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The conditions for successful change management when integrating information and communication technologies into Algerian public organisations: The case of CNEP-Banque of Tizi-Ouzou

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> **Abstract---**This research aims to understand the conditions for successful organisational change linked to the integration of ICT within CNEP-Banque. It is based on a multidimensional theoretical framework (Bouzidi & al., 2018), allowing the analysis of the human, functional and technological dimensions of change in an integrated manner. The study is based on a qualitative methodology combining non-participant observation, documentary analysis and interviews with branch managers. The results show that the success of the change depends on a coherent articulation of these dimensions, including the organisational one. However, these conclusions apply to a planned change and cannot be generalised to situations where change is sudden.

Keywords---change management, organisational change, ICT, T24 software, multidimensional theoretical framework.

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Introduction

Organisational change now represents a central challenge for organisations, to the point of becoming a constant in their life cycle (Gunia, 2002; Guilmot & Vas, 2013). A widely studied subject in administrative sciences, it is attracting the interest of researchers, consultants and practitioners. The Covid-19 pandemic has amplified this dynamic, accelerating processes already underway and revealing the growing complexity of contemporary organisational environments (Gallois & Rauly, 2019; Wade & Shan, 2020; Autissier, 2023). In this context, the ability to change becomes a strategic imperative (Masmoudi, 2020), requiring the implementation of varied and adaptive initiatives.

This capacity cannot be dissociated from the context in which organisations evolve. Economic, social, political and technological upheavals continually redefine the reference points for action (Zid, 2006). To cope with this, organisations need to rethink their structures, practices and goals in depth. This requires an effective articulation between human resources and technologies, with a view to supporting sustainable transformations (Vadnais, 2013). From then on, it was no longer just a question of reacting to uncertainty, but of developing the ability to anticipate and innovate (Demers, 1999).

The issue also concerns public administrations, which are under increasing pressure to modernise. Criticised for their cumbersome bureaucracy, slow decision-making and inefficient processes (Nouiker, 2021), they are being called upon to improve their performance, transparency and the quality of their services. The adoption of information and communication technologies (ICTs) therefore appears to be an essential lever, given the extent to which they now influence all the structural and functional dimensions of the organisation (Liao, 2005; Gilber, 2012).

Managers fully recognise the strategic impact of ICTs, which are seen as key factors in competitiveness. However, their widespread use is accompanied by major challenges. Despite the proliferation of digital transformation projects, failure rates remain worryingly high: around 75% fail to achieve their objectives (Aiman-Smith & Green, 2002; Bernier & Roy, 2003; Tranfield & Braganza, 2007). The causes are now well identified: poor planning, the absence of a structured change management methodology, a mismatch between the technology deployed and actual business needs, an inappropriate timeframe for the transformation, internal resistance in particular, a lack of leadership on the part of management, or an underestimation of the organisational culture (Kotter, 1996; cited by Autissier & al., 2018; Whittaker, 1999; Frick et al., 2021; Vial, 2019; Bernier & Roy, 2003).

However, despite this knowledge, the failure rate has remained remarkably stable since the 1980s (Standish Group; Gartner), and even stands at 70-95% in digital transformation projects (Wade & Shan, 2020; Bonnet, 2022). This reveals the persistence of profound obstacles and the need for a better understanding of success factors. As Bernier et al (2002) point out, the success of a project depends first and foremost on the organisation's ability to transform itself.

This is the perspective from which the present research is being conducted, examining the conditions for successful organisational change linked to the integration of ICTs at the CNEP-Banque of Tizi-Ouzou. By placing change management at the heart of the analysis, this study aims to answer the following question: What are the conditions for successful organisational change when integrating ICTs into the CNEP-Banque of Tizi-Ouzou?

More specifically, this research aims to explore in depth the dynamics of change brought about by the integration of ICT within the organisation studied. It aims to analyse the strategies used to support the transition, get people on board and create the right conditions for a successful organisational transformation.

The aim is to revisit ICT-related change management practices. While the literature has already identified a number of failure factors, certain key aspects of the process remain insufficiently documented. The aim is therefore to fill in these blind spots, by responding to the concrete concerns of decision-makers and highlighting dimensions that are often neglected.

This study makes two complementary contributions. The first is theoretical: it is based on the multidimensional approach to organisational change (Bouzidi et al., 2018), which enables the deep structures of change to be analysed in an integrated way, by linking the human, functional and technological dimensions. The second is empirical: based on the results obtained, it proposes new perspectives on the conditions for success, thereby enriching the existing literature while providing practitioners with concrete benchmarks for anticipating the pitfalls often encountered when integrating ICT.

The study is structured in three parts. The first looks at the concept of organisational change, its typologies, its resistance, its link with ICTs and the approach used. The second describes the qualitative methodology adopted. Finally, the third presents and discusses the empirical results in the light of existing work.

1. Literature review

A literature review consists of collecting and synthesising existing research in a structured manner (Baumeister & Leary, 1997; Tranfield & al., 2003), in order to build a solid theoretical foundation (Webster & Watson, 2002). This section aims to clarify the key concepts and set out the approach adopted, while examining the issues involved in integrating ICT into organisations.

1.1 Organisational change: conceptual foundations, typologies and resistance

1.1.1 Conceptual foundations: organisational change and change management

In the management sciences, change is a central theme with multiple meanings: to change is at once to become, to adjust, to adapt and to transform * (Beaudoin, 1990). It is often defined as * the passage from one state to another, observed in

the environment and of a relatively lasting nature (Collerette et al., 1997). For Autissier and Moutot (2007), change marks « a break between an obsolete existing state and a future synonymous with progress », driven by the dynamics of individuals. Bélanger (1994), for his part, emphasises the transition from a situation deemed inadequate to another, perceived as being better adapted to the requirements of the context or the aspirations of the players.

These definitions underline the multidimensional nature of change. However, this study focuses specifically on organisational change, as it is at the heart of the issue. Two definitions are particularly illuminating. According to Grouard and Meston (1998), organisational change is « a process of radical or marginal transformation of structures and skills that punctuates the evolution of organisations ». For Collerette et al (1997), it is « any relatively long-lasting modification in a sub-system of the organisation, observable by its members ».

These approaches highlight two essential aspects: the importance of the observability of change by internal and external stakeholders, and the crucial role of their perception in the recognition of change (Zid, 2006). In other words, change is only effective if it is perceived, understood and accepted. Stakeholders' buy-in is therefore essential if it is to become a reality.

From this perspective, change management involves supporting an organizational transformation project through a specific methodology, in a constantly evolving context, whether the change is planned or imposed¹. It aims to facilitate individual buy-in and structure the transition process to ensure success.

1.1.2 Typology of organisational change

The literature proposes several typologies of change, but two broad categories are particularly relevant to this study, insofar as they identify the dynamics of change, thus providing a solid basis for our analysis.

Planned change, also known as chosen or provoked change, is a deliberate effort to transform a situation that is deemed unsatisfactory. It involves a series of actions based on a systematic analysis (Collerette & Delisle, 1982, cited in Bélanger, 1983). It is aimed at precise objectives linked to an explicit project, even if these are not always achieved (Dupuis & Kuzminski, 1998), and is often part of a logic of improvement or anticipation (Grouard & Meston, 1998).

This type of change generally benefits from a consensus between stakeholders, which makes it easier to manage according to pre-established procedures (Lotfi & Okar, 2013; Soparnot, 2009). It is perceived as being more comfortable, offering time and flexibility to adapt, and generally encountering fewer major obstacles (Zid, 2006).

On the other hand, change that is *undergone or imposed* occurs in response to a critical situation that threatens the survival of the organisation or one of its components (Grouard & Meston, 1998). Occurring in an unplanned and

¹https://www.cadremploi.fr/editorial/conseils/conseils-carriere/quest-ce-que-la-conduite-du-changement-en-entreprise

disorderly fashion (Iles & Sutherland, 2001), it forces players to react urgently, with limited room for manoeuvre, by rapidly mobilising available resources to meet pressing challenges (Zid, 2006).

1.1.3 Resistance to change: a phenomenon inherent in any organisational transformation

Resistance to change is a multidimensional construct, made up of cognitive, affective and behavioural dimensions. On the cognitive level, it refers to the evaluations that individuals formulate in the face of innovations, particularly the risks perceived in digital transformation processes. The affective dimension concerns the emotions generated by these perceived threats, while the behavioural dimension manifests itself in the concrete reactions adopted in response to the cognitive judgements and emotions felt (Erwin & Garman, 2010; Oreg, 2006; Peiperl, 2005; Brief & Weiss, 2002; cited by Cieslak & Valor, 2025).

From this perspective, Cieslak and Valor (2025), based on an integrative review of 63 scientific articles, identify four main forms of resistance to digital transformation: **Perceived overload** reflects fears of job loss, skill obsolescence, or uncertainty, often resulting in disengagement or intentions to leave the organization (Koo et al., 2021; Pfeiffer, 2016; Plantin, 2021; Fleischer & Wanckel, 2024; Malik & al., 2022; Meissner & al., 2021; Nazareno & Schiff, 2021; Toshav-Eichner & Bareket-Bojmel, 2022; Vorobeva et al., 2022; Brougham & Haar, 2020; Privadarshi & Premchandran, 2022). Perceived devaluation arises when technologies are seen as hindering rather than enhancing performance, leading to frustration, psychosocial stress, and rejection of digital tools (Chigbu & Nekhwevha, 2021; Ding, 2021; Nazareno & Schiff, 2021; Ågnes, 2022; Lammi, 2021; Ligarski et al., 2021; Schneider & Sting, 2020; Presbitero & Teng-Calleja, 2023). Loss of power and identity is triggered when technologies are perceived as threatening employees' autonomy, professional identity, or social status, often eliciting fear, anger, and avoidance behaviors (Molino et al., 2021; Ding, 2021; Qadri & D'Ignazio, 2022; Newlands, 2021). Finally, social isolation stems from the weakening of workplace relationships, affecting social interaction and experience-sharing, and may lead to sadness, distress, or depressive symptoms, potentially impacting employees' personal lives (Carvalho et al., 2022; Lammi, 2021; Schneider & Sting, 2020; Hornung & Smolnik, 2022; Pillai et al., 2024; Malik et al., 2022; Nazareno & Schiff, 2021; Presbitero & Teng-Calleja, 2023).

1.2 Organisational change and information and communication technologies

Over the last thirty years or so, information technology has played a central role in organisations (Kalika, 2006). By facilitating the flow of information and decision-making autonomy, they help to relax organisational boundaries, and are perceived as a performance indicator (Batazzi-Alexis, 2002), fuelling an idealised vision of their effects, particularly in terms of communication (Breton & Proulx, 1996; Breton, 2000). However, their integration goes beyond a purely functional contribution: it profoundly transforms structures, particularly the HR function (Govaere, 2002; Gunia, 2002), by conveying a structuring logic influencing the design and governance of organisations (Alsène, 1990). Initially considered from the perspective of technological determinism, ICTs were then reinterpreted by contingency theory (Lawrence & Lorsch, 1967; Woodward, 1965) and the strategic choice model, giving rise to the concept of flexible determinism. Despite these advances, change management often remains technically oriented, neglecting the human and social dimensions (Bernoux & Gagnon, 2008), even though user involvement is crucial (Chaudiron, 2004).

1.3 ICT and organisation: towards a multidimensional approach

Following deterministic approaches, management research has gradually incorporated critical perspectives to analyse change (Perret, 1996; Cordelier & Montagnac-Marie, 2008; Azad & Faraj, 2011, cited by Mangwa, 2019). It is in this context that the multidimensional approach emerges (Bouzidi et al., 2018), which articulates the human, functional and technological dimensions in the analysis of transformations. Our study uses this approach, also described as hybrid, which has been developed as part of the work of the SICOMOR (Systèmes d'Information Communicants, Management et Organisation) research team since 2001. It is based on three complementary dimensions, considered essential for analysing the integration, use, appropriation and evolution of ICTs. None of them alone can provide an exhaustive account of the organisational issues associated with technological use (Bouzidi et al., 2018).

To summarize this approach, the following figure provides a faithful schematic representation.



Figure 1: Schematic representation adapted from the multidimensional approach to integrating ICT into organisations (inspired by Bouzidi et al., 2018). **Source:** Made by the authors, adapted from Bouzidi et al. (2018)

1.3.1 The « **human** » **dimension:** This dimension forms the basis of any organisation, by asserting that the use of ICTs does not depend solely on their technical characteristics, but also on the actors who use them and their

52

informational needs (Bouzidi, 2001; Bouzidi et al., 2018). It places the emphasis on the user, the key player in the processes of use and appropriation, as opposed to a static vision. The system must adapt to users' needs, and not the other way round (Bouzidi, 2001; Bouzidi et al., 2018). This shift from the « system-oriented » paradigm to the « user-oriented » paradigm is based on an understanding of informational needs and the mobilisation of functionalities (Chaudiron & Ihadjadene, 2002). This approach, which is close to needs engineering and human-computer interaction, aims to encourage the emergence and appropriation of ICTs (Bouzidi et al., 2018).

1.3.2 The « **functional** » **dimension:** This dimension is inspired by the « activityoriented » paradigm, which focuses on the functional aspects of professional activity. It aims to understand how ICTs influence the dynamics of activities and contribute to the optimisation of functions within organisations. Their implementation, both in support functions and in business lines, often leads to a significant improvement in operations, which can rapidly extend to a wider, even global, functional perimeter. The aim is to identify the structuring elements that are the functions, processes and information flows, by linking them to the concrete uses and information practices of the players, in their specific information production or management context (Bouzidi & al., 2018).

1.3.3 The « **technological** » **dimension:** This dimension refers to the hardware and software aspects of ICTs, which are essential supports on which the functional and human dimensions are based. These tools have become essential and contribute to the smooth running of organisations and the performance of players, whatever their field or context (Bouzidi et al., 2018). It is part of the « system-oriented » paradigm, derived from technicist approaches, which evaluate systems independently of the user. This model has been criticised for not taking the user into account (Chaudiron & Ihadjadene, 2004). Focused on technical attributes, this dimension nevertheless involves identifying the tools deployed, analysing how they are adapted to uses and evaluating their contributions, which are key elements in understanding the impact of ICT (Bouzidi et al., 2018).

2. Methodological research protocol

The technical section, or methodological framework, is a critical element of all scientific research. It sets out the procedures for observing, collecting and analysing the data used. The aim of this section is to set out the purpose of the research, present the context and objectives of the study, justify the methodological choices made, and then describe the data collection process.

2.1 Context, relevance and objectives of the research

The introduction of law 90- 10 of 14/04/1990 on money and credit (LMC) was at the origin of the reform of the Algerian banking and financial system and the introduction of the basic rules of a modern banking system. It made it possible to break with old practices and introduce the principles of universal banking orthodoxy². This reform took place in a changing economic environment, in which

² http://www.andi.dz/PDF/evolution_loi_sur_l'investissement_fr/loi%2090-10.pdf

banks played a central role in national economic policy. This process has transformed the financial sector by promoting a commercial spirit, while the arrival of foreign financial institutions has increased competition in the Algerian banking sector.

Since the promulgation of this law, Algeria's banking architecture has gradually changed. In this context, the integration of ICTs has become an essential condition for adapting to new requirements and maintaining a competitive edge. CNEP-Banque has therefore chosen to implement Temenos-T24 software to support its technological development, keep pace with the competition and meet its customers' expectations.

Founded in 1993, Temenos Group AG is a world leader in banking software for retail, corporate and investment banking, universal banking, private banking, Islamic banking, microfinance and community banking³. The T24 software, based on an open architecture, provides tools for managing all banking processes (back office, front office, customer relations), managing portfolios, risks, treasury transactions, loans, deposits and financing operations⁴.

This study aims to analyse the conditions for successful change management as part of the integration of ICTs within CNEP-Banque de Tizi-Ouzou, by: (1) describing the change process implemented during the introduction of T24; (2) identifying the approach adopted to encourage staff buy-in; and (3) highlighting the levers used to ensure the success of the organisational change.

2.2 Methodological approach and data sources

To construct the operational framework for our study, we opted for the case method, a research strategy that is particularly well suited to analysing the dynamics specific to a given environment. It is widely used in management science, particularly in qualitative approaches (Roussel & Wacheux, 2005). Understanding a change management process involves gathering empirical data rooted in the history of individuals and the organisation, taking into account the close link between the phenomenon being studied and its context (Pettigrew, 1985; Hlady-Rispal, 2000, 2015). In accordance with the recommendations of Pettigrew (1985) and Pettigrew & al. (2001), we have chosen to study a single case, an approach that is particularly relevant for accessing reality, by making it possible to interpret events, behaviour and the involvement of players within the organisation. Our survey was conducted at CNEP-Banque's main branch, no. 201, located in the wilaya of Tizi-Ouzou. Employing around 20 people, it is run by a manager and a deputy manager appointed by the Chairman and Chief Executive Officer. Its main mission is to collect savings through various investment products, as well as granting loans. The branch was chosen for its pioneering role in the introduction of T24 software in 2018. The technology was initially tested exclusively in this branch, before being gradually rolled out across the entire network.

54

³ http://www.targa-consult.com/services/temenos/

⁴ https://financialit.net/products/banking/temenos-t24

The qualitative approach proved to be the most appropriate for understanding our subject of study. It enables social phenomena to be analysed in their natural context, taking into account the experiences and beliefs of the actors involved (Sawadogo, 2020). It is based on direct interaction with individuals, in their own environment and language (Kirk & Miller, 1986), and favours the use of several data collection techniques to answer the same research question, in a logic of methodological triangulation (Pope & Mays, 1995; Bois & Bloor, 2006). Three techniques were used: non-participant observation, documentary analysis and semi-structured interviews.

Observation, understood as « the analysis of social behavior based on a shared and enduring human relationship » (Jones, 2000), involved immersion in the organizational environment in order to observe interactions linked to softwareinduced change. At the same time, documentary analysis was used to structure information from internal and external documents (organization charts, training guides, internship reports, CNEP-Banque and Temenos websites). Finally, the semi-structured interviews, defined by Mucchielli (1991) as face-to-face situations in which the researcher guides the exchange around precise expectations, were conducted using a tool structured around three axes: the IT function, organizational changes linked to ICT and change management. This interview guide, previously tested with an executive we met during a training course, underwent several adjustments before its final validation.

2.3 The three-phase change process

According to Vas (2005), defining a temporal framework upstream is essential for operationalizing the study of a process. Most research on change is based on the classic models of Lewin (1947) and Collerette (1995), which structure the process in three main phases. Our study adopts this division, distinguishing between: the launch phase (choice of T24 software), the implementation phase (adaptation of the system to the software's specific features), and the consolidation phase (migration to the new system and appropriation by the players at agency n°201).

2.4 Data collection

The data from the semi-structured interviews and non-participant observation were collected between July and August 2023. In order to obtain an in-depth understanding of the process of organisational change, we chose to focus on two key players at agency no. 201: the branch manager and the deputy branch manager. Their direct involvement in the introduction of the T24 software, combined with their detailed knowledge of the internal dynamics of the organisation, made them ideal informants for understanding the issues associated with this transformation.

The recorded interviews were conducted face-to-face and lasted an average of 1 hour and 30 minutes. The first interview was with the director. In particular, we talked to him about the digitisation process and its development within CNEP-banque. We discussed the history of the T24 software, the various branches involved in using it, the challenges he has faced as manager, and the commitment of employees and staff to the implementation process. The second, more in-depth

interview was conducted with the deputy director in question. It provided us with more information about the T24 software, its development within the organisation, and the support provided for the change from the point of view of the players involved, as well as from a functional point of view.

2.5. Data analysis procedure

The data analysis is based on a cross-sectional qualitative approach with an interpretative aim, consistent with the objective of this research. According to Patton (1990), this approach makes it possible to group stakeholders' perceptions around common themes, facilitating a comparative reading. Three types of data were used: semi-structured interviews, observation notes and internal documents. The interviews were transcribed verbatim (Adreani & Conchon, 2005). Observations were recorded using an ethnographic approach, combining description and analytical reflection, in accordance with Emerson, Fretz and Shaw (2001), taken up in management by McCabe et al. (2020). The documents were analysed using a thematic grid inspired by the interview guide, as recommended by Bowen (2009). Line-by-line coding was applied to the entire corpus to bring out the initial themes, before a second, more in-depth coding phase aimed at identifying the central themes. The results were then compared with the literature and put together into an overall summary highlighting the factors of success or resistance to change. This process is part of a process of methodological triangulation, in the sense of Denzin (1970), ensuring the interpretative robustness of the analysis.

Central Theme	Sources Used	Observed Converging Elements	Dimension of Analysis
Evolution of the IT	Interviews,	Gradual valorization since 1997	Technological
Function	Observations,	Increased investment with T24	
	Internal Documents	Creation of a dedicated IT department	
Organizational	Interviews,	Progressive transformation perceived	Functional
Changes Related	Observations,	as a process of personal and	
to ICT	Internal Documents	professional empowerment	
		Task rationalization and service	
		mergers Introduction of innovative	
		digital services	
Change	Interviews,	Immersive training Personalized	Human
Management in	Observations,	support (experts, coaches)	
Response to ICT	Internal Documents	Dialogic communication and creation	
		of a collaborative workspace	

Table	1 : Tr	riangulatio	on of	empirical	data	according	g to	dimensions	of o	rganiza	ational
					cha	ange					

Source: Authors' qualitative fieldwork (interviews, observations, internal documents)

3. Results and Discussion of the Qualitative Study

This section details the results of the qualitative research, with a view to identifying the conditions for successful change during the integration of the T24 software into agency no. 201.

3.1 Interpretative analysis of results by theme

The research question relates to the study of the conditions for change management at CNEP-banque of Tizi-Ouzou, and more specifically at branch no. 201. In order to answer this question, we analysed a process of change brought about by a project to integrate T24 software. Our study takes place during the consolidation phase of the change.

3.1.1 The IT function within CNEP-Banque

The cross-analysis of interviews, field observations and internal documents reveals a gradual upgrading of the IT function at CNEP-Banque. This process began in 1997 with the switch from manual processing to magnetic media, seen as a major technological turning point: « It was from this period onwards that we moved from manual to magnetic [...] a huge step in our bank! » (branch manager). This marked the beginning of an awareness of the added value of IT: « It was from the digitization stage onwards that we began to realize the importance of this function [...] real added value » (deputy branch manager).

The adoption of the Temenos T24 system represents a decisive step, reinforcing the strategic centrality of IT. It was accompanied by a budget re-evaluation: «The budget allocated to the IT function is very heavy [...] especially since the acquisition of the T24 software! » (branch manager). This institutional evolution is reflected in the creation of a dedicated department, seen as a distinctive marker: « We are one of the few banks [...] to have a department specifically dedicated to managing the IT system » (Branch Manager).

However, this dynamic is hampered by organizational limitations, particularly in terms of human resources. Several respondents point to the lack of sufficient IT staff: « It would have been more appropriate [...] to assign at least one IT specialist to each agency » (deputy branch manager). Agency no. 201, for example, has no on-site IT staff, although technical support is provided remotely or occasionally on site: « They are always at our disposal » (deputy branch manager).

Despite these constraints, the data collected points to a unanimous recognition of the IT function as a pillar of modernization and performance at CNEP-Banque.

3.1.2 Organisational changes linked to the integration of ICT

The implementation of T24 software at CNEP-Banque is perceived as much more than a simple technological evolution. For the managers interviewed, it is a structuring organizational turning point, full of meaning and opportunities. One of them describes it as a metamorphosis: « a caterpillar [...] that is metamorphosing into a butterfly » (deputy branch manager). This dynamic is also reflected in the field, where some employees show a willingness to adapt.

This change is not just an internal initiative. Documents and speeches underline the competitive pressure, particularly in urban areas: « Either we adapted, or we risked having to close our doors » (deputy branch manager). The integration of T24 thus appears to be a strategic response to a demanding environment and

changing customer expectations.

The modernization of services (mobile application, online payments, electronic terminals, distribution of CIB cards) aims to improve the customer experience and lighten the workload: « The implementation of T24 software [...] also aims to relieve staff » (deputy branch manager). All the agency's departments were involved, facilitating the coordination and automation of routine tasks.

Internal reorganizations (department mergers, job adjustments, cross-training) have been initiated and documented. The software has altered work rhythms and information flows, and reinforced autonomy: « The speed of processing [...] saves us time » (Branch Manager). Access to the system is now structured according to individual responsibilities.

In short, T24 has become a lever for organizational transformation, a catalyst for reorganization, professionalization and strategic alignment at CNEP-Banque.

3.1.3 Change management in the face of ICT integration

The cross-analysis of interviews, internal documents and field observations shows that the change management associated with the integration of T24 software at CNEP-Banque was based on a progressive, human-centred strategy aimed at establishing a climate of trust. Far from a technocentric logic, change was envisaged as a social process, based on the active involvement of employees: « We don't subscribe to strict technological determinism [...]. It is imperative to take into account employees' expectations, as they represent the essential human force » (Branch Manager).

This attitude has been translated into concrete support measures: training, targeted communication, individualized support. Significant financial resources were mobilized for this purpose, including the participation of foreign trainers and specialized coaches. The deputy branch manager reports: « I took an intensive two-week training course on change management [...]. All staff were also trained in the use of the T24 software ». These training sessions were held under privileged conditions, with logistical support provided in luxury hotels.

Particular attention was paid to employees in difficulty. Experts were mobilized to offer personalized support, sometimes over more than ten days, with the possibility of ongoing intervention: « These experts remain available to intervene as needed, offering their assistance on an ongoing basis to date » (Branch Manager).

Observations in the field confirm this dynamic: the introduction of an open space aims to encourage exchanges and the circulation of information, as the deputy branch manager points out: « Arrangements have been made [...] to encourage collaboration. We only have a few closed offices dedicated to major investors ».

In short, change management at CNEP-Banque is based on an integrated approach, combining technological transformation and the mobilization of players, within a framework structured by trust, communication and the

58

enhancement of human capital.

3.2 Discussion of the results: towards an integrated reading of the levers of ICT-induced organisational change

Analysis of the results of the case study conducted at CNEP-Banque's Branch 201 highlights the relevance of a holistic approach to organisational change, based on the articulation of technological, functional, human and organisational dimensions.

The first part, on the evolution of the IT function, provides an overview of developments in the banking sector since digitization began in 1997, while highlighting the crucial importance attached by the bank to the technological dimension during this major transition. Recognition of this importance is expressed on several levels. Firstly, the switch from manual to magnetic, symbolized by the adoption of magnetic chip passbooks, bears witness to a clear desire to embrace new technologies in order to improve operational efficiency. The allocation of IT departments to each network reflects a thorough understanding of the need for specialized management, tailored to the specific requirements of each entity. Substantial investment in infrastructure modernization, particularly since the acquisition of T24 software, underlines a significant financial commitment to technological evolution. Moreover, the creation of a department specifically dedicated to IT system management reinforces this importance, by fully integrating the IT function into the bank's overall strategy. Despite the challenges posed by the growing demand for expertise, the bank recognizes that the success of this transition depends heavily on the robustness and efficiency of its technological dimension.

The second part, dealing with the organizational changes brought about by the integration of ICTs, highlights the fact that the implementation of T24 software within the agency represents much more than a simple technological upgrade, as the agency's directors emphasized. For the players we met, it symbolizes a profound transformation in their relationship to work, as the deputy director likened the change to a positive metamorphosis: « a caterpillar that emancipates itself to become a butterfly ». The importance attached to the functional dimension during this implementation revolves around several strategic elements. Firstly, change is perceived as a necessity dictated by competitive pressure. Managers emphasize the intensity of competition with the four rival banks, which forced CNEP-Banque to make a change in order to preserve its viability. Thus, the implementation of T24 software appears to be a strategic lever for maintaining competitiveness, by offering faster, more efficient services and greater operational agility.

At the same time, recognition of changing customer expectations is also playing a key role in legitimizing this transition. Increasingly demanding, they now aspire to a holistic, personalized banking experience that lives up to their growing expectations. According to the deputy branch manager, this requirement is reflected in the need to offer services such as mobile applications, electronic payments, online payment and the extension of CIB card distribution. These tools are designed to lighten employees' workloads while meeting new customer expectations.

This functional transformation also extends to the improvement of internal processes. The implementation of T24 software has enabled exhaustive integration across all the agency's departments, providing a comprehensive framework for simplifying work for all those involved. It has also generated tangible benefits in terms of work dynamics, information circulation and feedback, while strengthening collaboration between the various players. In the words of the deputy branch manager , for example, the new system « saves time » in processing operations, which was not the case with the old system, where information was sent in on paper, considerably lengthening lead times. The results observed reflect improved control over information, encouraging more efficient management of day-to-day tasks. The gains in efficiency and autonomy observed among employees illustrate the positive impact of this evolution on the bank's operational processes.

The third part, on change management in the face of ICT integration, sheds light on how this transformation was planned and managed within the agency. It was marked by meticulous planning, emphasizing the human dimension as a central lever in this evolutionary process. Recognition of the essential role played by those involved in the success of the change goes beyond the strict determinism of technology. In this way, the branch manager affirms his desire to consider each employee as a key player to be valued within the organization. This stance is reflected in concrete efforts to involve employees, notably through training courses, personalized support systems and a transparent communications policy.

In order to get the players on board, the agency deployed a global strategy based on three major levers: training, communication and coaching. Training courses were organized over a period of more than two weeks, including both training in the acceptance of change and practical training in the T24 software, delivered by foreign trainers and coaches. They took place in luxury hotels, with transport provided for participants. Communication, for its part, is based on a desire for transparency and constant dialogue between managers and employees. The open space set up in the agency is a concrete example of a layout that encourages these direct exchanges. Last but not least, individualized support for employees in difficulty was provided by experts available for more than ten days, and intervening as needed, remotely or face-to-face. The substantial budget allocation dedicated to the moral and physical well-being of employees testifies to management's commitment to the human dimension of change. Training initiatives, organized in top-of-the-range environments and led by foreign trainers and coaches, reflect a proactive approach aimed at preparing teams to take ownership of the new system. The testimony of the deputy manager, who took part in an intensive training course focusing on change management, highlights the importance attached to thorough preparation of employees. From this point of view, the establishment of fluid and transparent dialogic communication between managers and other players was decisive in strengthening collaboration and establishing a climate of trust. The creation of an ergonomic open-plan workspace within the agency is in line with this logic, encouraging exchanges and facilitating direct communication.

In the light of the results of the qualitative study, it is now possible to answer the central question concerning the conditions for successful change management during the integration of ICT into agency no. 201. The introduction of the new system was generally perceived as a success by the players involved. The transition went relatively smoothly, thanks to the implementation of an action plan tailored to preparing for the change (Autissier & Moutot, 2007; Soparnot, 2009). Initially, management paid particular attention to the technological dimension (Bouzidi, 2001; Vadnais, 2013; Bouzidi et al., 2018), notably by creating IT departments specific to each of the bank's networks. The transition to a new operating system, supported by significant investment, has strengthened the strategic position of the IT function. The increased demand for expertise following the integration of T24 software prompted management to consider expanding IT resources, with an emphasis on their local roots. This strategic orientation reflects a vision in which technology is no longer just a support, but a lever for competitive differentiation (Gilbert, 2012).

In a second phase, management placed crucial importance on the functional dimension (Bouzidi, 2001; Liao, 2005; Bouzidi et al., 2018), viewing the implementation of T24 software as a significant strategic step forward. This transition is perceived as a profound reconfiguration, focused on improving operational efficiency and innovation. The integration of the software across all departments illustrates the company's commitment to simplifying internal processes and meeting growing customer expectations. This methodical approach to functional evolution has strengthened organizational agility and adaptability.

Finally, management was committed to actively involving the stakeholders in this change project. Field observations corroborate the analyses of Lawler and Worley (2006), who emphasize the decisive role of leadership in implementing planned change. In the same vein, Zaccaro and Banks (2004) point out that management must develop a mobilizing global vision and create a framework conducive to change ownership. This is precisely what was implemented within the agency to justify and legitimize the transformation (Suchman, 1995; Armenakis et al., 2007). The importance attached to the human dimension (Bouzidi, 2001; Bareil, 2004; Bareil & Savoie, 1999; Zid, 2006; Vadnais, 2013; Bouzidi et al., 2018) is demonstrated by the active involvement of players (Wanberg & Banas, 2000, cited in Rafferty et al., 2013), substantial investment in training and well-being, and the establishment of structures that foster communication (Autissier & Moutot, 2003, 2007). Our results are also in line with those of Whelan-Berry and Somerville (2010), who show that communication helps to stimulate employee buy-in and mobilize them as stakeholders in change. Dialogical communication, taking into account the perception, interpretation and mutual understanding of stakeholders (Frahm, 2005), has been deployed to anticipate and defuse potential resistance. This global approach aims to create an environment conducive to the acceptance of change, by fully recognizing the contribution of all players to the organizational transformation process. In this vein, Bareil (2004) points out that the human factor is both a success factor and one of the main causes of failure in organizational change. Thus, taking this human dimension into account appears to be an essential condition for the success of any transformation project (Bareil, 2004; Bareil & Savoie, 1999; Zid, 2006).

In addition to the three dimensions mentioned above, there is a fourth: the organizational dimension. The agency introduced change cautiously, taking care to limit disruption within its culture and structure. This attention to internal stability reflects a clear desire to preserve balance while managing a profound transition. CNEP-Banque's strategic decision to initiate the change in a pilot branch, prior to a gradual roll-out on a regional scale, contributed significantly to the success of this transition. As the deputy manager points out: "The success of this transition can also be attributed to the progressive changeover program implemented by the bank. This approach consists of starting with the smaller branches, ensuring their smooth operation, before moving on to the transition of the others. A method which has proved its effectiveness as the transformation process has progressed". This progressive program illustrates the fundamental characteristics of planned change, offering greater flexibility and adaptation time for more effective change management (Zid, 2006).

In the light of all these elements, it is possible to assert that the success of the organizational change within agency n°201 stems from the simultaneous consideration of the human, functional, technological (Bouzidi et al., 2018) and organizational dimensions. This holistic approach was decisive in the success of the planned change process, highlighting the crucial importance of coordinating these dimensions to ensure a smooth transition.

Conclusion

Based on a cross-analysis of interview transcripts, field observations and internal documents, this qualitative study conducted at CNEP-Banque branch no. 201 aimed to identify the conditions for successful organizational change linked to the integration of a new technological system, in this case the T24 software. Examination of the data set highlights the complexity of transformation dynamics, and underscores the need for an integrated approach to understanding the key drivers.

The results show that successful change depends on the articulation of four interdependent dimensions. The technological dimension appears to be a strategic lever, reinforced by substantial investment and a clear commitment to modernization. The functional dimension refers to the reconfiguration of internal processes, service optimization and adaptation to the new demands of the banking market. The human dimension is a decisive factor, insofar as buy-in, support and valuing of the players involved are central to the success of the transformation. Finally, the organizational dimension, often implicit, enabled us to maintain a balance between innovation and continuity, by encouraging progressive change management and minimizing both structural and cultural disruption.

Beyond its empirical contributions, this study confirms the relevance of a multidimensional reading framework for analyzing digital transformations in organizations. In line with the work of Bouzidi et al (2018), it demonstrates that ICT integration cannot be reduced to a technical process: it is a complex organizational process, with strategic, social and symbolic issues at stake.

Ultimately, this research sheds light on how a banking organization can lead a planned change by combining strategic vision, mobilization of human resources, adaptation of processes and preservation of a stable organizational framework. It thus paves the way for broader reflection on the conditions for a successful digital transition in the banking sector and beyond.

As with any qualitative study carried out in a specific context, this research has certain limitations, which point to prospects for future work. The small sample of two managers limits the diversity of viewpoints gathered; opening up to other profiles would enrich the analysis. In addition, the focus on a single field restricts the scope of the results, and a comparative study would enable us to identify regularities or contrasts between contexts. Finally, the temporal dimension and the absence of critical discourse call for longitudinal investigations and particular attention to implicit resistance. These avenues pave the way for a more in-depth examination of the conditions for successful organizational change brought about by the integration of ICTs in the banking sector.

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