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Agile Attitude within Banking Sectors in Malaysia: A Systematic Review and a Qualitative Study

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Abstract

The main purpose of this study is to explore how organizational culture affects the Agile Attitude in banking sector as well as to explore how leaders ensure the effectiveness of Agile Attitude. Hence, the study investigates the social construction of the informants' experiences through a social psychology lens. To explore real-life experiences, the bank employees were interviewed based on a one-on-one semi-structured interview. There was lack of past research discussing the Agile Attitude in the banking sector thus the proposed research adopts a qualitative exploratory research methodology which is suitable to be used to explore informant experience of Agile Attitude through their feelings, thoughts and behaviour which helped in understanding better about Agile practices in banking sectors. The interview results were transcribed and analyzed using thematic analysis. An inductive content analysis used to organize the qualitative data through open coding, creating categories for abstraction. NVIVO will be used to analyze and organize text collected during the interview. There are two theories - Organizational Culture Theory (Schein, 2010) and Transactional vs. Transformational Leadership Theory (Bass & Avolio, 1987) will be used as guidelines to observe the research studies and conclude the studies by developing the theories.

Keywords: Agile Attitude, Agile Mindset, Agile in Banking Sector, Systematic reviews

Introduction

In Malaysia, as business becomes more dynamic and global it makes the business processes become complex. In the developed business environment, organization must handle constant changes, technological disruption, and shifting customer expectations (Verma, 2024). Due to advances in technological development and customer demand, bank will be driven towards competitive position fulfilling customer satisfaction. In the past, many organizations faced a lot of criticism due to traditional ways of working (Conforto, Salum, Amaral, Da Silva & Almeida 2014). The product or services are completed without obtaining customer feedback and the product is handover to business only when it is fully completed (Fernandez &

Fernandez 2008). The time taken to complete the whole product without business review and feedback, eventually will not fulfill customer needs thus has to face rejection.

The traditional leadership that has a lot of hierarchy and control often struggle to keep up with these challenges (Smith & Bhavsar, 2021). Due to rigidness of the traditional approach, organization faced many barriers (Azanha, Argoud, de Camargo Junior & Antoniolli 2017). Nowadays, banks are more vulnerable to the challenges on the environmental and social level (Carnevale et al., 2012). If the banks continue with the traditional ways of working, learning, developing, and planning, they greatly reduce the possibility of change and success. The leaders realized that traditional methods are unable to manage the changes thus they approached on taking the new opportunity (Ciric & Gracanin 2017). Banking sector is very complex reason being the sector frequently faced with unexpected changes. Most of the bankers are uncertain about changes and how they impact their interests (Nilsen et al., 2020).

In the recent development of IT software companies, many organizations have adopted the concept of an Agile workplace. Agile workplaces are considered dynamic with the mindset of being open and ready for changes, which also means being able to effectively learn on the unknown. All employees must be properly equipped to adopt an Agile Attitude (Nishika de Rosairo, 2020). In another word, Agile Attitude means having a mindset of continuous improvement, quickly adapt to new ways of working, open thinking, positive towards changes and learn from failures. To encourage continuous improvement in the workplace, an Agile Attitude needs to be deeply embedded in how employees think and behave so that everyone moves forward together (Nishika de Rosairo, 2020).

The reason for practicing Agile Attitude in the organization is because the attitude of an agile team allows timely feedback to customers, the ability to work speed on customers' requirements and minimize the cost involved in the changes (Balaji D Loganathan, 2008). According to the Harvard Business Review, employees at companies with an Agile Attitude are 34% more likely committed to their organization. Chiu et al. (1997) mentioned that individuals with a fixed mindset made more rapid judgements and predictions about others compared to Agile mindset individuals. Moser, Schroder, Heeter, Moran, and Lee (2011) provides initial evidence that a fixed mindset may impede the reflection needed to learn from experience when mistakes are made while with an Agile Attitude, challenges are accepted which provide opportunities for learning.

In today's competitive market, the success of the banks depends on bankers' ability to understand and satisfy customers' needs. Banks need to win over customers while retaining the existing and the old one (Wilson, 1995). Due to the push of global competition, all banks include Malaysian banks, must enhance their existing conventional services and products that satisfy the needs of their customers. Bank employees must abide with strict standards and practices which is being governed by the Malaysian Central Bank (Zarehan, 2012). Bank Negara Malaysia monitors all the activities (public or private) related to banking sector.

If bank does not respond to the challenges on time, there is a risk of losing their position in the competitive environment thus risk of losing customer and market share (Fiordelisi, Soana, & Schwizer, 2013). Customers expect reliable, fast, dynamic, and interactive banking services

(Akinci, Aksoy, & Atilgan, 2004). According to (Levesque & McDougall, 1996), banks that failed to meet customer needs on timely basis are less attractive thus potentially lead of losing business.

Due to the speed of development and uncertain business environment of the new economy imposed by digital era, banks need to re-define traditional approaches of doing business, to adapt to changes faster, more efficiently and effectively (Vesna Tornjanski, Sanja Marinkovic, Gheorghe Savoiu, Mladen Cudanov, 2015). As a result, Agile is the new way of working that can fulfill the bank customers' needs and demands (Mirsepasi and Farshchi, 2012). Agile has the ability to deliver quickly, changing often and quickly (Zelkowitz, 2004). Agile offers a promising solution for banks seeking to enhance customer satisfaction in digital banking (Ogundipe, Odejide, & Edunjobi, 2024). Banks that do not practice Agile Attitude, struggle with recognizing the capabilities of its employees which lead to demotivation (Zitkiene & Deksnys, 2018).

Many organizations adopt Agile leadership to achieve success in the unknown environment (Theobald, Prener, Krieg & Schneider, 2020). Agile leadership foster a culture of responsiveness and innovation (Cleveland & Cleveland, 2020). Agile leadership places a strong emphasis on fostering a culture that prioritizes continuous improvement, recognizing that is it important for the individual and organizational growth (Akkaya & Sever, 2022). From the managerial perspective it is important to perform the desirable change management practices to bring a positive performance in managing the changes as Agile managers (Mackintosh and Armstrong, 2020). Employees of the bank to ensure their leaders balancing their work-related attitude without compromising the demands from those stakeholders (Muhammad Hasmi & Nasina, 2017).

Organizational culture is described as a set of beliefs, norms, values, and individual personalities that represent the way an organization operates and fulfills business requirements (Needle, 2004). Organization culture is developed over time based on the way of behaving, beliefs, and shared values of the people. Employees’ behaviours are affected by culture and eventually it shapes the way an organization performs (Cristian-Liviu, 2013, Abdul Rashid, Sambasivam, & Abdul Rahman, 2004, Shein, 2004, and Prajogo & McDermott, 2011). Rashid, Sambasivan and Rahman (2004) also emphasized that behaviour is guided and shaped through organizational culture. Organizations that can foster a culture with people’s unity by maintaining strong social bonds, have been found to be more flexible and more creative, and to have a positive attitude toward organizational change (Rashid, Sambasivan, & Rahman, 2004).

Organization that practices Agile Attitude and culture, affects how employees collaborate with the customers (McKinsey, 2018) and can influence the thinking, action of managers and employees, causing significant improvement in organization performance. According to Genc (2012), the organizational culture has an impact on customer satisfaction, productivity, communication, teamwork and creating strategic business value to sustain organization’s competitive advantage in the market while Pinto (2010) stated that organizational culture affects team performance and commitment towards project goals.

Culture plays an important role in enabling Agile in the workplace. While organizations are interested in implementing Agility, we cannot avoid the challenges behind it and infact some organizations fail in adopting not only from the external structures and processes, also from the aspect of actors in an organization which are relevant determinants for Agility (Doz and Kosonen, 2010; Hinings et al., 2018; Morton et al., 2018; Eden et al., 2019; Cetindamar Kozanoglu and Abedin, 2020).

For this study, the use of qualitative methods and the analysis of interview transcripts, the researcher draws conclusions about the conditions of this study on how the organization culture affects the Agile practices in the banking sector of Malaysia. The study also aims to explore how bank leaders ensure reaching Agile effectiveness. The paper concludes with a summary of the main contributions and limitations of the study and presents directions for future research. Additionally, this research will contribute to the broader understanding of Agile Attitude and lay the foundation for future studies for another sector or industries.

Motivation and Contribution of the Study

Malaysian banking sector transformed rapidly thus the culture needs to be more adaptive and responsive which motivates this study. Customer demand and the need for regulatory demand increased thus need to understand how agility can be embedded in banking operations. There was limited research on Agile Attitude and their adoption within Malaysian banks. The gaps between traditional banking structures and the need for agile transformation is one of the reasons for this study. This study contributes provide the knowledge on adoption of agile attitudes within the Malaysian banking industry.

This study identifies the key component of culture that blocking the Agile transition and understanding how the bank leaders ensuring the effectiveness of Agile Attitude within bank. By highlighting the cultural blockers that hinder Agile transformation, the study helps banks align with their strategies for transitioning to Agility. The findings of this study can also serve as a benchmark for other banking sectors or other industries to adopt to Agile Attitude.

Research Methodology

The purpose of this narrative study was to explore how organizational culture affects the Agile Attitude practices in Malaysia banks. As Agile Attitude known for their iterative approach, flexibility, and customer first, banks had to evolve not just their processes, but their mindset as well. The transition to an Agile mindset requires commitment from leadership at all levels. Without the support from leaders on cultural change, the Agile transition is unlikely to succeed. Leaders must shift from traditional leadership to Agile by empowerment, innovation, and trust.

Research Design

The qualitative research methodology is inductive in nature, and the researcher generally explores meanings and the depth in each situation [Strauss & Corbin, 2008; Levitt et al., 2017]. Qualitative research refers to the range of data collection and analysis techniques that use purposive sampling and semi-structured interviews (Dudwick et al., 2006; Gopaldas, 2016). For this study, qualitative (narrative research) has been chosen. The aim of this study is to explore a research problem as there is limited prior knowledge and more in-depth understanding is needed. The goal is not to test a hypothesis or prove a specific theory but rather to gain insights, identify patterns, develop categories, general conclusion and define areas for future studies. The purpose of choosing this method is because this study is all about exploring and understanding bank attitude, culture and leadership. Exploratory approach may be appropriate to establish whether a phenomenon exists (Strydom 2013). The reason for using the exploratory research approach is because of flexibility, open-ended to explore a problem that is not clearly defined. It helps identifying insights, patterns, and generate ideas or hypotheses for future, more structured studies.

Although there is a concern about confidentiality as it involves banks, the study still continues as there was lack of past research on the Agile Attitude in banking sector and we cannot consider past research findings to conclude the study.

The research questions that were addressed during the study are as follows:
1. How does organizational culture affect the Agile Attitude practices in the banking sector?
2. How do bank leaders ensure the effectiveness of Agile Attitude in the banking sector?

Qualitative Research
Moser and Korstjens (2017), stated that qualitative research is research that explores and provides in depth about the actual world problems without the need to quantify data. Also, they explained that the qualitative research is about gathering the participants' perceptions, experiences and behaviour. The qualitative research will answer the type of questions "why" and "how" instead of "how much" or "how many" (Moser & Korstjens, 2017). Thus, these reasons guided in selecting a qualitative approach for this study. Agile transformation is not only about technical changes but is also a cultural and behavioral change. Qualitative methods help uncover how employees perceive, resist, or embrace the change. Bank has unique hierarchies, regulations, and workflows. Qualitative research allows for a deep understanding of the bank environment (e.g., team dynamics, leadership support, legacy systems). Due to confidentiality matters, bank employees may have concerns or insights that are not captured in surveys or metrics. Through these one-on-one semi-structured interviews, researchers can identify hidden barriers or enablers. The questions and focus areas can be adjusted as themes emerge during data collection. Agile transitions affect all members such as developers, testers, project managers, product owners. Qualitative methods allow the stakeholder to tell their story, ensuring a well-rounded understanding. The findings help the bank leaders understand in depth bank situations and create specific strategies to support Agile practices.

Research Approach
Inductive approach is also known as "bottom up" approach which has been selected for this study. Specific observations and measures collected, detect patterns and regularities, formulate some ideas, and finally develop general conclusions.

Research Methods
The data will be collected via online one-on-one semi-structured interviews which will be used as primary data and literature review will be used as secondary data to evaluate further. The pre-defined questions are prepared in advance and there may be more probing questions asked during the interview. Due to bank confidentiality, there have been some struggles in obtaining the informant's time for the interview and witness the hesitation from the informants in the initial stage .

Population and Location of the Study

In Malaysia, there are total of 27 commercial banks. This study will be focusing on 2 of selected banks. The population of this research would be bank employees from the age group: < 20-30 (middle age), 31-55(senior), could be any genders; female / male, education higher than Diploma with at least =>2 years of work experience in a bank. This study has chosen both middle-aged and senior groups so fair conclusions can be made. Ng and Feldman (2013) indicated that older workers (typically 55yrs over) are not necessarily less engaged in innovative behaviors compared to their younger counterparts.

The different levels of the aged group may have different years of experience and may have different views and opinions. Senior groups would have experienced traditional culture while the middle age group may not have gone through the traditional way of working. Thus, the shift to an Agile culture may have some differences between these 2 age groups and would be able to make fair comparisons between the traditional and Agile culture. The middle age group (20-30) will have a fresh new start of the new Agile culture and the new perspective. Age group 20–30 and 31–55 for research on Agile attitude transition is supported by empirical evidence demonstrating varying perceptions and behaviors across different age cohorts. It is important to understand these differences to effectively manage the Agile transformations and address age-related biases in performance expectations and adaptability.

Sampling Procedure and Sample Size

For this study, non-probability sampling method; purposive sampling has been chosen as the sampling procedure because purposive sampling is flexible, simple, and used when there is a limited number of primary data or members for interviews for example choosing only experts on a topic. Furthermore, researchers select informants based on specific criteria or purpose. Purposive sampling is a popular method used by researchers as it is time and cost-effective compared with other sampling methods. Since for this study we are exploring the bank sectors, thus the availability of the informants is a concern. Purposive sampling is a technique widely used in qualitative research to identify and select information-rich cases for the most effective use of limited resources (Patton, 2002). For example, selecting groups of individuals that are knowledgeable and experienced in phenomenon of interest (Cresswell & Plano Clark, 2011).

Selection Criteria **:** An empirical study of 8 bank employees from the 2 selected banks. The following criteria was in place for selection of participants; a) the informant age group were between 20-30 (middle age) and 31-55(senior), b) the participants have been working in a bank at least minimum a year and c) the participants have high education at least until Diploma. The informants chosen for this study are still working for a bank. All informants have some knowledge on Agile so they will be able to answer the research questions. The participants not necessarily should be a Malaysian but at least have obtained the experience working in Malaysia bank. The research focused on understanding the social and human aspects of Agile Attitude. The informant will be contacted in advance to gather the particulars example identifying the age group, designation and other relevant information.

Instrument

The research instruments are the tools or methods used by the researchers to collect data from informants in a study which is essential to obtain reliable information, measure and analyze to address the research questions or hypotheses for example questionnaires. The interview guidelines comprise of respondent's personal particulars example name, age, gender, marital status, occupation, educational level, skills which will be structured accordingly. This helps the researcher to collect the informants' particulars and be familiar with the respondents age group. All the details of the information will be kept confidential. Secondly, the interview guides lines which contained the list of topics main, and subtopics will be asked to the respondents. Then the informants' responses will be captured in text-based format and later on transcribe using transcription tool.

Results and Discussion

This study protects the privacy of informants; thus, they were assigned pseudonyms such as Informant 1, Informant 2....... until Informant 8 . Pseudonyms are to disguise the identification of the informants, institutions and geographical places to protect the respondents' privacy (Allen & Wiles, 2016; Lahman, 2024; Macleod & Mnyaka, 2018, Morse & Coulehan, 2015; Vorholter, 2021). As a qualitative researcher, we need to disguise the identity of research participants' (Morse & Coulehan, 2015; Vorholter, 2021) which is considered ethical to ensure anonymity and confidentiality. The real name of participants is replaced by a fake name called 'pseudonym' (Heaton, 2022). The purpose of assigning pseudonyms is to preserve privacy (Allen & Wiles, 2016; Vorholter, 2021; Wang et al., 2024) and protect participants from possible harm due to their identifications (Morse & Coulehan, 2015; Reyes, 2018).

Informant	Gender	Age Group (years old)	Categorisation	Education Level	Designation	Number of Work Experience
Informant 1	Male	31-50	Senior	Degree	IT Project Manager	5
Informant 2	Female	20-30	Middle Age	Degree	IT Project Manager	2
Informant 3	Male	20-30	Middle Age	Degree	Senior Project Manager	6
Informant 4	Male	31-50	Senior	Master	Engineer	5
Informant 5	Male	31-50	Senior	Degree	Engineer Leader	2
Informant 6	Male	20-30	Middle Age	Degree	Engineer	5
Informant 7	Male	31-50	Senior	Degree	Project Manager	10
Informant 8	Male	31-50	Senior	Master	Project Manager	20

Figure 3.1 Graphical Representation of Research Question 1

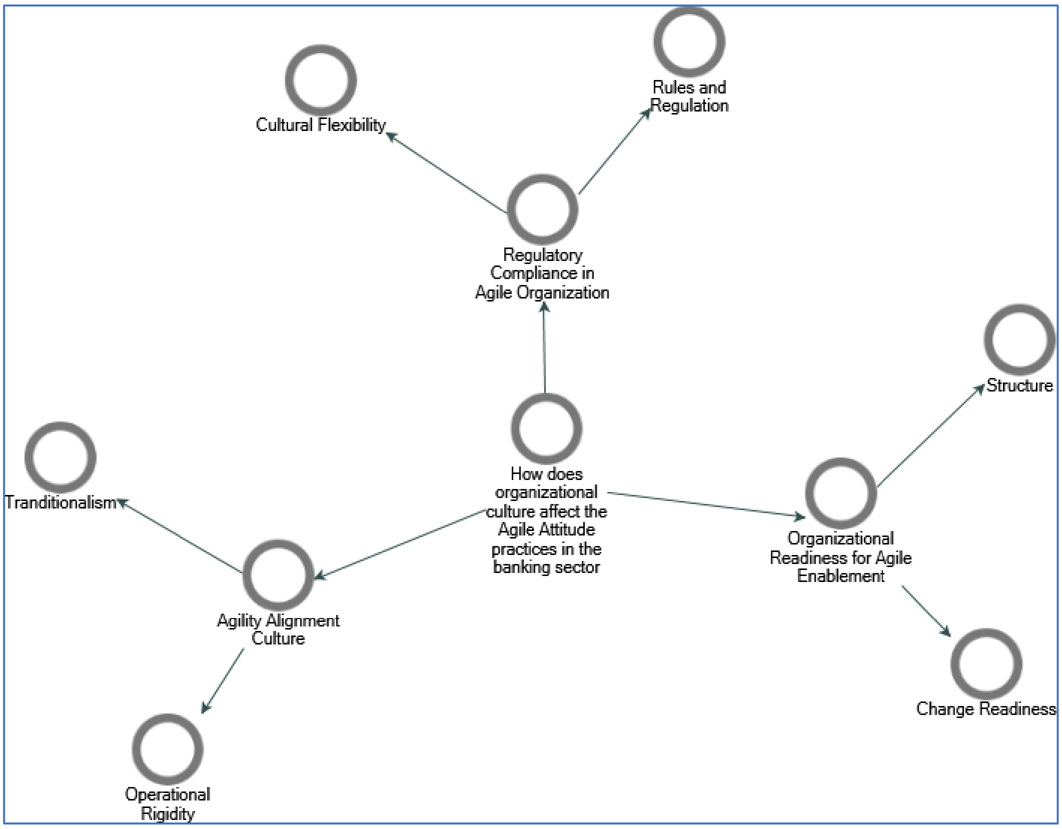

Figure 3.2 Graphical Representation of Research Question 1

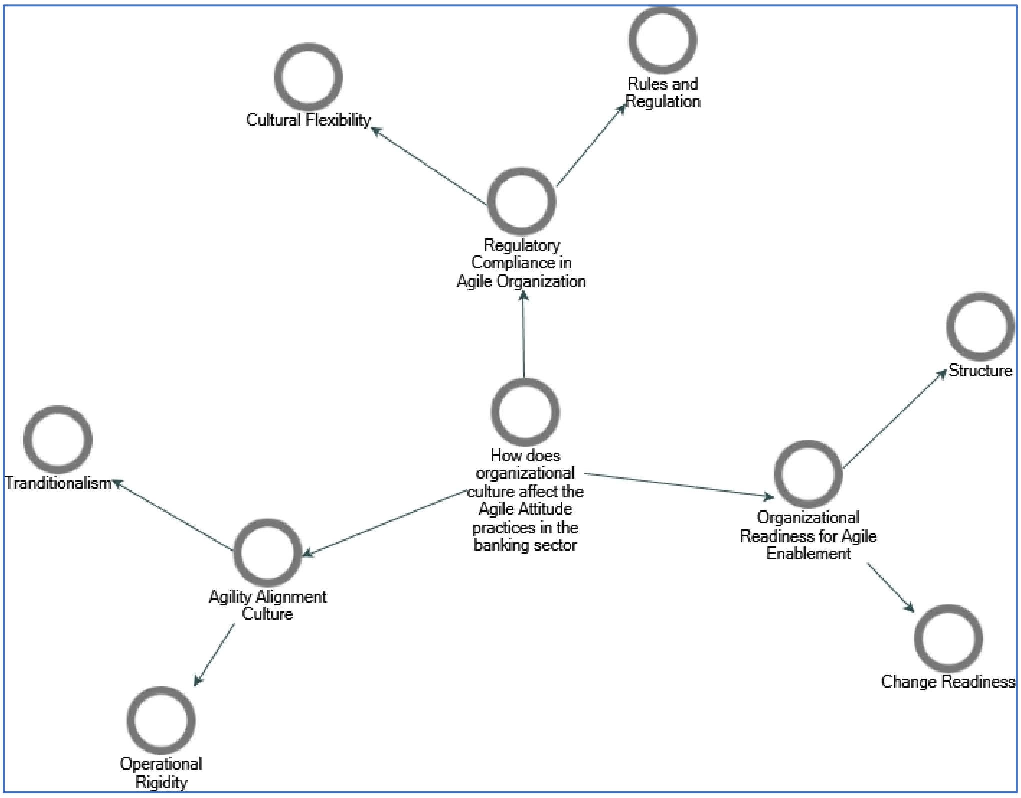

Figure 3.3 Graphical Representation of Research Question 2

The above graphical view shows the result of the study answering the research questions. In this study, the selected informants having working experience in banks of Malaysia. The purpose of choosing adults that work in a bank is to fulfill the objective of the study exploring the real world of the banking sector on Agile Attitude practices. These adults have obtained higher education at least at Degree level. This study focuses on adults within the age group 20-30 (middle age), 31-55 (senior). The informants' feedback is gathered via one-on-one online semi structured interviews. The interview transcripts from the informants were used to analyze the research questions. All of these informants have shared their real-life way of working. Infact, some of the informants have provided their recommendations to improve the existing way of working.

The exploration of Agile Attitude in this study provides a great recommendation on better ways of adopting Agile Attitude and sustainability within banking sector. As discussed above, the findings indicate that Agile is not only about framework, but it's more on employee mindset expressed through collaboration, adaptability, flexibility, communication, empowerment, continuous improvement, norms, behaviour and change. Supportive leadership, team autonomy, and a culture of psychological safety emerged as essential drivers of this mindset. This study explores organizational culture with a broader view to understand the connection between bank culture and Agile Attitude practices. Organization culture shows the conditions of employment, employee behavior, attitude and it is unpredictably tangible and can be leveraged as employee experience. Organizational culture is believed to be deep, when all employees' beliefs and values are in the same way (Deal and Kennedy, 1982).

As bank is a very strict organization since it is dealing with finances. In order to protect the customers' confidentiality, the bank imposes certain restrictions that are governed by Bank Negara. There are very strict standard operating procedures (SOP) or policies that do not allow them to do certain things internally or externally. Employees are not allowed to freely discuss or share anything, whereby even communication is restricted. Bank will only follow certain guidelines and rules that has been provided by the Bank Negara. This was evident based on the inputs received from Informant 5 who stated that their bank has some restrictions, and a lot of controls are in place.

These restrictions creating limitations on the bank employees to act freely based on Agile Attitude practices. Moreover, there are many high-level managements involvement. Middle level managers have limited rights to give instruction to the employees as they need to wait for their higher management to cascade or provide approval. Everything needs to follow the rules and regulations therefore banks are known as less flexible. Banks often use tailored versions to align with regulatory and compliance needs. As per Informant 8, the structure and Agile framework need to be in place in bank so that the culture can be easily adopted to Agile. Basically, the structure is how the bank organizes its teams, roles, and processes to support Agile practices. While frameworks provide the methodological approach to Agile. Leaders' concentration and attention should be incorporated in the organizational structure. In terms of norms and behaviors, every employee in bank works professionally.

Agile Attitude practices in banks are good among young employees as they have an early educational background on Agile Attitude topic and know how to practice it at bank when they newly joined while for senior employees, they joined bank without having this knowledge which is difficult for this age category of employees to practice Agile. Although their early education did not cover Agile topics, at least the training needs to be given for these employees to obtain the knowledge and skills needed to apply in real world. Majority of the informants mentioned that the transition to Agile culture is difficult and thus the mindset of employees is the key for the transformation. After giving proper training, the employees are willingly adapting to Agile Attitude practices. According to Informant 1, some of their colleagues still prefer the old traditional way of working. It seems that the mindset of some employees still prefers the old way of working thus this has to be changed in order to change the bank culture to Agile entirely.

The bank also encourages the teamwork culture which following the principle of Agile. Based on feedback from informant 7, although the banks are restricted in some ways, the culture in terms of openness and transparency do exists. This reveals that Agile Attitude practices have already been part of the bank culture or also known that the banks have transitioned to an Agile culture. However, to adopt Agile as bank culture fully, the bank rules need to be adhered.

In this study, there is another objective to fulfill which is to explore how bank leaders ensure effectiveness of Agile Attitude in the banking sector. Informant 4 mentioned that their bank took about 1 year minimum to achieve Agile Attitude effectiveness. One of the challenges faced by bank leaders to move the employee's mindset from a traditional to Agile are that the employees are very comfortable with the old ways of working or old methodologies where many processes or layers of approval are involved.

In order to improve this situation, the bank leaders prepare the Agile framework, tools and necessary resources for employees to adapt to Agile. As stated by Informant 8, tools like Kanban board, Ajram, Confluence are used to measure the effectiveness of Agile practices by the bank leaders. Banks are in a very competitive market due to constant digital transformation thus require Agile approaches in adapting the latest digital changes (Kolodiziev et al., 2021). As per Informant 7, bank's culture is to adopt the latest technology, for example mobile banking applications where they use Agile to deploy. Furthermore, the bank is very innovative. Lack of support from the executives for a culture that is not in line is a challenge in an organization (Rahmah et al., 2024b). It reveals that there is a need to change the culture towards Agile Attitude fully.

The leaders in bank obtained the needed knowledge on Agile Attitude, skills and the right mindset to set a good example for their subordinates to follow. They demonstrate the Agile behaviours such as transparency, adaptability, open communication with team members. This was evident from the feedback received from Informant 1 and 2 where they both mentioned that their banks' employees are encouraged to speak openly to give their opinions. Informant 8 as well emphasized on open communication that have been practices in his bank.

Research by Levine (2004) stated that the banks are very heavily regulated thus communication is restricted and another research stated that bank employees must abide with strict standards and practices (Zarehan, 2012). This has been evident from the feedback received from Informant 5 where he said that due to bank's rules and regulations, the bank employees are not supposed to communicate with public outside of bank or even internally with some departments.

According to Lai, Hsu & Li (2018), the team leader has acknowledged that good communication leads to a better team performance.

As stated by Schotkamp & Danoesastro (2018), communication in the organization is important for the adoption of Agile practices where without communication, it hinder the transformation process. This has been acknowledged by all informants. The leaders in bank work towards Agile effectiveness by encouraging team bonding. In the past research, the subject on team bonding was not discussed. However, in this study, Informant 1 stated that in his bank their leader will ensure there is a team bonding which helps to build personal connections and trust, improve communication, and strengthen relationships among team members. On the other hand, Informant 2 stated that their bank ensures there is a team collaboration, means work together with team in contributing, communicating, and leveraging each team member's strengths to achieve better results together. The leader also encourages teamwork.

In bank, the leaders provide constant guidance to the employees patiently to resolve the concerns, as per Informant 6. If the knowledge does not transfer from a leader to employees, there is no proper guidance for the employees to adapt to Agile. It reveals that learning is for all hierarchical levels and employees, regardless of seniority or position (Halmaghi & Todarita, 2023).Training and development are important in improving employee knowledge and skills for Agile Attitude adaptation in bank. According to Informant 2, their leaders already obtained the necessary training, knowledge and skills before requesting employees to follow. It is very visible that the leaders in banks have set a good example to their employees in the banking sector.

All informants have feedback that their bank organized internal workshops, knowledge transfer session and send the employees to external trainings. Majority of the informants feedback that the employees in the bank are empowered by the leaders. The employees are given the authority, resources, and confidence to take initiative, make decisions, and take ownership of their work like being in a self-organised team. The wellbeing of employees is taken care by the bank leader as feedback by Informant 1 and 6. When the employees have enough cares from their leader, they will have respect towards the leader and easily can adhere or follow the leaders guidance towards Agile.

Motivation boost engagement, innovation, and performance of the employees. Bank leader motivates and encourages employees to learn what Agile is and ensure the employees practices Agile Attitude, continuously improve and evolve. Bank leaders encourage the positive thinking attitude to their employees which is the key in Agile especially when employees needed to face constant changes at bank. As feedback by Informant 4 and 7, the employees are motivated via the reward systems where when the employees are adhering or following their leaders guidance on practising Agile Attitude, the employees are rewarded accordingly. Establishing a regular reporting medium like a call with the employees allow the team to make the right collective decision making to achieve the goal.

Conclusion

This study findings indicate how the presence or absence of an Agile Attitude in bank significantly influences employee's adoption of Agile Attitude and its effectiveness, in a way of iterative delivery, customer collaboration, communication and responsiveness to change. The study shows that banks have been partially transformed into Agile. Previous research has shown that the culture of banks affects the Agile Attitude in a very general view. The purpose of this study is to go in depth about banks culture where it is revealed that the culture of banks does not affect the Agile practices entirely in banking sector, rather only partially affects Agile practices due to Bank's rules and regulation that showed in the form of standard operating procedures and policies. Incase banking sector transforms the culture from the traditional to Agile Attitude fully, most likely bank will realize the full benefits of Agile. Agile meaning adaptive planning, iterative development, and customer collaboration all of which can be aligned with regulatory requirements. Leadership must embrace Agile principles and provide a clear vision for the transition of Agile to employees. Furthermore, higher management support is crucial. Agile practices can be customized to comply with regulatory checks (e.g., approvals, audits, documentation). Most importantly, involve regulatory, legal, and risk stakeholders into Agile teams. Apart from that, provide training on Agile to all employees in banks and promote a cultural shift. Regularly obtain feedback from regulators, customers, and internal teams.

Fostering an Agile Attitude requires more than training or tools, it involves shift of mindset, values, knowledge, team collaboration, communication and behaviors across all departments in bank. Leaders are in the driving seat thus they have to set a good example by obtaining the right level of knowledge and skills on Agile and become the champion to shift other employees by modeling Agile values, supporting team autonomy, and developing workspace that nurture experimentation and learning. Strong governance and leadership are key to achieve Agile Attitude effectiveness. The framework of rules, processes, and agile methodology that guide how bank is controlled and operated.

With the transformational leadership, the leaders are capable and have an ability to influence, inspire, and guide individuals or teams toward achieving goals Past researchers discussed that Agile transformation and its effectiveness rely solely on leaders however this study evident that although its leaders responsibility to transform, the employees do play an important role in shifting to Agile Attitude successfully. Employees also need to take the initiative to practice Agile Attitude and cooperate with their leader to reach its effectiveness. For example, obtaining Agile knowledge by self-study rather than depending on leader alone. Moreover, employees can always reach out to their senior and get the right guidance. So, no matter how much a leader works towards transitioning the employees and try to achieve the Agile Attitude effectiveness, the foundation must be in place such as employees mindset need to be open and positive thinking on accepting and practising Agile Attitude and recognising its full benefits.

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