

# Strategija kao determinanta organizacione kulture – studija slučaja: A Banka

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**Rezime:** Savremene uslove poslovanja karakteriše sve dinamičnije i turbulentnije okruženje, te stoga najveći izazov sa kojim se suočavaju organizacije jeste kako postojeću organizacionu kulturu transformisati u pravcu organizacije koja uči i koja se brzo prilagođava promenama u okruženju. Turbulencije na srpskom finansijskom tržištu neretko dovode do promena u vlasničkim strukturama banaka, a što uzrokuje manje ili veće promene strateških orijentacija istih. Ovaj rad ima za cilj da na bazi praktičnih saznanja pojasni postojanje međuzavisnosti između strategije i organizacione kulture banke, kao dva ključna koncepta u upravljanju finansijskim institucijama. U radu će biti korišćen metod studije slučaja na primeru A banke. Korisnost rada ogleda se u tome što će prezentovana saznanja pružiti uvid zaposlenima A banke, ali i ostalim učesnicima finansijskog tržišta, u značaj pokretanja aktivnosti koje doprinose kreiranju i održavanju adekvatne organizacione kulture unutar bankarskog sistema. Takođe, rad može biti od koristi i ostalim pravnim subjektima koji posluju unutar drugih delatnosti.

**Ključne reči:** organizacija, organizaciona kultura, segment bankarstva, strategija, banka, finansijske institucije

**JEL:** D23, L20, M14

## Uvodna razmatranja

Organizaciona kultura se obično definiše kao sistem pretpostavki, verovanja, vrednosti i normi ponašanja koje su članovi jedne organizacije razvili ili usvojili kroz zajedničko iskustvo (Stefanović i ostali, 2000). Kao takva organizaciona kultura predstavlja jedinstveni karakter određene organizacije. Organizaciona kultura obuhvata zajedničke vrednosti i uverenja koja vremenom kreiraju određene norme ponašanja pri rešavanju problema (Hofstede i ostali, 1990).

Organizaciona kultura je socijalni fenomen koji nastaje i menja se kroz interakciju zaposlenih, međusobno i sa okruženjem (Cvijanović, 2004). Uz organizacionu kulturu se često spominje i termin organizaciona klima, što nije isto što i organizaciona kultura, već predstavlja užu pojam u komparaciji sa organizacionom kulturom. Organizaciona klima bi se jednostavno mogla objasniti kao odraz trenutnog stanja u kojem se nalazi organizaciona kultura, odnosno kao raspoloženje koje trenutno vlada u određenoj organizaciji (preduzeću ili finansijskoj instituciji). Organizaciona kultura je osnovni element socijalizacije svakog novozaposlenog, a na bazi koje se isti formalno ili neformalno upućuju u pravila ponašanja, odnosno ponašanja koja su poželjna, ponašanja koja se tolerišu, ponašanja koja se ne tolerišu, pravila oblačenja (tzv. dress code), načine donošenja odluka, liderstvo i sl. (Milanović i ostali, 2010).

Organizaciona kultura predstavlja osnovu za rešavanje problema i ista podučava nove članove u cilju stvaranja pravih načina percipiranja i razmišljanja u odnosu na probleme sa kojima se članovi susreću (Schein, 1991). Kahler je isticao da bolje funkcioniše organizacija koja je bazirana na kolektivnim vrednostima i modelima ponašanja u odnosu na organizaciju u kojoj je zastupljena formalna strukturna podela (Kahler i ostali, 1996).

Cilj predmetnog istraživanja usmeren je na identifikaciju postojanja zavisnosti između strategije A banke i organizacione kulture iste. Presentovana saznanja mogu biti od koristi odgovornom osoblju A banke jer su u predmetnom radu sumirani primenjeni oblici uticaja na organizacionu kulturu banke. Takođe, predmetni rad može biti od značaja ostalim učesnicima na finansijskom tržištu Srbije, koji imaju priliku da vide kako konkurencija gradi svoju organizacionu kulturu. Posebnu korist mogu imati banke koje imaju sličnu strategiju kao A banka, a koja se ogleda u orijentaciji na segment malih i srednjih preduzeća (SME) i segment stanovništva. Pored učesnika na finansijskom tržištu, rad može biti od koristi i ostalim pravnim licima koji posluju izvan segmenta banкарства, odnosno koji posluju u drugim privrednim granama i delatnostima.

Iako postoje studije koje se bave istraživanjem odnosa strategije i organizacione kulture, originalnost predmetnog rada se ogleda u tome što je isti orijentisan na segment banкарства, odnosno na konkretan slučaj (case study), kao i iz razloga što u Srbiji i regionu gotovo da ne postoje radovi koje se bave pomenutom temom u kontekstu banкарства.

## Pregled literature

Istraživanje odnosa između strategije i organizacione kulture je tema koja zaokuplja pažnju mnogih istraživača, ali i menadžera. Poseban akcenat se stavlja na analizu uticaja strategije na jačanje ili promenu organizacione kulture kroz proces institucionalizacije strategije (Janićijević, 2012). Potvrda postojanja međuzavisnosti između strategije i organizacione kulture data je u studiji sprovedenoj 2011. godine od strane Klajna (Klein, 2011).

Obimna istraživanja pomenutog odnosa su upravo sprovedena u Australiji, pri čemu su autori pošli od pretpostavke postojanja međusobne uslovljenosti između organizacione kulture i strategije. Rezultat istraživanja je pokazao postojanje visoke korelacije između organizacione kulture i strategije, dok su autori izveli zaključak da je za implementaciju specifične strategije neophodno graditi specifičnu organizacionu kulturu, a da istovremeno važi i suprotno da specifična organizaciona kultura vodi ka izboru i implementaciji specifične strategije (Baird i ostali, 2007). U prilog postojanja visoke zavisnosti između organizacione kulture i strategije svedoči i studija sprovedena u Rumuniji (Vele, 2013).

Studija autora Gupte je obuhvatila različite sektore ekonomije (različite delatnosti) sa ciljem dokazivanja da je odnos između organizacione kulture i strategije podjednako važan u svim segmentima ekonomije (Gupta, 2011). Istraživanje je potvrdilo da svaka izmena strategije od strane preduzeća mora biti praćena prilagođavanjem organizacione kulture izmenjenoj strategiji, jer bi u protivnom implementacija izmenjene strategije bila neuspešna. Autor je istakao da organizaciona kultura utiče na ponašanje zaposlenih i ponašanje menadžmenta, a koje vodi ka realizaciji postavljene strategije, zbog čega je neophodan sklad između organizacione kulture i strategije preduzeća.

Postojanje međuzavisnosti između organizacione kulture i strategije preduzeća je potvrđeno i u studiji sprovedenoj 2011. godine od strane Naranha i ostalih. Pomenuta studija dokazuje postojanje uticaja organizacione kulture na izbor strategije ulaska na tržište, u smislu izbora između: strategije inovacije i strategije imitacije. Studija ističe da strategija inovacije podrazumeva da preduzeće inovator uvek nastoji da prvo plasira proizvod ili uslugu na tržište. Strategija imitacije podrazumeva da preduzeće imitator na tržište proizvoda i usluga plasira sličan proizvod, ali nakon što je preduzeće inovator plasiralo svoj proizvod/uslugu. Inovativnost zahteva određene karakteristike i ponašanje preduzeća kao što je: fleksibilnost, otvorenost za promene, preduzetništvo, spremnost za prihvatanje rizika i sl. Sa druge strane imitacija kao strategija podrazumeva veću kontrolu i stabilnost, manji rizik i sl. Studija potvrđuje da organizaciona kultura može značajno stimulisati ili ograničiti prethodno pomenuta ponašanja i stavove, i na taj način uticati na izbor finalne strategije preduzeća: strategije inovacije ili strategije imitacije (Naranjo i ostali, 2011). Da li će se preduzeće ponašati kao inovator ili imitator zavisi od mnogo faktora. Suarez i ostali potvrđuju da izbor strategije preduzeća zavisi od razvijenosti tržišta, tehnološkog napretka, od vrste proizvoda koji se plasira i sl (Suarez i ostali, 2007). Kada su rast tržišta i tehnološki razvoj preduzeća zadovoljavajući, inovatori imaju najveće šanse da ostvare benefite od prvog ulaska

na tržište. Sa druge strane, postoje studije koje su stava da brži tehnološki razvoji u industriji otežavaju ranim učenicima da zadrže svoje konkurentske prednosti, dok kasniji učesnici mogu koristiti nove tehnologije za proizvodnju proizvoda koji su napredniji i privlačniji za kupce. Potvrde ovakvih statova se mogu naći u sledećim studijama: Kristensen (1997), Bolman i ostali, (2002), Franko i ostali, (2009), Žu i ostali (2012), Fosfuri i ostali (2013). Lejn (1980) i Preskot i ostali (1977) su isticali da u situaciji male diferencijacije proizvoda na tržištu, kasniji učesnici ulažu više sredstava kako bi pridobili tržišni udeo.

U 2009. godini, u Kini je sprovedena studija koja je akcenat stavila na odnos između strategije preduzeća i strategije menadžmenta ljudskih resursa (human resource management - HRM). Istraživanje je bazirano na predpostavci da međusobna usaglašenost organizacione kulture i strategije vodi ka postizanju boljih rezultata preduzeća. Autor je postavio sledeću hipotezu „efikasnost HR strategije zavisi od njene usaglašenosti sa organizacionom kulturom, ali i od usaglašenosti sa strategijom preduzeća“. Studija razlikuje dve vrste HR strategija: strategija podsticaja i strategija uključivanja. Specifičnosti strategije podsticaja su: orijentacija na niže troškove zaposlenih, plaćanje zaposlenih prema postignutim rezultatima, odnosno plaćanje prema radnom učinku, jasna podela rada, striktna kontrola i monitoring zaposlenih, jasno preciziran odnos između postignutih rezultata zaposlenih i ostvarivanja bonusa i sl. Zbog prethodno navedenih odlika, strategija podsticaja je zasnovana na predpostavci da je glavni motivacioni faktor za maksimalnu efikasnost radnika isključivo zarada zaposlenih. Strategija uključivanja podrazumeva veću autonomiju zaposlenih, veći naglasak na edukaciji zaposlenih, veća raznolikost posla kojim se zaposleni bave, a zbog čega je pretpostavka da se potpuna iskorišćenost ljudskih resursa bazirana na ovoj strategiji dostiže zbog internih faktora podsticaja zaposlenih, kao što su uključenost u organizaciju, izgradnja sopstvene ličnosti, odnosno da ključni faktor motivacije nisu isključivo veće zarade zaposlenih. Prema ovoj studiji organizaciona kultura nema direktan uticaj na izbor HR strategije, odnosno ista ima indirektan uticaj na izbor HR strategije, a sve iz razloga što organizaciona kultura može podsticati određena ponašanja i stavove zaposlenih i na taj način biti determinanta izbora HR strategije preduzeća (Chow i Liu, 2009).

Istraživanje realizovano takođe u Kini potvrđuje postojanje međuzavisnosti između organizacione kulture i strategije inovacije. Istraživanje je sprovedeno na bazi podataka koji su prikupljeni od ukupno 183 kineskih preduzeća (n=183). Studija je bazirana na hipotezi „da veća usaglašenost između organizacione kulture i strategije inovacije“ uzrokuje efikasniju i kvalitetniju implementaciju strategije inovacije, a koja je u studiji i potvrđena (Zhi i ostali, 2018).

U 2000. godini je sprovedena studija na primeru Nemačke virtualne organizacije Sigma. Studija je potvrdila postojanje međuzavisnosti između organizacione kulture i održivog upravljanja znanjem. U virtuelnim organizacijama održivo upravljanje znanjem znači uspostavljanje organizacione memorije koja je fleksibilna i prilagodljiva različitim zahtevima tržišta. Izgradnja organizacione memorije podrazumeva uključenost svih članova u njenu izgradnju. Članovi zajedničkim snagama kreiraju sadržaje, pravila, ciljeve i tako postaju deo organizacione kulture koja je neophodna da bi virtuelna organizacija opstala. Postizanje održivog upravljanja znanjem koje predstavlja deo stra-

tegije svake virtualne organizacije je moguće uz kreiranje jake organizacione kulture, a što je potvrđeno u studiji (Lamken i ostali, 2000).

## Podaci i metodologija

U osnovi rada leži istraživanje odnosa strategije banke i organizacione kulture banke, kao dve ključne determinante uspešnog upravljanja finansijskim institucijama. U radu je korišćen metod studije slučaja na primeru A banke. Istraživanje je sprovedeno prikupljanjem i analizom podataka vezanih za primenjene metode promene organizacione kulture A banke, a sve sa ciljem usklađivanja iste sa izmenjenom strategijom banke. Podaci su prikupljeni korišćenjem metode intervjuisanja koje je sprovedeno sa ispitanicima na različitim hijerarhijskim nivoima unutar A banke (član Uprave banke, više direktora različitih odeljenja, ostali zaposleni). Intervjuisanje je obavljeno u periodu od jula 2019. godine do septembra 2019. godine. Intervjuisanje je sprovedeno sa 50 ispitanika. Nije bilo ispitanika stranog porekla, iz razloga što među zaposlenima nije bilo istih. Sa druge strane, značajno je ukazati da je u periodu koji prethodi periodu istraživanja član uprave banke dugi niz godina živeo u inostranstvu (poreklom iz Austrije).

U situaciji promene strategije finansijske institucije, koja u praksi podrazumeva i promenu načina upravljanja, neretko se javlja potreba za promenom organizacione kulture. Povodom strateškog opredeljenja, značajno je istaći da je A banka, kao rezultat promene vlasničke strukture koja se desila u tokom 2016. godine, izmenila svoju stratešku orijentaciju. Ranija strategija je u značajnoj meri bila usmerena na velika pravna lica, dok je izmenjena strategija bazirana na većoj orijentaciji prema malim i srednjim preduzećima i segmentu stanovništva. Izmenjena strategija je stvorila potrebu za kreiranjem drugačije organizacione kulture, potrebu za menjanjem stilova ponašanja zaposlenih, navika zaposlenih, promenu orijentacije zaposlenih na primarnu ciljnu grupu i sl. Korišćenjem metode intervjuisanja i analizom prikupljenih podataka istražene su sve inicijative koje su preuzete od strane uprave A banke sa ciljem stvaranja adekvatne organizacione kulture, a koje su prezentovane u predmetnom radu.

## Primenjene metode promene organizacione kulture unutar A banke

Kako promene organizacione kulture zahtevaju promene stavova i vrednosti zaposlenih, a u skladu sa tim i promenu ponašanja zaposlenih, promena organizacione kulture se može realizovati kroz komuniciranje poželjnih stavova i vrednosti zaposlenih i to posredstvom četiri metode komunikacije:

- *direktno verbalno komuniciranje,*
- *neverbalno komuniciranje,*
- *simboličko komuniciranje,*
- *indirektno komuniciranje kroz promenu strukture i sistema.*

**Direktno verbalno komuniciranje** može biti realizovano kroz obavljanje sastanaka tipa „jedan na više“ na kojima se prezentuju potrebne promene u postojećim vrednostima i vrednosti kojima treba težiti.

Direktno verbalno komuniciranje se obavlja i u obliku sastanaka tipa „jedan na jedan“ sa ciljem eliminisanja nepoželjnih stavova i prenošenja ciljanih stavova i vrednosti. Uticaj na organizacionu kulturu posredstvom direktnog verbalnog komuniciranja je zadatak koji najčešće pripada lideru organizacije i kao takav njegova uspešnost u velikoj meri zavisi od kredibiliteta samog lidera, ali i od njegove sposobnosti interpersonalnog komuniciranja (veštine ubeđivanja). Takođe, pisano komuniciranje predstavlja jedan od alternativnih metoda prenošenja željenih stavova i ponašanja, ali je ovaj vid komunikacije manje fleksibilan u odnosu na verbalnu komunikaciju i po pravilu je masovnog karaktera.

Direktno verbalno komuniciranje kao metod promene organizacione kulture je u slučaju A banke intenzivno korišćena pri čemu je isti implementiran u sledećim oblicima:

- *intenzivno održavanje sastanaka između članova top menadžmenta sa srednjim menadžerima,*
- *konstantno održavanje sastanaka između lidera banke i operativnih menadžera, ali i sastanaka između lidera banke i službenika, što nije tipično ponašanje koje egzistira u ostalim konkurentskim finansijskim institucijama. Dakle, prisutna je intenzivna komunikacija lidera sa svim hijerarhijskim nivoima, sa namerom davanja jasnih smernica u kom pravcu je potrebno menjati stavove, vrednosti i ponašanja zaposlenih,*
- *kvartalno održavanje sektorskih sastanaka koji vode srednji menadžeri sa ciljem prezentovanja trenutnog finansijskog stanja A banke i komparacija istog u odnosu na postavljene ciljeve, a što ima za cilj ukazivanje na dalje poželjne oblike ponašanja koji će doprineti ostvarivanju postavljenih ciljeva,*
- *pisano komuniciranje poželjnih stavova, u smislu slanja imejlova pohvale od strane top menadžmenta za timove koji su na kvartalnom nivou dostigli postavljene ciljeve u pogledu obima plasiranih kredita, ostvarenih priliva po naknadama, broja izdatih garancija, akvizicija novih klijenata, iznosima deponovanih sredstava i sl., a sve sa namerom podsticanja poželjnih ponašanja ostalih zaposlenih u perspektivi,*
- *pisano komuniciranje – na kvartalnom nivou lider banke upućuje imejl svim zaposlenima sa osvrtom na trenutno finansijsko stanje banke i planove za naredni kvartal,*
- *pisano komuniciranje - sistemski generisani imejlovi koji se na mesečnom nivou šalju svim zaposlenima sa sadržajem poželjnog ponašanja, vrednosti i verovanja (npr. podsećanje na poverljivost informacija, na poželjna ponašanja u ophođenju prema klijentima, podsećanje na bankarsku etiku i sl.).*

**Neverbalno komuniciranje** kroz ponašanje lidera organizacije je još jedan od vidova strategije promene organizacione kulture. Menadžeri svojim ponašanjem postaju reper za poželjno ponašanje zaposlenih. Dakle, menadžeri svojim ponašanjem šalju jasne poruke zaposlenima o tome šta je poželjno ponašanje, odnosno šta nije poželjno ponašanje.

**Simboličko komuniciranje** je efikasno sredstvo prenošenja željenih poruka o promeni stavova (Petković i ostali, 2006). Menjajući simbole, menadžment šalje jasnu poruku zaposlenima koje pretpostavke i ponašanja treba menjati i u kom smeru. Promena simbola na transparentan način signalizira zaposlenima potrebu da promene svoje individualne oblike ponašanja. Budući da su zaposleni stalno i direktno izloženi dejstvu simbola, skloni su prihvatanju novih značenja koje simboli nose, a zbog čega su efekti simboličkog komuniciranja izvesni.

Simboličko komuniciranje se u bankarskoj praksi svakodnevno koristi, a posebno u situaciji izmenjene strateške orijentacije. Simboličko komuniciranje se može realizovati kroz upotrebu materijalnih simbola, jezičkih simbola i simbola ponašanja (rituala).

Materijalni simboli su sve materijalne stvari koje nose određenu poruku i ovakav vid komunikacije je u bankarstvu izuzetno prisutan. U gotovo svim bankama, pa i u slučaju A banke, sve poslovнице izraženo koriste materijalne simbole:

- *sam izgled poslovnice i lokacija na kojoj se ista nalazi predstavlja materijalni simbol koji šalje određenu poruku,*
- *način oblačenja zaposlenih (tzv. dress code) je materijalni simbol kojem se u bankarstvu poklanja posebna pažnja, a pre svega u delu zaposlenih koji imaju direktne kontakte sa klijentima, a koji po pravilu imaju uniformisan poslovni izgled,*
- *plakati unutar ekspozitura sa jasno naznačenim porukama,*
- *flajeri sa porukama direktno upućenim klijentima, ali i indirektno upućenim zaposlenima kroz smernice o poželjnom ponašanju sa ciljem realizacije poruke upućene klijentu,*
- *brendiranje izloga poslovnica uz slanje poruka klijentima i zaposlenima,*
- *logotip je takođe jedan od izuzetno značajnih materijalnih simbola koji sa sobom nosi određene poruke i znak je prepoznatljivosti same organizacije ili finansijske institucije i sl.*

Korišćenjem različitih slogana banke nastoje da kreiraju određene stavove, kako kod zaposlenih, tako i kod klijenata, i da po tome postanu prepoznatljive na bankarskom tržištu. Jedan od slogana na srpskom bankarskom tržištu je "Gde su 2+2=4", a što iz perspektive klijenta simbolizuje preciznost u poslovanju, dok sa druge strane daje povratnu poruku zaposlenima da se moraju maksimalno profesionalno ophoditi prema poslu, odnosno biti pouzdan poslovni partner svojim klijentima.

Praksa A banke govori u prilog aktivnog korišćenja simboličkog komuniciranja kroz upotrebu simbola ponašanja, odnosno rituala, na način da se u čast ljudi koji su postigli postavljene ciljeve organizuju rituali tj. proslave kojima pored istaknutih zaposlenih prisustvuju i članovi uprave banke. Ovakav ritual ima za cilj slanje poruka o poželjnom ponašanju ostalim zaposlenima, a koje se zaposlenima prosleđuju putem elektronskih vidova komunikacija (imejllova, intraneta i sl.).

**Promena strukture organizacije** može biti efikasan način menjanja organizacione kulture unutar finansijske institucije. Ponašanje zaposlenih je u značaj-

noj meri uslovljeno formalnom podelom uloga unutar organizacije i na taj način je zaposleni usmeren na određene svakodnevne aktivnosti, odnosno na rutinska ponašanja. Zbog prethodno istaknutog, promena organizacione strukture može značajno uticati na promenu ponašanja zaposlenih, a time i na promenu organizacione kulture. U slučajevima menjanja strateškog opredeljenja, kao što je slučaj A banke, promena strukture organizacije je neminovna pojava, a sve sa ciljem zadovoljenja potreba za kadrovima na pozicijama koje su prema izmenjenoj strategiji postale traženije (veći broj zaposlenih u segment malih i srednjih preduzeća i segmentu stanovništva, smanjenje broja zaposlenih u segmentu velikih preduzeća, povećanje broja operativnih menadžera u segmentu koji je strateški važan za banku, ukidanje radnih pozicija na poslovima koji nisu u interesu banke, gašenje neprofitabilnih poslovnica, otvaranje novih poslovnica za koje se proceni da bi bile profitabilne, ukidanje proizvoda koji su prema oceni banke neprofitabilni i sl.). Prema izmenjenoj strategiji A banke, iz kataloga proizvoda su izbačeni stambeni krediti, a što je uzrokovalo ukidanje radnih pozicija vezanih za odobravanje stambenih kredita.

Pored promenjene organizacione strukture i **promena sistema u preduzeću** može uticati na ponašanje zaposlenih. Tako npr. zbog veće orijentacije na mala i srednja preduzeća A banka nastoji da prati svetske bankarske trendove u smislu maksimalne automatizacije procesa, te se kontinuirano radi na uvođenju novih sistema (novih automatskih i poluautomatskih odobrenja) i ekspanzivnom razvoju svih vrsta e-banking i m-banking proizvoda (odobravanja kredita bez odlaska u banku), a što ima direktan uticaj na ponašanje zaposlenih. Takođe, potreba za automatizacijom procesa je uzrokovala značajne izmene u organizacionoj strukturi A banke, u smislu da se značajno povećava potreba za IT stručnjacima koji se bave daljom automatizacijom procesa, dok se, sa druge strane, smanjuje potreba za profilima iz sfere ekonomije i prava. Ovakve promene u strukturi zaposlenih su opšti trend u segmentu bankarstva i iste iziskuju izmene u organizacionoj strukturi banke, odnosno otvaranje novih sektora i ujedno ukidanje sektora za kojima prestaje potreba.

**Sistem nagrađivanja i kažnjavanja** predstavlja još jedan način na koji se može uvesti željeno ponašanje zaposlenih. Takođe, **sistem unapređivanja i degradacije** zaposlenih može biti efikasan način indukovanja željenog ponašanja i isti se aktivno koristi u slučaju A banke.

**Trening i obuka zaposlenih** se mogu koristiti za usmeravanje na željeno ponašanje. Novozaposleni A banke prolaze intenzivnu obuku koja im omogućava uvođenje u sistem i upoznavanje sa pravilima ponašanja. Kreiranjem sadržaja obuke, novozaposleni se usmeravaju na poželjno ponašanje, odnosno putem obuke novozaposleni se profilisu na adekvatan način. Sa druge strane, postojeći radnici A banke su kontinuirano izloženi treninzima sa ciljem uvežbavanja poželjnih ponašanja i usavršavanja znanja. Takođe, u situaciji promovisanja zaposlenog na višu poziciju, isti prolazi dodatne edukacije, a sve u cilju postizanja daljeg profilisanja i kreiranja poželjnog ponašanja zaposlenog. Prema Kipu (2002), trening zaposlenih je „virtuelna komponenta“ u procesu promene organizacione kulture koja može obezbediti posvećenost zaposlenih samoj organizaciji, a što bi značilo maksimalno iskorišćenje potencijala



zaposlenih. Studija sprovedena 2015. godine bavila se istraživanjem odnosa između obuke zaposlenih i posvećenosti zaposlenih organizaciji. Preduzeće na kojem je sprovedeno istraživanje je Discount House u Lagosu, koje je locirano u jugozapadnoj Nigeriji. Studija je otkrila da obuka zaposlenih povećava posvećenost radnika prema organizaciji (Ajibade i ostali, 2015). Postojanje jasne povezanosti između osposobljenosti svakog zaposlenog i dugoročnog rasta produktivnosti organizacije je takođe potvrđeno u studiji sprovedenoj od strane Slavkovićeve. Učenje i razvoj radnika može biti moćno sredstvo za pridobijanje i zadržavanje zaposlenih, jer ulaganje u njihovo napredovanje ukazuje na to da organizacija ceni svoje radnike, podstiče njihovu karijeru, kroz sistem nagrađivanja zaposlenih podstiče dalje uspehe zaposlenih, a što istovremeno čini i samu organizaciju profitabilnijom (Slavković i ostali, 2019).

Pored promene vrednosti, verovanja i načina ponašanja postojećih zaposlenih, alternativno se može koristiti i **strategija zamene ljudi** čime se u sistem inkorporiraju novozaposleni sa već kreiranim adekvatnim stavovima i ponašanjem. Ovakva strategija je gotovo podrazumevana u situaciji promene vlasničke strukture banke, koja sa sobom nosi promenu lidera banke. Obzirom da nije moguće zameniti sve zaposlene u sistemu, ova strategija se može koristiti samo kao dopuna ostalim strategijama.

## Homogenost organizacione kulture na srpskom bankarskom tržištu

Strukturu organizacione kulture čine kognitivne komponente i simboličke komponente. Kognitivne komponente organizacione kulture čine: verovanja, očekivanja, etika, način mišljenja, norme ponašanja, pogled na svet i sl. Kognitivne komponente organizacione kulture predstavljaju „srce organizacione kulture“ i obuhvataju pretpostavke, vrednosti, norme ponašanja i stavove (Brawn, 1998). Kognitivne komponente predstavljaju vodič za tumačenje ponašanja zaposlenih (Alvesson, 2002). Simboličke komponente organizacione kulture su: jezik, žargon, rituali, fizički izgled, logotip i sl.

U pogledu kognitivnih komponenti organizacione kulture, kod banaka koje egzistiraju na srpskom bankarskom tržištu postoji prilična uniformisanost (npr. pravila ponašanja u standardnim zahtevima su prilično ujednačena nezavisno o kojoj banci je reč, pravila ophođenja prema klijentima su slična ili gotovo identična u svim bankama, norme ponašanja u komunikaciji sa višim hijerarhijskim nivoima su u značajnoj meri slične u bankarskom svetu, službenici koji se bave istim poslovima u različitim bankama imaju zajedničke ili slične poglede na svet).

Kada je reč o simboličkim komponentama, banke nastoje da svojim simbolima daju jasnu poruku o pouzdanosti i preciznosti, a opet svaka teži da bude individualizovana i posebna na tržištu. Fizički izgled poslovnica je veoma bitan simbolički element na bankarskom tržištu kojem svi učesnici finansijskog tržišta poklanjaju posebnu pažnju. Postoji prilična unifikacija po pitanju fizičkog izgleda ekspozitura i filijala na srpskom bankarskom tržištu, a sa druge strane i različitost u pogledu korišćenja različitih elemenata brendinga banaka.

Značajno je ukazati na evidentno postojanje uticaja nacionalne kulture na organizacionu kulturu u situaciji kada su članovi top menadžmenta banaka u Srbiji inostranog porekla, a što nije retka pojava. Bankarsko tržište Srbije trenutno čini 26 banaka, dok u 6 banaka funkciju predsednika izvršnog odbora imaju predstavnici stranog porekla. Lideri, kao takvi, sa sobom nose stavove, vrednosti i uverenja bazirana na njihovoj nacionalnoj kulturi. U praksi se neretko dešava nastojanje ino lidera da svoje stavove i verovanja inkorporišu u organizacionu kulturu banke u Srbiji. Bankarska praksa govori u prilog postojanja momenata u kojima različiti stavovi i uverenja donosioca odluka, uzrokovani različitim nacionalnim kulturama, dovode do sukoba stavova zbog nerazumevanja specifičnosti određenih poslovnih modela koji se razlikuju u odnosu na isti poslovni model u stranoj zemlji, a sve kao rezultat nacionalne kulture, odnosno nacionalnih specifičnosti (npr. ino donosioci odluka imaju manje razumevanja za delatnost građevinarstva u Srbiji, posebno u delu vremenskog perioda potrebnog za dobijanje građevinskih dozvola, a sve iz razloga što imaju unapred kreirane stavove po tom pitanju, koje nose iz svojih nacionalnih ekonomija). U 2010. godini u Bijeljini je sprovedena studija o uticaju nacionalne kulture na kreiranje stavova, verovanja i ponašanja donosioca odluka. Studija potvrđuje postojanje uticaja nacionalne kulture na kreiranje profila menadžera. Studija ističe da menadžeri, u vođenju međunarodnih poslovnih operacija, moraju poći od toga da stavovi i praksa jedne kulture neće uvek biti odgovarajući u drugoj kulturi. Studija naglašava da su za kreiranje određene strategije međunarodnog poslovanja bitni kompetentnost i fleksibilnost u domenu kulture (Ivanović B. i ostali, 2010).

Kada je reč o izgradnji organizacione kulture, zapravo se misli na stvaranje osećaja pripadnosti svakog pojedinca sistemu u kojem radi, a sve kroz viziju, strategiju, jasne ciljeve organizacije i jasne ciljeve na nivou svakog zaposlenog.

## Zaključak

Rezultati empirijskih istraživanja i prezentovana saznanja na primeru A banke nesporno govore u prilog postojanja međusobne uslovljenosti između organizacione kulture i strategije banke, kao i da usaglašenost istih iz perspektive organizacije može značiti ostvarenje definisanih ciljeva. Promena vlasničke strukture A banke uzrokovala je promenu strategije banke, a što je u krajnjoj instanci imalo za rezultat potrebu za kreiranjem drugačije organizacione kulture. Zbog prethodno navedenog, preduzeća i finansijske institucije treba da teže postizanju harmonije između organizacione kulture i strategije.

Praksa pokazuje da usamljene promene simboličkih elemenata organizacione kulture, koje nisu ispraćene značajnim promenama kognitivnih kategorija, ne ostavljaju značajan dugoročan uticaj na organizacionu kulturu preduzeća, a zbog čega je potrebno simultano menjati obe komponente organizacione kulture, a što je u slučaju A banke uspešno ostvareno.

Precizno definisani ciljevi organizacije i zaposlenih uzrokuju željeno ponašanje i time grade adekvatnu organizacionu kulturu na nivou cele organizacije. Zbog prethodno pomenutog, odlika celokupnog bankarskog sistema Srbije je jasno targetiranje (postavljanje ciljeva) po hijerarhijskim nivoima na pozi-

cijama na kojima je to moguće. Kontinuirani tehnološki napreci ostavljaju značajan uticaj na segment bankarstva, te se mnogi procesi u bankarstvu automatizuju, a što zahteva određene izmene u organizacionoj kulturi, promene u svesti i ponašanju zaposlenih.

U budućim istraživanjima korisno bi bilo obuhvatiti ostale učesnike finansijskog tržišta Srbije, ali i segment istraživanja proširiti na druge delatnosti (proizvodne delatnosti, ostale uslužne delatnosti i sl.).

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# Strategy as a Determinant of Organizational Culture - Case Study: Bank A

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**Summary:** Modern business conditions are characterized by an increasingly more dynamic and turbulent environment, due to that, the biggest challenge for organizations is how to transform the existing organizational culture in the direction of an organization that learns and adapts quickly to changes in the business environment. Changes in the Serbian financial market often lead to changes in the ownership structures of banks, which caused larger or smaller changes in their strategic orientations. The aim of this paper is to clarify the dependence between strategies and organizational cultures of banks, as two crucial concepts in the management of financial institutions, all based on practical knowledge. The paper will use the case study method on the case of bank A. The usefulness of this paper is based on the fact that the presented knowledge will provide insight to the employees of bank A and other participants in the Serbian financial market about the importance of activities that contribute to creating and maintaining adequate organizational culture within the banking system. Also, this paper can be useful for all legal entities that operate within other business activities.

**Keywords:** organization, organizational culture, banking, strategy, bank, financial institutions

**JEL:** D23, L20, M14

## Introduction

Organizational culture is usually defined as a system of assumptions, beliefs, values and norms of behavior that members of an organization have developed or adopted through shared experience (Stefanović et al., 2000). As such, the organizational culture presents the unique character of an organization. Organizational culture is defined as patterns of shared values and beliefs that, over time, produce behavioral norms adopted in solving problems (Hofstede et al., 1990).

Organizational culture is a social phenomenon that arises and changes through the interaction of employees, both with each other and with the environment (Cvijanović, 2004). Beside the organizational culture, another often mentioned term is organizational climate, which is not the same as organizational culture, because organizational culture is a narrower term compared to organizational climate. The organizational climate can be explained as the current organizational culture in a particular organization (enterprise or financial institution). Organizational culture is a primary element of socialization of every new employee and represents the base for formally or informally instructing an employee in the rules of respectfulness, behaviors that are desirable, behaviors that are tolerated, behaviors that are not tolerated, dress code, the ways of decision making, leadership etc. (Milanović et al., 2010).

Organizational culture is a base for solving problems which consistently teaches new members with the aim to create correct ways of perception, thinking in relation to those problems (Schein, 1991). Kahler pointed out that an organization based on collective values and patterns of behavior functions better in relation to an organization in which a formal structural division is represented (Kahler et al., 1996).

The aim of this paper is to clarify the dependence between the strategies of bank A and its organizational cultures. The presented knowledge can be useful for responsible persons of bank A in the sense of summarizing the implemented forms of influence on the organizational culture of the bank. Also, this paper can be useful for all participants on the Serbian financial market who can see how the competition creates its adequate organizational culture. It can be particularly useful to the banks that have a similar strategy as bank A, which is reflected in the primary orientation on the segment of small and medium enterprises (SME) and the retail segment. Aside from the participants on the financial market, this paper can be useful for all legal entities that operate outside the banking segment, or that operate in other fields of business activities.

Although there are studies that research the relationship between strategy and organizational culture, the originality of this paper is reflected in the fact that it is oriented towards the case study of bank A which operates on the Serbian financial market. Also, it is important to mention that in Serbia and the region there are no papers covering this topic in the context of banking.

## Literature Review

Research in the relationship between strategy and organizational culture is a topic that has the attention of many researchers and managers. Special attention is placed on the analysis of the influence of strategy on strengthening or changing the organizational culture through the process of institutionalization of the strategy (Janićijević, 2012). The confirmation of the existence of dependence between strategy and organizational cultures is given in a study conducted by Klein (2011).

Extensive research on this relationship has been conducted in Australia, with the authors starting from the assumption of the existence of interdependence between organizational culture and strategy. The results of the research showed the existence of high correlations between organizational cultures and strategies, while the authors concluded that, in order to apply a specific strategy, it is necessary to create a specific organizational culture (Baird et al., 2007). The research conducted in Romania speaks in favor of the existence of high correlation between organizational culture and strategy (Vele, 2013).

The study conducted by Gupta covered a different segment of the economy, with the aim of proving that the relation between organizational culture and strategy is equally important in all segments of the economy (Gupta, 2011). The research confirmed that all changes to the strategy by the company had to be adapted to the organizational cultures of the changed strategy, otherwise the implementation of the changed strategies would be unsuccessful. The author pointed out that organizational culture influences the behavior of employees and the behavior of managers, which leads to the realization of the defined strategy, which is why a balance is necessary between organizational culture and the company strategy.

The interdependence between organizational cultures and company strategy was confirmed in studies conducted in 2011 by Naranjo et al. The mentioned study shows the existence of the influence of organizational culture on the choice of the market entry strategy in terms of choosing between innovation strategy and imitation strategy. The study highlights that the innovation strategy implies that the innovator company always strives to place the product or service on the market. The imitation strategy implies that the imitator company places a similar product or service on the market, but only after the innovator company has placed its product/service. Innovation requires certain characteristics and behaviors of the company, such as: flexibility, openness to change, entrepreneurship, willingness to accept risks, etc. On the other hand, imitation as a strategy implies larger control and stability, less risk, etc. The study confirms that organizational culture can stimulate or limit the use of previously mentioned behaviors and attitudes and, thus, influence the choice of the company's final strategy: innovation strategy or imitation strategy (Naranjo et al., 2011). Whether a company will be an innovator or an imitator depends on many factors. Suarez and others confirm that the choice of company strategy depends on market development, technological progress, the type of product which is being marketed, etc. When market growth and technology development move at a smooth pace, early entrants



have the best chance of benefiting from being the first to make a move on the market. There are several studies saying that rapid technological change in an industry makes it difficult for early entrants to maintain any advantage, while later entrants can use newer technology to produce products that are more advanced and more appealing to the customer. The confirmation of these ideas can be found in the following studies: Christensen (1997), Bohlmann et al., (2002), Franco et al., (2009), Zhu et al. (2012) and Fosfuri et al. (2013). Lane (1980) and Prescott et al. (1977) point out that, in a situation where there is little differentiation between products on the market, later entrants incur greater costs in their efforts to gain market share.

In 2009, a study was conducted in China that focused on the relationship between the enterprise strategy and human resource management (HRM) strategy. The research is based on the assumption that the mutual harmonization of the organizational culture and strategy leads to the company achieving better results. The author set the hypothesis "the effectiveness of the HR strategy depends on its compliance with the organizational culture, but also on the compliance with the company's strategy." The study distinguishes two types of HR strategies: incentive strategy and inclusion strategy. The specifics of the incentive strategy are: orientation towards lowering employee costs, paying employees according to the achieved results, clear division of labor, strict control and monitoring of employees, clearly specified relationship between achieved employee results and bonuses, etc. Due to the previously mentioned specifics, the incentive strategy is based on the assumption that the main motivating factor for worker efficiency is exclusively the earnings of employees. The inclusion strategy implies greater employee autonomy, better employee education and greater diversity of work. According to this strategy, the full utilization of human resources is achieved due to internal incentive factors such as involvement in the organization and building their own personalities, while the earnings of employees are not the main motivating factor.

According to this study, organizational culture has indirect influence on the choice of HR strategy, all because organizational culture can encourage certain behaviors and attitudes of employees, thus influence the company's choice of HR strategy (Chow and Liu, 2009).

Research conducted in China also confirms the existence of interdependence between the organizational culture and the innovation strategy. The research was conducted on data collected from 183 Chinese companies (n=183). The study is based on the hypothesis that a "greater coherence between the organizational culture and the innovation strategy" causes more efficient and better implementation of innovation strategy, which was confirmed in the study (Zhi et al., 2018).

In 2000, a study was conducted on the case study of the German virtual organization Sigma. The study confirmed the existence of interdependence between organizational culture and sustainable knowledge management. In virtual organizations, sustained knowledge management means establishing an organizational memory that is flexible and adaptive to changing requirements. Building up a permanent organizational memory means including

all members of the organization in its construction. The participants work together on the development of content, rules and goals, thus becoming a part of the organizational culture, necessary for the survival of the organization. Achieving sustainable knowledge management, which is part of the strategy of virtual organization, is possible with creating a strong organizational culture, as was confirmed in a study (Lamken et al., 2000).

## Data and Methodology

This paper is based on the research of the relationship between the bank's strategy and its organizational culture, as two key determinants of successful management of financial institutions. The paper uses the case study method on the example of bank A. The research was conducted by collecting and analyzing data related to the applied methods of changing the organizational culture of bank A, all with the aim of harmonizing it with the changed strategy of the bank. Data were collected using an interview method conducted with respondents at different hierarchical levels within bank A (a member of the Management Board, several directors of different departments, other employees). The interviews were conducted in the period from July 2019 to September 2019. Interviews were conducted with 50 respondents. There were no respondents of foreign origin due to the fact that there were none among the employees. On the other hand, it is important to point out that in the period preceding the research period, the member of the bank's management board was living abroad for many years (of Austrian descent).

When changing the strategy of a financial institution in practice implies a change in the management approach, there is often a need to change the organizational culture. Regarding strategic orientation, it is important to point out that bank A changed its strategic orientation, as a result of the change in ownership structure that occurred in 2016. It used to be significantly more focused on large legal entities, while the changed strategy was orientated towards small and medium enterprises and the retail segment. The changed strategy created the need for establishing a different organizational culture, the need to change the behavioral styles of employees and employee habits, to change the focus of employees towards a new target group etc. By utilizing the interview method and analyzing the gathered data, all initiatives undertaken by the management of bank A, with the aim of fostering an adequate organizational culture, were examined and are presented in this paper.

## The Implemented Methods for Changing the Organizational Culture in Bank A

As changes in organizational culture require changes in the attitudes and values of employees, and changes in employee behavior, the strategy of changing organizational culture can be realized through communicating desirable attitudes and values of employees through four forms of communication:

- *direct verbal communication,*
- *non-verbal communication,*

- *symbolic communication,*
- *indirect communication through a change in the structure and system.*

**Direct verbal communication** can be realized via conducting “one-to-many” meetings, where the necessary changes in existing values and values to be pursued are presented. Direct verbal communication is also performed in the form of one-on-one meetings with the aim of eliminating undesirable attitudes and communicating targeted attitudes and values.

Influencing the organizational culture through direct verbal communication is a task that usually falls to the leader of the organization, and its success largely depends on the credibility of the leader, but also on their ability to communicate interpersonally. Also, written communication is one of the alternative methods of conveying desired attitudes and behaviors, but this type of communication is less flexible compared to verbal communication.

Direct verbal communication, as a strategy for changing the organizational culture, was intensively used in the case of bank A, and it was implemented in the following forms:

- *intensive holding of meetings with members of top and middle management,*
- *intensive holding meetings with bank leaders and operational managers, but also meetings between bank leaders and employees, which is not typical behavior that exists in other competing financial institutions. Therefore, there is an intensive communication of leaders with all hierarchical levels, with the intention of giving clear guidelines on how attitudes, values and behaviors of employees need to be changed,*
- *quarterly meetings organized by middle managers, with the aim of presenting the current financial position of bank A and comparing it in relation to the set results, which aims to indicate further desirable forms of behavior that will contribute to achieving the set targets,*
- *written communication of desirable attitudes, in terms of the top management sending e-mails of praise to the teams that have reached the set goals in terms of volume of loans, realized inflows of fees, number of issued guarantees, acquisition of new clients, amounts of deposited funds, etc., all with the intention of encouraging desirable behaviors of other employees in the future,*
- *written communication - at the quarterly level, the bank leader sends an e-mail to all employees with reference to the current financial condition of the bank and plans for the next quarter,*
- *written communication - systemically generated e-mails that are sent on a monthly basis to all employees, covering desirable behavior, values and beliefs (e.g. reminders on the confidentiality of information, desirable behaviors in dealing with clients, reminders on banking ethics, etc.).*

**Non-verbal communication**, through the behavior of the leaders of the organization, is another type of strategy for changing the organizational culture. By example of their own behavior, managers become a benchmark for desirable employee behavior. Thus, managers should use their behavior to send clear messages to employees about what is desirable behavior, or what is not desirable behavior.

**Symbolic communication** is an effective way of conveying the desired messages about changing attitudes (Petković et al., 2006). By changing the symbols used, the management sends a clear message to the employees about which assumptions and behaviors should be changed, and in which direction. Changing symbols in a transparent way signals the to employees to change their individual forms of behavior. Since employees are constantly and directly exposed to the effect of symbols, they tend to accept the new meanings that symbols carry, which is why the effects of symbolic communication are certain.

Symbolic communication is used in banking practice on a daily basis, especially in a situation of changed strategic orientation. Symbolic communication can be realized through the use of material symbols, linguistic symbols and symbols of behavior (rituals).

Material symbols are all things that carry a certain message and this type of communication is extremely present in banking. In almost all banks, and in the case of bank A, all branches use these material symbols:

- *the appearance of the branch and its location are a material symbol that sends a certain message,*
- *the employees' dress code is a material symbol which garners special attention in banking, especially for employees who have direct contacts with clients and these employees usually have a uniformed business look,*
- *posters inside the branches with clearly marked messages,*
- *leaflets with messages sent directly to clients, but also indirectly to employees through guidelines on desirable behavior,*
- *branding of windows of branch offices in order to send messages to clients and employees,*
- *the logo is also one of the very important material symbols which carries certain messages, while simultaneously being a recognizable sign of the organization or financial institution.*

By using different slogans, banks strive to create certain attitudes in cooperation with employees and clients, and thus become recognizable in the banking market. One of the slogans on the Serbian banking market is "Where is  $2 + 2 = 4$ ", which symbolizes precision in business, while on the other providing feedback to employees that they must be absolutely professional and a reliable business partners to their clients.

Bank A's practices are characterized by its active use of symbolic communication through the use of symbols of behavior, i.e. using rituals for employees who achieved their set goals (for example celebrations attended by prominent employees and members of the Bank's Management Board). This ritual's aim is to send messages about desirable behavior to other employees, forwarded to employees via means of electronic communication (e-mails, intranet, etc.).

**Changing the structure of an organization** can be an effective way to change the organizational culture within a company or financial institution. The behavior of employees is significantly conditioned by the formal division of roles within the organization, and the employee is, thus, focused on certain daily activities or routine behaviors. Due to the previously mentioned,

changes in the organizational structure can significantly influence the change of employee behavior, and thus the change of the organizational culture.

In instances when the strategic orientation is undergoing a change, such as the case of bank A, a change in the structure of the organization is an inevitable phenomenon, all with the aim of meeting the needs for staff in positions that have become more sought after, according to the changed strategy. The change of strategic orientation, such as in the case of bank A, caused the change in the organizational structure, all with the aim of satisfying the needs for staff in positions that have become more sought due to the changed strategy (increase in the number of employees in the segment of small and medium enterprises and the retail segment, decrease in the number of employees in the segment of large enterprises, increase in the number managers in the segment that is strategically important for the bank, termination of positions which are not in the bank's interest, closing unprofitable branch offices, opening new branch offices that are estimated to be profitable, abolition of unprofitable bank products, etc.) According to the changed strategy of bank A, housing loans were excluded from the product catalog, which caused the termination of all employment positions related to housing loans in the loan approval process.

Moreover, *a change of the company's system* can affect the behavior of employees. Due to their orientation towards small and medium enterprises, bank A strives to follow global banking trends in terms of maximizing the automation of the approval process, continuously working on the introduction of new systems (new automatic and semi-automatic approvals) and expansive development of all types of e-banking and m-banking products (loan approval without going to the bank), which has a direct impact on employee behavior. The need for the process automation caused significant changes in the organizational structure of bank A, in the sense that the need for IT developers significantly increased, while, on the other hand, the need for profiles from the field of economics and law decreased. Such changes in the employee structure are a general trend in the banking segment, and they require changes in the organizational structure of the banks, i.e. the opening of new sectors, as well as the termination of sectors which are no longer needed.

*The reward and punishment system* is another way in which the desired behavior of employees can be introduced. Also, the *system of promotion and demotion* of employees can be an effective way of inducing the desired behavior, and it is actively used in the case of bank A.

*Training of employees* can be an adequate way for directing employees towards the desired behavior. New employees of bank A have intensive training that allows them to be introduced to the system and the rules of conduct. On the other hand, the existing employees of bank A are continuously exposed to trainings with the aim of practicing desirable behaviors and improving their knowledge. Also, in the situation of promoting an employee to a higher position, they are obliged to attend additional training, all with the aim of achieving further profiling and creating desirable behavior of the employee. According to Keep (2002), training of employees is a 'vital compo-

ment' in the organizational process of cultural change, a behavioral device that can be used to secure workforce commitment and to realize the potential of employees. The study conducted in 2015 explored the relationship between training and employees' commitment to the organization. The organization on which the research was conducted is a Discount House in Lagos, South West Nigeria. A total of 150 completely filled questionnaires was utilized in this study. The study revealed that training increases employee's commitment to the organization (Ajibade et al., 2015). According to the research, there is a positive correlation between the competencies of each individual employee and the long-term growth of organizations' productivity was confirmed in a study conducted by Slavković. The education and development of employees can be a powerful recruitment and retention tool, because investment in employee's development demonstrates that the organization values its people and improves their career, by using the system of rewarding employees to improve their further success, which also makes the organization more profitable (Slavković et al., 2019).

Beside changing the values, beliefs and behavior of existing employees, the **strategy of replacing people** can be used, alternatively, since it incorporates new employees into the system who already possess adequate attitudes and behavior. This strategy is almost implied in the case of a changing ownership structure of the bank, which includes a replacement of the bank's leader. Taking into consideration that it is not possible to replace all employees in the system, this strategy can only be used as a complement to other strategies.

#### Homogeneity of Organizational Culture in the Serbian Banking Market

The structure of organizational culture consists of cognitive components and symbolic components. Cognitive components of organizational culture include: beliefs, expectations, ethics, way of thinking, norms of behavior, worldview, etc. The cognitive components of organizational culture represent the "heart of organizational culture" and include assumptions, values, norms of behavior, and attitudes (Brawn A., 1998). Cognitive components are a guide for interpreting employee behavior (Alvesson M., 2002). The symbolic components of organizational culture are: language, jargon, rituals, physical appearance, logo, etc.

In terms of cognitive components of organizational culture in the banks that exist in the Serbian banking market, there is considerable uniformity (for example the rules of conduct in the standard requirements are fairly uniform in all banks, the rules of treatment of clients are similar or almost identical in all banks, norms of conduct in communication with higher hierarchical levels are significantly similar in the banking world, employees on the same position in different banks have common or similar world views, etc.)

In terms of symbolic components, banks on the Serbian market strive to give their symbols a clear message of reliability and precision, but on the other hand, each strives to be individualized and special in the market. The physical appearance of branches is a very important symbolic element to which all participants in the banking market pay special attention. There is considerable unification in terms of the physical appearance of branches and affiliates

in the Serbian banking market, while there is still diversity in terms of using different elements of the banks' branding.

It is important to point out the evident existence of the influence of national culture on organizational culture in a situation when members of the top management of banks in Serbia are of foreign origin, which is not a rare occurrence. The Serbia banking market currently consists of 26 banks, while the CEOs (leaders) of 6 banks are foreigners. Leaders, as such, carry with them attitudes, values and beliefs based on their national culture. In practice, it is not uncommon for foreign leaders to try to incorporate their attitudes and beliefs into the organizational culture of the bank in Serbia, through the mechanisms inherent and accessible to them. Banking practice speaks in favor of the existence of instances in which different attitudes and beliefs of decision makers, caused by different national cultures, lead to conflicts of opinion due to lack of understanding of the specifics of certain business models that differ from the same business model in a foreign country (for example foreign decision makers have less understanding for the construction industry in Serbia, especially in relation to the time required to obtain building permits, all because they have preconceived attitudes on the issue, that they learned from their national economies). In 2010, a study was conducted in Bijeljina about the influence of national culture on the creation of attitudes, beliefs and behaviors of decision makers. The study confirms the existence of the influence of national culture on the creation of manager profiles. The study points out that managers in international business operations must start from the fact that the attitudes and practices of one culture will not always be appropriate in another culture. The study emphasizes that competence and flexibility in the field of culture are important for creating a certain strategy of international business (Ivanović B. et al., 2010).

Building an organizational culture actually means creating a sense of belonging for each individual in the system in which they work, through a vision, strategy, clear goals of the organization and clear goals at the level of each employee.

## Conclusion

The results of the research and the presented conclusions on the example of bank A speak in favor of the existence of dependence between the organizational culture and strategy of the bank, as well as that their harmonization, from the perspective of the organization, can lead to achieving defined goals. The change in the ownership structure of bank A caused a change in the bank's strategy, which resulted in the need to create a different organizational culture. Because of the abovementioned, companies and financial institutions should strive to achieve harmony between organizational culture and strategy.

Practice shows that changes in the symbolic elements of organizational culture, that are not accompanied by significant changes in cognitive categories, do not have significant long-term impact on the organizational culture of the

company, since it is necessary to change both components of organizational culture at same time.

Precisely defined goals of the organization and employees cause the desired behavior and, thus, build an adequate organizational culture at the level of the entire organization. The entire banking system of Serbia is characterized by the clear setting of goals by hierarchical levels, in positions where it is possible. Continuous technological advances cause a significant impact on the banking segment, and many processes in banking are automated, which requires certain changes in organizational culture, as well as changes in employee behavior.

In future research, it would be useful to include other participants in the Serbian financial market, but also to expand the research to other business activities (production activities, other service activities, etc.).



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