Meaning Disruption among Banking Employee

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Abstract

Meaning is a fundamental element that is present in every communication process that occurs in humans. Meaning a message always provides a variety of perspectives at the individual level. Disruption is a social phenomenon that is now present in society and seizes the attention of many because of its implications that undermine social and economic structures in some spheres of human life. Individual meaning of disruption also shows various perception. This paper examines the meaning of individual banking employees in receiving the message of change brought by the disruption phenomenon. The literature study used in this paper explains the concept of individual meaning regarding the disruptive phenomena that occur. The meaning of the disruption phenomenon in review with Stuart Hall Encoding/Decoding model that describes the delivery model of messages that will not always be received in accordance with the desired audience by the sender. The findings show that the active audience receives a disruption message with three recipient positions as described by the Encoding/Decoding Stuart Hall model.

Keywords: Meaning, Disruption, Encoding/Decoding, Stuart Hall, Banking Service.

Introduction

Meanings always have a variety of meanings, depending on who or what to interpret things. In the process of exchanging the meaning of interpretation that arises has a different meaning different depending on the medium of communication, discipline, and language used (Osgood, 1957). In a social structure, meaning can develop beyond the initial expectations of its creation depending on the extent to which a new thing enters and is implemented in a social structure. According to Stuart Hall (1932) the meaning in the process of text submission will depend on the location between the text maker and the reader. Meaning the text in the message is important for further review given the interpretation of the "meaning" has a broad meaning and tend to abstract. Meaning is

essentially a correlation between subject and object mediating linguistic or Psychological structures (Thornley and Gibb, 2009). In the research of Thornley and Gibb (2009), it is explained that the role of meaning is capable of producing different interpretations based on the purpose, the use of language, and the relationship between the language in use and the psychological condition of the recipient of the information. So it is important to see the relationship between the meaning of psychological with the meaning of the acceptance of information to minimize the distortion that occurs in memaknai a message.

The presence of technology when we look back has always managed to form a new culture for the life of human social activities (McLuhan, 1962). From the beginning it was so simple as a human device to survive until it became so complex that it was able to form a culture on a social structure. This technological change is important to understand its meaning in individual level. Understanding technology in the perception of every human being is important to study. The demand to adapt to the novelty offered becomes the main reason. Arnold Pacey (1987) describes technology as an object that has different meanings on each individual, depending on how the technology interacts with the individual. Pacey (1987) also explains the other side of the technological meaning of how technology in front of human beings after passing through developments and developed consistently by every individual. This model is called Pacey as "human in the middle of technology" as the subject that determines the direction of how the technology should be understood by each individual.

Continuously technological advances are said by Christensen (1993) in his Innovator's dilemma to trigger the disruption of innovation in the business sector. This is further explained by Rhenald Kasali, a professor and professor of the faculty of economics at the Indonesian university in his book Disruption, published in February 2017. Massive disruption can destroy a gigantic business business that is steadily running due to the appearance of an unseen opponent. So as a businessman, although very stable it is important to determine the attitude in the middle of the current disrupsi is now increasingly rampant. So many giant giants in the business world are uprooted for being indifferent to the advancement of internet technology that is capable of cutting systemic distribution channels (Kasali, 2017). So that disruptive mindset is needed to determine the attitude to face the changing times. This creative destructive disruption does not stop only at the destruction of the business model but also to the extent of the destruction of labor available to fill its business model (Kasali, 2017). When the business model of the giants is toppled by disruptive players, the workforce that supports the business model of the giants also becomes obsolete and must adapt to new business models built by new players.

Basically disruption of innovation emerges as a technological innovation that undermines existing business systems and is running through creative destruction that attacks the foundation sides of the current business model (Christensen, 2015;

Schumpeter, 1940; Harvey, 1990). Disruption phenomenon that is now rife discussed, interpreted by the community as a process that is seen as an opportunity or threat to various business industry (Kasali, 2017). In his book "Disruption" Rhenald kasali invites us for a moment to see the changing times and think again in order to determine the attitude in the middle of the disruption era. Disruption is explained by Rhenald Kasali not only for the stable business giants, but also with the individual perspective in viewing the disruption era. It is important to interpret the disruption described by Rhenald Kasali in his book. As a medium, the book "disruption" provides a text message interpreted by its readers. Of course the meaning of each individual about the message written in the book "disruption" will be different. Because the meaning of text messages always has different meanings in front of an active audience (Hall, 1973).

Disrupt technology also occurs in the banking sector, clearly visible with the presence of public news about the banking industry that decided to limit the opening of new branches and tend to close branches. Quoted from pressreader.com (9/10/2017), banks in the European Union have closed 9,100 branches and cut about 50,000 staff by 2016. This is in line with the increasing use of online banking services by customers. In total there are 48,000 branch offices closed in the EU during the period of 2008 - 2016. This reduction reaches one-fifth of the number of existing branches (kompas.com, 13/9/2017). This indicates that the disruption of technology that occurs in the market is disturbing the existence of some employees who carry out the service function is branched. The technological infrastructure in banking continues to be developed in accordance with the changing times brought about by technological advances (Al-Hawari and Ward; 2006, Carlson and O'Cass; 2011, Boshoff; 2007). So the banking sector was certainly not spared from the era of disruption. We do not yet know exactly how the birth of opponents new opponents who are not visible in the banking sector. However, banking measures that continue to improve themselves in order to improve service has begun to disrupt some of the tasks of its employees. Innovation in the form of mobile banking services proved to facilitate access of banking customers in organizing and conducting transactions without having to come to the branch (Cruz, Neto, Muñoz-Gallego, & Laukkanen, 2010; Elbadrawy & Aziz, 2011; Koenig-Lewis, Palmer, & Moll , 2010; Sheng, Wang, & Yu, 2011; Zhou, 2012; Engwanda, 2014).

Given that banking is an industry that has many employees who rely their lives on banking services, disruption of technology that attended at the banking level can change the perception of banking management to their employees (Salhieh, Abu-Doleh, Hijazi, 2011, McGregor, 2013, Murari and Tater, 2014). It is therefore important to further and deepen how disruption of technology influences technological changes used by employees in performing banking services activities (Iymperopoulou and Chaniotakis, 2004). Quoted from kumparan.com (6/2/2018). In the context of digitizing banking, independent bank tellers will be transferred to sales. This was stated by Hery Gunardi as distribution director of PT Bank Mandiri (Persero) Tbk. According to digital disrupsi is a

necessity that can not be rejected so that future employees who served in front as frontliner and customer service work will be lost because replaced by the machine as the impact of digitalization banking. Therefore they will be transferred to the sales department to offer the company's products and services. The disruption of banking services technology is felt by the employees (Mansour et al, 2016, Aladwani, 2001, Sathye, 1999, Sullivan, 2000, Murari and Tater, 2014), since the beginning of banking services it has put forward the use of technology infrastructure that integrates customer finance can be accessed anywhere as long as there is a branch office bank with the help of branch employees who cover all types of transactions. While now with the presence of mobile applications, banking transaction services can be accessed directly by each individual who has a bank account and can be done alone without the help of branch employees so no longer need to come to branch offices that provide flexibility to customers to conduct transactions outside banking banking hours (Murari and Tater, 2014). Further changes in the infrastructure of this transaction service will disrupt the duties and functions of some branch employees. This paper explores how the meaning that arose at the level of banking employees in entering the disruption phenomenon that occurred in the banking work environment?

Literature Review

In the paper Thornley and Gibb (2007). Meaning is understood as a complex and often conflicting relationship between subjective and objective. The relationship between content and context exists in a general subjective / objective relation. Charles Egerton Osgood, an American psychologist in his The Theory of meaning (1955) describes the concept of "meaning" which has a broad meaning in several different perceptions. This perception Osgood said related to the discipline and situation used in interpreting a message. Thus it is said that in some cases in the sense of meaning, it is best understood by seeking reference or content but this process can only be understood in the broader context of its use and purpose.

According to Arnold Pacey (1957) technology is basically interpreted as a subject that intersect with human activities for the benefit gained by humans from the use of these technologies. It is based on Pacey's thinking that technology is created by its creator with the ideology of its creator, so that the perspective on technology is often distorted when it reaches the public level. Based on a subjective perspective on technology, in his book Arnold Pacey (1957) describes the concept of technology as an object in society. Pacey explained that people in the middle of technology must be understood based on the perception of technology that has three aspects of organizational aspects, technical aspects, and cultural aspects with two spaces, expert space and user space (Irwansyah, 2013).

When McLuhan (1964) discussed the "Extensions of Man" (media and technology) with his famous statement "the medium is the message," he intends to warn us of what he considers to be the unwanted effects of television, "the timid giant." He claims that what matters is not only the content of the medium of television discourse but the medium itself conditions human experience, creates special forms of psychological, social, and cultural ways. McLuhan is a technological determinist, believing that technology is a major cause of social change in society. More specifically, McLuhan believes that mass media and other communications technologies shape society, a perspective adapted from Canadian colleagues at the University of Toronto, Harold A. Innis (1950, 1951). McLuhan (1962) states, "All media, from the phonetic alphabet to the computer, are extensions of human beings that cause profound and lasting changes in themselves and change their environment". For example, a crane is an arm extension, and a wheel is an extension of the foot. Communication technology extends the human mind, allowing it to be in contact with a distant part of the world.

Thus, the term technology has various definitions when viewed from the previous literature. According to Kumar et.al (1999) technology consists of two main components: 1) a physical component consisting of goods such as products, tools, tools, blueprints, techniques, and processes; and 2) an information component consisting of knowledge in management, marketing, production, quality control, reliability, skilled labor and functional areas. The previous definition by Sahal (1981) views technology as a 'configuration', observing that the transfer object (technology) depends on a series of processes and products that are determined subjectively but can be determined. By examining the definition of technology, there are two basic components that can be identified: 1) 'knowledge' or technique; and 2) "do something". Technology is always connected with getting certain results, solving specific problems, completing certain tasks using certain skills, using knowledge and utilizing assets (Lan and Young, 1996). The concept of technology is not only related to the technology embodied in the product but also related to the knowledge or information used, the applications and processes in developing the product (Lovell, 1998; Bozeman, 2000).

According to Christensen (1993), the presence of new technology in the form of internet in the field of industry capable of providing massive effects on business dynamics. Disruption of innovation in the idea by Clayton Christensen (1993) in his book the innovator's dilemma. Basically disruption of innovation emerges as a technological innovation that undermines existing business systems and is running through creative destruction that attacks the foundation sides of the current business model (Christensen, 2015; Schumpeter, 1940; Harvey, 1990). Generally these disruptive players are present from new players by bringing in new technologies that quickly seize the market by appearing to undermine the long-standing business model that keeps the big businessmen who have long been stable in synergy with the community and state organizers (Bower and Christensen, 1995; Brown, 2000; Christensen and Raynor, 2003;

Hiler, 2002; MeshNetworks, 2002; Schwartz, 2003; van Horn, 2002). Although on the other hand also present the businessmen who mendisrupsi own business model that they have to survive and even mastered in the midst of rapid technological developments. But what we must understand in depth is the fact that the dynamics of this rapid technological development requires us to change the mindset in order to survive before being destroyed by others who decide to dive mendisrupsi existing system (Kasali, 2017).

In Indonesia itself disrupsi innovation has occurred, and some of them cause a panic that clearly visible in the community (Kasali, 2017). Conversion of transportation technology supporting the mobility of the community for example, which enter the online keretah as it is done in the mock can trigger panic among the perpetrators of the conventional transportation industry. In the realm of mass media, the presence of online media media is capable of destroying the market of readers of the Newspapers that had once berjaya in his time because the reader community feel much more efficient ease with the presence of online-based mass media that can be accessed on their respective smartphones. In the travel industry, the presence of online-based travel agents gradually show the ease they offer to the community in comparing prices and booking tickets and travel tickets, entertainment industry that the musicians are accustomed to sell his work by printing it into a CD to be enjoyed by consumers now CD is no longer the main choice of consumers in enjoying the music because of the ease of being able to consume music via streaming or download. The phenomenon of disruption phenomenon described above is caused by the presence of technology (Christensen, 1997). The new internet-based technology technology now comes with better efficiency at the business model level by offering the same good output even better in the hands of consumers.

Further disruption of technology demands a change focus on the communication process surrounding the non-economic sector that not only changes the business model of each industry but also demands changes in the technology infrastructure and business support resources (Braun-Thurmann, 2005; Dosi et al., 1988; Stoneman, 1995; Barnett and Siegel, 1988; Kaye and Johnson, 2003; Rogers, 2003; Latzer, 2009). The infrastructure and business support resources must be proficient and have more appropriate capabilities for new business models present to disrupt existing business models. This is where the panic of the disruption of innovation comes from. Where old resources and infrastructure do not have the right capabilities to support new business models that disrupt the ongoing business model (Kasali, 2017). So they are in danger of losing their place in the business stream that can support them. The above exposure is a realization of the disruption of innovation that is present in increasing the efficiency of society in the consumption that drives the changing business model that must be done in order to mensupplai consumer demand that demands innovation efficiency (Christensen, 1997 Dennings, 2016).

Research Methodology

This paper uses Stuart Hall's 'Encoding/Decoding' model to explain the meaning that arises at the individual level. The significance according to Stuart Hall (1973), relates to text interpreted in the process of sending and receiving messages. The Encoding/Decoding Hall communications model explains that text messages will be received with different interpretations depending on the cultural, economic, and personal experience of a person. According to the Hall the model of sending and receiving messages does not always run from the sender to the receiver because there is always a complex structure involved in the process of producing the message and its reception. According to Hall (1973) the recipient of the message is not always in a passive condition that will always receive messages directly. According to Hall (1944) the meaning is not fixed but rather layered (Polysemic) and (multireferential). In particular, individuals who are in different positions within the social structure of society whether viewed from class, race, or gender will take different code codes and sub-cultures will play a role in the decoding and interpretation of the text. So Hall refines the role of an active recipient as the main focus in the encoding/decoding model in his idea.

As an implication of the message receiving model in Hall's Hall, Hall classifies the active audience in receiving messages into three categories: those who receive the message as desired by the sender of the message (Dominant Hegemonic), those who receive the message in a particular situation, its meaning have the attitude of not accepting the message in several different situations (Negotiated Position), as well as those who reject the message sent by the sender of the message (Opposition position). The decoding encoding communication model in Hall's Hall allows us to determine the conditions, processes and practices that create a communication circuit. So this model is selected by researchers based on previous research literature in exploring how audiences show attitudes in receiving technology, messages, and texts that become a medium for disruption to the meaning of the audience.

This encoding/decoding model is a theory with a critical approach that Stuart Hall instigates as an implication of its resistance to the previous message delivery model which in Shanon and Weaver's idea that the process of receiving messages depends on the sender of the message and not by the audience receiving the message, in the audience as a meaningful audience of messages depending on the experience and culture of the audience so that the meaning in the process of sending the message lies in the text received by the audience, but critical research about the audience will be more appropriate in the review with cultural studies model that views that audiences can not be defined objectively (Ruddock, 2001). Nevertheless there are several studies using Stuart Hall's encoding - decoding model in a positivist context that views value as objective so that this research research uses quantitative methods in the use of encoding decoding models.

In David Marley's 1978 textual analysis of David Morley and Charlotte Brunsdon of the BBC Nationwide nightly news program magazine and the experimental audience was later completed by Morley (1978). The researchers examined the program to uncover the preferred meanings presented by the show's producers, or what the researchers perceived as encoded messages. Nationally this study was selected "because previous analyzes have identified it as a program that routinely offers explanations of the status quo for social problems" (Baran and Davis 2012: 258). Using an experimental study, Morley recruited a group of individuals to watch the show. Observations are followed by group discussions through which the researcher seeks to determine how each viewer decodes the event. Morley, a former student of Hall, follows the path of thinking that an economy class is a key determinant in understanding how viewers will decode the program. His invention varies. Consistent with Hall's hypothesis that viewers are active and that different groups of people break messages in various ways. Morley found that viewers in his studies could be placed into all three categories of Hall - dominant, negotiable and opposite - and the placement of those categories correlated with the socioeconomic class. Those with dominant readings are mostly white-collar workers. Middle-class workers, blue-collar workers and college students carry out negotiated readings, while black students and union activists outline performances as opposition readings. These findings are summarized by Morley (1981), which states, "Certain sub-cultural members will tend to share the cultural orientation of decoding messages in a particular way. Their individual 'message' readings will be framed by common culture formations and practices.

Another important study that expanded Hall's concept was when Katz and Liebes (1990) used the Encoding / Decoding Hall model to study the Dallas American television series from an international perspective to understand how an event produced and encoded in one country might be decoded differently at other countries. . Their study consisted of fifty-five small groups, located in the United States and Israel, who each saw and discussed the show. They find differences in how different culture members break messages within the program. One important aspect of this research is linking ideas such as cultural imperialism with the Encoding / Decoding process. While Israeli groups find the show to be a reflection of America, Russian participants believe that its content is not just a reflection but a manipulation; they broke the message of American life as propaganda about American values.

The research literature on the model study of Encoding / Decoding is confirmed by a positivist paradigm approach which states that the audience will indeed interpret the message in the acceptance model of the three positions of the message as described in Stuart Hall Encoding / Decoding model. Therefore this paper presents the advanced subjectivity of the previous research on the Encoding / Decoding model which is studied with a positivist paradigm in exploring the meaning of banking officers concerning the disruption phenomenon. There are four stages in the communication model in the hall

hall, namely production, circulation, consumption, and reproduction. This four-stage model according to Hall is more effective in explaining the mechanism of message reception, each of which has logically dependent constraints in the message reception chain. Production, is the stage where a message is encoded by utilizing the dominant ideology of society. Messaging creators usually feed the beliefs and values of the people. Circulation, is a subtle way in which messages are transmitted. How things are circulating affects the members of the audience in receiving and using the message. Consumption, is the stage of a complex understanding process at the receiving level. This stage uses the assumption that the recipient will always be active when receiving the message. Reproduction, is the stage after the audience members interpret the message in their own way based on their experience and beliefs. The reaction that occurs after consuming the message is the reproductive stage.

Discussion

In interpreting disruption as a message, Stuart Hall's Encoding Decoding model is chosen to define the employee's meaning of disruption occurring in their work environment. Study of meaning with encoding decoding model has been done before by some researcher in social science.

Shaw's research (2017) reveals the adoption of interactive media technology can be received by the audience. This essay discusses how digital and interactive media experts can adapt the affordability concept (cost to be paid) in relation to Stuart Hall's 'Encoding/Decoding model' to a better account for how some types of media interactivity are promoted or hindered by technology and platforms new. Shaw's research findings (2017) show in promoting interactive media with the use of new technologies in the concept of affordability (acceptable if the community) depends on the price they have to pay in using interactive media technology. In the dominant interactive media user position (approving the use of interactive media on a need basis) users are imagining the price of use already in sync by the interactive media producers. While in opposition positions, interactive media users think there is the possibility of producers seeking hidden profits from the use of interactive media in other words the opposition's opposition makers are trying to change the price of bidding that they believe to be false pricing actually. Unlike negotiator negotiators, interactive media users in a negotiated position try to see somewhere between a clear and hidden price. This negotiator takes the stance of trying to exploit what is possible from the technology whether it is deliberately entered by the producers or not.

In the encoding/decoding model that is used in the study of disruption meanings in banking officers, the study of disruption messages is discussed to micro level by analyzing the disruption phenomenon into the working environment of banking employees. The difference from this study with the research done by Shaw (2017) lies in the depth of the object of research study. Shaw is able to define the differences in attitude shown by

interactive users of the media explicitly because it sees the promotion of interactive media in the eyes of acceptance at the consumer level. While in the research of disruption meanings on banking officers, disruption message is seen in micro context (disruption occurring in work environment of employees) as inductive logic synthesis to explain the meaning of disruption understood by banking officer.

The findings that become the development of the decoding encoding model in understanding the disruption phenomenon is, it turns out there are differences in meaning of employees in understanding disrupsi in macro and micro context. In the macro context the results of the interviews show that the disruption phenomenon that occurs as an implication of technological development in maknai as something that is phase change. It should be accepted, for simple reasons such as simplifying consumption patterns and decreasing the intensity of work, but in the context of micro-disruption changes that result in employee functioning policies are interpreted by some employees as undermining the stability of their work, because some employees feel unprepared and should out of his comfortable work zone now as the implications of the disruption of the changes.

At the time of writing this paper, the implications of disruption at the banking level have not been felt as great as in other industries that have been previously disrupted by the presence of new players, but there are other studies that are able to prove that disruption occurs in the banking industry related to transaction service activities which can be by the customer.

McGregor's (2013) study analyzes how mobile banking technology helps populations that have not been touched by banks and has yet to use active banking to access safer financial services and reduce personal financial risk. These results suggest that consumers may be increasingly turning to mobile phones to meet their personal financial needs when traditional banking services are generally unavailable. The results also highlight the need for global organizations and governments to increase investment in mobile banking services and the basic infrastructure needed to support these services, especially in countries where the number of ATMs and commercial bank branches is low, to expand consumer access to financial services.

McGregor's (2013) study shows that the increased use of mobile banking dismisses the need for banks to open branch services in areas with a low population of banking services, as the presence of mobile-based banking services is able to accommodate the needs of communities in accessing financial services. McGregor's findings (2013) are the reason that the opening of new branches to the minimal areas of banking is not necessary, so banks do not need to spend on operational costs to provide services to areas with minimal banking branch services.

The study of Salhieh and Abu doleh (2011) on the assessment of the readiness of electronic banking use in Jordan has reached the level of strategic and operational importance among bank managers. Their research proves that the use of electronic

banking can replace the central role of branch presence in providing individual services to customers. So that in a massive scale in a society that has sufficient understanding of technology in the direction of use of electronic banking will remove the role of branch in providing individual services.

In this study, crucial elements of banking facilities are fast and precise and secure services. The presence of Internet banking services increasingly supported by the accelerated development of the internet, has been able to surpass the services such as the presence of banking branches in providing services. Despite the limitations of the people who have minimal understanding of the use of technology, the interviews with informants in this study show evidence that this weakness is accommodated directly by the banks by campaigning the use of electronic banking and even the process of customer education in the use of electronic banking has now become part of service standards that must be provided by each banking employee. The study of Salhieh and Abu Doleh shows similar results with this study which reveal findings that the use of electronic banking can replace the central role of branch services, at least in the context of individual financial services. What is revealed to be more value in this research is, that the financial services provided by the banks are not fixed only on the service of individual transactions only. Banking also serves financial transfers for the company scale with large value transfer values. For this case the presence of employees in the branch still has a central role because the electronic banking feature has not been able to accommodate overall for transfer and payment services in large limits for the company scale.

Conclusion

Understanding Disrupsi among banking employees has a different perspective with the meaning disrupsi in other industries. Banking is an industry that has strict regulation and supervision in its business flow. In disruption banking business occurs in the context of individual transaction services, where the presence of mobile banking is increasingly perfecting themselves with smart phone capabilities to reach internet connectivity 24 hours non-stop the easier access of individual users of banking services in performing financial activities. So this triggers a decrease in the number of customer visits to the branch in order to obtain individual transaction services. In macro case in the case of independent banks, this is done by the officials by limiting the opening of new branches according to OJK instruction as further implication of this instruction is the policy of independent banks in reducing the cost of branch operations by converting some employees who are positioned as branch employees serving service transaction.

Moreover, this policy of employee transfer function triggers branch employees to adapt to new positions and tasks that will be burdened to them in a different context from their previous work, previously in the realm of service to move into the realm of sales. Employees who previously used to work in service orientation, in the future will

be moved to the sales department with sales orientation. This is a psychologically different situation, so it can cause resistance if the message about disruption that leads to the decision-making is not well managed.

The findings of this paper explain that the definition of an active audience in receiving messages in the decoding encoding model Stuart Hall groups the audience of messages based on 3 categories, those who receive the message as delivered by the sender of the message, negotiating the message means accepting but only in some aspects, and those who reject the message with a clear attitude. This paper describes the decoding encoding model in classifying the audience of banking officers to interpret the disruption occurring in transaction service level. Disrupsinya occur with a small scale but the final implications in the form of employee alteration policy is a thing that can cause resistance at the level of employees if not managed properly.

Those who receive (Dominant-Hegemoni) disruption messages in the form of displacement of workforce are unnecessary groups requiring special attention in the execution of employee alteration policies. Because from the beginning they are the type of audience that opens with messages conveyed directly by the sender of the message. So if there is a change, then they are ready to undergo it according to the instructions of superiors. While those who negotiate (Negotiated Position) messages require more attention, control, education, socialization, and motivation when the execution of the policy pengalihfungsian employees on the run. In order to maximize their contribution to the company. Education and briefing are needed to explain this group that the policy will have implications in their emotional needs. So they can follow the policy instructions as much as possible. This will be slightly different from the treatment to employees who take a disproportionate disposition (Opposition Position) which has implications on the switching function of employees. Refusing employees tend to reject because it implies their personal re-adjustment to the new realm of work, when it is related to their incompatibility, special treatment will not be enough because employees of this type may prefer to resign. Education and socialization as well as direct campaign is very important for managing employees with this refusal position in order to synergize with the model changes made by independent banks.

Differences in meaning that arise among employees as described above is very important to understand in order to maximize the disruption process in the banking industry. Termination of employment can not be avoided, but can be reduced with a communication approach through mediation management in the process of policy execution.

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