Organizational Culture Tensions and Intrapreneurial Behavior in a Highly Regulated Bank: Early Findings from a Qualitative Study

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Abstract. This paper examines how organizational cultural tensions within a regulated bank shape intrapreneurial behavior. Existing studies have often examined intrapreneurship, risk culture, and regulatory pressure separately. Early analysis of three interviews suggests that employees do take initiative, but they usually adjust how they present ideas before speaking up. Across interviews, ideas were commonly framed in terms of benefit, legitimacy, and risk. Participants also differed in how they experienced formal innovation programs. For some, these programs were useful, for others, they felt procedural. These early findings suggest that culture shapes not only whether employees take initiative, but also how that initiative is voiced and acted on in practice. The paper contributes to research on intrapreneurship in regulated settings by showing how employee initiative in Indonesian banking is shaped jointly by cultural expectations and regulatory demands.

Keywords: Organizational Culture, Intrapreneurial Behavior, Regulated Banking, Risk Culture, Qualitative Study

1 Introduction

In banking, innovation is rarely pursued without constraint. Employees are encouraged to propose new ideas, improve processes, respond to changing customer needs, but those ideas must pass through layers of approvals and risk assessment. At the same time, banks face pressure from fintech disruption, client demands, and competition from state owned banks. For those working inside banks, this tension is part of everyday organizational life. This make initiative difficult, yet not all initiatives are equally speakable, supportable, or actionable within the organization.

Corporate entrepreneurship captures how entrepreneurial action within established organizations, including renewal, innovation, and new value creation [1]. Recent reviews suggest the concept is still discussed in relatively broad terms, particularly in relation to how its antecedents and outcomes differ across organizational and regulatory settings [2, 3]. In industries like banking, where employee initiative is bound by author-

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ization, internal legitimacy, and control, that broadness can be a problem. In such settings, intrapreneurial behavior in banks may not take the same form as that described in the mainstream literature.

Studies of banking organizations have already highlighted the importance of risk culture, managerial support, and organizational systems in shaping employee initiative. Risk culture, in paticular, is no longer seen only in terms of formal complinace; it is also embedded in everyday norms, judgements, and behavioral routines [4, 5], while managerial support and high-performance work systems have been linked to intrapreneurial behavior in banking settings [6]. Even so, these explanations do not fully capture what employees face before action takes place, which ideas feel appropriate to raise, and which seem too risky, too unrealistic, or simply unlikely to gain support? This is where organizational culture becomes important. Click or tap here to enter text.In this paper, culture is understood not only as a set of shared values, but as way of interpreting and judging what is acceptable action inside the bank [7, 8].

These tensions are especially visible in Indonesian banking. Private banks operate under *Otoritas Jasa Keuangan* (OJK) and *Bank Indonesia* (BI) as regulators, yet at the same time they must compete with state-owned banks and fintech firms. These overlapping demands create a setting in which banks are expected to be compliant yet innovative, prudent yet competitive. From an institutional perspective, this reflects what DiMaggio & Powell (2010) [9] called as coercive, normative, and mimetic pressures simultaneously. In practice, pressure to comply becomes highly institutionalized while innovation has to move through narrower and more carefully negotiated paths.

Prior research in Indonesian suggests that organizational culture can shape proactive behavior, either by enabling or constraining it [10]. What is less clear is how culture and regulatory pressure interact in shaping intrapreneurial behavior in banks. This paper takes up that question through three interviews with employees of Indonesian private bank. The discussion that follows is therefore intended as an early reading of the case, rather than a final account.

2 Literature Review

Employee initiative in regulated settings cannot be understood through single explanation alone. The review here brings together several relevant literatures to explain how regulation, culture, tension, and on intrapreneurial action are taken together. These perspectives break down the study within a broader discussion of initiative is interpreted and enacted under constraint.

2.1 Institutional Theory and Regulatory Pressures in Banking

Institutional theory helps explain why organizations do not only adapt, but often become similar even under different internal conditions. They respond to pressures about what looks legitimate. The concept developed by P. J. DiMaggio & Powell (1983) [9] captures this well, through the idea of institutional isomorphism, where organizations within the same field gradually come to resemble one another. Not necessarily because one model is better, but because it is safer, more accepted, or harder to argue against.

The pressures arise from regulation and powerful stakeholders, professional norms and shared standards, and the tendency to imitate organizations seen as credible and successful.

Applied to banking, institutional pressures shape innovation decisions in ways that go beyond competitive calculation. The value of new initiatives is also filtered through institutional judgments about what is legitimate, which consistent with the institutional view that organizational action is shaped by legitimacy as much as by efficiency [9]. This often means that visible compliance takes priority, even where the organization has room to adapt or innovate internally. This leaves banks navigating under multiple pressures at once, particularly competing with state owned incumbent banks and fintech challengers.

2.2 Organizational Culture and Risk Culture

Schein's model offers a useful way to think about culture as layered rather than fully consistent. What an organization says and what people quietly assume are not always the same. Schein distinguishes these as artifacts, espoused values, and underlying assumptions [11]. In banking context, where formal commitments to innovation do not always coexist easily with compliance, this becomes matter. Culture should not be treated as a single coherent entity, but as a layered phenomenon to helps bring those conditions into view.

Formal compliance is only part of what risk culture means in practice. What matters is not only what is formally written down, but also how people learn to read risk, talk about it, and respond to it in everyday situations [12]. This is why later studies have extended this into multidimensional work that treated risk culture as something that operates across different levels of the organization rather than as a single, easily measurable construct [5], while review studies show substantial variation in how the construct has been measured across financial services research [4]. More recent work by Dürst & Kunz (2025) [13] questions whether survey-based measures can capture risk culture adequately, particularly when the phenomenon is enacted through practice rather than simply declared in responses. This is one reason qualitative approaches are especially useful in this area.

Culture is relevant here not only as a set of values, but because it helps people decide what is going on and what to do next. That aligns with Weick et al. (2005) [8] sensemaking view, where culture shapes how actors interpret ambiguity and respond to it. In banking, this matters because employees are rarely dealing with a single signal. They are reading regulation, internal norms, and managerial expectations at the same time. Culture in this sense shapes how employees calibrate initiative, caution, and acceptable forms of risk taking.

2.3 Organizational Paradox and Tension Management

Some organizational tensions do not go away, no matter how carefully they are managed. They remain part of organizational life because the demands themselves are difficult to reconcile. This is the basic logic of the paradox perspective. Smith & Lewis (2011) [14] show that organizations repeatedly face tensions between exploring and exploitation, flexibility and control, among others. These become more visible in banking. Banking is one such environment, where regulatory demands and competitive pressures rarely point in the same direction.

What makes the paradox perspective particularly relevant here is its rejection of either/or thinking. Both/and responses are often required, and sometimes unavoidable (Smith & Lewis, 2011) [14]. Later work has extended this perspective by shifting attention to how these tensions actually unfold in everyday organizational practice, rather than at the level of strategy alone [15] This is particularly relevant in regulated banking, where the tension between innovation and control is not only strategic, but also practical, unfolding through the routine judgments of employees.

Tensions do not always stay within one part of the organization. Friction between innovation teams and compliance units, for example, does not have to be read simply as a communication failure or a clash of personalities. It may reflect a more structural condition, where different parts of the organization are responding to demands that are difficult to reconcile. Seen this way, cross-functional disagreement is not incidental, but part of how organizations manage competing forms of legitimacy.

2.4 Psychological Safety and Speaking Up Behavior

People are less likely to raise ideas when doing so feels socially risky. That is why psychological safety matters. A. Edmondson (1999) [16] conceptualizes it as a shared sense that one can speak up, question assumptions, or admit mistakes without being punished or embarrassed. This matters for more than team comfort. Research shows that psychological safety is tied to learning, knowledge sharing, and creative performance, especially in uncertain environments [17] It also helps explain why some ideas circulate informally and get quietly refined, while others never surface into formal organizational channels at all.

In regulated organizations, psychological safety is harder to sustain precisely because the cost of getting things wrong can feel high. When a risk incident is read mainly as an individual failure rather than as a signal for collective learning, employees may become less willing to raise concerns or suggest alternatives. This pattern has been noted in financial services, where tighter post-crisis regulation has, in some settings, strengthened individual accountability in ways that may unintentionally discourage speaking up [12]. There is also evidence that psychological safety supports team reflexivity, the capacity of teams to step back, question their own assumptions, and adjust how they work [18]. In that sense, psychological safety is not simply about making interaction more comfortable. It is about whether learning and reflection can actually happen inside the organization.

2.5 Intrapreneurship in Regulated Organizational Contexts

Corporate entrepreneurship describes entrepreneurial action inside established organizations, including efforts to renewal, innovation, or new value creation Sharma & Chrisman (1999) [19]. The concept is intentionally broad, which is one reason it has remained influential across different streams of research. At the same time, that breadth makes it important to ask how such action actually appears in specific organizational settings.

Corporate entrepreneurship is a well-established field, but its concepts are still applied in relatively broad terms. Recent studies have noted that how initiative emerges, what form it takes, and what it produces can vary considerably across sectors and organizational environments [3]. This issue becomes more important in regulated sectors, where the institutional environment often shapes the conditions under which initiative can be exercised. Yet regulatory and institutional factors are still often treated as background context rather than as central influences on the form and scope of intrapreneurial activity [2].

Banking has begun to appear more clearly in empirical studies of intrapreneurship, although the literature remains limited. What this work shares is an attention to internal organizational conditions. For example, high-performance work systems have been shown to support intrapreneurial behavior in banking partly through knowledge management processes [6], while supportive leadership has been linked to creative individual initiative within hierarchical banking settings [19]. What remains underdeveloped is the role of regulation. Compliance and regulatory pressures are part of the setting, but they are not treated as active influences on the form and limits of intrapreneurial action.

In Indonesia, there is already some evidence that culture affects whether employees act proactively in banking settings. Hamzah et al. (2020) [10] show that some culture types can proactive behavior, while others may suppress it, which points to culture as an active filter rather than a neutral backdrop. What remains is how that cultural filtering works when regulatory pressure and risk-related expectations are also part of the picture. That combination has not yet been explored closely in Indonesian banking context.

2.6 Synthesis and Conceptual Gap

These literatures do not yet speak to one another in a sustained way. Regulation, organizational culture, and psychological safety have each been examined in banking contexts, but how they interact in the everyday moments when employees decide whether to raise an idea, hold back, or quietly pursue something informally remains largely unaddressed. That is the space this paper tries to enter. It approaches those moments as part of intrapreneurial behavior shaped by cultural tension and regulatory constraint. Qualitative work, attentive to practice and interpretation, seems better suited to that kind of question than survey-based approaches.

3 Methodology

The findings reported here come from the early stage of an ongoing qualitative single case study. The analysis at this point is based on three interviews conducted within a broader doctoral project examining organizational culture, intrapreneurial behavior, and regulatory pressure in Indonesian banking. The study focuses on one division at the headquarters of a conventional private bank in Indonesia. This division was selected because the tensions examined here are not abstract organizational issues. They come up in how decisions get made, how ideas get raised, and what is feasible in practice. The study prioritizes understanding how these dynamics operate under regulatory conditions.

A single case design is appropriate for this study because the objective is not to map variation across settings, but to examine closely how culture, regulatory pressure, and employee initiative interact in one particular context. This design is well suited to research that seeks to identify processes and mechanisms under specific conditions rather than produce claims based on large samples. In the present case, the analytical contribution lies in clarifying how these dynamics operate in practice under regulatory constraints. Where the insights developed here may travel to comparable settings, that claim rests on the mechanism rather than the sample size [20].

The researcher is an employee of the organization under study, and that position creates both advantages and risk. Insider status can provide access to informal organizational dynamics, familiarity with internal vocabulary, and contextual understanding that would be difficult to obtain from outside the setting, but it can also shape how the field is interpreted and how participants respond to the researcher [21]. At the same time, participants may be less candid with a colleague, and the researcher may be more likely to take certain organizational assumptions for granted. These risks cannot be removed entirely, but they are being actively managed through reflexive memo writing after each field interaction [22], attention to moments when the data challenges prior familiarity with the setting, and ongoing discussion with supervisors to help ensure that interpretations remain grounded in the data.

Three participants were selected to reflect different positional levels within the same division: senior, intermediate, and supervisory level. The focus on positional level comes from the expectation that the same organizational tensions are experienced differently depending on how close someone is to decision making and authorization. All three participants work under the same formal policies and innovation programs, which makes their accounts comparable. At the same time, their positions shape how those same conditions are interpreted and acted on in practice. Even with a small number of interviews, this positional variation allows some meaningful comparison across levels Participant details are summarized in Table 1.

Table 1. Interview participants.

Code	Position	Tenure (approx.)
A01	Senior level	15+ years
A02	Intermediate level	20+ years
A03	Supervisory level	<10 years

Note: Tenure ranges are approximate.

The purpose of this early stage was not to claim saturation, but to assess whether the interview protocol was surfacing issues central to the research problem [23]. The first three interviews were treated as analytical data while also informing how the questions might be refined in subsequent stages of the project. What mattered at this point was not simply how many interviews had been completed, but whether the material was beginning to illuminate the research problem in a useful way. All Interviews were semi-structured and lasted more than an hour. The questions centered on how participants made sense of organizational culture in daily work, how they navigated initiative and new ideas, what regulatory pressure and risk looked like in practice. The sessions were conducted face to face and audio recorded with participant consent, and transcribed into verbatim.

The interview data were analyzed using the Gioia approach [24], which begins by staying close to participants' own terms before moving toward more interpretive analysis. First-order concepts (were identified from the words participants used, then compared across interviews to develop broader aggregate dimensions. This approach suits the study for a practical reason: it keeps interpretation anchored to what participants actually said and matters when the phenomena being examined are subtle and not always easily articulated.

The analysis was guided by an abductive logic. Rather than moving from theory to data in a strictly deductive way, or building themes from the data alone, the analysis moved back and forth between empirical material and concepts from the literature review. These concepts were treated as sensitizing ideas: they helped direct attention to potentially important patterns without determining in advance what the data should show. When the interviews pointed in an unexpected direction, those moments were treated as analytically important rather than set aside. his reflects recent methodological work that treats iteration, surprise, and sensitizing concepts as guides rather than fixed coding frames [25].

With only three interviews, the findings need to be read cautiously. They are not offered as final conclusions, but as an early indication of whether the study's conceptual framing is helping make sense of what is happening in the field. At this stage, the value of the material lies in showing which patterns seem to recur and which lines of interpretation appear worth following further. Any stronger claim would need a broader empirical base.

4 Discussion

Before moving into what the data suggests, it seems worth being transparent about the limits of what three interviews can reasonably support. The patterns described here are not findings in a settled sense, they are more like early observations that kept appearing across accounts, consistently enough that they feel worth naming, but not so definitively that the fuller study should take them as given. The three patterns that follow are offered on that basis.

4.1 Initiative Exists, But It Is Not Freely Enacted

Across all three accounts, initiative was not described as spontaneous. It was consistently preceded by deliberate calculation about framing, benefit, and risk. This pattern appeared independently across participants, suggesting it reflects something organizational rather than individual.

A01 puts it this way:

"setiap ide... saya berpikir dari sisi ide ini bisa memberikan benefit apa untuk unit kerja terkait, ataupun untuk nasabah"

[every idea... I think about what benefit this idea can provide for the relevant work unit, or for customers]

A03 says something strikingly similar:

"basicnya sih kalau aku percaya manusia itu semua based on benefit, jadi kita harus sampaikan benefitnya ke dia apa"

[basically, I believe everyone acts on the basis of benefit, so we have to communicate what the benefit is for them]

A02 goes even further when presenting ideas to management, the approach is to structure them as risk tiered alternatives:

"tawarkan beberapa alternatif solusi... solusi A risk high, solusi B risk medium, solusi C risk low."

[offer several solution alternatives... solution A high risk, solution B medium risk, solution C low risk]

The compliance and framing work, in other words, happens before the conversation with management even begins. One reading is that these are simply skilled professionals who have learned what works. Another reading, and the one that seems more consistent with the data, is that benefit framing is not really a personal style. What emerges instead is something closer to a shared vocabulary for making ideas legible within this particular organizational context. Giorgi et al. (2015) [7] argue that culture operates not through stated values alone but through the categories and frameworks people draw on to interpret situations and justify action. The framing strategies these participants describe seem to work in precisely that way, functioning less as individual choices and more as a kind of cultural grammar that is already in place before any single actor puts it to use.

There is also a positional dimension that the data surface, even across three interviews. A01, at senior level, reports:

"saya tidak pernah merasa tidak nyaman di dalam menyampaikan pendapat sekalipun berbeda dengan high level management."

[I have never felt uncomfortable expressing my opinion, even when it differs from high-level management]

A03, at supervisor level, describes the experience quite differently:

"komunikasi yang dilakukan kebanyakan sih lebih satu arah ya"

[the communication that takes place is mostly one-directional],

and when disagreement does arise,

"di awal-awal debat-debat dikit, habis itu kita ikuti"

[at first there is a bit of back and forth, then we just go along with it].

This divergence is not entirely surprising. Organizational culture, as Hamzah et al. (2020) [10] observed in the Indonesian context, does not operate as a uniform force across all levels but takes on different shapes depending on where one sits in the hierarchy. Whether the pattern found here reflects something about the individuals themselves, the positions they occupy, or some other factor altogether, the data alone cannot say.

4.2 Innovation Is Celebrated, But Not Always Experienced That Way

The organization has visible formal mechanisms for innovation, a competition, a pipeline from idea to product, and what sounds like genuine management rhetoric around creative initiative. A01 and A02 describe these mechanisms as meaningful.

A02 notes that ideas can actually become:

"suatu program kerja atau bahkan suatu produk fasilitas yang benar-benar bisa dirilis"

[a work program or even an actual product or service that can genuinely be released to market], which suggests the pipeline is real, not just symbolic.

A03 account of the same competition is harder to reconcile with this:

"partisipasinya itu dipaksa. Jadi kayak memaksa dilakukannya inovasi, disaat tidak ada inovasi. Jadinya lebih ke formalitas."

[participation is forced. It is like compelling innovation to happen even when there is no genuine innovation. It ends up being more of a formality]

The word formality is worth sitting with. It is not that A03 thinks innovation is unimportant, earlier in the interview, A03 describes a genuinely clever process improvement idea. The issue seems to be the experience of the formal program itself. When participation is mandated, and when the pressure to produce ideas arrives on a schedule regardless of whether genuine problems have been identified, the innovation process starts to feel like a performance requirement rather than an opportunity.

This divergence is one of the more unexpected things the data surfaced. It is tempting to explain it simply as a hierarchy effect, senior level experience the program as genuinely voluntary, supervisory level people feel the pressure more acutely. It shows something slightly different from a simple top-down dynamic. It is not just that people at different levels have different levels of power over their participation. This is consistent with P. J. DiMaggio & Powell (1983) [9] describe, how coercive and normative pressures can push organizations toward formal displays of compliance while internal experience diverges from the official account.

4.3 Risk Filters Rather Than Blocks

Perhaps the most unexpected pattern across the three interviews is what risk actually does in organizational context. None of them describe regulation or risk management as something that simply stops things from happening. The picture is more specific than that.

A01 describes a practice of working through regulatory implications via focused group discussion before any product action is taken:

"kita melakukan uji kasus terkait regulasi itu bagaimana pada saat dipraktekkan impactnya akan seperti apa."

[we conduct case testing of the regulation, how it would play out in practice, what the impact would be]

A02 articulates what sounds almost like a theory of how regulation enables innovation:

"kalau regulasinya baik, penegakannya baik, budaya kerjanya pasti akan terbentuk... barulah bisa melahirkan inovasi."

[if the regulation is good, and enforcement is good, the work culture will necessarily take shape... only then can innovation emerge]

Taken together, these accounts suggest that at senior and intermediate levels, regulation is not primarily experienced as an obstacle. It functions more like a set of conditions that shape how work gets done, conditions that, if navigated well, actually create the grounds for innovation.

A03 is more ambivalent. The risk stance of management is described as oscillating:

"kadang-kadang terlalu konservatif, kadang-kadang terlalu liberal"

[sometimes too conservative, sometimes too liberal], and this inconsistency creates its own problems.

When someone wants to raise a change, the concern is not just whether the change is a good idea but whether management is currently in a risk on or risk off moment:

"kalau kita tanya terkait changes sangat ragu. Nanti gimana dengan pandangan dari divisi lain. Sehingga akhirnya, kadang-kadang jalan di tempat."

[whenever we ask about changes, there is a lot of hesitation. What will the other divisions think? So in the end, we sometimes just stay in place]

There is also a striking phrase that appears in A03 account, the word agile used as a kind of cover:

"kata-kata agile ini dijadikan tameng sebagai sesuatu yang sebenarnya kita belum siap aja. Atau kita belum berani memutuskan."

[the word "agile"' is used as a shield for something we are simply not ready for yet. Or something we do not yet dare to decide]

This pattern was not anticipated in the interview guide. The data here are thin, and caution is warranted. What was observed, however, is that the language of agility and innovation appeared at times to be used in ways that postponed rather than produced decisions. Certain forms of initiative were more consistently described as navigable than others, and the difference does not appear to be fully accounted by formal rules alone. Whether to proceed with a change appeared in some accounts to depend heavily on who was reading the situation and what recent organizational responses had looked like. A purely enabling or constraining framing of the kind that much of the corporate entrepreneurship literature relies on would not adequately capture this variation [3].

5 Conclusion and Recommendation

The findings suggest that in a highly regulated bank, culture does more than enable or constrain intrapreneurial behavior. It helps shape how initiative is interpreted, expressed, and made legitimate in practice. Across the interviews, three patterns emerged. Cultural assumptions had become so internalized that employees no longer experienced them as constraint. The same formal innovation program felt empowering to some and merely procedural to others, depending on where they sat in the organization. And risk did not function as a simple barrier. Its influence was subtler, shaping the timing, framing, and form of initiative rather than simply blocking it. Managerial consistency in handling risk appeared especially influential in this regard. Taken together, these findings point to culture not as a background condition, but as something that actively shapes how intrapreneurial behavior is enacted in regulated organizational settings.

The study also points to a possible mismatch that standard program metrics may overlook. The interviews suggest that if employees at different levels experience the same initiative very differently, headcount and participation figures tell an incomplete story. For researchers, this suggests that hierarchical level should be built into sampling design from the start rather than treated as a control variable. For practitioners, it is worth asking not just whether an innovation program exists, but whether it reaches people in a way that feels meaningful at every level it is supposed to touch.

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