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IDENTIFYING A STATE BANK EMPLOYEES' BEHAVIORAL PATTERNS IN MAZANDARAN PROVINCE THROUGH ORGANIZATIONAL CHANGE

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ABSTRACT

Today, change in organizations has become widespread, constantly occurring, and often accompanied with high speed. Understanding the change and its management is the core theme of the management field in the world, nowadays. Regarding the banking practices getting modernized and persistently evolving and the state banks following their pursuit, too, the success of this change is not possible except being supported by the employees. So, identification of employees' behavioral patterns through an organizational change in this regard is very important. Therefore, the main goal of the present study is to identify the State Bank employees' behavioral patterns in Mazandaran province through organizational change. This research is applied in terms of its goal, and a descriptive-survey of correlation type terms of data collection. The required data for statistical analysis of the research has been obtained by distributing questionnaires among 214 official employees of the State Bank management department (the headquarters) and the district branches (queues). SEM-PLS approach has been applied to verify the assumptions. The questionnaire's validity has been measured using content validity, convergent and divergent validity. The reliability has been determined using Cronbach's alpha and also by the Composite Reliability, and all have been at a good level. The statistical analysis results have revealed that the behavioral pattern of State Bank employees in Mazandaran province has been as a commitment to change and in the next step, it is seeking development and the employees accept transitional change and developmental change more than transformational change.

Keywords: *Organizational change, Employees' behavioral patterns, State bank, Mazandaran province.*

INTRODUCTION

Today the world is witnessing broad changes in all fields, Peter Senge (2006) in the book, Fifth Discipline (1990), states *"The Only Invariable Thing in Our Period is Change"*. Change has become widespread, occurring non-stop and often along with the high speed in the organizations. The goal behind the organizational change is to better adapt to the environment and outperform (Pardo and Fuentes, 2003). In order to survive in the unpredictable current external environment, the organizations have no choice except to be flexible and attuned to such changes and keep up with them with some plans for their organizational change. But it is not easy to bring about such changes since on the one hand, human force as the biggest and the most valuable asset and capital of every organization and on the other hand, the behavioral complexities of human make it harder (Mehr Ishragh, 2014) and the organizational development plans are exposed to the employees' different responses, for this reason, it is highly significant to identify their behavioral models and patterns and present a befitting strategy for the employees' effectiveness.

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The organizations' employees react in diverse manners to corporate change. A group is for the change and welcomes it wholeheartedly and takes steps for its realization since it views organizational change as an opportunity for its capabilities and talents flourishing and also its organization getting elevated; while, another group is cautious-minded, at first they try to be neutral and test the change conditions and its resulting profit and loss and then decide what to do; and some are against change, they view change as a threat to their career future and security and for this, they resist against it and motivate others to oppose, if this group's behavior is not perceived and the organization does not use appropriate strategies to lower the staff induced resistance, their behavior can result in obstructing the affairs. Of course, resisting change is a natural process and a part of organizational development (Smith, 2005). Thus, the organizations have to focus on the staff's behaviors to gain a successful change and pave the ground for the effective change realization through proper reaction. For this reason, the State Bank employees' behavioral patterns and models have drawn the researcher's attention and the goal here is to identify, analyze, and present some strategies to facilitate the organizational change process. Regarding that Mazandaran State Bank is included in this category, the researcher is seeking an answer to the main question as to "What has the State Bank Employees' Behavioral Patterns in Mazandaran Province through Organizational Change?"

LITERATURE AND BACKGROUND

Organizational Change

To put it simply, change refers to exiting the current status and reaching and settling in another state (usually more favorable). Daft considers organizational change as accepting novel ideas and behaviors by the members of the organization (Daft, 1982). In another definition, the organizational change management is the planned process throughout the organization under the support of senior management guided by counseling through benefitting from the behavioral science to raise the productivity of the organization (Timurnejad, 2014). There are diverse opinions about the different meanings of change and development, while change is so much profound and influence the underlying layers of the organization, some others consider it as a set of changes, and other view change as fundamental nature (Anderson and Anderson, 2001). Beckhard and Pritchard (1991) defined change and learning as the two sides of a coin:" change is a learning process the basis of which emerges in the individuals' thinking and actions." From their perspective, three learning stages include: 1) *Unfreezing* yourself from any sort of the ongoing beliefs and mindsets; 2) *Absorbing* novel attitudes and behaviors; 3) *Refreezing* in the new position according to the three stages of change: 1) The status quo or the current state, 2) The transitional state, 3) The transformed state and the key to refreezing is that the organization stated values and priorities are consistent with the expected behavior of management (Timurnejad, 2014).

Anderson & Anderson (2001) introduced Organization Development inititives, and set three types of change as *Developmental Change*, *Transitional Change*, and *Transformational Change*. We investigate in this paper the effect of each type on the employees' behavior.

- *Developmental Change*

Developmental change is the simplest and least risky type of change seeking improvement of a skill, method, and standard of performance, happening to do better and get more tasks done. It is seeking small changes and expanding the old condition for getting the new condition. Developmental Change indicates the enhancement of a skill, position, or performance, not suitable for the present or future demands due to some reasons. This type of change is of the current achievements' improvement, i.e., what we do at the moment. Often, such improvements involve creating logical adjustments in the organization's current operations and get stimulated via qualitative and quantitative goals like" do it better "and or "do it more "(Anderson and Anderson, 2001).

The best method to create developmental change encompasses the following cases:

1. Technical and personal training, such as communication and interpersonal relationships, and supervising skills
2. Team building and focusing on teamwork and conflict resolution
3. Focusing on problem-solving and supporting innovations to lower the time spent doing things
4. Occupational enrichment
5. Getting survey feedbacks and continuously modifying the processes
6. Management sessions and communication development
7. Expanding the current condition in the market (Anderson and Anderson, 2001).

- *Transitional Change*

In response to the external requirements and the major changes occurring in the market and environment, transitional change is more complicated than developmental change because it seeks to replace something completely different from the current state, and for this, it is essential to pass a transition period. In this stage, it is vital to analyze the current state and the optimal state-related gap and highlight its important aspects.

The start of such change is when leaders figure out a problem or opportunity not receiving the due follow-ups; in other words, a case has to be changed or created in the current operations of the organization so that to be able to better supply the present and future demands. When the senior management and executive teams design distinct needs and the required opportunities for a more favorable future. To reach the new condition, the organization has to fully scrap the operating engine of its old fashioned methods and, by passing a transition period, establish the new situation (Anderson and Anderson, 2001).

- *Transformational Change*

It is the most complicated sort of change. Transformational change requires change and evolution in culture, behavior, and mindsets of the individuals and it usually emerges when the organization's leaders hear the wakeup call for powerful environmental changes and find the distance between the organization and the environment and the market high and look for some rapid, profound and all-inclusive advance in the organization. The test applied to detect transformational change begins with these two questions: "Is your organization so much demanding that it has to start it ahead of getting known and the destination and goals being fully defined?" and "Does the desired change require a change in the individuals' mindsets, organizational behavior, and culture?". If the answer to each of these two is yes, you are dealing

with transformational change. The mismatch between the organization (especially the human force of the organization) and the needs of the environment and the market will lead to a "wakeup call"; If the leaders and managers of the organization do not hear the wakeup call or ignore it and do not change to satisfy the new demands, the organization will get to struggle and its survival will be exposed to danger. In the transformational change, all the stimuli of change are engaged and evoked. For example, the organization goes from self-direction to customer-orientation, instead of bestowing organizational titles, they get involved in the staff empowering, instead of leaving the employees free in operating, accountability turns as a must, and risk-taking, entrepreneurship, innovation, speed of operation, and willingness to work together increase. Their authority-seeking decreases, their willingness to be accountable against making mistakes increases, and the managers are encouraged toward mentoring and creating motivation rather than commanding and controlling (Anderson and Anderson, 2001).

Employees' Behavioral Patterns to Organizational Changes

- *Employees' Resistance Phase*

Change in the organization usually follows the employees' resisting reaction even if the reasons behind the change are not clear-cut for all, again some individuals resist against it. It does not matter how comprehensive a proposed change plan is technically or administratively, in the long run, it is the individuals who should execute it or prevent its execution (Hadavinejad and Tamadon, 2014). The changes are not always done easily and do not follow success, and the reason is reluctance, not being prepared, not being perceived, and at last, resistance on the side of the employees against it. Resisting against change first proposed by Kurt Lewin, is an issue being widely under focus and one of the biggest obstacles for implementing the changes in the organization. Resistance is an inevitable reaction to any important change; when the individuals sense their security or their status is exposed to danger, they resist against it to defend their current status and in fact, resisting against change is to protect the individuals against the real or imaginary effects of change (Jafarpour, 2010). Resistance against change is an emotional and behavioral response to actual or imaginary threats to an established ongoing work.

- *Exploration Phase*

In this phase, the individuals accept change, stop resisting, start searching about the occurred changes and learning new methods; they have lots of ideas and energy but lack concentration and take actions, get interested in the organization again, and explore responses consistent with the change to pave the ground for the future (Scott and Jaffe, 2003).

- *Commitment Phase*

In this stage, the employees work together and are highly concentrated in this collaborative effort, gain efficiency and domination over the new method, feel that change is over, and seek the subsequent challenges. The employees are more focused on the organization than on themselves (Scott and Jaffe, 2003).

- *Denial Phase*

Denying change in the organization and the employees being apathetic to the organizational issues and affairs is a problem the majority of the state organizations and some non-profiting organizations are struggling with. If the individuals take the changes as trivial, or that their department is protected against changes, they will be apathetic to changes. Change denial is the first response to an unexpected change, the individual does not consider change as real, withdraws from it, and runs the affairs as before (Scott and Jaffe, 2003).

Literature review

Taheri and Kalantari (2015) in their research titled "*Investigating the Empowerment of Employees in Reducing Resistance to Organizational Change*", plus presenting a short account of organizational transformation, organizational change, empowerment, reviewing the resistance evolving reasons, tried to propose some methods to reduce resistance and the role of the employees' empowerment in resistance decrease and also the effect of training on the staff empowerment. Hadavinejad and Tamadon (2014) in the paper "*Identifying Personality Traits of Behavioral Resistance to Change; A Phenomenological Study*", classified the governmental employees of Rafsanjan into four types of personality types and investigated the behavioral resistance level of each type: 1) Saboteur or choleric (ISTJ) (introvert and incompatible, assuming, pusher, apparently quite but complicated behavior and quarrelsome); 2) Sanguineous (ENFP) (extrovert and complying, affectionate but taking details for granted, disorganized, honest and reliable); 3) Objector or bilious (highly confident, actor and destiny shaper, passionate but peevish, a narcissist group and a group as compassionate and peacemaker, outspoken and reckless); 4) Passionless or phlegmatic (introvert, invariability seeker, matchable, altruistic and trustworthy, cognitively responsible, customer-oriented, innocent, sympathetic, low self-confident). The 3rd group (Objector or bilious) have been more agreeable to the changes. Kamely et al. (2013) in their study "*Studying the Employee's Behavioral Modifications to Change, Study on Change Management and Development*, " to survey Iran Copper Industries National Company employees' behavioral patterns through organizational changes stated that out of the triple behavioral patterns: resistance against change, accepting change and indifference to change (dependent variables) and 3 types of the changes known as developmental, transitional and transformational (independent variables) have been studied. The results of nine hypotheses testing indicate that employees have accepted the developmental and transitional changes and are not incurious to them and they do not resist them. While they have not welcomed the transformational changes and resist them. In the end, some suggestions have been proposed about the transformational changes. Eskandari (2010) in the paper" *Applied Practical Models of Organizational Transformation in the Saderat Bank*", considers increasing the economic added value and the management of two indicators of return on capital and capital cost required for the banks getting changed and turning toward a profit-making organization and views this matter relying on the employees' empowerment as giving authority to them and allowing them to participate in decisions, encouraging novel mindsets, establishing an appropriate evaluation system for creating new values and rewarding them according to these values, and forming effective teams and group learning.

Scott and Jaffe (2003) in the diagram on a commitment to change phase view depending on two dimensions as time and the internal/external factors and according to which they depicted reaction to change in 4 phases:

1. Denial (the first response to an unexpected change in which the individual withdraws and runs the affairs as before)
2. Resistance (increasing anger and despair, opposing change)
3. Exploration (the individuals are open to change and desire to pave the ground for building future, are energetic and rich in ideas but not concentrated)
4. Commitment (the staff cooperate and are highly focused and seek the incoming challenges) (Scott and Jaffe, 2003). Due to the studies by Kotter and Schlesinger (1979), if an employee shows little patience toward change, the increasing ambiguity due to having to do jobs differently causes resisting against the new method of performing the tasks. Any employee may perceive that a change is demanded, but might be disabled to create change emotionally speaking and resist against it the reasons of which may not be consciously understood (Kotter and Schlesinger, 1979). Pardo in the study "Reasons behind *Resistance to change and Organizational Disabilities",* considered the factors behind the failure of change and resisting against it as poor perception, low motivation, lack of creative responses, and cultural and managerial barriers (Pardo and Fuentes, 2003). Folger and Skarlicki, (1999) referred the resistance against change as a form of resistance against a behavior the employees receive in the process of change and focused on the furious resistance expressed by dissatisfied employees due to the perceived injustice of change, they believed that behaviors due to the resistance from anger ranging from partial actions of not cooperating to industrial sabotage are usually perceived from the justifiable perpetrator's perspective, and the organizational change can cause the staff to come up with feelings of doubt and resistance, which sometimes make the conditions difficult or even impossible for the organization's promotion and if the manager does not care, rejects and does not do anything to diminish this resistance, it can complicate even the most optimistic and understandable changes. Coch and French (1984) in their study "Overcoming Resistance to Change", according to research done in Pajama Production Plant in Virginia, stated that involving the employees in decision making meaningfully reduces their resistance against the incoming changes.

According to reviewing the study literature and background, the following hypotheses have been proposed:

1. Developmental changes affect the denial of change in the State Bank's staff.
2. Transitional changes affect the denial of change in the State Bank's staff.
3. Transformational changes affect denial of change in the State Bank's staff.
4. Developmental changes affect the employees' resistance against change in the State Bank.
5. Transitional changes affect the employees' resistance against change in the State Bank.
6. Transformational changes affect the employees' resistance against change in the State Bank.
7. Developmental changes affect the employees' inclination toward exploring change in the State Bank.
8. Transitional changes affect the employees' inclination toward exploring change in the State Bank.

9. Transformational changes affect the employees' inclination toward exploring change in the State Bank.
10. Developmental changes affect the employees' commitment through a change in the State Bank.
11. Transitional changes affect the employees' commitment through a change in the State Bank.
12. Transformational changes affect the employees' commitment through a change in the State Bank.

To elucidate the study subject and the study variables' relationships in the current research, a conceptual model has been depicted in Fig.1.

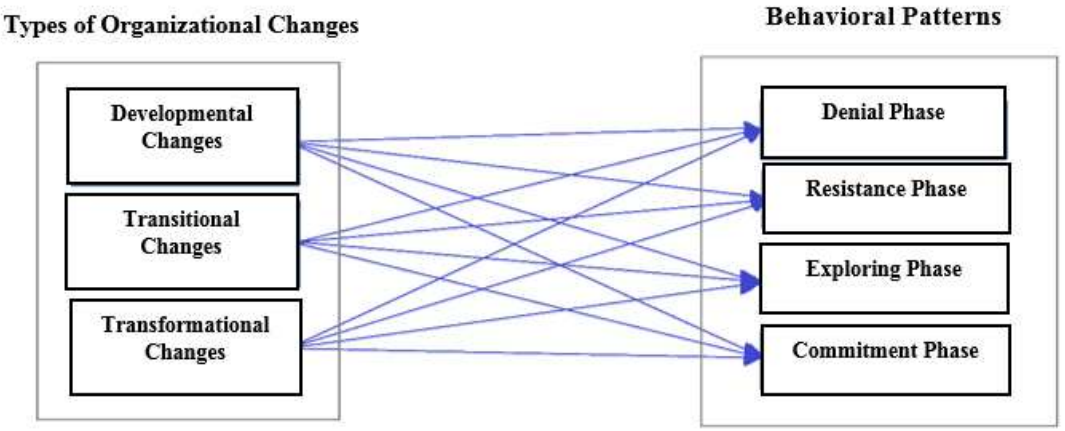

Figure 1: Study Conceptual Model (Researcher Made: Combining the Model Developed by Anderson and Anderson (2001) and Scott and Jaffe (2003)

MATERIALS AND METHODS

The current study is applied in terms of the goal, and descriptive a survey of correlative type regarding the data collection. The study statistical community includes all the official management employees of the State Bank in Mazandaran province (headquarters) and the district branches (Queue), which are about 484. In this research, simple random sampling has been employed to select the sample. Using the Cochran formula for the known statistical population, the least statistical sample required for the research has been achieved, 214 individuals.

In this study, field and library methods have been employed for the data collection. The data collection tool has been a questionnaire. In the research, combining the standard change and development phases questionnaire of Scott and Jaffe (2003) and a questionnaire considering the dimensions of different types of change and development in the book by Anderson and Anderson (2001) have been used and applying the Likert grading scale, the initial questionnaire has been prepared and 30 questionnaires have been distributed and after determining its reliability and validity using Smart PLS software, the final questionnaire has complied and the required data has been gathered.

Questionnaire's Validity

In the present research, besides the questionnaire's validity being analyzed and approved in terms of its content, the convergent and divergent validity have also been analyzed using Smart PLS software output. Convergent validity refers to the principle that the indices of each structure should have a median correlation with each other. As Fornell & Larcker (1981) suggested, the criterion behind validity convergence is that the average variance extraction (AVE) is more than 0.5 (Davari and Rezazadeh, 2017).

Table 1. Convergent Validity (AVE)

Variables	Average variance extraction (AVE)
Transitional Changes	0.6372
Transformational Changes	0.7307
Developmental Changes	0.5140
Denial Phase	0.5688
Commitment Phase	0.5057
Exploring Phase	0.5746
Resistance Phase	0.6809

As seen in **Table 1**, convergent validity is at an appropriate level in terms of the above criterion. To analyze the divergent validity, two procedures are employed:

a) Comparing the correlation level between the indicators of a construct with that construct versus those indicators' correlation with other constructs.
b) Comparing the correlation level of one construct with its indicators versus that construct's correlation with other constructs (Davari and Rezazadeh, 2017).

Table 2 deals with analyzing part (a).

Table 2. Cross Factor Loadings of Study Construct Indicators for Divergent Validity Analysis

	Developmental Changes	Transitional Changes	Transformational Changes	Denial Phase	Resistance Phase	Exploring Phase	Commitment Phase
Q1	0.6314	0.0353	0.2249	0.0593	0.0861	0.2465	0.1696
Q2	0.7755	0.2278	0.2058	0.1261	0.1514	0.3287	0.2553
Q3	0.5929	0.1642	0.2120	0.1506	0.2025	0.2088	0.1599
Q4	0.1156	0.5648	0.3168	0.0793	0.0282	0.2529	0.1131
Q5	0.3145	0.6762	0.2635	0.0489	0.1300	0.2862	0.2865
Q6	0.0508	0.7471	-0.1799	-0.2304	-0.2438	0.1928	0.3591
Q7	0.2854	0.0984	0.8969	0.3536	0.3331	0.2830	-0.0920
Q9	0.2496	0.1004	0.8106	0.2858	0.2452	0.2122	0.0092
Q10	0.1049	-0.0809	0.2803	0.7350	0.4580	-0.0718	-0.2070
Q12	0.1329	-0.0168	0.1694	0.4815	0.2973	0.0797	0.0866

Q13	0.0892	-0.0750	0.0885	0.6257	0.0769	-0.0973	-0.1952
Q14	0.1413	-0.0894	0.3396	0.8209	0.6345	0.0209	-0.2427
Q15	0.1360	-0.0799	0.3393	0.8311	0.6888	0.0398	-0.2447
Q16	0.2384	-0.0166	0.1228	0.5097	0.6642	0.0493	-0.0312
Q17	0.1881	0.0769	0.2723	0.3569	0.5835	0.1281	-0.0688
Q18	0.1042	-0.1960	0.1039	0.5335	0.7303	0.0214	-0.1599
Q19	0.0668	-0.1416	0.2748	0.6183	0.7948	-0.0373	-0.2765
Q20	0.2003	-0.0402	0.3542	0.6762	0.7895	0.0602	-0.2263
Q22	0.2858	0.2685	0.2748	0.0081	0.0264	0.7486	0.3451
Q24	0.1779	0.2462	0.1340	-0.1958	-0.1119	0.5354	0.2664
Q26	0.1645	0.2893	0.0555	-0.1029	-0.1335	0.6278	0.2886
Q27	0.3484	0.0922	0.2348	0.2461	0.3221	0.6052	0.1252
Q28	0.1898	0.1488	0.0013	-0.1261	-0.1045	0.1441	0.4132
Q31	0.2307	0.3439	-0.0191	-0.0668	-0.1203	0.3051	0.7406
Q32	0.1953	0.2013	-0.0777	-0.2210	-0.1923	0.2595	0.6410
Q33	0.1229	0.2874	-0.0435	-0.2413	-0.1678	0.2694	0.6375

Investigating divergent validity through comparing the correlation level of one construct with its indicators versus that construct's correlation with other constructs, given in **Tables 3 and 4**, indicating the divergent validity being approved via the first model. Since all questions related to each construct have a higher correlation compared with the same construct, thus divergent validity is verified by the first model.

Divergent validity has been measured by the second model by comparing AVE square root with the correlation between the latent variables and for each of the first-order reflection constructs, the AVE square root has to be higher than that construct's correlation with other constructs. According to Fornell and Larcker (1981), the main diameter of this matrix contains the square root of AVE values of the research constructs. If the square root of AVE values of each construct is higher than that construct's correlation with other constructs, as noted by Fornell and Larcker (1981), it has divergent validity (Davari and Rezazadeh, 2017). For instance, for the construct "the transitional changes ", its AVE square root value corresponds to 0.7982, which is higher than that construct's correlation with other constructs, the related figures of which are included in the row and column leading to this figure. This is true about all of the study constructs and it indicates the divergent validity being approved by the second model.

Table 3. Correlation Matrix and Divergent Validity Analysis by the Model of Fornell and Larcker

	Denial Phase	Commitment Phase	Transitional Changes	Transformational Changes	Developmental Changes	Exploring Phase	Resistance Phase
Denial Phase	0.7542	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Commitment Phase	-0.2506	0.7111	0.0000	0.0000	0.0000	0.0000	0.0000

Transitional Changes	-0.0995	0.4119	0.7982	0.0000	0.0000	0.0000	0.0000
Transformational Changes	0.3774	-0.0564	0.1154	0.8548	0.0000	0.0000	0.0000
Developmental Changes	0.1700	0.2972	0.2277	0.3141	0.7169	0.0000	0.0000
Exploring Phase	0.0027	0.4054	0.3478	0.2937	0.3955	0.758	0.0000
Resistance Phase	0.5688	-0.2322	-0.0830	0.3435	0.2202	0.0610	0.8252

Questionnaire's Reliability

We measure the factor loadings coefficients, Alpha-Cronbach coefficient and composite reliability coefficient to evaluate the reliability of our questionnaire.

As Fornell and Larcker (1981), reliability in PLS has been measured using factor loading coefficients along with Alpha-Cronbach coefficients and Composite Reliability (CR) (Davari and Rezazadeh, 2017). The criterion for the factor loadings coefficients' suitability is 0. 4 (Hulland, 1999). In this study, the factor loadings coefficients have been given in detail in **Table 4**.

Table 4. Factor Loadings Coefficients

	Developmental Changes	Transitional Changes	Transformational Changes	Denial Phase	Resistance Phase	Exploring Phase	Commitment Phase
Q1	0.6399	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Q2	0.7656	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Q3	0.5981	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Q4	0.0000	0.6098	0.0000	0.0000	0.0000	0.0000	0.0000
Q5	0.0000	0.7411	0.0000	0.0000	0.0000	0.0000	0.0000
Q6	0.0000	0.6640	0.0000	0.0000	0.0000	0.0000	0.0000
Q7	0.0000	0.0000	0.8711	0.0000	0.0000	0.0000	0.0000
Q8	0.0000	0.0000	-0.2023	0.0000	0.0000	0.0000	0.0000
Q9	0.0000	0.0000	0.7957	0.0000	0.0000	0.0000	0.0000
Q10	0.0000	0.0000	0.0000	0.7246	0.0000	0.0000	0.0000
Q11	0.0000	0.0000	0.0000	0.3796	0.0000	0.0000	0.0000
Q12	0.0000	0.0000	0.0000	0.4635	0.0000	0.0000	0.0000
Q13	0.0000	0.0000	0.0000	0.6252	0.0000	0.0000	0.0000
Q14	0.0000	0.0000	0.0000	0.7930	0.0000	0.0000	0.0000
Q15	0.0000	0.0000	0.0000	0.8212	0.0000	0.0000	0.0000
Q16	0.0000	0.0000	0.0000	0.0000	0.6743	0.0000	0.0000
Q17	0.0000	0.0000	0.0000	0.0000	0.5710	0.0000	0.0000
Q18	0.0000	0.0000	0.0000	0.0000	0.7186	0.0000	0.0000
Q19	0.0000	0.0000	0.0000	0.0000	0.8061	0.0000	0.0000
Q20	0.0000	0.0000	0.0000	0.0000	0.7716	0.0000	0.0000
Q21	0.0000	0.0000	0.0000	0.0000	0.3935	0.0000	0.0000
Q22	0.0000	0.0000	0.0000	0.0000	0.0000	0.6175	0.0000
Q23	0.0000	0.0000	0.0000	0.0000	0.0000	0.2940	0.0000

Q24	0.0000	0.0000	0.0000	0.0000	0.0000	0.5348	0.0000
Q25	0.0000	0.0000	0.0000	0.0000	0.0000	0.3990	0.0000
Q26	0.0000	0.0000	0.0000	0.0000	0.0000	0.5690	0.0000
Q27	0.0000	0.0000	0.0000	0.0000	0.0000	0.6434	0.0000
Q28	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.4172
Q29	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1782
Q30	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.3195
Q31	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7062
Q32	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6061
Q33	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6414

As already stated, the questions with cross factor loadings over 0.4 have appropriate reliability, and questions numbers 8,11,21,23,25,29, and 30 are not in a suitable status in this respect. Then, in the continuation, the above items are crossed out and reliability analysis goes on with other mentioned tests.

Table 5. Alpha-Cronbach Coefficients

Alpha-Cronbach Coefficients	Variables
Transitional Changes	0.8212
Transformational Changes	0.8757
Developmental Changes	0.8236
Denial Phase	0.7525
Commitment Phase	0.8217
Exploring Phase	0.7551
Resistance Phase	0.7651
All	8.8360

Considering **Table 5** on reliability coefficients, it is observed that the study variables have favorable reliability compared with the standard level as 0.7.

Unlike Alpha-Cronbach, Composite Reliability implicitly assumes that each indicator has the same weight, depends on the real factor loadings of each construct, and presents a better criterion for reliability. CR should gain a level of more than 0.7 to indicate the construct's internal consistency (Fornell and Larcker, 1981). The results shown in **Table 6** demonstrate that this condition is satisfied.

Table 6. Composite Reliability

Composite Reliability coefficients	Variables
Transitional Changes	0.7035
Transformational Changes	0.8441
Developmental Changes	0.7081
Denial Phase	0.8317
Commitment Phase	0.7060
Exploring Phase	0.7259

Resistance Phase	0.8393

Due to the stated accounts and Smart PLS output the yielded results in **Tables 1-6**, it is understood that the measurement models have proper validity (convergent and divergent) and reliability (factor loadings, composite reliability coefficient, and Alpha-Cronbach coefficient).
To analyze the data in this research, two methods as descriptive statistics and inferential statistics have been used. At first, the respondents' demographics have been obtained using descriptive statistics. To test the study's conceptual model, SEM-PLS approach and variance-oriented path modeling technique has been used. This technique paves the ground to address the latent variables' relationships and the indicators of the observable variables simultaneously. For this reason, SEM-PLS has been applied to test the study hypotheses and analyze the variables' relationships.

RESULTS

Analyzing the samples' demographics indicates that the maximum respondents were men (80%), and the majority of the statistical samples were from the age range 31-40 years old (38%), with bachelor education (40%) and holding over 26 years of work record (24%), most of the sample group members' working place was the bank branches (79%), and 55% of the respondents had organizational positions and 45% lacked organizational positions. The model's analysis in the structural equation modeling with the partial least square approach (PLS-SEM) has been performed in two main stages as "model's fitness analysis" and then "the study hypotheses testing", which are discussed below.

Model Fitness Analysis

Analyzing model fitness has been carried out in 3 stages: measurement models' fitness, structural model's fitness, and general model's fitness. To analyze the measurement models' fitness, two criteria, namely, reliability and validity are applied, as pointed out in the above section and it is of the appropriate level. To analyze the study structural modeling's fitness, several criteria are used in which the most fundamental is significance coefficients or the same concept known as T-values (Davari and Rezazadeh, 2017).
The structural modeling's fitness using T coefficients is done in this manner that the coefficients have to be higher than 1.96 so that to approve their significance at confidence level 95%. For example, as displayed in **Table 7**, the "transformational change" path to the "denial phase "related coefficient is 5.9366 and higher than 1.96 and meaningful like the majority of the study model's T coefficients.

Table 7. Significance Coefficients

Relationships in the Model	T-values
Transformational Changes → Denial Phase	5.9366
Transformational Changes → Exploring Phase	2.3334
Transformational Changes → Resistance Phase	4.5313
Transformational Changes → Commitment Phase	2.6259

Transitional Changes → Denial Phase	1.8718
Transitional Changes → Exploring Phase	2.7076
Transitional Changes → Resistance Phase	1.4652
Transitional Changes → Commitment Phase	4.4571
Developmental Changes → Denial Phase	1.5345
Developmental Changes → Exploring Phase	3.9042
Developmental Changes → Resistance Phase	2.1564
Developmental Changes → Commitment Phase	3.5615

Considering the T-values, it is concluded that each criterion is at a good level.
In order to investigate the general model's fitness, it is enough to measure one criterion called GOF:

$$GOF = \sqrt{\overline{Communalities} \times \overline{R^2}}$$

The $\overline{Communalities}$ the level is achieved from the shared values included in **Table 8**:

Table 8. Shared Values

Shared Values	Study First-order Constructs
Denial Phase	0.5057
Commitment Phase	0.3842
Transitional Changes	0.4448
Transformational Changes	0.7307
Developmental Changes	0.4506
Exploring Phase	0.4018
Resistance Phase	0.5140

Given the above Table's values, $\overline{Communalities}$ level equals 0.4902. For calculating $\overline{R^2}$،value, it is necessary to consider all R^2s values existing in the model and calculate their mean. The mean R^2 is also 0.2058. Thus, GOF corresponds to:

$$GOF = \sqrt{0.4902 * 0.2058} = 0.3176$$

Given three values 0.01, 0.25 and 0.36 have been introduced as the poor, average, and robust values (Wenzel et al., 2009), achieving the value 0.3176 for this criterion signifies the study general model's proper fitness.

Hypotheses Testing

The structural equation model has been examined in two states as the standard coefficients and the significance coefficients so that to approve or reject the hypotheses according to the achieved results. T-value statistics show the variables' effect on each other being meaningful. If the value of these statistics in Smart PLS resulting output is more than 1.96, that means there is a positive

effect. If it ranges from 0 to +1.96, it means there is no meaningful effect. It is worth mentioning that in this software, a negative number is not mentioned for these statistics, and to determine whether there is any negative effect or not, it is defined in path coefficient. The path coefficient denotes the intensity of the influencing variable's effect on the influenced variable. The path coefficients higher than 0.6 is perceived as the existence of a robust relationship between the two variables; if it is 0.3-0.6, the relationship is average and if it is below 0.3, the relationship is poor. At the same time, the negative path coefficients have the very same interpretations and signal the reverse relationship between these two variables. That is, the influencing variable increases, the influenced variable declines, and vice versa (Davari and Rezazadeh, 2017).

In order to analyze the main hypothesis, we refer to **Table 9** and **Figures 2 and 3** included models. In Fig.2, the model has been depicted in the significance number state. As stated, T-statistics is the basis to approve or reject the hypotheses. As understood from the T- statistics included on the hypothesis building paths of Fig.2, the majority of the study hypotheses are approved.

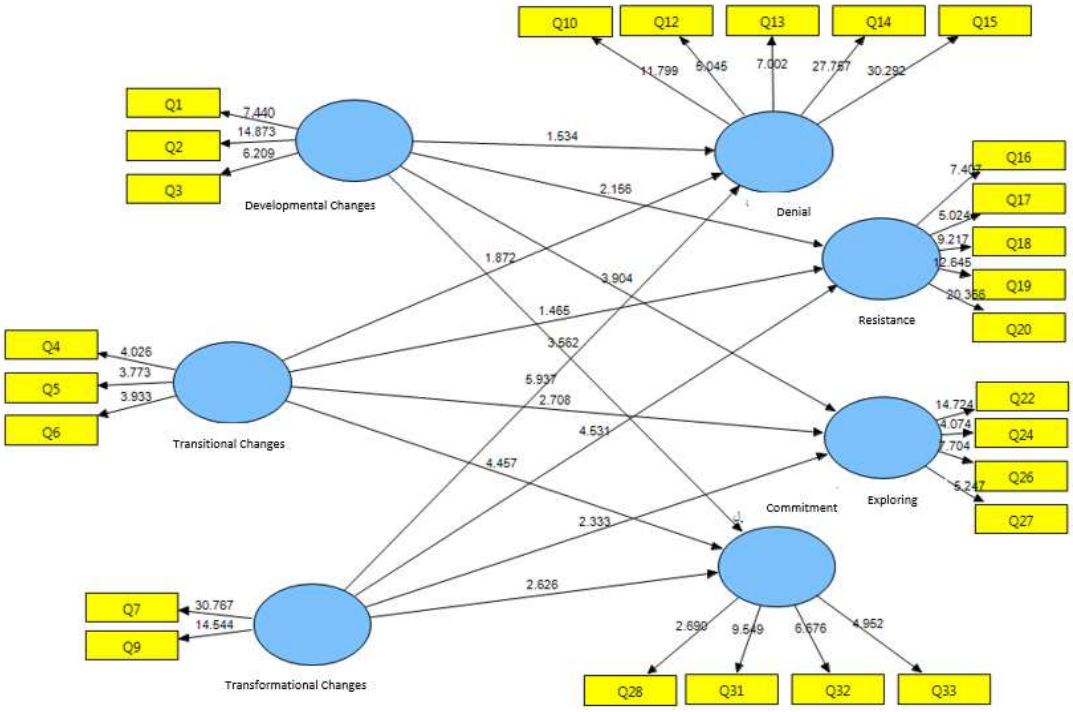

Figure 2. Model in Significance Number Mode

In the next Fig., the model in the path coefficients' mode, it is displayed that the model variables' direct effects can be observed. As spotted in Figs.2 and 3, the majority of the model relationships are meaningful with appropriate effects.

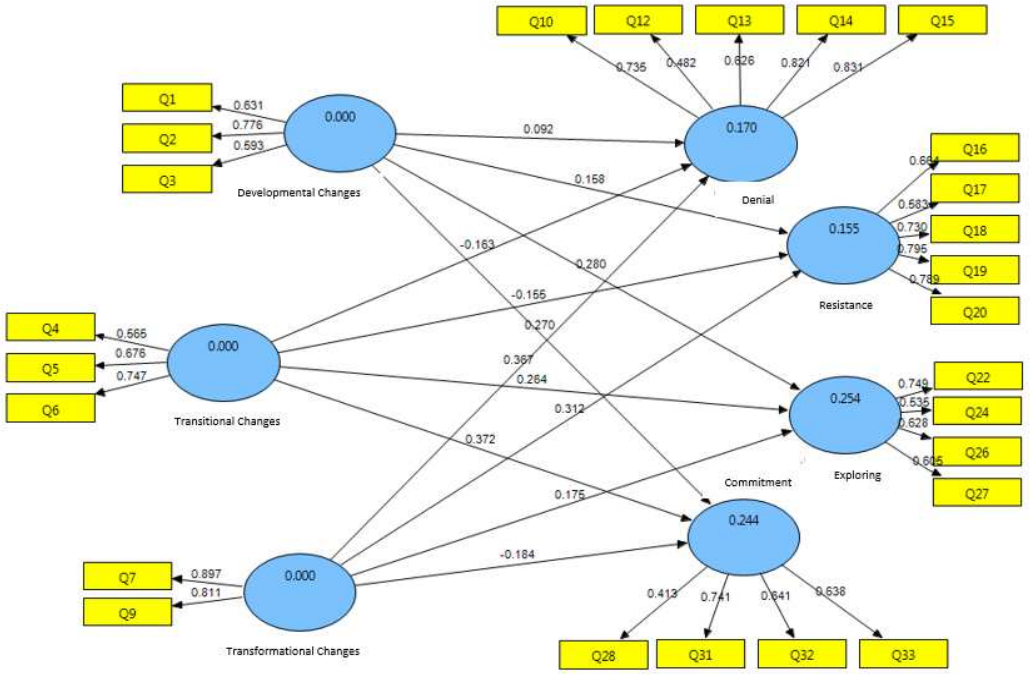

Figure 3. Model in Standard Coefficients Mode

In **Table 9**, the variables' effects including the path coefficients, standard deviation, and T-statistics related to the study model latent variables' relationships have been exhibited that according to the T statistics, it is determined whether the hypothesis is confirmed or not, and if approved, due to the path coefficients it is determined with what intensity the influencing variable affects the dependent variable.

If the T-statistics is more than the standard 1.96, it signifies the hypothesis being approved at a confidence level of 95%.

Table 9. Study Overall Latent Variables Effects

Effects on the model	path coefficients	standard deviation	T-values
Transformational Changes → Denial Phase	0.3674	0.0619	5.9366
Transformational Changes → Exploring Phase	0.1752	0.0751	2.3334
Transformational Changes → Resistance Phase	0.3119	0.0688	4.5313
Transformational Changes → Commitment Phase	-0.1842	0.0702	2.6259
Transitional Changes → Denial Phase	-0.1628	0.0870	1.8718
Transitional Changes → Exploring Phase	0.2638	0.0974	2.7076
Transitional Changes → Resistance Phase	-0.1549	0.1057	1.4652
Transitional Changes → Commitment Phase	0.3716	0.0834	4.4571
Developmental Changes → Denial Phase	0.0917	0.0597	1.5345
Developmental Changes → Exploring Phase	0.2804	0.0718	3.9042
Developmental Changes → Resistance Phase	0.1575	0.0730	2.1564
Developmental Changes → Commitment Phase	0.2705	0.0759	3.5615

The study hypotheses' T-statistics the majority of which are more than the standard level 1.96, this conclusion is drawn that the majority of the hypotheses are confirmed. The path coefficients also indicate the intensity of these effects.

Hypotheses Testing Results

1- The developmental changes' effect intensity on the denial phase among the State Bank employees have been obtained 0.0917 and the effect significance level as 1.5345 (Hypothesis Was Not Approved).
2- The transitional changes' effect intensity on the denial phase among the State Bank employees have been obtained -0.1628 and the effect significance level as 4.1476 (Hypothesis Was Not Approved).
3- The transformational changes' effect intensity on the denial phase among the State Bank employees have been obtained 0.3674 and the effect significance level as 5.9366 (Hypothesis Was Approved).
4- The developmental changes' effect intensity on the resistance phase among the State Bank employees through change has been gained 0.1575 and the significance level as 2.1564 (Hypothesis Was Approved).
5- The transitional changes' effect intensity on the resistance phase among the State Bank employees through change has been gained -0.1549 and the significance level as 1.4652 (Hypothesis Was Not Approved).
6- The transformational changes' effect intensity on the resistance phase among the State Bank employees through change has been gained 0.3119 and the significance level as 4.5313 (Hypothesis Was Approved).
7- The developmental changes' effect intensity on the inclination to explore change among the State Bank employees have been achieved 0.2804 and the significance level as 3.9042 (Hypothesis Was Approved).
8- The transitional changes' effect intensity on the inclination to explore change among the State Bank employees have been achieved 0.2638 and the significance level as 2.7076 (Hypothesis Was Approved).
9- The transformational changes' effect intensity on the inclination to explore change among the State Bank employees have been achieved 0.1752 and the significance level as 2.3334 (Hypothesis Was Approved).
10- The developmental changes' effect intensity on the commitment among the State Bank employees through change has been acquired 0.2705 and the significance level as 3.5615 (Hypothesis Was Approved).
11- The transitional changes' effect intensity on the commitment among the State Bank employees through change has been acquired 0.3716 and the significance level as 4.4571 (Hypothesis Was Approved).
12- The transformational changes' effect intensity on the commitment among the State Bank employees through change has been acquired -0.1842 and the significance level as 2.6259 (Hypothesis Was Approved).

CONCLUSION AND SUGGESTIONS

Today the importance and necessity of change in the organizations have turned into a vivid issue and most debates about it, is how the leaders and managers direct such changes and how to influence the employees and get them coordinated with such changes and the major obsession of the managers is how to change the organizations and how to control the staff's behavior so that the organization gets its goals realized. Thus, the present study aims to identify the employees' behavioral patterns through types of organizational change and outline the contribution of their participation, resistance, or indifference to the organizational change plan. The structural equation modeling (SEM) derived results indicate that the first hypothesis addressing the developmental change-induced effects on change denial in the State Bank employees are not approved. Somehow it is concluded that the developmental change does not lead to change denial among the State Bank employees. This study-derived finding is consistent with the one found by Kamely et al. (2013).

The study's statistical analyses derived results suggest that the second hypothesis dealing with the transitional changes induced effects on change denial in the State Bank employees are not supported. Thus, this conclusion is drawn that the transitional change does not bring about change denial among the State Bank employees. This study-derived finding is congruent with the ones by Scott and Jaffe (2003), Kotter and Schlesinger (1979), Kamely et al. (2013), and Sarvari et al. (2017).

The third hypothesis analyzing the transformational changes induced effect on the change denial in the State Bank employees are confirmed. Thus, this approval suggests that the transformational change results in change denial among the State Bank employees. As this hypothesis has been verified, it has been elaborated that the more transformational change in the State Bank, the higher change denial will result among the State Bank employees. This study's extracted finding is in agreement with the ones gained in the studies by Kotter and Schlesinger (1979), Pardo and Fuentes (2003), and Scott and Jaffe (2003).

The statistical analyses derived results indicate that the fourth hypothesis investigating the developmental change-induced effect on the resistance by the State Bank employees through change is supported, the confirmation of which shows that creating developmental changes can result in resistance among the State Bank employees through change.

Because the developmental changes exert a direct and positive effect on the resistance of the State Bank employees through change, this means that the more developmental changes in the State Bank, the higher the resistance seen by the employees of the State Bank. The result is in accord with the findings by Kotter and Schlesinger (1979), Scott and Jaffe (2003), Folger and Skarlicki (1999), Coch and French (1984), Pardo and Fuentes (2003), Kamely et al., (2013), Taheri and Kalantari (2015) and Sarvari et al. (2017).

Structural equation modeling (SEM) results in the study statistical analyses revealed that the fifth hypothesis dealing with the transitional changes induced effect on the resistance seen by the employees of the State Bank through change is not approved, the result indicating that the transitional changes do not affect the resistance of the State Bank employees. This finding agrees with those achieved by Pardo and Fuentes (2003), Coch and French (1984), Folger and Skarlicki (1999), Scott and Jaffe (2003), Kotter and Schlesinger (1979), and Taheri and Kalantari (2015).

Structural equation modeling (SEM) results showed that the sixth hypothesis surveying the transformational changes induced effect on the resistance seen by the employees of the State Bank through change is verified, the result suggesting that the transformational changes have to effect on the resistance of the State Bank employees through change. This finding matches with those achieved by Kamely et al. (2013), Scott and Jaffe (2003), Folger and Skarlicki (1999), Pardo and Fuentes (2003), Coch and French (1984), Hadavinejad and Tamadon (2014), and Taheri and Kalantari (2015).

Through the results from the research statistical analyses related to the seventh hypothesis, it is concluded that this hypothesis which investigates the developmental changes induced effect on State Bank employees' inclination to explore about change is approved. This hypothesis confirmation denotes that developmental changes can lead to State Bank employees' increased inclination to explore change; therefore, through creating appropriate changes at the Bank level, it is possible to encourage the employees to explore change. This result is consistent with those of the studies done by Scott and Jaffe (2003), Kamely et al. (2013), Eskandari (2010), and Jafarpour (2010).

Regarding the study's statistical analyses on the ninth hypothesis, we have concluded that this hypothesis analyzing the transformational changes induced effect on the State Bank employees' inclination to explore the changes is confirmed. So it is indicated that bringing about transformational changes can increase State Bank employees' inclination to explore alternatives for change, since the results extracted from the sixth hypothesis revealed that State Bank employees exerted resistance against transformational changes. This finding is compatible with those gained by Scott and Jaffe (2003), Kamely et al. (2013), and Hadavinejad and Tamadon (2014).

Concerning the tenth hypothesis yielded results, it is concluded that this hypothesis surveying the developmental changes induced effect on the commitment of the State Bank employees through change is verified. This hypothesis verification suggests that developmental changes can bring about the increased commitment of the State Bank employees through change, the finding which is congruent with those achieved by Kamely et al. (2013), Eskandari (2010), and Jafarpour (2010).

About the above hypothesis related to structural equation modeling (SEM), this conclusion is derived that the above hypothesis dealing with the transitional changes' effect on the State Bank employees' commitment through change is approved. The approval of this hypothesis suggests that the transitional changes can increase State Bank employees' commitment through change, the finding is in accord with the ones proposed by Scott and Jaffe (2003), Kamely et al. (2013), and Hadavinejad and Tamadon (2014).

Regarding the twelfth hypothesis related statistical analysis derived results, this conclusion is drawn that this hypothesis addressing the transformational changes induced effect on the commitment of the State Bank employees through change is supported. Given the negative path coefficient, it is concluded that transformational changes can decrease the commitment of the State Bank employees through change, the finding is compatible with the ones gained by Scott and Jaffe (2003), Eskandari (2010), and Jafarpour (2010).

Considering the approval of the study 4^{th},7^{th} ,and 10^{th} hypotheses in which the developmental changes' direct and positive effect, respectively, on the resistance of the State Bank employees

through change, the inclination to explore change, the commitment of the State Bank employees through change has been revealed as meaningful, it is suggested that in order to promote the inclination of the State Bank employees through change, they pay special attention to developmental changes issue. In this area, according to the questions' factor loadings and also the last question in the questionnaire in which the employees were asked to answer this question as "if they were the managing director and in charge of these changes, what would be their most important priority?, the following cases are presented:

- It is suggested that the State Bank hold up-to-date and high-quality training on customer-oriented communication skills and practical (applied) courses.
- It is suggested that first in order to improve the current methods of doing the tasks, especially controlling and simplifying processes, the State Bank deals with the instructions and integration of the old sporadic circulars.
- It is further suggested that the issue of change in the State Bank, its necessity, and its modality be explained as codified and systematic and thorough team making, motivation and partnership at different organizational levels, organizational culture and employees' mindsets in order to strengthen the desired developmental changes. For instance, by creating a forum, this possibility is provided for the colleagues to express their opinions about a part of the change plan, its necessity, and goals, and the modality process of implementing the changes and also the change team can both receive the feedbacks faster and rectify the weaknesses and the employees' motivation gets higher for participation and commitment.

Regarding the approval of the 8th and 11th hypotheses related to confirming the transitional changes induced effect on the State Bank employees' inclination to explore change through change, the following suggestions are proposed to increase the State Bank employees' inclination to explore change and their commitment through change according to the questions' factor loadings priority:

- It is suggested to outline the transitional change phases of the State Bank and explain them to the employees and announce and implement them according to a pre-defined schedule.

Considering the confirmation of the 3rd, 6th,9th and 12th hypotheses in terms of approving the transformational changes induced effect, respectively, on change denial among the State Bank employees, the resistance of the State Bank employees through change, Mazandaran based State Bank employees' inclination to explore change through change and the commitment of Mazandaran based State Bank employees through change, the following suggestions are presented according to the factor loadings of the questions related to the transformational changes and their degree of importance to enhance the dependent variables' status:

- It is suggested that due to the banking regulations' limitations enforced by the Central Bank and non-competitive provisions, the State Bank first proceed with the developmental and transitional changes and does not start the transformational changes until the circumstances such as the Bank getting fully independent to draft micro-policies being established.

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