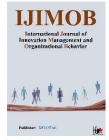


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Presenting a Behavioral Agility Model for Employees in the Banking Industry

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ABSTRACT

Objective: This article aims to present a behavioral agility model for employees in the banking industry.

Methodology: This study can be classified as applied. Furthermore, considering that the meta-synthesis method and the Delphi process were used to extract the indicators in this research, it can be categorized as qualitative. After conducting the necessary examinations, the final behavioral agility model for employees at Bank Tejarat was presented in the form of a paradigm model. In this study, after extracting the indicators from the literature, the final model was presented using the opinions of 11 experts in the field through the Delphi process.

Findings: The findings of this research indicated that employee behavioral agility includes factors such as flexibility, responsiveness, culture of change, mutual cooperation, competence, and technology. This study also revealed that factors influencing employee behavioral agility include individual factors, organizational factors, and environmental factors.

Conclusion: Based on the results obtained from the model, the outcomes of managerial agility include both organizational and individual consequences. Moreover, this model comprises organizational, occupational, and structural strategies. According to the findings, the contextual factors of this model include individual and organizational dimensions. Finally, the intermediary conditions of the model encompass organizational and environmental components.

Keywords: Agility, Behavioral Agility, Flexibility, Responsiveness.

1 Introduction

Rapid and disruptive technological changes, deregulation, globalization, and mass customization of production and consumption have led to "hypercompetitive" business environments where competitive

advantages are temporary (Ahammad et al., 2020). Indeed, in the political-economic scenario of today's capitalist society, companies increasingly operate under global competition and market dynamics characterized by uncertainties, unpredictability, and constant rapid changes that directly and indirectly impact their activities (Munteanu



et al., 2020). Moreover, customers are no longer mere recipients of products and services but play a significant role in the production process. Therefore, companies face the challenge of continuously, rapidly, and uniquely adapting to their demands (Varshney & Varshney, 2020). Governments have created various organizations to advance their goals in different areas, each with specific tasks, functions, and objectives. However, today's organizations must operate in a highly dynamic and competitive environment, undergoing both internal and external changes. To survive, grow, and succeed in such an environment, they must not only adapt to the changing environment but also seize changes as opportunities to gain a competitive advantage. Competitive advantage is achieved by organizations that respond quickly to new market conditions and customer needs, constantly seeking creative solutions and continuous improvement in products and processes (Vagnani & Volpe, 2017).

In this context, agility is a concept that can become a fundamental factor in managing organizational environments characterized by continuous changes and uncertainty, helping organizations achieve their pre-set goals (Franco & Landini, 2022; Mehdipoor et al., 2017). Agility enhances an organization's ability to deliver high-quality products and services, making it a crucial factor for organizational productivity. An agile organization does not succumb easily to sudden events and changes. An agile organization is fast, adaptable, and robust, responding quickly to sudden changes, new market opportunities, and customer needs (Munteanu et al., 2020; Qin & Nembhard, 2010). Today, organizational agility is seen as an essential factor in advancing organizational goals, increasing productivity and employee morale, enhancing organizational commitment, physical and mental health, and life satisfaction among employees (Ahammad et al., 2020; AlamRahnama & Mostafavi Rad, 2019; Ansari & Amirnezhad, 2017).

Bank Tejarat, as one of the largest active banks in the country's banking network, playing an undeniable role in the growth and development of the national economy, was established in 1979 through the merger of 11 banks: Iran and Britain, International Iran and Japan, Trade Iran and Holland, Iran and Middle East, Iran Credit, Iran Commerce, Iranshahr, Iran Industries, Shahriar, Iranians, and Kar. In 1981, Iran and Russia Bank also merged with it. Bank Tejarat, based on this relative advantage and with rich human and technical infrastructure in banking—derived from the experiences of its constituent banks—has been able to pioneer in providing many banking services in both

electronic and international banking. With changes in ownership structure, the need to revise the bank's missions and strategies has become more prominent. Accordingly, a smart analysis of market conditions, identification, and entry into attractive and related businesses to banking and financial products and services to meet customer needs and satisfy all stakeholders became the bank's continuous approach. Efforts to enhance customer orientation, secure sustainable benefits for shareholders and investors through appropriate returns, become one of the largest listed banks by capital, fulfill social responsibilities, achieve top positions in commitment acceptance among banking system activists, gain increasing public trust as a guardian of depositors' interests, and providing financial resources for the country's economic cycle, and earn the title of the best bank for continuous process improvement aimed at productivity enhancement demonstrate the bank's move towards fundamental changes. However, this bank has also faced problems, mainly due to rapid global changes and improper adaptation to these changes (A et al., 2021; Aboutalebi & Kouloubandi, 2016; Mirahmadi et al., 2020; Mirzaei et al., 2012).

Despite the fact that a significant portion of Bank Tejarat's problems stem from the country's macroeconomic issues and challenges, the bank's senior management has exerted all efforts to overcome these problems by leveraging internal potential and utilizing external opportunities and support. The main focus of effective actions to reduce problems is to increase mobility and dynamism in all aspects of the bank, especially the front lines, to achieve stringent goals and the dedication of bank personnel. This will be achieved when employees possess the necessary agility to adapt to changes. Bank Tejarat and other state-owned banks, managed according to the country's governmental regulations and laws, lack decision-making power and authority in many factors. Employees, as the front line of service organizations, have the most contact with problems and can play a significant role in resolving them, but their behavior and scope of authority are based on governmental regulations. Given that the workforce in this bank has the potential and capacity to address problems, it seems that the lack of success in this area is due to a lack of awareness of the necessary contexts and strategies for creating behavioral agility. Since research in this area has not been able to provide a comprehensive and effective perspective, this has not been achieved. Therefore, the present study aims to answer the question: What is the model of organizational behavioral agility for employees in the banking industry?



Hence, this study focuses on the behavioral agility of employees and the design of a behavioral agility model for employees in the banking industry.

2 Methods and Materials

To understand and explain complex social phenomena, qualitative data such as data obtained from interviews, participatory observation, documents, questionnaires, etc., are used. Qualitative research pertains to the presence of the human factor. In this method, the perspectives of the individuals under study are valued, and the researcher and the researched are considered in a reciprocal relationship. It involves both description and explanation, relying on the observable words and behaviors of individuals for data collection. The methodology of this research involves a literature review with the following steps:

- Reviewing the background and previous studies in the research domain
- Identifying the indicators of organizational behavioral agility for employees in the banking industry
- Identifying the dimensions, components, and indicators of organizational behavioral agility for employees at Bank Tejarat (central phenomenon)
- Identifying the dimensions and components affecting organizational behavioral agility for employees at Bank Tejarat (causal conditions)
- Identifying the dimensions and components influenced by organizational behavioral agility for employees at Bank Tejarat (outcomes)
- Identifying the implementation mechanisms (strategies) for creating organizational behavioral agility for employees at Bank Tejarat
- Identifying the intervening factors (obstacles) in creating organizational behavioral agility for employees at Bank Tejarat
- Identifying the facilitators (contexts) for creating organizational behavioral agility for employees at Bank Tejarat
- Presenting a model of organizational behavioral agility for employees in the banking industry

In this research, initially, the indicators were extracted using meta-synthesis and library methods. The extracted indicators were eventually presented in the form of grounded theory. In this section, the tools for collecting research findings include books, articles, theses, and other authoritative documents. Additionally, to gather expert opinions using the Delphi process as a field method, this process was conducted with 11 experts to review the indicators. To ensure the validity of the tools and the accuracy of the findings from the researcher's perspective, valuable opinions from 11 professors familiar with this field, academic experts, and knowledgeable banking experts were used.

3 Findings and Results

In this study, theoretical saturation was achieved by reviewing 83 research sources, and further investigations did not yield new results.

To control the quality of the dimensions obtained, the opinions of 11 experts and specialists were used to comment on the extracted indicators. Since the indicators were extracted from credible and scientific sources, they were also approved by the experts. Moreover, in this study, to control the extracted concepts, the researcher's opinion was compared with that of an expert. The Kappa coefficient ranges between zero and one, and the closer the measure is to one, the more agreement there is between raters. The Kappa coefficient was calculated using SPSS software at a significance level of 0.000, yielding a value of 0.778. Given that the significance number is less than 0.05, the independence of the extracted codes is rejected. Furthermore, the extraction of codes has shown suitable reliability.

The selected articles were meticulously reviewed by the researcher, and the required information was identified based on the main objective of the research. The research model, based on the review of texts and literature, is presented in Table 1:

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Table 1Initial Model Extracted from Meta-Synthesis

Dimensions	Components	Indicators
Organizational Behavioral Agility	Flexibility	Ability to creatively solve problems
	-	Ability to present new ideas
		Rapid adaptation to a new work environment
		Quick response to changes in human resources affecting the system
		Flexible organizational structure
		Exploitation of various resources
		Flexibility among employees
	Responsiveness	Speed in problem-solving
		Measurement, understanding, and prediction of changes in human resources
		Preventive behavior
		Use of changes for improvement
		Recognition of market changes
	Culture of Change (Individual)	Job enrichment
		Job rotation
		Management's encouragement and support for the individual
		Change in organizational responsibilities
		Employee job satisfaction
		Continuous improvement, learning, and training of employees
		Infrastructure improvement
	Mutual Cooperation	Empathy among employees
	Trataur Cooperation	Employee participation in activities
		Consultation among employees
		Effective communication
		Knowledge sharing
	Competence	Teamwork skills and teamwork
	Competence	Negotiation knowledge and teamwork
		Proficiency in multiple languages among employees
		Team leadership
		Individual knowledge, skills, and abilities
		Acceptance of new responsibilities
		Innovation
		Knowledgeable and capable staff
	Technology	Employee awareness of technology
		Use of technology to improve knowledge and skills
Factors Influencing Organizational Behavioral Agility	Individual Factors	Human resource capabilities
		Age
		Professional competencies
		Job level
		Individual knowledge
		Training
		Employee learning capability
		Employee psychological conditions
		Employee empowerment
		Relationship building
	Environmental Factors	Rapid changes in technology application
		Ease of communication
		Change in stakeholder and government expectations
		Workplace ethics and spirituality
		Changing customer needs
		Market dynamics
		Customization of production and services
		Globalization
		Deregulation
	Organizational Factors	Absorptive capacity

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-		Use of organizational social media
		Market orientation
		Organizational culture
0	0 ' ' 10 '	Marketing innovation
Outcomes of Organizational Behavioral Agility	Organizational Outcomes	Financial performance
		Organizational flexibility
		Organizational performance
		Market performance
		Competitive advantage
		Improvement of operational strategies
		Competitive capabilities
		Market orientation
		New product development
		Innovation
		Healthy and dynamic organizations
	Individual Outcomes	Growth and development
		Increased emotional intelligence
		Customer satisfaction
Intervening Conditions	Organizational	Traditional structures
		Need for agility
		Lack of common understanding
		Organizational system reorganization
	Environmental	Fragmentation of large markets into smaller, limited markets
		Increased demand
		Lack of competition and speed in the public sector
		Expansion of private banks
Strategies	Organizational	Organizational restructuring
		Extensive research
		Change in organizational culture and values
	Individual	Motivation creation in human resources
		Multiskilled employees
		Interdisciplinary training
		Job redesign
		Delegation of authority to employees
		Use of the entire workforce
		Effective employee training
	Structural	Awareness of an organization's capabilities and their utilization
		Shared visions
		Clear and compelling vision of organizational goals
		Risk management capability
		Thoughtful and reasonable response to changes
		Change in existing business models
Context	Individual	Partner participation in decision-making and joint accountability in achieving results in the value chain
		Employee information literacy
		Collaborative relationships
	Organizational	Process integration
	Ţ	Information integration
		Equipping with new tools
		Payment and reward system
		· · · · · · · · · · · · · · · · · · ·

After identifying and extracting indicators using the meta-synthesis technique, the Delphi technique was used in this study to localize and screen the indicators. Experts were asked to rate the indicators extracted from the literature on a scale of 1 to 5. They were also requested to propose their indicators and suggested changes. In the first round of the Delphi, some indicators scored below 4 and were removed

from the Delphi process (due to the lengthy Delphi process and limited space for presenting content, the Delphi process is summarized).

In the first round of Delphi, 10 indicators scored below 4 and were eliminated. Additionally, some indicators were proposed and some were revised by experts at this stage. After implementing the changes, the proposed indicators



entered the second round of Delphi. Indicators proposed in the first round received a score above 4 in the second round and were not removed from the Delphi process. However, no indicators were eliminated or added in the second round. To ensure the finalization of the indicators, the Delphi process was repeated in the third round. All indicators received a score above 4 in the third round. Accordingly, no indicators were removed, and the research indicators were finalized. As a result, the final indicators are shown in Table 2.

 Table 2

 Final Indicators, Components, and Dimensions of the Research

Dimensions	Components	Indicators
Organizational Behavioral Agility	Flexibility	Ability to creatively solve problems
		Ability to establish friendly communication with colleagues
		Ability to present new ideas
		Rapid adaptation to a new work environment
		Quick response to changes in human resources affecting the system
		Exploitation of various resources
		Flexibility among employees
	Responsiveness	Speed in problem-solving
	responsiveness	Measurement, understanding, and prediction of changes in human resources
	Culture of Change	Use of changes for improvement
	Culture of Change	Recognition of market changes
		Job enrichment
		Job rotation
		Management's encouragement and support for the individual
		Change in organizational responsibilities
		Employee job satisfaction
		Welcoming changes and learning new issues
		Continuous improvement, learning, and training of employees
		Infrastructure improvement
	Mutual Cooperation	Empathy among employees
		Employee participation in activities
		Ability to perform friendly and group work
		Consultation among employees
		Effective communication
		Knowledge sharing
	Competence	Teamwork skills and teamwork
	1	Negotiation knowledge and teamwork
		Proficiency in multiple languages among employees
		Knowledge-based activities
		Individual knowledge, skills, and abilities
		Acceptance of new responsibilities
		Innovation
	Tachnalagy	
	Technology	Employee awareness of technology
	T 12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Use of technology to improve knowledge and skills
Factors Influencing Organizational Behavioral Agility	Individual Factors	Age
		Professional competencies
		Job level
		Individual knowledge
		Training and empowerment of employees
		Employee learning capability
		Employee psychological conditions
		Employee empowerment
		Relationship building
	Environmental Factors	Rapid changes in technology application
		Ease of communication
		Change in stakeholder and government expectations
		Workplace ethics and spirituality
		Changing customer needs



		Market dynamics
		Customization of production and services
		Globalization
	0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Burdensome regulations
	Organizational Factors	Absorptive capacity
		Use of organizational social media
		Market and change orientation
		Organizational culture
		Marketing innovation
Outcomes of Organizational Behavioral Agility	Organizational Outcomes	Financial performance
		Organizational flexibility
		Market performance
		Achieving competitiveness in the organization
		Improvement of operational strategies
		Competitive capabilities
		Market orientation
		New product development
		Use of innovation and creativity
		Healthy and dynamic organizations
	Individual Outcomes	Growth and development
		Increased emotional intelligence
		Customer satisfaction
Intervening Conditions	Organizational	Resistance to change
		Traditional structures
		Lack of agility and need for it
		Lack of common understanding
		Organizational system reorganization
	Environmental	Fragmentation of large markets into smaller, limited markets
		Increased demand
		Lack of competition and speed in the public sector
		Lack of government support
		Expansion of private banks
Strategies	Organizational	Organizational restructuring
		Extensive research
		Change in organizational culture and values
	Job-Related	Motivation creation in human resources
		Multiskilled employees
		Interdisciplinary training
		Job redesign
		Delegation of authority to employees
		Effective employee training
	Structural	Awareness of an organization's capabilities and their utilization
		Clear and compelling vision of organizational goals
		Risk management capability
		Thoughtful and reasonable response to changes
Context	Individual	Partner participation in decision-making and joint accountability in achieving results in the value chain
		Employee information literacy
		Collaborative relationships
	Organizational	Process integration
	Ç	Information integration
		Equipping with new tools
		Payment and reward system
-		*

4 Discussion and Conclusion

As the results indicated, this study presented a behavioral agility model for employees at Bank Tejarat. The findings of

the research showed that employee behavioral agility includes factors such as flexibility, responsiveness, culture of change, mutual cooperation, competence, and technology. Organizational flexibility, considering organizational resources and managerial capabilities, allows an





organization to adapt to environmental changes. Passmore (1994) believes that greater organizational flexibility enables better responsiveness to change. Flexibility is seen as the index linking the system to the external environment to absorb uncertainty, the degree of system dynamics, and the ability to change and adapt. In other words, flexibility means the ability to process various procedures and achieve multiple goals with the same resources, and speed in work and action refers to the ability to perform operations and activities in the shortest possible time (Mehdipoor et al., 2017; Meredith & Francis, 2000). Responsiveness involves recognizing public rights to understand what actions need to be taken. Justifying, reporting, and explaining are important aspects of responsiveness. Responsiveness is often considered a subjective rather than an objective state, meaning it depends on the individual's perception of organizational reality (Mehdipoor et al., 2017; Menon & Suresh, 2021). Since people's actions and reactions are based on their perception of reality, this finding indicates that for employees to be agile and demonstrate agile behavior, they need flexibility, responsiveness, a culture of change, mutual cooperation, intelligence and awareness, competence, and technology. Hopp and Oyen (2004) in a similar study stated that multidisciplinary training is needed to be flexible (Hopp & Oyen, 2004).

The study also showed that factors influencing employee behavioral agility include individual factors, organizational factors, and environmental factors. The most important factor in the emergence of behavior is ethical characteristics. Thayyib and Khan (2021) in their research showed that individuals with professional competencies have greater behavioral agility. Additionally, environmental factors such as the rapid changes occurring in today's competitive world require employee agility. If employees cannot align themselves with the technological changes happening globally, it indicates a lack of agility, leading to the organization's demise (Thayyib & Khan, 2021). Ahammad et al. (2020) in their study pointed to rapid technological changes as an environmental factor (Ahammad et al., 2020). Organizations also have a significant impact on employee behavioral agility. Ansari and Amirnezhad (2018) in their study showed that organizational culture can make employees exhibit agile behavior (Ansari & Amirnezhad, 2017).

Based on the model's results, the outcomes of managerial agility include individual and organizational outcomes. The most important organizational outcome for the bank is improved financial performance. Mehdipour et al. (2017)

found that employee behavioral agility leads to organizational agility. Moreover, they pointed to individual outcomes of agility, noting that agile employees, through effective activities and performances, lead to their growth and that of their colleagues (Mehdipoor et al., 2017).

The most critical factor identified in this study is the model's strategies. To successfully implement and create agility in employee behavior, it is necessary for organizations to adopt essential strategies. This study showed that organizations should conduct extensive and effective research to ensure employees are aware of environmental events and organizational perspectives. Research has shown that to create agility, organizations must institutionalize a changeable organizational culture. Organizations that resist changes and have rigid and formal structures will not succeed in this area. Furthermore, motivation must be created for employees concerning agility. Ansari and Amirnejad (2018) showed that employees need motivation to respond quickly and adapt to environmental changes. Based on the findings, the contextual factors of this model include individual and organizational dimensions. Finally, the intermediary conditions of the model include organizational and environmental components. Based on the results obtained, the following recommendations are made to the managers of Bank Tejarat:

To develop the ability to respond to current environmental issues at Bank Tejarat, it is recommended to establish a unit to continuously monitor changes in the banking system and forecast future needs to ensure that the services provided address the community's current needs.

To enhance practical skills, it is suggested that practical training and skill development programs be conducted for employees.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.



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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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