ perspectives when preparing digital strategies. This can be achieved by creating and sustaining feedback platforms, such as idea logging, mentorship allocation, surveys and focus groups where employees can freely participate and contribute to the process.

Communication and transparency: To reduce uncertainty, anxiety, fear, and resistance among employees, it is recommended that leaders prioritise regular communication that is clear, transparent, and goal-oriented and addresses the “what”, “why” and “how” of digital transformation. To reduce communication challenges, leaders must establish two-way communication to improve employee participation and buy-in, make them feel connected, always inform them of the latest updates, and foster a more positive outlook toward the change.

6.5 Suggestions for future studies

Broader sampling across different levels of the bank: Future studies could focus on diverse job levels and different groups of employees in the banking sector, especially those in decision-making, such as managerial or leadership positions. This would provide a full spectrum and richer understanding of the impact of digital transformation on operational and strategic levels across various roles and functions. Exploring managerial perspectives could uncover and resolve the root causes of misalignment between leaders and employees related to organisational goals and future direction.

Exploring the role of technology in feedback systems: Future studies could focus explicitly on improving feedback mechanisms during digital transformation to understand the factors that can enhance or hinder the feedback process. As revealed by this study, employees see the feedback as a ticket for their participation and contribution to the transformation process, investigating how different digital tools (e.g. AI-powered feedback systems, mobile apps) can play a significant role in streamlining, automating, and sustaining the feedback systems.

Exploring the role of leaders: Future studies could extend this study by understanding leadership styles and their effectiveness in managing the digital transformation process. The current study reveals that leadership is a critical enabler of the transformation process; exploring specific roles can assist with the necessary skills and knowledge to adequately guide employees through uncertainty, align expectations and organisational goals, and ultimately achieve a positive outcome of adopting new technologies.

Exploring the role of organisational culture: Future studies could focus on the best practices required or operational configuration that must be done, specifically involving employees to create a culture or workplace environment conducive to accommodating the evolving nature of digital transformation. In the current study, culture has featured often: exploring the factors that enhance or hinder employees' adoption of new technologies can provide decision-makers with insights required to create a suitable culture for digital transformation.

Future skills and competencies of employees: Future studies could focus on exploring the skills and competencies necessary for employees to navigate the challenges and complexities of digital transformation. The current study revealed the feeling of uncertainty about future job roles and relevancy due to the new technologies performing tasks done by humans; however, the study emphasised that human resources will always be required. It is a matter of upskilling and reskilling employees to align with the goals, vision, and future direction of the organisation.

6.6 Conclusion

In conclusion, the findings of this research study validated the assumption introduced in Chapter 1. The findings confirmed that bank employees have varied degrees of digital literacy and different understandings of the meaning and description of digital transformation based on their exposure, and experience in the process; this has significantly impacted their capacity to adapt to and use digital tools and platforms.

The findings of this study also confirmed the emotions affecting employees' psychological well-being, resulting in resistance to change and lower adoption rates of new technologies. The reasons employees may initially oppose digital transformation initiatives include concern about job security, unfamiliarity with new technologies, fear of losing their jobs and uncertainty about the future.

The findings of this study further revealed a mixture of reactions by employees in the banking sector, both negative and positive, experiences, and the implication of digital transformation on their daily activities and primary responsibilities. This confirmed the assumption that different job positions may experience digital transformation differently, with some roles being more influenced by digitalisation or automation than others.

Last, the findings also revealed key insights on the impact of organisational culture components, such as reward structures, communication tactics and leadership support. The assumption was confirmed that organisational culture factors may influence employee perceptions and how they view digital transformation in the South African banking sector.

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APPENDIX A - Example of a Participant Information Sheet (PIS)

Dear Sir / Madam

My name is Widmond Nkuna, and I am a Masters student at the University of the Witwatersrand, Johannesburg. My supervisor is Dr Jenika Gobind. I am conducting a research study about exploring employee viewpoints, concerns, and experiences regarding digital transformation initiatives in the banking sector, with the aim being to help financial institutions better navigate the complexities of digital transformation and maximise the benefits of technological innovation. The study title is the employee perspective within digital transformation: A case study in a South African Bank.

I am inviting you to take part in an interview. The purpose of the interview is to gather comprehensive insights into the perceptions, challenges, opportunities, and the role of change management in digital transformation within the South African banking sector. It will involve answering a series of questions and if you decide to take part, your participation in this research study will last about 30-60 minutes with only one interview session planned. The interview session will take place at the convenient place and time suitable to you, preferable online platforms such as Microsoft Teams, Zoom etc.

With your permission, I would like to audio record the interview in order to refer to your responses during the analysis phase of this study, however, confidentiality is safeguarded, and the recordings will not be shared internally. This data or recordings will be stored on my personal hard drive where it will only be accessed by the researcher and the Supervisor for duration of the Masters` programme and will be deleted after I have graduated.

The interview will be confidential and anonymous. When I share the results of the research study, I will not include your name or anything else that could identify you.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits, or rights you would normally have if you decided not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study.

The risks for this research study are no more than what happens in everyday life.
This research study will be written up as a research report. The report will be available on the university library website. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions during or afterwards about this research study, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,
Widmond Nkuna

Researcher:
Widmond Nkuna, 2745751@students.wits.ac.za, 0733821665

Supervisor:
Dr Jenika Gobind, Jenika.gobind@wits.ac.za, 27 11 717 3761

APPENDIX B – Example of Participant Agreement (Consent) Form

Title of project: The employee perspective within digital transformation: A case study in a South African Bank

Name of researcher: Widmond Nkuna

I, ……………………………………..., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)

The research study was explained to me. I understand what this study is about.	YES	NO
I understand that I can volunteer to take part in the study	YES	NO
I agree that the interview other activity may be audio recorded.	YES	NO
I agree that direct quotations from my interview activity may be used by the researcher in their research report.	YES	NO
I agree that my participation will remain anonymous (my name or other identifying data will not be used by the researcher in their research report	YES	NO
I agree that other researchers may use the information I provide in my interview (depending on their own ethics clearance being obtained) but my name and any personal information will not be used or passed on	YES	NO

…………………………………… (signature)
…………………………………… (name of participant)
…………………………………… (date)

…………………………………… (signature)
…………………………………… (name of researcher/person seeking consent)
…………………………………… (date)

APPENDIX C – Research Instrument (Interview Guide)

1. Overview of research:

Introduce yourself, explain the research and its objective:

The purpose of this study is to investigate how South African financial institution employees are seeing the effects of digital transformation. The study will investigate how employee responsibilities, the skills needed for the job, job satisfaction, and overall workplace dynamics have been affected by digital technology and digital platforms.

2. Describe the eventual outcome of the research:

A research report detailing the perspectives of employees regarding digital transformation efforts inside the banking industry. It will also cover how comfortable they are using digital tools, how they feel about adopting technology, and whether they are concerned about losing their employment or having their roles changed due to automation. It can support decision-making by stakeholders to maximize the benefits of technology adoption while deftly managing any challenges.

3. Describe ultimate benefits:

There could be several important benefits to this research study on the effects of digital transformation on employee views in the banking sector of South Africa. First, it might offer insightful information about how employees in this industry view and use digital technologies, perhaps pointing up obstacles or issues that prevent complete integration. Gaining an understanding of these viewpoints may help develop implementation tactics that are more successful and facilitate a seamless shift to digital tools and platforms. Additionally, the study could indicate ways to enhance employee satisfaction, productivity, and well-being through personalised digital solutions, hence improving the overall operation of the business.

.

4. Consent form: Explain consent form and participants sign.

Interviews will be recorded for the purposes of data collection and thematic analysis.

5. Employee Interview Questions:

After thanking and welcoming the participant, below is a representation of the type of questions that will be asked in the interview to answer the three research objectives:

Objective 1: To explore the perceptions of employees towards digital transformation within the South African banking sector:

General perceptions (Work culture impact):

1. Tell me a little about yourself and your role within the department or organisation.
2. How would you describe digital transformation in the context of your team, department, or organization at large?

    - **Possible supporting question.:** What does digital transformation mean to you personally?

3. How do you think digital transformation has impacted your role or daily duties within the department or organisation?

    - **Possible supporting question.:** In your opinion, how has digital transformation changed the way you interact with other departments or customers?

4. Have there been opportunities for employees to provide feedback on digital transformation initiatives?

    - **Possible supporting question.:** How have these feedback loops influenced subsequent phases of digital transformation?

Objective 2: To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector:

Challenges:

5. What are the main challenges you have encountered during the digital transformation process?

    - **Possible supporting question.:** What happened? Can you provide examples of specific instances where these challenges were particularly pronounced?

6. How has the organization supported you in adapting to new digital tools and processes?

Opportunities:

7. What opportunities have arisen for you or your team because of digital transformation?

- **Possible supporting question.:** Can you elaborate further? How have these opportunities impacted your day-to-day work?

8. What additional training or resources (support) do you think would be helpful for navigating digital transformation?

Objective 3: To explore how employees perceive and are influenced by change management practices during digital transformation initiatives:

Change Management Practices:

9. What change management strategies or practices have been implemented during digital transformation initiatives?

    - **Possible supporting question.**: How effective do you think these strategies have been in facilitating smooth transitions?

Leadership and Communication:

10. How has leadership communicated the vision and goals of digital transformation to employees?

    - **Possible supporting question.:** In your opinion, how has leadership involvement influenced the success of digital transformation projects?

Employee Engagement:

11. How engaged do you feel in the digital transformation process?

    - **Possible supporting question.**: What could be done to improve employee engagement and involvement in these initiatives?

APPENDIX D – Letter Requesting Permission

University of the Witwatersrand,
The Graduate School of Business
2 St David's Place, Parktown
Johannesburg, 2193, South Africa
PO Box 98, WITS, 2050
Website: www.wbs.ac.za

Addressee: Head (Financial Crime Compliance KYC)
Addressee: Head (People and Culture)
Organisation (Financial Institution)
Country: South Africa
Address: XXXX
Phone Number: XXXX
Website: XXXX

10 May 2024

Dear Sir/Madam,

Re: Permission to conduct research at your organisation (financial institution).

My name is Widmond Nkuna

I am studying for a Master of Management in the field of Digital Business in the Graduate School of Business at the University of the Witwatersrand. I am seeking permission to do research at your organisation (financial institution).

I am conducting research on digital transformation and employee perspectives in the South African banking sector. The purpose of this research is intended to investigate the employee perspective within digital transformation, a case study in a South African bank. The aim will be to explore employee viewpoints, concerns and experiences that can help financial institutions better navigate the complexities of digital transformation and maximize the benefits of technological innovation.

I will invite individuals from your organization to participate in this study. The interview instrument will be used targeting 10-15 employees that are on the ground (Consultants) because they are mostly the receiving end of technologies that are implemented. If they agree, they will be asked to participate in the interview process. The anticipated duration of the interview will be between 30 minutes to an hour, and it will be done at the convenient time of the participants via Microsoft Teams. Participants are required to sign a consent form extending their permission for the sessions to be recorded. Due to the sensitive nature of the topic, confidentiality is a strict requirement of the research project. The recordings will be stored on my personal hard drive and will be destroyed after I have graduated from the Masters' programme. In addition, the organisation will remain confidential or won`t be mentioned in my research report.

Participants will be asked to give their written or verbal consent before the research begins. Their responses will be treated confidentially, and identities (their names and the name of the organisation) will be anonymous unless otherwise expressly indicated. Individual privacy will be maintained in all published and written data resulting from the study.

The research participants will not be advantaged or disadvantaged in any way. They will be reassured that they can withdraw their permission at any time during this project without any penalty. There are no foreseeable risks in participating in this study. The participants will not be paid for this study.

This research will be documented in the form of a written report, which will be submitted to the Wits Graduate School of Business. Should you wish to receive a summary of the report, I will make one available to you.

I therefore request permission in writing to conduct my research at your organisation. The permission letter should be on your organisation's headed paper, signed and dated, and specifically referring to myself by name and the title of my study.

Please let me know if you require any further information. I look forward to your response as soon as is convenient.

Yours sincerely,
Widmond Nkuna

Research Title: **The employee perspective within digital transformation: A case study in a South African Bank**

Widmond Nkuna (Researcher)
0733821665
2745751@students.wits.ac.za

Dr Jenika Gobind (Supervisor)
27 11 717 3761

Jenika.gobind@wits.ac.za

APPENDIX E – Permission Letter Received from Organisation

[redacted]

12 July 2024

Group Leadership Practise

People and Culture

To: Whom it may concern

SUBJECT: PERMISSION TO CONDUCT RESEARCH IN [redacted]

This letter serves to confirm that Widmond Nkuna has been given permission to conduct research in [redacted] for them to fulfil the requirements of their Master of Management in Digital Business through the Graduate School of Business at the University of the Witwatersrand.

The research covers fifteen interviews identified employees. Approval has been given by the relevant business head.

The following conditions will apply:

- [redacted] may not be named as the research site; the organisation will be referred to as a "large South African financial services organisation".
- A signed NDA has been completed.
- All interviews are entirely voluntary.

With kind regards,

[redacted]

Head People and Culture: Engagement and Culture Insights

[redacted]

[redacted]

APPENDIX F – Ethics Clearance from Wits Business School

Graduate School of Business Administration
University of the Witwatersrand, Johannesburg

Wits Business School

Wits Business School Ethics Committee
Constituted under the University Human Research Ethics Committee (Non-Medical)

Ethics Clearance Certificate

Ethics protocol number: WBS/DB2745751/348
This certificate is only valid with a legitimate ethics protocol number and signed by the Researcher (below).

Project title	The employee perspective within digital transformation: a case study in a South African bank
Investigator / Researcher	Mr Widmond Nkuna
Nature of Project	MM (Digital Business)
Decision of the Committee	Approved, provided stakeholders and participants are guaranteed confidentialty.
Issue Date of Certificate	02/09/2024
Expiry date	Date of submission of the project / research report
Chairperson	Dr Ayanda Magida ☎ +27 11 717 3953 ayanda.magida@wits.ac.za

Declaration by Researcher

One copy must be signed by the Researcher and returned to the Chairperson of the Wits Business School Ethics Committee.

I fully understand the conditions under which I am authorized to carry out the abovementioned research and I guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I undertake to resubmit the protocol to the Committee.

wnkuna
Signature

03 September 2024
Date:

APPENDIX G – Detail Analysis of Participants Roles and Responsibilities

Grouping of codes and themes for context setting: The role of participants within the department or organisation							
RO#	**Research Objective**	**IRQ#**	**Interview Research Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector	1	Tell me a little about yourself and your role within the department or organisation	1 Ensure compliance with Financial Intelligence Centre Act (FICA)	Compliance and Regulation • Know Your Customer (KYC) • Anti Money Laundering (AML) compliance • Financial Intelligence Centre Act (FICA) • Risk mitigation	• Focuses on adherence to industry regulations. • Identifying potential risks in customer profiles • "We remediate against Financial Intelligence Centre Act (FICA) compliance." • "We check that the information we have with the customer."	P1, 2 & 12
					Responsibilities • AML reviews • FICA compliance • Compliance remediation • Reviewing new to bank clients	• Refers to specific duties and tasks performed by the participant. • "We remediate accounts based on the compliance in terms of KYC and AML." • "We need to know where you stay, where they live, how we can contact them."	P1, 2 & 12
					Governance and internal procedures • Governance team • Signed off by our governance team. • Reference Guide	• Focuses on internal processes and governance structures within the bank. • "We ensure that the customer details that we have on our systems is actually in line with our procedures and everything inside the bank"	P4 & 1
				2 Ensure accuracy and quality of customer	Verification of data and documents for accuracy • Checking personal details accuracy • Comparing internal data with external information • Proof of residence check • Source of funds verification • Impact on banking ability	• "Verify, or we check that the information we have with the customer if it's got all the proper information". • "Compare the information that we have on file with the information that you gave on the branch." • "The process of checking the validity of required documents for compliance. • "It can have an effect on a customer's ability to bank with us if those documents are not in order."	P6, 7, 8, 9 & 12 &

Grouping of codes and themes for context setting: The role of participants within the department or organisation							
RO#	**Research Objective**	**IRQ#**	**Interview Research Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector		Tell me a little about yourself and your role within the department or organisation	provided documents and data	System integration and automation • Use of digital systems for verification • Role of digital tools in data comparison	• "The system that we do, we check whatever that has been captured based on your personal details." • Whenever they open the accounts at the branch, they sometimes have some minor errors, you know, so with us what we do, we go to the system	P9 & 3
				3 Categorise customer risk profiles and compliance reporting	AML Reviews and security checks • AML compliance processes • regular customer reviews based on risk ratings. • Digital trust and security protocols.	• "We also do, what they call AML reviews, where every so often, depending on the risk rating of the customer, you would either phone them every two to three years..." • "...we would do a security check with them to protect themselves as well as the bank..."	P8 & 11
					Risk-based customer engagement. • Customers' risk profiles categorization • Tailored communication strategies • Multi-channel options	• "...depending on the risk rating of the customer, you would either phone them every two to three years, requesting them to update their personal information..." • "...we give them a couple of options. Option one, we would prefer them to complete it telephonically with us..."	P8 & 11
					Data accuracy and regulatory alignment • Enhanced due diligence. • KYC (Know Your Customer) better to manage risks	• Emphasis on thorough customer data verification for regulatory adherence. • "We look at all the data on the profiles as well as the KYC or know your customer documentation."	P5 & 7
					Accountability and reporting in compliance. • Remediation of profiles • Internal and external reporting • Communicating findings to stakeholders concerned	• Process-oriented focus on reviewing and rectifying customer information. • "What we do is we remediate profiles." • "We make a note and report our findings internally and to regulators."	P5 & 7

APPENDIX H - Research Objective One Detail Data Analysis

<table>
<tr><th colspan="8">Grouping of codes and themes for research objective ONE: General perceptions of digital transformation (Work culture impact)</th></tr>
<tr><th>RQ#</th><th>Research Objective AND Proposition</th><th>RIQ#</th><th>Research Interview Question</th><th>Themes# and Name</th><th>Categories and Codes</th><th>Description and Direct Quotation</th><th>Participant #</th></tr>
<tr>
<td rowspan="3">1</td>
<td rowspan="3">To explore employees' perceptions to digital transformation in the South African banking sector

AND

Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector</td>
<td rowspan="3">2</td>
<td rowspan="3">How would you describe digital transformation in the context of your team, department, organisation at large and what does it mean to you personally?
.</td>
<td rowspan="3">1

Evolution of work processes through technological advancement</td>
<td>Historical perspective on digital transformation

• Reference to pre-COVID processes
• Timeframe (e.g., pre-COVID, 4-5 years ago, 2024)
• Technology adoption and pace of change
• Manual processes (e.g., manual capturing of data, use of spreadsheets)
• Transition (e.g., shift from manual to digital processes)</td>
<td>• The gradual transition from manual to automated procedures, emphasizing the developments that have occurred since before COVID.
• "So currently we are in 2024, we've come a long way if I can go a bit back pre-COVID to around 3 years, so that's about it,"
• "There was a lot of spreadsheet work in terms of manual capturing of data."
• "We require things to be more, how can I say online, for lack of a better word..."</td>
<td>P1, 2, 3, 4, 6 & 7</td>
</tr>
<tr>
<td>Competitiveness and market positioning

• Pandemic catalyst and turning point for digital transformation.
• Technology driving competition
• Digital communication platforms
• Ease of connecting with customers
• Quick responses to market demands.</td>
<td>• Participant links digital transformation to the time before and after the pandemic
• Digital transformation became significantly more important after the pandemic ("Especially after the pandemic.")
• Digital channels such as email and other platforms enable communication between the bank and its clients.
• "We need technological advances to be quick as a bank in order to remain competitive in the market."</td>
<td>P1, 2, 3, 7, 8 & 11</td>
</tr>
<tr>
<td>Security and efficiency (Data management)

• Streamline data management and customer service.
• Biometric security systems
• Important of managing customer data
• Storing and retrieving data
• Experience with manual systems on customer data
• Technology moving rapidly fast</td>
<td>• The rapid pace at which technology is integrated into banking services.
• "Everything comes up for you" (when using fingerprint verification).
• Digital transformation was a response to the need for better management of customer data.
• "We would scan your ID, your proof of residence, your social funds document, and other communications between the bank and the customer."</td>
<td>P7, 8 & 11</td>
</tr>
</table>

Grouping of codes and themes for research objective ONE: General perceptions of digital transformation (Work culture impact)

RQ#	Research Objective AND Proposition	RIQ#	Research Interview Question	Themes# and Name	Categories and Codes	Description and Direct Quotation	Participant #
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector			2 Adaptation and emotional impact of digital transformation	Need for flexibility, upskilling and learning. • Necessity of acquiring new skills • Basic principles learning • Level of learning differences (some faster, others slower) • Impact on current roles of the changes • Adaptability requirements • Workplace culture	• Employees feel that they need to acquire new competencies to stay relevant in the workplace. • “It will require me to do a lot of upskilling, a lot of learning…” • The need for increased flexibility and the ability to juggle their core tasks with new digital demands. • The need for a change in workplace culture to adapt to digital transformation.	P1, 3 & 5, 6, 9 & 12
					Anxiety towards technological advancement • Fears of job displacement • Uncertainty in employment (future of work) • Employees' emotional well-being • Unknown aspects of digital transformation. • Disconnect from reality and lack of thoughtfulness	• The worries expressed regarding the potential loss of jobs and the anxiety surrounding the role of automation in the workplace. • “Honestly nervous, not in a bad way, but a nervous in a sense that it will require me to do a lot of upskilling…” • “I'm concerned and worried, remember when everything goes digital that means even our jobs are at risk, so you need to do something about it”	P1 to 12
					Positive feeling on digital transformation • Excitement and engagement • Feeling of involvement • Impacts decision-making • Work simplification and efficiency. • Customer satisfaction	• It emphasizes a sense of inclusion and excitement about the future. • "I'm part of the process, I'm part of the transformation." • "I might not know where exactly I’m going to fit in the years coming, but I am excited currently of the transformation that is happening."	P1 to 12
					Reduced reliance on physical documentation • Move away from traditional documentation. • Paperless processes or less paper-dependent workflow • Organizational shift to digital records • Reduce manual workload.	• "Previously you had nothing to refer on or compared with, to be sure, whether this document is the latest or not." • A paperless environment has been created because of the digitization of verification procedures, which has reduced the need for physical papers. • "We do not need to even check the proof of residence on the document repository system."	P8, 9 & 11

Grouping of codes and themes for research objective ONE: General perceptions of digital transformation (Work culture impact)							
RQ#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Themes# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector	3	How do you think digital transformation has impacted your role or daily duties within the department or organisation at large?	3 Enhancing accuracy of document management through the integration with external systems	• Reduction of paperwork		
					Digital verification systems • Streamline processes. • Accuracy of digital tools • Reliability of digital tools • Better accessibility of customer information • Reducing the risk of lost data • Reduced human error.	• "Now that everything is not going through metro file anymore." • "When we check on our internal system, it must be populated as auto verified, meaning we do not need to even check the proof of residence." • "Now, because of the robot and the automation... we do not need to even check the proof of residence on the document repository system."	P8, 9 & 11
					Interconnectivity between systems • System integration facilitate digital transformation. • Connecting different systems for streamlined operations. • Data sharing across platforms • Optimal efficiency • Reducing fraud or errors • Document tracking. • Data analysis capabilities • DHA verification	• To instantly confirm proof of residency, identity document the bank has partnered with outside organizations such the DHA and DSTV. • "We have linked up with the Department of Home Affairs as well as... DSTV that provides us with information..." • Data may be seamlessly verified thanks to this interconnectivity, eliminating the need for manual checks.	P1, 5, 7 & 9
				4 Technological impact on	Digital automation • Shift from manual customer interactions (phone calls • Increase independence. • Automated processes (ATM and banking app) • Frees up time for other responsibilities. • Time efficiency • Impact on performance • Reduced time-consuming processes.	• The reduction of human engagement through the automation of formerly manual operations using digital tools and technologies. • "The digital aspect of it has in fact helped us to reach a point whereby these things can be completed without us having to call a customer and the customer can do it on their own." • "The customer can do it on their own...big win for us in terms of that, very big changes also."	P1, 2 & 3

Grouping of codes and themes for research objective ONE: General perceptions of digital transformation (Work culture impact)							
RQ#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Themes# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector			operational efficiency and productivity	Improve customer experience. • Customer convenience • Self-Service (ATM and mobile banking app) • Flexibility offering • Minimal direct customer interaction. • Time saving and productivity. • Effective use of employee time (focus on another task)	• Technological advancements provide customers with more convenient ways to complete their tasks, enhancing their experience. • "That's a big win in terms of a technological change bearing in mind that customers are also busy most of the time." • Allowing customers to verify their information without needing to take calls or schedule appointments.	P1, 2 & 3
		4	Have there been opportunities for employees to provide feedback on digital transformation initiatives?	5 Platforms for effective feedback mechanisms	Feedback opportunities for employees • Early stages of digital transformation • Employee empowerment • Access to a platform for submitting ideas • Continuous improvement • Diminishing role of employee feedback	• Employees have access to a platform for submitting ideas on continuous improvement. • "There is that platform for you to log your ideas." • Fewer opportunities for idea generation, which can indicate that staff members' contributions to the transformation process are becoming less significant. • "…the less ideas we were able to give…"	P1, 3, 8 & 11
					Organizational and operational constraints • Barriers to idea submission • stringent criteria • Erosion of feedback channels • Shift away from employee involvement • Informal feedback channels • Informal discussions with colleagues • Connect or communication with decision-makers • Authority to implement changes. •	• The stringent submission process creates barriers for employees to freely submit their ideas, which affect the success and adoption of digital transformation initiatives. • "However, there is a criteria, it was very stringent when it came to your idea submission." "…the more it fell away, the less ideas we were able to give…" • "Its different if you liaising with colleagues…idea develops that way" "When you communicating to the right people that can do things in the bank."	P1, 3, 8 & 11
					Positive experience	• "…if somebody does have a solution as to reaching a better way of doing things, they are 100% involved in the entire process."	P2, 3, 4 & 12

Grouping of codes and themes for research objective ONE: General perceptions of digital transformation (Work culture impact)							
RQ#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Themes# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
1	To explore employees' perceptions to digital transformation in the South African banking sector AND Investigate the impact of digital transformation on employee perceptions, attitudes, and readiness for change in the South African banking sector			6 User experience and comfortability on feedback platforms	• Employee involvement in transformation • Active participation and ownership • Transparency and communication • Continuous feedback and iterative Improvement • Ownership and accountability in innovation • Inclusive and collaborative decision-making	• "…at any point in that project, if something could prevent it from not going ahead, you are also made aware of that." • "…you get put with other guys who can even enhance your solution even further." • "…you are with your project from the beginning…you are part of your idea and your changes."	
					Negative experience • Meeting halfway • Acknowledging dual workload • Time allocation for innovation • Balancing productivity with innovation • Recognition of efforts • Structured support for transformation • Temporarily lowering daily goals and target • Sacrificing other priorities	• When implementing changes, employees appreciate leadership and consultants reaching a compromise and sharing responsibilities. • "It would be better to just meet each other halfway, leadership and consultant, in terms of the target that needs to be reached." • "If an agreement can be reached to at least drop the target for a day... we do understand that you are working on a project of implementing a new system or new way of work."	P2, 6 & 10

APPENDIX I – Research Objective Two Detail Data Analysis

Grouping of research codes and themes for research objective two – Challenges and opportunities of digital transformation							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	5	What are the main challenges you have encountered during the digital transformation process?	1 Workload management and skills development in transitioning to digital tools	Workload challenges • Work overload and tight deadlines. • Target piling up and pressure to perform. • Work-life balance • Personal and emotional strain • Nervousness and stress	• Pressure to meet deadlines and adjust to the digital revolution at the same time. • "Now, we have pressure because we have targets that are piling up in our daily work." • "Getting a balance between personal and work life is already a strain on its own."	P1, 2, 6, 11 & 12
					Time management challenges • Limited or time constraints • Overwhelming pressure • Sense of imbalance and overwhelm. • Tight turnaround times • Additional tasks	• The challenge of striking a balance between essential work duties and new obligations brought on by digital change. • "The turnaround times are also very tight, we have a time limit of which we can action our accounts, so we must action them with some turnaround times that are only 24 hours."	P1, 2, 6, 11 & 12
					Skills development and adaptation challenges • Skills acquisition and adaptation • Direction in career development • Overwhelming array of learning opportunities • Practical application of new skills • Different levels of understanding • Adapting to new workflows	• Hurdles to learning new skills in a fast-paced environment, upskilling, adjust and maintain their flexibility while navigating the digital transition. • "There’re so many avenues now, there's so many skills it's a challenge in deciding which skills you want”? • "it's just for you to now adapt and to figure out where you want to, where you would like to go to." • “People take time to learn things and we all have a different level of understanding stuff.”	P3, 4 & 6

Grouping of research codes and themes for research objective two – Challenges and opportunities of digital transformation							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes			2 Challenges of digital systems: technical issues, network reliability, and system Integration	Technical Issues • System failures and breakdowns • System downtime • Dependence on IT support • Reliance on technical assistance • Time consumption and losses	• Delays and difficulties in the process of digital transformation are made worse by employees' dependence on IT departments for troubleshooting. • "We need to rely on IT to assist us when we get stuck." • "There was a lot of challenges with regards to the system as it keeps on failing."	P5, 7, 9 & 11
					Network reliability. • Network issues and connectivity. • Lack of clarity • Confusion on new workflows • Hinders the implementation.	• Refers to the technical issues with network stability and connectivity that made it difficult for the system to operate during the digital transformation. • "I think the normal challenges is just network and understanding how it's going to work. • "The normal challenges is just network"	P5, 7, 9 & 11
					System integration • Security of digital systems • Complex security protocols • Password management (multiple passwords) • Integrating the DHA system • Verification process • Slow system response	• Explains the challenges encountered with the integration of new systems (DHA with the bank's record system), which led to misunderstandings and mistakes. • "It creates a whole lot of errors and also security concerns because now there's more passwords that you need to remember, that also becomes a bit of a problem."	P5, 7, 9 & 11
					Flexibility of the support systems • Involving shareholders in the process. • Resource allocation • Personal initiative in seeking help • Organizational readiness to assist. • Changing support • Transparency	• "So, in terms of the support, there was no support for the first couple of days..." • "...Leadership should always be able to be supportive in an instance like that." • "Management does or they do say that they will support us, and they understand the challenges that we go through..." • "...but then again, on the other hand, it's like unique protection as well in order to deliver so."	P2, 4 & 8

Grouping of research codes and themes for research objective two – Challenges and opportunities of digital transformation							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	6	How has the organization supported you in adapting to new digital tools and processes?	3 Support dynamics and realistic expectations.	• Leadership planning and communication • Employee empowerment • Mentorship and skills development	• "When we try to find some information around how it is going to work exactly… our direct leaders... didn't also have some full information around it…"	
					Balancing support and delivery expectations • **Disconnect between support and delivery pressure.** • Overwhelming high performance • Pressure to meet performance targets. • Non-negotiable targets • **Adapting to new tools under pressure** • High expectations despite changes • Freeing up time for learning	• Participants' battle with the disparity between getting help in theory and being overburdened by high performance expectations. • "Yeah, it's a catch because they say they will offer the support, but then because there needs to be delivery, then there's just pressure on us in terms of meeting SLA's." • "...so it's there, but still, there's a lot of pressure to meet targets." • The pressure on employees to reach goals even when they have trouble adjusting to new procedures or equipment. • "...they just expecting us to meet that certain target because they also have a target..."	P6, 7 & 12
					Skills development and competency building • Learning new systems	• Employee confidence and competency are increased by the thrill and advantages of learning new technologies.	P2, 9 & 10

Grouping of research codes and themes for research objective two – Challenges and opportunities of digital transformation							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes	7	What opportunities have arisen for you or your team because of digital transformation?	4 Learning and skills development opportunities (Career advancement)	• Increased technological literacy. • Technical skills acquisition • Data literacy and storytelling • Globalisation of technology • Exposure to different things • Personal initiative and commitment for learning • New technology and trends • Stay informed as individual. • Relevance in the digital age	• "...the first opportunity, that gets brought about is the exposure to different things, being exposed to something different, especially in terms of technology…" • "...this has brought about opportunities for us to learn more about the technology space, how to use new systems and become savvy…" • *"At the end of the day, it's up to an individual because you can drag a horse to the water, pick it, you cannot force it to drink."*	
					Enhanced access to career opportunities • Online platform and relevant roles • Digital space (marketplace) • Training opportunities • Digital skills as a requirement • Career pathways and skills assessment • Profile creation and job matching • Online courses and professional platforms (e.g. LinkedIn)	• The online platform enables employees to create a professional profile, which is then matched with available job roles based on their qualifications and experience. • *"...whatever you feel, you are training towards or learning if you are working towards a certain qualification."* • "there is that opportunity for you to actually progress in your career." • "There is that opportunity for you to actually progress in your career and also to move forward with the bank." • *For me, I need to familiarize myself with the recommended books, you understand, I need to familiarize myself with the courses online…"*	P1, 3, 8 & 12
					Operational efficiency • Process efficiency. • Focus on meaningful work • Automation reduces errors • Improve compliance • Improve systems and workflow • Streamline and eliminate redundant tasks • Innovation	• "It makes our life easier in terms of the processes, time constraints it does a cut short." • "We do more meaningful work because if a robot can do something, we don't have to do, then we just deal with exceptions." • "...ways to improve the system or your ways of work on what are necessary steps in the process that can be eliminated by digital processes."	P2, 3, 5, 6 & 7

Grouping of research codes and themes for research objective two – Challenges and opportunities of digital transformation							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
2	To investigate the challenges and opportunities faced by employees during digital transformation in the South African banking sector AND Examine how employees perceive and navigate digital transformation changes, identify key challenges, and uncover opportunities arising from these changes			5 Operational improvement opportunities	Collaboration and performance improvement • Digital tools facilitating communication. • Cost and resource efficiency • Automated notifications or alerts • Better customer interaction • Broader customer reach • Customer centric approach • Customer experience • Missed communication reduction	• Digital tools help to bridge communication gaps by enabling faster interaction and follow-ups through automated or more structured workflows. • "The branch tries to get into contact with the customer and sometimes they fail..." • "But now with digital tools, you can actually just do a bulk, you can log a bulk incident on remedy..." • "...if we have a better turnaround time, we have more a higher target, which is actually more clients benefits as well..." • "We're able to get through a much broader customer base."	P2, 3, 5, 6 & 7
		8	What additional training or resources (support) do you think would be helpful for navigating digital transformation?	6 Enhanced support for target adjustments and productivity, with additional time for training and adaptation	Workload adjustment and time management • Minimize target and allocate time for training • Managing productivity expectations • Resources and guidance support • Target re-evaluation • Absorb and apply new knowledge. • Flexible learning schedule • Time for exploration of new systems or technologies	• The difficulty employees have between work and other obligations, especially when it comes to the additional time required for learning and interacting with new technologies. • "We still do require you to work, but we don't require your full productivity." • "Consultants given time to work on new implementation". • Employees needing allocated time to explore new systems or technologies without the pressure of daily targets. • "Give us more time, so if they can give us more time, so we will adapt quicker"	P1, 3, 4, 5, 6, 8 & 10
					Training and development for effective adaptation • Online training platforms • Available resources and training • Practical learning and interactive or demonstration-based training. • Structured and formalized training • Visibility of mentorship programs	• Desire for more hands-on or practical training opportunities, as opposed to theoretical learning. • "Sometimes you'll find some people don't have access to those platforms yet because they don't know how to go about it" • "Those other roles or mentors need to be marketed in such a way that we know they are there". • Adequate training and the ability to effectively navigate digital transformation	P1, 2, 3, 4, 8 & 10

APPENDIX J – Research Objective Three Detail Data Analysis

Grouping of research codes and themes for research objective three (Change management practices, leadership communication and employee engagement)							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives AND Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees	9	What change management strategies or practices have been implemented during digital transformation initiatives?	1 Top-down change management approach.	Forced adaptation and lack of flexibility. • One sided top-down approach. • Communication abrupt and lacks depth. • Confusion and frustration • Lack of context • Insufficient detail • Figure it out on our own. • Mistakes and failures	• Employees believe they are only informed of the changes without receiving enough justification or assistance. • "So, I will say no because we are told, listen, this is the change we need to adapt to those change and that's it, boom." • "We are forced to adapt quickly, you know, hence we have to be flexible, we have to be fast learners." • "So, they've given you, here we go, this is what she must do, but not the goal of the area itself..."	P1, 5, 7 & 8
					Strategic direction and guidance • Vision behind the change • Lack of involvement in decision making • Unclear direction • Need for alignment. • Ambiguity in impact • Organisation broader goals • Efforts fit into the bigger picture.	• The necessity of better strategic communication and comprehension of the objectives underlying changes • "...not really involved in those conversations... they can do better." • "So maybe if we were more involved in terms of which direction our area going to, so that we can align ourselves with the direction of our area..." • reducing resistance to change and coordinating employee behaviour with the overarching objectives of the company.	P1, 5, 7 & 8
					Ineffective change management practices • Poor planning • Prepare team in advance. • Extended working hours • Meeting expectations • Delays in implementation • Training and adjustment period	• The conception that poor planning, especially about timing and communication, impedes change management. • "So, I'd say change management is not done well because of planning, I think planning is a bit off as well." • "Depending on the change, but in certain circumstances the training or the adjustment period is not enough..."	P1, 2, 3, 6 & 11

Grouping of research codes and themes for research objective three (Change management practices, leadership communication and employee engagement)							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives AND Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees			2 Effectiveness of change management strategies or practices	• Time for transition • Mistakes due to rushed change	• "There's not enough time given for us to process the fact that something is going to change."	
					Effective change management practices • Training support • Documented resources • Preparation for change • Consistent information sharing • Coping with the changes • Tools for troubleshooting and manual guide	• "So, they are effective because they are preparing us for what's going to happen. • "No, for me it's fine, because like we are getting everything, yeah, they are more effective, with the training that we are getting." • "Yeah, with every change when they do it, they're giving us a paper trail to just see whatever or whenever you go wrong, you can go and refer to that document."	P5 & 10
		10	How has leadership communicated the vision and goals of digital transformation to employees?	3 Leadership communication	Ineffective communication • Communication gaps or difficulties in seeking clarification. • Lack of clear communication or bottleneck • Communication breakdown or failures • Hierarchical communication structure • Informal communications at lower levels	• Communication of change management strategies follows a top-down, hierarchical flow, which might impact the clarity or understanding of the messages at lower levels. • "...leaders always rush through, so they don't focus and take time ensuring that we absorb what is being explained." • "...when it comes to the Team Leader giving it to the team, it is done informally." • "...if my direct leader is not clear on something, then it's much harder for me to go up and ask the very same question."	P1, 2, 4, 6, 8 & 9
					Effective communication • Opportunity for clarification • Responsive leadership • Information accessibility" • Employee involvement • Communication channels • Positive experience	• "It's always good communication and then we can give our input and our feedback and all those things across the whole journey of the actual change." • "I feel the person we are reporting to now is giving us that opportunity, if you don't understand something about all the changes you have to ask him about it."	P10, 11 & 12

Grouping of research codes and themes for research objective three (Change management practices, leadership communication and employee engagement)							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives AND Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees				• Clarity and guidance • Change journey and employee feedback (pre-, during, and post-change phases)	• "Yeah, i think they do communicate because we are having quarterly meeting and connect every month…"	
		11	How engaged do you feel in the digital transformation process?	4 Employee engagement level (low and high)	Low employee engagement • Uncertainty about change • Personal responsibility and accountability • Lack of motivation • Feeling of autonomy • Expectation of integrity • Involvement of affected parties • Resistance to change and fear of job loss. • Lack of collaboration and feedback	• "At the same time, I'm also resistant, you know, I'm concerned and sceptical...what if we going to lose our jobs?" • "But if I'm not actively involved, that's the problem, you understand." • "Don't just make the changes on your own, involve the people who are going to be affected, not just us because with us, it's us and the branches as well, so involve all the parties." • "...we are pushed a lot to do things and to run with things by ourselves." • "Yeah, I feel uncertain, umm, so it's just an integral level..."	P1, 6 & 9
					High employee engagement • Engagement with change • Dynamic work environment • Critical reflection on change • Continuous learning and adaptation • Personal and organisational goals • Positive attitude towards change	• "I feel fully engaged when there are new changes in the area because I'm always interested in changes." • "I get tired quickly on how things happen if things become boring after a while." • "It shows me that in the end we don't stop learning and we don't stop adapting." • "The organization is moving forward, and it depends on its people to be motivated for its people to help it move forward the way it needs to be."	P2, 4, 8, 10 & 12
					Leadership development for digital transformation	• "I would develop team leaders to be like learning and development specialists or teachers for lack of a better word..."	P1, 2, 5, 8 & 9

Grouping of research codes and themes for research objective three (Change management practices, leadership communication and employee engagement)							
RO#	**Research Objective AND Proposition**	**RIQ#**	**Research Interview Question**	**Theme# and Name**	**Categories and Codes**	**Description and Direct Quotation**	**Participant #**
3	To explore how employees perceive and are influenced by change management practices during digital transformation initiatives AND Explore the impact of change management strategies on the success of digital transformation initiatives as perceived by employees			5 Mechanism to improve employee engagement.	• Change in leadership approach. • Upskilling leaders • Structured development programs • Need for clear communication. • Examples of Current vs. Future Practices • Constant Check-ins and Adaptation	• "If the ball was in my court, I would really upskill leaders in the direction of learning and development specialists..." • "...our leaders, they're not showing much the intention towards the growth of the consultants towards the digital..." • "Give them an example of how it used to work, old ways and then another example of how it's going to work in the new way."	
					Support and emotional engagement. • Importance of Surveys and Feedback Mechanisms • Constant Check-ins and Adaptation • Testing before full implementation • Managing Employee Anxiety Around Change • Small scale testing • Evaluation of side effects • Holistic assessment of change	• "How is it affecting us and how is it benefiting us type of thing." • "Maybe by five people on my space depending on the capacity and come up with the results and the recommendation." • "What the side effects are and first test if we will be able to manage it once we implement it." • "I would want to check first if it's something that can be tested on my space first, like prototype the solution before it can be implemented."	P1, 2, 5, 8 & 9