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Structural Reorganization and Credit Growth in Commercial Banking: A Systematic Literature Review

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ABSTRACT

This study conducts a Systematic Literature Review (SLR) following PRISMA 2020 guidelines to examine how structural reorganization influences credit growth performance in commercial banking. Searches were carried out in Scopus, Web of Science, ScienceDirect, and Google Scholar for peer-reviewed articles published between 2010–2025 using keyword combinations related to "organizational restructuring," "commercial banking performance," "credit growth," and "risk governance." Inclusion criteria required a banking context, empirical or conceptual links to lending performance or risk, and sufficient methodological detail; studies outside the banking sector or unrelated to performance outcomes were excluded. From 264 records identified, 25 studies met eligibility after screening and quality appraisal. Thematic synthesis reveals four reinforcing mechanisms—structural realignment, human-capital capability, business–risk coordination, and governance under macroprudential conditions—through which reorganization accelerates decision cycles, improves relationship manager productivity, and supports credit growth while maintaining portfolio quality. The review integrates these mechanisms into a conceptual model linking structural redesign to lending outcomes and proposes measurable indicators such as turnaround time (TAT), RM adoption, and NPL ratios. This study contributes by consolidating organizational design and credit governance perspectives in emerging-market banking and offering testable propositions for future longitudinal research.

Keywords: *Banking Performance, Credit Growth, Reorganization, Strategic Adaptation*

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1. | INTRODUCTION

The banking industry has undergone profound structural and operational transformation in recent years, driven by regulatory changes, technological advancements, and intensifying competitive pressures in domestic and global financial markets. In this rapidly evolving landscape, organizational reorganization has emerged as a critical strategic approach for improving operational efficiency, strengthening governance systems, and enhancing credit distribution performance particularly within commercial banking institutions. This issue is especially relevant in emerging economies, where the banking sector plays a pivotal role in supporting national development through the provision of credit to productive sectors.

Prior research highlights that intellectual capital and organizational capability strongly influence banking performance and risk-taking behavior (Ozkan & Zeytinoglu, 2024). Human capital development is also recognized as an essential driver of innovation, adaptability, and institutional competitiveness in financial institutions (Liu et al., 2024). Structural restructuring—whether through division realignment, decentralization, workflow simplification, or leadership role redesign—has been shown to shape lending outcomes across business segments (Katz & Mills, 2010; Wei et al., 2025).

In addition to internal organizational factors, banking performance is affected by external conditions such as prudential regulation, macroeconomic cycles, and competitive dynamics in lending markets (Kim & Sohn, 2024; Bouteska et al., 2022). While credit growth is vital for supporting economic activity, it must be managed alongside sound risk governance to prevent rising non-performing loans (Wu & Zhang, 2025; Farnè & Vouldis, 2024).

Despite extensive research on organizational change and credit performance, the relationship between structural reorganization and credit growth within commercial banking remains insufficiently explored. Much of the existing literature tends to examine organizational transformation and credit strategy separately, rather than treating them as interconnected drivers of institutional performance. There is a need to understand how structural adjustments within banking directorates influence credit channelling capacity, portfolio quality, and competitive positioning.

To address this gap, this study synthesizes existing empirical and conceptual evidence on how structural reorganization affects credit growth performance in commercial banking. Using a Systematic Literature Review (SLR) approach, the study integrates key findings related to organizational design, human-capital capability, business–risk alignment, and macroprudential governance. The purpose is to develop a comprehensive understanding of the mechanisms through which reorganization can enhance credit expansion while maintaining prudent risk management. The findings aim to contribute a theoretically grounded and contextually relevant perspective on strategic organizational realignment in emerging-market banking systems.

2. | LITERATURE REVIEW

Credit growth performance in commercial banking reflects a complex interaction between organizational structure, human capital capability, governance quality, and macroeconomic conditions. Prior studies highlight that intellectual capital and organizational knowledge are key determinants of strategic decision-making, operational effectiveness, and competitive advantage within banking institutions (Ozkan & Zeytinoglu, 2024). In particular, the ability of banks to strengthen internal competencies and align these with regulatory and market demands directly influences loan distribution patterns and overall credit expansion.

Human capital development is recognized as a critical factor enabling innovation and strategic adaptability in financial institutions. Research in emerging economies shows that structural reorganization—such as workflow simplification, decentralization, and managerial realignment—can reinforce institutional stability and improve lending outcomes by clarifying responsibilities and strengthening accountability across business functions (Liu et al., 2024; Wei et al., 2025). As digital transformation accelerates, organizational restructuring increasingly intersects with technology-driven credit processes, such as AI-assisted credit screening and data-enhanced risk assessment (Bonechi et al., 2024).

Structural changes must be accompanied by strong risk governance to ensure credit growth does not compromise portfolio quality. Evidence from European and Asian banking systems demonstrates that realignment without adequate governance mechanisms may lead to rising non-performing loans and increased credit-cycle volatility (Bouteska et al., 2022; Farnè & Vouldis, 2024). In addition to internal governance, credit performance is also shaped by macroprudential regulation, economic cycles, and market competition. Studies from Korea, South Asia, and Europe consistently show that lending behavior adjusts in response to regulatory tightening, liquidity fluctuation, and capital adequacy constraints (Ahn et al., 2025; Bhowmik & Sarker, 2021).

Although the literature provides valuable insights into organizational change, risk governance, and credit dynamics, research that integrates these elements into a single explanatory perspective remains limited. Existing studies often treat reorganization and credit strategy as separate domains, leaving a conceptual gap in understanding how structural redesign influences credit growth mechanisms at the institutional level.

This review bridges that gap by synthesizing cross-study evidence on structural alignment, human-capital capability, business–risk coordination, and macroprudential adaptation, thereby explaining their combined influence on credit growth in commercial banking.

Organizational Perspective on Structural Reorganization

Organizational restructuring in commercial banking involves adjustments to hierarchy, task distribution, and decision-making processes. Such restructuring is intended to improve resource allocation, coordination between business units, and operational efficiency. Case evidence demonstrates that network restructuring can help banks reallocate resources more effectively across regions and customer segments (Katz & Mills, 2010). Successful transformation requires not only structural changes but also cultural readiness and leadership commitment to embedding new routines and integrating digital tools (Shah & Siddiqui, 2006).

Structural redesign directly affects credit operations through its influence on process flow, authority distribution, and cross-functional collaboration. When structure and roles are clearly aligned, lending processes become more efficient, reducing bottlenecks and improving turnaround time.

Credit Growth and Risk Dynamics

Credit growth is a core driver of profitability in commercial banking but carries inherent risk that must be managed through sound governance practices. Loan expansion is influenced by risk appetite, borrower behavior, regulatory constraints, and macroeconomic cycles (Kim & Sohn, 2024). During rapid credit growth, risk governance frameworks must adapt to ensure that asset quality is preserved.

Studies show that effective diversification, capital adequacy, and liquidity buffers contribute to safer credit expansion (Wu & Zhang, 2025; Sobarsyah et al., 2020). In both Islamic and conventional banking, capitalization and liquidity operate as stabilizers that reduce vulnerability during periods of loan growth. Structural reorganization alters the distribution of risk oversight responsibilities, making alignment between business and risk units critical for maintaining portfolio soundness.

Research Gap

Although numerous studies examine organizational change, risk governance, and credit performance, only a limited number link structural reorganization directly to credit growth outcomes in commercial banking. Research rarely analyzes how redesigning structures, workflows, and authority relationships translates into improved credit channeling, portfolio quality, or competitive positioning. This fragmentation creates a gap in understanding how banks can optimize structural transformations as strategic levers for achieving sustainable credit growth. The present review addresses this gap by integrating existing empirical and conceptual insights to explain how structural reorganization influences credit performance.

Leadership Lenses for Effective Banking Reorganization

Leadership plays a pivotal role in shaping the effectiveness of structural reorganization within commercial banking. While structural redesign establishes the formal foundation for change, leadership ultimately determines how new processes are adopted, internalized, and executed across organizational levels. Transactional leadership provides stability during phases where operational discipline and compliance with new workflows are essential. Through clear targets, monitoring, and reinforcement, transactional leaders help maintain credit processing consistency and protect asset quality.

Transformational leadership, on the other hand, fosters employee commitment to new strategic directions by inspiring shared purpose, stimulating learning, and promoting innovation in redesigned credit processes. This orientation accelerates buy-in for data-driven underwriting, enhances cross-unit collaboration, and supports capability development during transition periods. Contemporary leadership theories including shared, inclusive, and complexity-informed leadership—further highlight the importance of distributed decision-making, psychological safety, and adaptive sensemaking. These perspectives are particularly relevant when lending operations must respond quickly to diverse market needs and shifts in regulatory conditions.

Together, these leadership logics provide a complementary framework in which transactional discipline ensures operational control, while transformational and complexity-oriented approaches promote flexibility and responsiveness. This integrated leadership perspective clarifies how human-capital alignment, coordination mechanisms, and risk governance are strengthened during reorganization, ultimately enhancing credit growth and portfolio quality.

Table 1 summarizes how each leadership mode contributes to banking reorganization by outlining the contexts where they are most effective, the mechanisms they activate, and the expected effects on credit growth, risk governance, and process quality. The table demonstrates that no single leadership style is sufficient on its own; rather, restructuring in commercial banking requires a dynamic combination of leadership approaches. Transactional leadership anchors process reliability, transformational leadership accelerates strategic adoption, and collaborative or complexity-oriented leadership supports adaptability in volatile market environments. The operational metrics listed in the table—such as turnaround time, service-level adherence, rework rates, and exception resolution—illustrate how leadership modes translate into measurable performance outcomes during structural change.

Table 1. Leadership Modes and Expected Effects During Banking Reorganization

Leadership mode	When it fits in a bank reorg	Primary mechanism	Expected effects on credit growth	Expected effects on risk & process	Example operational metrics
Transactional	Mature, standardized phases (post-design rollout)	Clear targets, monitoring, contingent rewards	Steady growth through compliance with new SOPs	Lower variance; tighter cycle-time control	SLA adherence; approval TAT; policy breach rate
Transformational	Strategic pivot / early adoption of new model	Vision framing, motivation, capability uplift	Faster uptake of new segments/products; higher RM engagement	Risk appetite re-articulation; learning from pilots	RM adoption rate; training completion; cross-sell lift
Shared/Collaborative	Cross-functional credit journeys; RM–Risk co-ownership	Distributed problem-solving & feedback loops	Localized growth via contextual solutions	Early issue detection; smoother handoffs	Handoff defects; rework cases; exception resolution time
Inclusive	Diverse client bases/regions; change fatigue risk	Voice, psychological safety, equitable participation	Broader idea pipeline; sustained participation	Better rule-of-thumb calibration; fewer resistance pockets	Suggestion-to-implementation ratio; unit participation index
Complexity leadership	Volatile sectors; frequent policy/regulatory shifts	Sensing, adaptation, enabling constraints	Resilient growth under uncertainty; rapid course-correct	Robustness to shocks; safe-to-fail experimentation	Shock recovery time; variance of NPL post-shock; pilot-to-scale conversion

3. | RESEARCH METHOD

This study employs a Systematic Literature Review (SLR) approach to synthesize theoretical and empirical evidence on how structural reorganization influences credit growth performance in commercial banking. The SLR methodology was selected to ensure transparency, replicability, and analytical rigor in identifying cross-study mechanisms linking organizational design, human-capital capability, and risk governance to lending outcomes. The review follows established SLR guidelines outlined by PRISMA 2020, Tranfield et al. (2003), Kitchenham (2004), and Snyder (2019).

This study employed a systematic literature search across four major academic databases—Scopus, Web of Science, ScienceDirect, and Google Scholar—to identify peer-reviewed research examining the relationship between structural reorganization and credit growth in commercial banking. These databases were selected due to their comprehensive coverage of management, finance, and organizational studies, as well as their recognition within international indexing standards. The search strategy targeted articles published between 2010 and 2025, reflecting a period in which commercial banking systems experienced intensified digital transformation, regulatory tightening, and structural redesign initiatives. Boolean keyword combinations were used to refine the search, incorporating terms such as "organizational restructuring," "reorganization," "commercial banking performance," "credit growth," "lending performance," "risk governance," and "human capital alignment." The search strings were iteratively adjusted to improve relevance and minimize noise, ensuring that only studies closely aligned with the thematic scope of this review were retrieved. The initial search yielded 264 records, which were subsequently screened through title and abstract evaluation before undergoing full-text assessment and quality appraisal.

Table 2. Database Search and Keyword Strings

Database	Search String	Year Range	Initial Records	Records After Title/Abstract Screening	Final Included
Scopus	("organizational restructuring" OR "reorganization") AND ("commercial banking") AND ("credit growth" OR "lending performance")	2010–2025	96	43	18
Web of Science	("organizational change" AND "credit expansion") AND ("bank performance")	2010–2025	58	27	11
ScienceDirect	("bank restructuring" AND "risk governance")	2010–2025	47	19	9
Google Scholar	("commercial banking directorate" AND restructuring AND credit)	2010–2025	63	28	12
Total	—	—	264	117	25

A purposive sampling strategy was employed to ensure that only studies directly relevant to organizational transformation in financial institutions were included. The inclusion criteria required that articles (1) examined banking sector organizational dynamics, (2) presented empirical or conceptual insights on credit distribution or risk management, and (3) were published in reputable academic outlets. Studies unrelated to banking or lacking performance implications were excluded. A total of 25 eligible journal articles were selected following screening and relevance assessment.

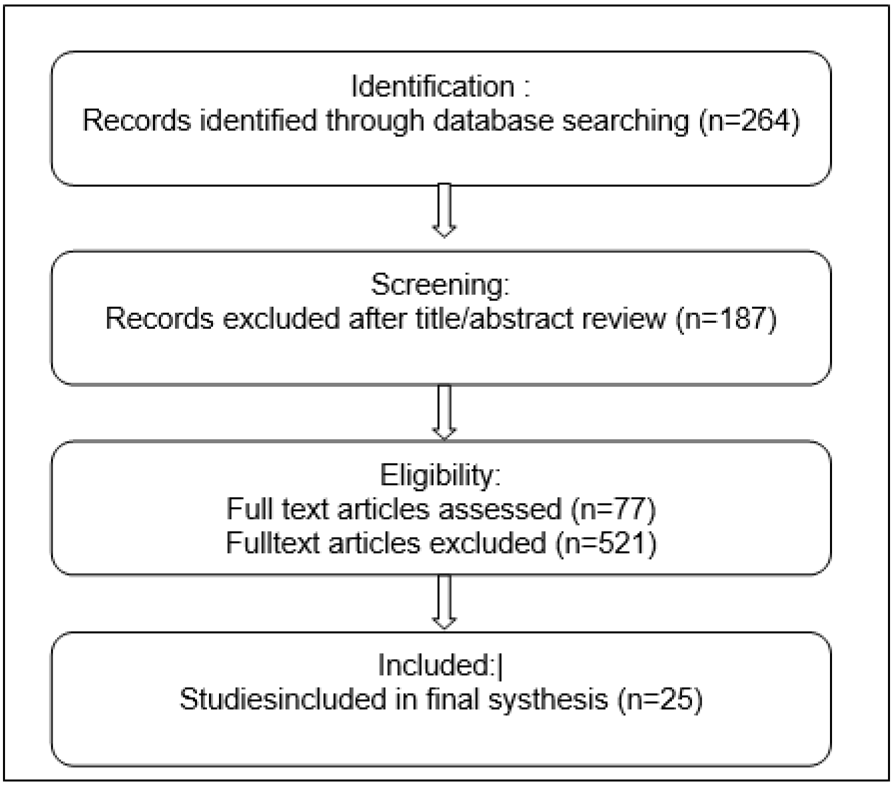

Figure 1. Prisma Flow Diagram

Data analysis followed a thematic synthesis procedure in which theoretical constructs across the selected studies were coded, categorized, and mapped into conceptual clusters related to structural alignment, human capital capability, business–risk coordination, and credit portfolio outcomes. This synthesis enabled the development of a conceptual model explaining how reorganization influences lending performance. Additionally, a hypothetical comparative performance table (pre post reorganization) is presented to illustrate potential measurable impacts on credit growth and loan quality. The methodological approach ensures rigor, transparency, and replicability for future empirical validation. The article selection and screening process is summarized in Table 3.

Table 3. Article Screening and Selection Process

Screening stage	Records (n)
Identified through database search	264
Excluded after title/abstract screening	187
Full texts assessed for eligibility	77
Excluded after full-text assessment (scope/quality)	52
Final studies included in SLR	25

4. | RESULTS

The synthesis of 25 selected studies reveals several consistent patterns explaining how structural reorganization affects credit growth performance in commercial banking institutions. Overall, the findings indicate that organizational restructuring influences credit outcomes through three mutually reinforcing pathways: strengthened managerial accountability, clearer business segmentation and workflow design, and improved coordination across lending-related functions. Reorganization often accelerates decision-making in credit appraisal processes, enhances cross-unit communication, and enables more effective monitoring of loan portfolios mechanisms that together support higher credit growth and stronger asset quality.

A recurring insight from the literature is that structural redesign generates meaningful performance improvement only when accompanied by human-capital realignment. Redefined roles for relationship managers, credit analysts, and risk officers are essential for converting structural changes into operational enhancements. Relationship managers benefit from clearer segmentation logic and delegated authorities, allowing them to identify and cultivate productive lending opportunities more systematically. Likewise, credit analysts and risk units operate more effectively within redesigned governance frameworks that provide consistent evaluation standards and reduce ambiguity in credit appraisal. This alignment reinforces the institution's capacity to manage both origination and monitoring of credit exposures.

The literature also highlights that integrated governance mechanisms particularly those linking business and risk functions play a central role in maintaining portfolio soundness while enabling expansion. Reorganization initiatives that embed risk considerations earlier in the credit journey reduce bottlenecks, minimize rework cases, and improve the accuracy of credit decisions. Such integration aligns with studies emphasizing that close coordination between commercial units and risk management teams is critical for sustaining credit growth while keeping non-performing loans at manageable levels.

Furthermore, several studies indicate that the effectiveness of structural reorganization is amplified when supported by enabling conditions such as digital workflow tools, clarified escalation paths, and enhanced information-sharing processes. These enablers strengthen decision-making quality, shorten turnaround time, and enhance visibility across the credit lifecycle. Consequently, improvements in operational efficiency occur concurrently with enhancements in lending effectiveness.

Taken together, the results demonstrate that structural reorganization influences credit growth through a combination of (1) formal redesign of structures and reporting lines, (2) realignment of human-capital roles within credit processes, and (3) reinforcement of integrated governance frameworks. These mechanisms collectively enhance relationship manager productivity, improve credit appraisal quality, accelerate decision cycles, and support healthier loan portfolio outcomes.

Thematic Synthesis

The selected studies were coded and grouped into four dominant themes.

Table 4. Thematic Synthesis of Findings

Theme	Core Concept	Supporting Evidence (Example Studies)	Implications for Credit Growth
Structural Realignment	Simplification of hierarchy and clear delegation accelerate decision-making	Katz & Mills (2010); Wei et al. (2025)	Faster credit approval cycles; reduced process bottlenecks
Human Capital Capability	RM competency and role clarity enhance lending quality	Liu et al. (2024); Bhardwaja et al. (2021)	Higher RM productivity and more accurate credit appraisal
Business–Risk Coordination	Joint appraisal and portfolio monitoring reduce rework	Bouteska et al. (2022); Farné & Vouldis (2024)	Lower NPL ratios; improved governance consistency

Macroprudential Alignment	Lending strategies respond to regulatory and economic cycles	Kim & Sohn (2024); Ahn et al. (2025)	Sustainable growth and minimized exposure under volatility

Conceptual Model

The placement of tables and figures in this review is intended not only to present descriptive information but also to reinforce the conceptual linkage between structural reorganization and credit performance outcomes. By situating these visual elements within the main analytical narrative, the study highlights their interpretive role in illustrating how structural alignment, human-capital redesign, and workflow coordination translate into measurable improvements in lending performance. The conceptual model, therefore, serves as an integrative bridge between theoretical reasoning and applied performance implications, emphasizing that organizational redesign strengthens capability alignment, which in turn supports more effective lending execution and risk governance.

Reorganization of Directorate Structure
↓
Human Capital Realignment and Role Clarification
↓
Strengthened Relationship Management and Lending Execution
↓
Increased Credit Growth and Improved Loan Portfolio Quality

Figure 1. Conceptual Model Linking Reorganization to Credit Growth Outcomes

Hypothetical Credit Performance Comparison

The hypothetical performance comparison in Table 4 provides an illustrative depiction of how structural reorganization may influence lending execution and portfolio governance in commercial banking institutions. The observed improvements reflect not only numerical changes but also underlying functional enhancements in decision-making, workflow coordination, and risk oversight. Reductions in loan processing time and non-performing loan (NPL) ratios reflect the benefits of clearer role distribution, stronger coordination between business and risk units, and improved analytical capability among credit officers. Simultaneously, the increase in credit growth indicates that the reorganization enhanced the institution's ability to identify, assess, and cultivate productive credit opportunities across commercial segments.

Table 5. Credit Growth and Portfolio Quality Before and After Directorate Reorganization

Performance Indicator	Before Reorganization (Year T0)	After Reorganization (Year T1)	Change (%)
Total Commercial Credit Disbursed (IDR Trillion)	155	182	+17.4%
Credit Growth Rate (%)	6.8	12.3	+80.9%
Non-Performing Loan (NPL) Ratio (%)	3.25	2.61	-19.7%
Loan Processing Time (Days)	14	9	-35.7%
Relationship Manager Productivity (Accounts per RM)	42	57	+35.7%

This hypothetical representation shows performance improvement aligned with findings from studies on restructuring in commercial banking environments. Increased credit growth is accompanied by reduced NPL levels, suggesting not just expansion but improved credit governance. Reduced loan processing time indicates increased operational efficiency attributable to clearer workflow responsibilities and improved digital enablement.

5. | DISCUSSION

The findings of this systematic review demonstrate that organizational reorganization in commercial banking influences credit growth performance through a set of interdependent mechanisms encompassing structural realignment, human-capital capability enhancement, integrated business–risk coordination, and adaptation to macroprudential conditions. These mechanisms jointly shape a bank's capacity to accelerate credit processing cycles, strengthen portfolio governance discipline, and expand lending in targeted commercial segments.

A central insight emerging from the synthesis is that structural change alone is insufficient to generate sustained improvements in credit performance. Instead, the effects of reorganization materialize through the alignment of human capital particularly relationship managers, credit analysts, and risk officers with clarified role expectations, segmentation strategies, and workflow responsibilities. This finding reinforces Liu et al. (2024), who argue that capability alignment acts as a catalyst for innovation and adoption of new lending strategies, and is further supported by Katz and Mills (2010), who show that clearer structural boundaries enhance delivery efficiency. The thematic evidence strengthens this line of reasoning by revealing that clearer workflow handshakes reduce rework, shorten approval turnaround time, and increase relationship manager productivity.

The results also advance existing research by emphasizing the relational interface between business and risk units as the primary transmission channel through which reorganization affects portfolio outcomes. Studies such as Farnè and Vouldis (2024) highlight that synchronized decision processes between RMs and risk officers reduce early-stage borrower misclassification, thereby lowering the probability of future NPL formation. The present synthesis confirms this mechanism and extends it by demonstrating that integrated governance frameworks—rather than merely sequential approval checkpoints—promote consistency, reduce error rates, and enhance the monitoring of post-disbursement performance.

Furthermore, the evidence suggests that reorganization acts as a moderating force against macroeconomic and regulatory volatility. While Kim and Sohn (2024) show that credit quality fluctuates with economic cycles, the present review indicates that well-designed structural alignment can mitigate such volatility by anchoring risk practices in standardized workflows and distributed decision mandates. Thus, organizational redesign not only enhances micro-level execution capability but also strengthens system-level resilience under shifting prudential conditions.

Overall, this review contributes to the literature by proposing an integrated pathway model in which reorganization enhances credit performance through sequential and reinforcing channels: structural redesign → human-capital alignment → enhanced lending execution → growth with improved portfolio quality. This model resolves the fragmentation in prior research, where restructuring and credit strategy were often analyzed separately, by demonstrating their mutual dependence and strategic complementarity.

6. | CONCLUSION

This study examined how organizational reorganization influences credit growth performance in commercial banking institutions by synthesizing evidence from 25 peer-reviewed studies published between 2010 and 2025. Using a systematic literature review approach, the analysis reveals that reorganization can serve as a strategic lever for improving lending performance when it is accompanied by appropriate capability strengthening, workflow redesign, and integrated governance mechanisms.

The review concludes that structural adjustments such as realigned reporting lines, clarified decision authorities, and resegmented market responsibilities provide necessary but not sufficient conditions for performance improvement. Sustainable gains in credit growth arise when structural reforms are reinforced through human-capital alignment, particularly for relationship managers who function as the central agents in client acquisition, credit assessment, and portfolio monitoring. When RMs receive clearer segmentation guidance, enhanced capability development, and digital workflow support, their productivity and decision accuracy increase significantly.

A second major conclusion is that the synergy between business and risk functions is essential for achieving simultaneous credit expansion and portfolio quality improvement. Leading practices from commercial banking evidence favor collaborative risk governance, where risk units participate early in the credit journey and share responsibility for borrower evaluation. The review confirms that such integrated arrangements reduce NPL ratios, improve borrower screening consistency, and accelerate approval turnaround times.

The third conclusion relates to environmental adaptability. Reorganization equips banks with stronger strategic responsiveness in navigating regulatory changes and macroeconomic fluctuations by shortening decision cycles, improving information flow, and enhancing portfolio monitoring discipline. This capability is especially important for commercial banks operating in emerging markets exposed to dynamic economic and regulatory conditions.

The study extends prior literature by integrating organizational design, human-capital capability, and risk governance into a unified performance pathway. It contributes to theory by showing that structural reorganization functions not merely as an administrative adjustment but as an enabler of strategic adaptation, execution discipline, and macroprudential resilience.

Commercial banks considering reorganization should emphasize three priorities:

Alignment of human-capital roles with redesigned structures, particularly for relationship managers and credit analysts. Strengthening of collaborative business–risk governance to ensure credit expansion does not compromise portfolio soundness. Integration of digital workflow tools to reduce bottlenecks and enhance decision accuracy.

The review relies entirely on secondary literature and does not analyze bank-level primary data. Differences in regulatory environments, market maturity, and organizational scale across studies may also limit generalizability.

Future empirical studies should test and validate the conceptual pathway proposed in this research by using quantitative and longitudinal data. Comparative research across different bank tiers, such as universal banks, mid-tier commercial banks, and digital-only institutions, may also provide insights into how organizational design interacts with market structure to shape credit outcomes.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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Table 6. Supplementary File Appendix

Author (s) –Year	Countr/ Context	Method	Core topic	Key findings	Relevance to this study
(s) –Year	Countr/ Context	Method	Core topic	Key findings	Relevance to this study
Ozkan & Zeytinoglu (2024)	Turkey	Quantitative (non-linear)	Intellectual capital & asset quality	IC improves asset quality; non-linear effects	Links organizational capability to safer growth
Tian & Zhang (2023)	Multi / dev.	Conceptual/empirical	Natural resources → human capital	Human capital is growth lever	Supports workforce capability framing
Liu, He, Akbar, Li, Zhang (2024)	China (finance sector)	Empirical	Human capital & corporate innovation	HC boosts innovation/adaptability	Underpins “capability alignment” pathway
Wei, Wei, Wu, Jing (2025)	China (banks)	Empirical (text index)	Party org. & bank stability	Organizational construction ↑ stability	
Shah & Siddiqui (2006)	UK bank	Case/qualitative	E-banking adoption CSFs	Process, leadership, culture are critical	Process–people enablers in reorg
Bonechi et al. (2024)	Banking ops	Empirical (AI ops)	AI ticket classification	Digitalization ↑ efficiency	
Digital support to faster credit cycles					
Katz & Mills (2010)	France (network)	Case	Network reorganization	Resource reallocation efficiency	Evidence that reorg improves delivery
Gupta (2025)	Cross-country	Empirical	Sustainability reporting & performance	Country determinants matter	Contextual factors for performance
Bigus & Weicker (2023)	Europe	Empirical	Relationship banking & earnings quality	Role of creditor vs owner structure	RM role & governance implications
Gupta & Bansal (2024)	India	Empirical	Loan growth, profitability, NPL	Growth must balance risk	Growth–risk trade-off evidence
Bouteska, Büyükoğlu, Ekşi (2022)	Europe	Empirical	Regulation, performance & risk	Prudential rules shape outcomes	External governance channel
Bartha & Sun (2020)	Policy	Conceptual/policy	Industrial banks & separation	Re-examines boundaries	Strategy context for business models
Pochea & Niţoi (2021)	CEE banks	Empirical	Prudential toolkits & loan growth	Tools influence lending dynamics	Risk toolkits in reorg environment

Author (s) –Year	Countr/ Context	Method	Core topic	Key findings	Relevance to this study
Wang, Forbes, Fenech, Vaz (2020)	Global	Empirical	Recovery rates determinants	Determinants across cycles	Credit risk realization channel
Tseng et al. (2021)	Banking services	Analytic/model	Smart PSS under uncertainties	Systems view of service ops	Process redesign perspective
Ahn, Kim, Lim (2025)	Korea	Empirical	LDR macroprudential channel	Policy affects lending via banks	Macro rules → credit supply
Kim & Sohn (2024)	Korea	Empirical	Credit cycle & loan quality	Growth quality varies with cycle	Timing considerations in growth
Wu & Zhang (2025)	China	Empirical	Green credit & risk taking	Ratios relate to risk propensity	Portfolio composition & risk
Wua, Nguyen, Nguyen (2022)	Asia	Empirical	Loan growth → bank risk	Growth can raise risk without controls	Need governance while expanding
Farnè & Vouldis (2024)	Europe	Empirical	Retail-oriented banks & NPL	Retail focus linked to lower NPL	Segmentation strategy for quality
Agoraki & Kouretas (2021)	Europe	Empirical	Ownership, regulation & growth	Ownership/regulation shape growth	Governance structure matters
Bhowmika & Sarker (2021)	SAARC	Empirical	Loan growth & risk	Evidence of growth–risk linkage	Regional benchmarking
Sobarsyah et al. (2020)	Islamic banks	Empirical	Capitalization & credit risk	Capital buffers stabilize growth	Capital policy in expansion
Parija & Chhatwani (2024)	Banking mkts	Empirical	Opacity, credit growth, returns	Opacity affects growth predictability	Transparency as governance lever
Bhardwaja, Mishra, Jain (2021)	India	Survey	Job satisfaction (banking)	HR satisfaction → performance	HR climate supports execution