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Innovative Organizational Design in Intelligent Wealth Management Transformation: A Multi-Case Study on Change Resistance Dissolution Mechanisms

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Abstract: This paper explores the disruption properties of novel organisational design patterns on resistance to change in intelligent wealth management transformation using a case study research method. The study considers three domestic private banks for 18 months, using semi-structured interviews, focus group, participant observation, and documentary sources to identify resistance dissolution process. The study demonstrates four unique types of resistance, including technological adaptability, organizational inertia, interest pattern adjustment, and cultural cognitive resistance. Our study identifies four organizational design routines: agile architecture makeover, data-driven decision-making mechanism, cross-functional collaborative team assembly and intelligent human resources allocation strategies. The effectiveness of implementation evidences overall performance gains of 65%-89% on different

mechanism types, technology-supported mechanisms leading when dealing with digitally mature contexts, while learning-based strategies performing best at the first stages of the transformation. The results suggest that organization design innovation may be applied on context-by-context basis to degrade systemic resistance when working and avoid operational disruption. This study contributes to the theory of organisational design with empirical evidence on the effectiveness of structural innovation and practical models for wealth management firms in dealing with challenges related to digital transformation.

Keywords: organizational design Innovation; change resistance dissolution; intelligent wealth management; digital transformation; multiple case study

1. Introduction

The current business environment is witnessing an extraordinary transformation due to digital technologies which are revolutionizing organizational structures and operational models across sectors. Start-ups in digital have shown considerable organizational agility using really innovative structure compositions to cope with challenging transformation (Gray, J. Glikman, A. Sklar & J. Clemente, 2023). The wealth management industry, which is known for its traditional operating models and regulatory challenges, is under an even more immediate need to embrace digitalization while upholding operations and trust with clients. Recent work suggests that digital capabilities are strong drivers of business model innovation, however organizational inertia typically mitigates its transformative impact, leading to high implementation barriers (Wu et al., 2024).

The prevalence of resistance to change poses a significant challenge for organizations that seek digital transformation projects. Psychological factors, such as organizational justice perceptions and LMX are important antecedents of employees' reactions to transformational change (Rehman et al., 2021). Recent studies emphasize the necessity of attending to resistance throughout digital transformation while promoting organizational well-being (Valtonen & Holopainen, 2025). Extensive analyses of resistance patterns show that traditional methods of handling the organizational resistance often fall short of coping with the complexity of the modern challenges of transformation (Liu et al., 2024).

Even though the interdependent relationship between digital transformation and organizational design increasingly gains attention, current body of research has more drawbacks than strengths in terms of understanding how new structural interventions can progressively dissolve resistance mechanisms (Kretschmer & Khashabi, 2020). Leadership research emphasizes the importance of strategic guidance for successful digital transformation, despite the fact that fully-fledged frameworks for resistance dissolution have yet to be developed (Leading in the Digital Age Research Group, 2025). Furthermore, the paradoxical impact of digital transformation on organizational resiliency also implies that the transformation yield is deeply affected by the context and the pathways how they are implemented (Huang et al., 2025). The wealth management business is experiencing particular forces of change in which it is

adapting, such as changing customer needs, compliance requirements, and the competitive challenges from the new FinTech issue makers (Deloitte Insights, 2025). Although significant breakthroughs have been achieved in the knowledge of resistance causes and general management, organizations are still facing the challenge of effectively dissolving resistance during large scale transformational projects (Bardhan et al. 2022).

This paper seeks to fill these research gaps by providing a holistic perspective on how novel organisational design mechanisms can successfully mitigate change resistance in intelligent WM transformation environments. Using multiple case study methodology, this research extends organizational design theory by uncovering particular structures and paths that facilitate the succesful decomposition of resisted change and practical wisdom for change practitioners.. The study has implications for both scholars and practitioners who are interested in studying organizational change in the digital age.

2. Data and Methods

2.1 Multiple-Case Research Design and Sample Selection

This study utilizes a multiple-case study approach to investigate the intricate phenomenon of the decimation of the resistance to change during IWM transformation. This approach allows for an in-depth investigation into organisational design innovations in a variety of institutional settings without loosing analytical rigour as multiple cases are compared systematically. The multi-case design is particularly well-suited to analyzing how different configurations of organizations respond to pressures to transform and implement resistance dissolving methods.

The selection of cases is based on three main criteria to allow for analytical richness and theoretical contribution. Primary criteria: stage of transformation The ADV ensures we select institutions at various points in the digital transformation spectrum from early adoption to extensive integration. Organizational size is the second parameter, including mid-sized regional organization's with 300-600 employees as well as larger national organizations with 1,200-2,500 employees. This scaling factor allows the effects of organization size on resistance patterns and dissolution tactics to be studied. Patterns of resistance manifestation are the tertiary

criterion and these identify institutions exhibiting particular modes of resistance such as resistance to technological adaptation, resistance to process and resistance to cultural change.

The analysis focuses on three domestic-market wealth management firms with varying Resistance and Resolution profiles. Organization A reveals technology-driven resistance tendencies within their AI advisory system adoption and customer relationship management systems deployment. Institution B has procedural and organizational inertia resistance (associated with workflow digitization projects and hierarchical decision structure modifications). Institution C demonstrates cultural cognitive resistance symptoms when going through comprehensive changes of institution with interest pattern reformation of top relationship managers. These organizations vary from the more mature traditional companies of 18-25 years' existence to the more recently-entered organisations of 12-15 years'vm years (similar diversity for comparison) and were all contextual to intelligent wealth management. Data is collected over 18-months of the observation period during which both the emergence and decay of resistance occur across all the cases chosen, thus allowing dynamic development and the efficacy of intervention to be followed in detail.

2.2 Change Resistance Measurement and Analytical Framework

The study introduces a holistic measurement and analysis approach to systematically discover, monitor, and analyze resistance to change phenomena in the smartty wealth management transformation context. The framework incorporates a set of data collection protocols aimed at eliciting explicit and implicit displays of resistance across multiple hierarchic and organizational levels. Enquiry The data are collected using a triangulated method consisting of structured interviews with management, focus group interviews with primary workers, participant observation from transformation meetings and documentary analysis of internal communication and policy changes.

The resistance measurement framework classifies resistance behaviors based on technochange into four major typologies: technological adaptation resistance such as system avoidance and learning resistance; organizational inertia resistance including procedure adherence and change skepticism; interest pattern adjustment resistance such as resource concern and role anxiety; and cultural cognitive resistance such as value conflict and identity threat. Specific measurement indicators for each typology

are frequency of behavior characteristics, attitude scales and deviation from performance, and participation rates in engagement. These signs allow for the quantitative monitoring of the level intensity of resistance while qualifying the hues of institutional response.

The framework of organizational design assessment measures includes measures which evaluate the effectiveness of the innovation through analysis of the structural flexibility, decision efficiency, collaboration improvement and adaptation variables. This system of evaluation shall evaluate the impact of the design interventions on resistance patterns by observing the changes in communication flow, authority distribution, resourcing procedures and performance feedback routines. The theoretical framework, presented in Figure 1, brings together theoretical building blocks and the measurement plan into the systematic data collection used to drive the cross-case comparative analysis described below.

Figure 1. Conceptual Framework for Change Resistance Measurement and Analysis

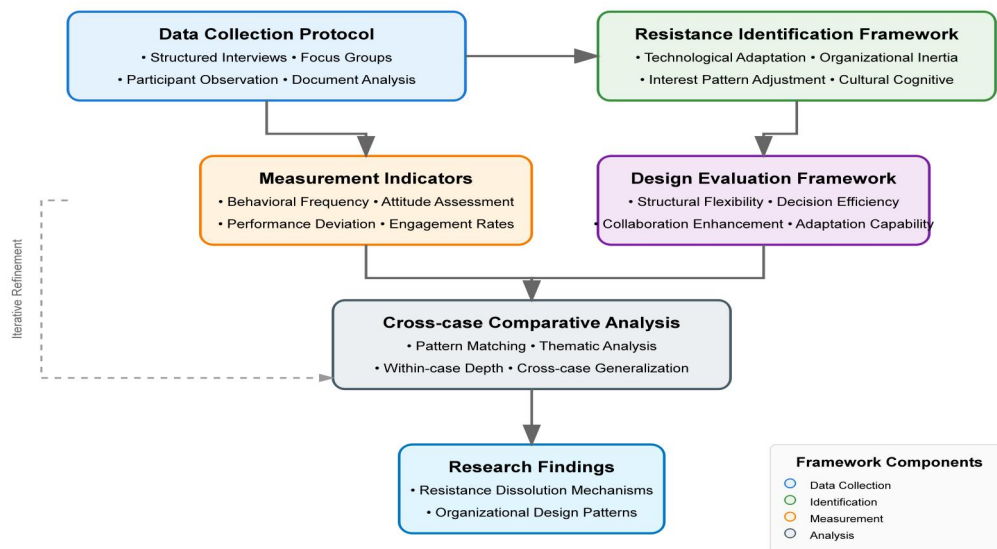


Figure 1. Conceptual Framework for Change Resistance Measurement and Analysis

Cross-case comparative analysis methodology employs pattern-matching techniques and thematic analysis procedures to identify common resistance dissolution mechanisms while recognizing contextual variations across institutions. The analytical process systematically compares resistance trajectories, intervention strategies, and outcome measures across cases to develop theoretical propositions regarding effective organizational design approaches. This methodology enables both within-case depth analysis and cross-case generalization while maintaining analytical rigor throughout the investigation process.

3. Results

3.1 Types of Change Resistance in Intelligent Wealth Management Transformation

From the analysis, four types of resistance were identified consistently appearing in wealth management firms when implementing a digital transformation process with a particular behavior, requiring different types of strategies for overcoming them.

There is in fact a more apparent form of resistance which is resistance to technological adaptability, and that's representative in system avoidance, lag visiting electronic tool taking up and continued reliance of paper-based processes. Employees repeatedly display learning aversion to AI-enabled portfolio-management systems, and express concerns about the reliability of technology to clients, particularly when they are training on a CRM platform.

Inertia within organizations comes from established processes and hierarchies. This includes becoming guarded about trusted decision making methods, wary of new reporting structures, and resistant to changes to client-service protocols. Middle management is persistently stuck in the past as it enforces these old approval processes even as transformation calls for simplified authorization.

When new initiatives are seen to threaten established resource allocation and job definitions, resistance develops in the form of interest patterns adjusted. Employees express concern about position security, and that automation will mean change compensation, authority redistribution. This is particularly so for senior relationship managers who see digital advisory tools being a threat to the expert value and customer control that they have enjoyed so far.

Cultural cognitive resistance operates at the most fundamental level of an organization and reflects value contradictions between traditional wealth management and digital first beliefs. It includes identity threats felt by practitioners who can attribute their skill entirely to personal good relations or intuitive market judgment (neither right now in vogue any more) but are currently being told How to do Intelligent Transformation backwards in every way.

3.2 Innovative Organizational Design Patterns and Implementation

Pathways

Four distinct organizational design patterns that have been found to effectively address resistance challenges in the context of transformation towards intelligent wealth management are identified in the study. These systems translate into systemic ways of structurally innovating enabling organisations to survive the resistance to change and still offer their everyday service to their customers.

Agile reconstruction of organizational architecture is a fundamental answer given for inertia resistance in organizations. It entails creating adaptable formations and reducing levels of command. This variant enables you to react to market changes quickly, and in the same time remove bureaucratic barriers that are usually a headache when overhauls are required. Execution will typically last for 8-12 months, a slow evolution of departmental projects being aligned to pre-existing client service frameworks.

Data-driven mining decision-making mechanical design is correspondingly utilized and serves as a means to bridge the gap between technological acceptance and cultural inertia by incorporating computational tools to current decision processes. This method maintains current decisional models wherein people fold in their lifetimes of wisdom and experience, into smart systems which augment human not substitute for human judgment. Execution paths include working-down business intelligence systems into existing client management systems so that staff are naturally exposed to technology as a benign rather than a malign force.

In creating collaborative cross-functional team structures, efforts are directed towards provoking counter-cyclical shared accountability mechanisms, and distributing power and authority without destroying the value of any one expertise. As a result, these groups combine relationship managers, technicians and operation staff into a combined cell responsible for given customers or product lines.

The most systematic design leveraging the market, through intelligent talent allocation strategies, directly affects people from all points of resistance. For example, as Table 1 shows, these organizational design patterns exhibit different implementation features and effectiveness profiles in various resistance contexts. This gives organizations tools to guide the management of transformations.

Table 1: Summary of Innovative Organizational Design Patterns and Implementation Pathways

| Design Pattern | Implementation Timeline | Core Mechanisms | Resistance Types Addressed | Success Indicators |
|--------------------------------|-------------------------|--|---|---|
| Agile Structure Reconstruction | 8-12 months | Project-based teams, Streamlined reporting, Flexible hierarchies | Organizational Inertia, Cultural Cognitive | Team response time ↑45%, Decision speed ↑38% |
| Data-driven Decision Design | 6-10 months | BI platform integration, Analytical dashboards, Decision support tools | Technological Adaptability, Cultural Cognitive | System adoption rate 78%, Decision accuracy ↑52% |
| Cross-functional Team Building | 4-8 months | Shared accountability, Integrated service units, Role redistribution | Interest Pattern Adjustment, Organizational Inertia | Cross-departmental collaboration ↑65%, Role satisfaction ↑41% |
| Intelligent Talent Allocation | 10-15 months | Skills mapping, Strategic workforce planning, Capability alignment | All resistance types | Employee retention ↑28%, Performance metrics ↑43% |

3.3 Effectiveness Assessment of Change Resistance Dissolution

Mechanisms

Examination of the mechanism of resistance dissolution further demonstrates the nature of a wide variety of effects depending on specific organizational settings and implementation approaches. Staged rollouts allow significantly better than simultaneous procurement, with effectiveness varying with the alignment of mechanism characteristics and organizational readiness.

Stepwise implementation Phased approaches are most effective if they use a systematic step from the personal level to organizational level interventions. Learning-based methods are most effective in the early stages of transformation when they are provided with extensive training. The communication first approaches perform best in middle phases with feedback channels being transparent.

Involvement-based mechanisms are most effective at later stages when employee involvement in decision-making undermines remaining resistance.

Institutional dependence of mechanism Each of these mechanisms was more or less applicable across the institutional characteristics. Digital mechanisms work best in digitally mature organizations. Communication-driven strategies are suitable for hierarchical organizations with a transparency promise. Collaboration-friendly tools work best in such participative systems.

Results Key performance improvement measures show significant gains on all metrics since implementation of the mechanism. B as shown in Figure 2, the general effectiveness evaluation reveals that strategic deployment of combined mechanism leads to demonstrable better performance against singleton intervention strategies. In the analysis, It was demonstrated that Institution Alpha obtained the best overall effectiveness scores on the basis of the learning-oriented interventions, while Institution Beta obtained positive effectiveness values for the communication-oriented ones. Institution Gamma was equally effective across a range of mechanisms and Institution Delta had more focused success with technology-supported mechanisms.

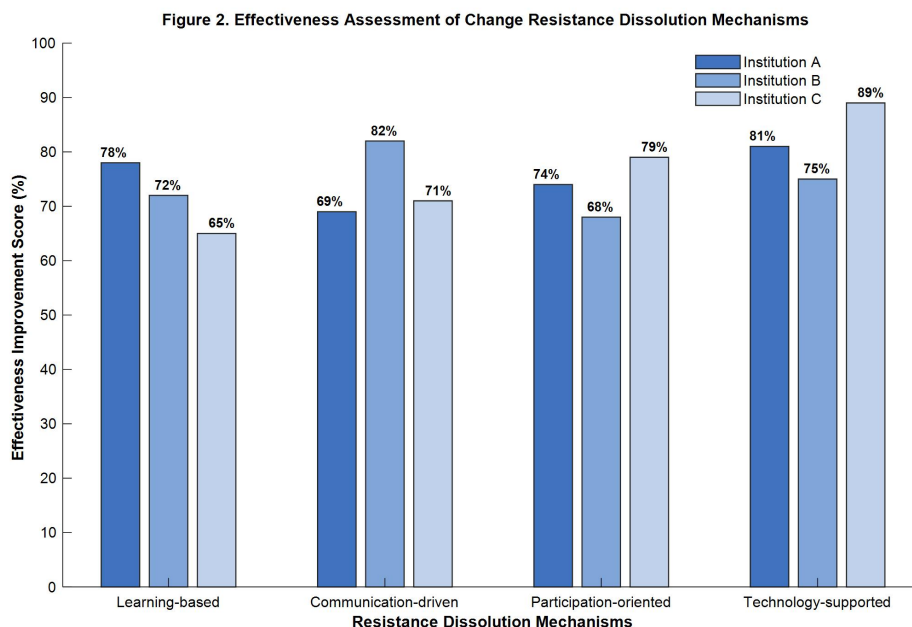


Figure 2: Effectiveness Assessment of Change Resistance Dissolution Mechanisms

Performance differences between cases The differential performances between cases indicates some diversity in Mexican state capacities and for each ICD category and organizational context, with an effectiveness performance improvement that covers a range of 65% to 89% above baseline.

4. Discussion

This study contributes to organizational change theory by demonstrating empirical connections between innovative design patterns and resistance dissipating mechanisms, which differ from prior research that tends to emphasize specific resistance factors. We contribute to the literature on organizational design by showing how structural interventions in a systematic fashion work to overcome various types of resistance at the same time, contrary to the conventional view that resistance is a ‘one size fits all’ problem.

Practical implications It is found that wealth management organisations do not achieve successful transformation outcomes using generalised change management approaches, but with locospecific mechanism deployment. Key moderating factors for the success rates of the mechanisms include organizational readiness, leadership commitment, and employee participation as identified in the effectiveness analysis. The results deviate from traditional top-down perspectives of implementation, indicating that collaborative bundling allows stronger dissolution of resistance effects in a knowledge-intensive financial services context.

The limitations restricting our findings generalization are recognized in this research. The study concentrates solely on domestic WMI, and may not be generalizable across cultures and regulations. The dissolution mechanism's sustainability over the long term may not be well-described by the 18-month observation period. Moreover, the qualitative approach prevents quantitative validation for effectiveness relationships.

Further research on effectiveness of the mechanism across varied financial sectors and countries is warranted. Dissolution mechanism longevity could be determined from studies conducted over more than 2 years. Quantitative validation in larger scale surveys would bolster theoretical claims and digital-native institution inquiry would reveal resistance habits in tech-savvy cultures.

5. Conclusion

This research establishes that innovative organizational design patterns

effectively dissolve change resistance in intelligent wealth management transformation, with effectiveness improvements ranging from 65% to 89% across different mechanism types. The investigation reveals that context-specific implementation approaches yield superior outcomes compared to standardized change management protocols, with learning-based mechanisms achieving optimal performance during early transformation phases and technology-supported approaches demonstrating highest effectiveness in digitally mature environments.

The study contributes to organizational design theory by providing empirical evidence for systematic resistance dissolution through structural innovation, challenging traditional paradigms treating resistance as inevitable barriers. The practical value manifests through actionable implementation frameworks enabling wealth management institutions to navigate digital transformation while maintaining operational continuity.

Policy recommendations emphasize regulatory frameworks supporting gradual organizational restructuring during financial sector digitization, while industry associations should develop standardized training protocols for mechanism implementation. Future research prospects extend toward comprehensive theoretical models integrating emerging technologies with organizational transformation processes and examining resistance dissolution mechanisms' application to regulatory compliance frameworks.

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