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Banking of the future -The Banking culture paradigm in the digital Era

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Abstract

At the core of today's financial system lies a paradox: while rigidity has historically been considered essential for ensuring compliance, stability, and control, digital transformation increasingly requires flexibility, adaptability, and speed. Traditionally, banking has thrived on strict rules and hierarchical structures, but in the digital era, success depends on empathy, innovation, and customer-centricity. This study explores banking culture in the digitalization era, highlighting the tension between traditional rigidity and the adaptability required by technological transformation. Drawing on the author professional experience in Banking (practical observations), lecturing Strategic Management Theory (theoretical analysis), and ongoing doctoral research on Banking Culture, it develops a new narrative: What kind of Culture becomes a catalyst for trust, loyalty and sustainable growth- and can truly confront the challenges of Digital Era? This narrative provides a fresh perspective on how banking culture can evolve without losing its essence while adapting to the demands of an increasingly digitalized market. This paper argues that emotions—often dismissed as liabilities—should be reframed as cultural infrastructure that sustains trust, the most valuable currency in financial systems. Drawing on organizational culture theory (Schein, 2010), emotional intelligence (Goleman, 1995), psychological safety (Edmondson, 1999), and trust models (Mayer, Davis & Schoolman, 1995), it proposes a conceptual framework: Emotion ⟶ Empathy ⟶ Compassion ⟶ Trust ⟶ Sustainable Culture. The study develops a new narrative on banking culture that integrates theoretical insights, professional observations, and empirical gaps. It contributes by integrating behavioural and cultural perspectives into banking literature, positioning trust as the human differentiator in digital ecosystems, and setting a research agenda for empirical validation in both traditional and digital-first banks.

Keywords: Banking culture, emotional intelligence, trust, digital transformation, organizational behaviour, sustainable culture, psychological safety.

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