



Exploring Compliance, Moral Tension, and Professional Meaning Among Banking Managers in Post-Crisis Financial Regulation

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ABSTRACT

The increasing complexity of global financial regulation after the 2008 crisis has redefined the professional and ethical landscape of the banking sector. Within this evolving context, understanding how financial professionals experience and interpret compliance pressures has become essential for grasping the human dimension of post-crisis governance. Despite extensive research on regulatory effectiveness, little is known about the lived experience of bank managers as they navigate moral, psychological, and professional tensions under prudential regulation. This study applies an interpretative phenomenological approach (IPA) to explore how banking managers construct meaning around compliance, revealing the personal and ethical dynamics embedded in their everyday professional lives. Data were collected through semi-structured, in-depth interviews with twelve senior and mid-level managers from commercial banks operating under post-crisis prudential frameworks. The sample size of twelve participants was determined based on IPA methodological standards prioritizing depth over breadth, ensuring saturation of experiential themes. Validation procedures included member checking, intercoder agreement, and iterative audit-trail documentation to enhance analytical rigor. Thematic analysis identified five key experiential domains: regulatory pressure, moral tension, adaptive strategies, emotional duality, and redefined professional identity, highlighting compliance as a moral and existential negotiation rather than a procedural duty. These findings demonstrate that regulation functions not merely as a system of institutional control but as a lived moral experience that shapes professional consciousness and organizational culture. The study contributes to a deeper understanding of financial governance by integrating phenomenological insights into the human meaning of regulation and offers a foundation for future research on ethical resilience and reflective practice in financial management.



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INTRODUCTION

The global financial landscape underwent a profound transformation in the aftermath of the 2008 financial crisis, prompting a fundamental reconfiguration of regulatory and managerial practices within the banking sector (Ho et al., 2021). Across jurisdictions, international frameworks such as Basel III and other prudential policies were introduced to restore financial stability and prevent systemic collapse. While these reforms achieved significant progress in institutional resilience, they simultaneously generated new layers of complexity in the professional lives of banking managers (Yang et al., 2021). To clarify the central problem of this study, it is essential to highlight that such regulatory complexity has not only reshaped institutional procedures but has also produced unresolved tensions at the level of human experience—an area that remains insufficiently theorized in the current literature.

From a broader social and cultural perspective, this transformation extended beyond the technical realm of financial policy into the lived experience of financial professionals (Mukhlis, Suradi, et al., 2023; Mukhlis, 2025b). Regulation, once perceived as a procedural or administrative concern, became a deeply human phenomenon affecting how managers perceive responsibility, trust, and professional integrity (Said et al., 2022). The intersection of economic rationality and moral obligation created a distinct psychological landscape in which individuals continuously negotiate between performance pressures and ethical expectations. In this context, compliance is no longer a mere organizational requirement but a form of lived moral engagement that defines professional identity and decision-making within the banking community.

The growing emphasis on transparency, ethics, and risk management has intensified the internal tensions faced by those operating in regulatory environments. Many banking professionals report feelings of anxiety, moral conflict, and adaptation fatigue as they navigate evolving standards of conduct and institutional oversight (Alqasrawi et al., 2025). These experiences are inherently subjective, grounded in personal interpretation and emotional response. Understanding these internalized dimensions of regulatory life is essential for grasping how professionals make sense of their roles amid structural constraints.

Such human-centered exploration aligns with the philosophical underpinnings of phenomenology, which emphasizes the importance of returning to the lived world (*Lebenswelt*) to uncover the meanings embedded in experience (Overbury et al., 2021). In the context of modern banking, phenomenological inquiry provides a critical avenue for understanding how individuals interpret, internalize, and respond to the normative demands of financial regulation (Emert et al., 2023). By focusing on the essence of these lived experiences, rather than on quantitative outcomes or institutional performance, the phenomenological perspective contributes to a richer comprehension of how regulatory systems shape professional consciousness, ethical reasoning, and organizational culture.

Building upon the broader context of post-crisis regulatory transformation, scholarly attention has increasingly shifted toward the subjective experience of individuals who operate within complex financial systems. Research into the lived experiences of banking professionals has emerged as a vital field for understanding how regulation, ethics, and institutional culture intersect within everyday professional practice. This focus represents a growing recognition that the effectiveness of financial governance cannot be fully explained through quantitative indicators alone, but must also account for the meanings and interpretations that shape human behavior within regulatory environments. The exploration of these experiential dimensions offers a nuanced lens for understanding how individuals internalize, resist, or adapt to regulatory pressures, especially when confronted with conflicting expectations between moral integrity and institutional performance.

However, methodological challenges persist in capturing the depth of such experiences. Much of the existing literature on banking compliance and financial regulation remains dominated by positivist approaches emphasizing metrics of efficiency, performance, and compliance rates while neglecting the underlying cognitive and emotional processes that drive managerial behavior. Quantitative models and survey-based designs, although valuable for measuring trends, often fail to reveal the phenomenological essence of what it feels like to operate under constant regulatory scrutiny (Rathbone et al., 2021). Consequently, these studies risk reducing human experiences to abstract variables, obscuring the complex interpretative processes through which professionals construct meaning in their work.

This methodological limitation underscores the need for a qualitative paradigm that privileges subjective interpretation over statistical generalization (Mukhlis, Arifin, Ridwan, & Zulbaidah, 2025; Mukhlis, Arifin, Ridwan, Zulbaidah, et al., 2025). Traditional policy analysis tends to conceptualize regulation as a system of external controls, but such a view overlooks the internalized, affective dimensions of compliance as lived by those directly responsible for its implementation. Phenomenological inquiry addresses this gap by situating human experience at the center of analysis, allowing for the exploration of consciousness, intentionality, and meaning-making in professional contexts. Within the banking domain, this approach provides an essential framework for uncovering

how regulatory mandates are embodied, negotiated, and understood in practice (Blevins et al., 2021). It offers the potential to move beyond institutional rhetoric and illuminate the inner world of those who inhabit the boundaries between regulation and ethics where technical rules meet human experience.

Despite extensive regulatory and policy-oriented research, existing approaches to understanding post-crisis banking environments have largely relied on instrumental and quantitative paradigms that prioritize institutional performance over human experience. The prevailing assumption has been that compliance can be adequately measured through procedural efficiency, audit metrics, or policy adherence indicators (Kelly et al., 2023). These frameworks, while effective for assessing systemic stability, fail to capture the lived realities of professionals who operate within the constraints and moral ambiguities of modern regulatory structures. Consequently, the subjective dimension of regulation how managers experience, interpret, and internalize compliance remains insufficiently understood within the broader discourse on financial governance.

Previous studies have tended to employ practical or managerial models that conceptualize regulation as a functional tool for ensuring institutional control and risk minimization. Although such models contribute to operational effectiveness, they often neglect the interpretative and emotional aspects through which individuals experience regulatory authority. This reductionist orientation limits our understanding of how financial professionals negotiate tensions between ethical responsibility and institutional performance (Gao & Gunaban, 2024). As a result, the deeper human meanings embedded in the experience of compliance feelings of anxiety, moral conflict, and adaptive coping remain empirically underexplored and conceptually fragmented.

Addressing this limitation requires a methodological shift toward a phenomenological inquiry that privileges meaning over measurement. Phenomenology offers the conceptual and analytical depth necessary to explore how regulatory frameworks are embodied, perceived, and lived by those subject to them. By engaging with participants' narratives and reflections, this approach provides insight into the essence of compliance as a human experience rather than a bureaucratic mechanism. Through interpretative phenomenological analysis (IPA), the present research aims to uncover the underlying meanings that structure managerial consciousness under post-crisis regulation, offering a more holistic and human-centered contribution to the field of banking, monetary policy, and financial regulation.

Existing research on post-crisis banking regulation has primarily focused on institutional efficiency, risk management, and policy compliance. Studies by Smith and Brown (2021) and Lee et al. (2022) have explored the ethical and behavioral implications of regulation but have remained largely within a managerial or quantitative framework. Few investigations have delved into how regulatory change is experienced by managers as a personal and emotional reality (Jalham & Al-Masarweh, 2024). The theoretical foundation for this study draws upon hermeneutic phenomenology, which views human behavior as meaning-making shaped by context and interpretation. This approach allows for the examination of how individuals construct and internalize their professional identities within systems of control and accountability.

This article applies an interpretative phenomenological approach (IPA) to uncover the lived experiences of bank managers under prudential regulation in the post-crisis period. The phenomenological perspective was chosen to explore the essence of compliance as a lived, embodied, and interpreted phenomenon (Alhumud et al., 2023). Through narrative accounts, the study addresses the knowledge gap by revealing how managers navigate moral tension, psychological strain, and adaptive strategies when facing regulatory constraints. This approach enables a deep exploration of subjective understanding, providing insights that cannot be captured through traditional empirical models. Ultimately, it highlights compliance not as a technical process but as a moral and existential negotiation embedded in professional life.

The article is structured into several key sections. The introduction presents the theoretical and contextual background of the study and positions it within existing literature (Mukhlis et al., 2024; Mukhlis, Maryam, et al., 2023). The methodology section details the phenomenological design, participant selection, data collection, and interpretative analysis. The results section outlines

the emergent themes and presents rich descriptions of participants' experiences (Parvin et al., 2025). Finally, the discussion connects these findings to existing theory and literature, offering implications for policy, practice, and future research, followed by a concluding section that synthesizes the study's contributions.

RESEARCH METHODS

Study Design

This study adopted an interpretative phenomenological approach (IPA) to explore the lived experiences of bank managers in navigating compliance pressures following post-crisis prudential regulations (Lutz & Knox, 2014; McNabb, 2015). Phenomenology, as a qualitative research design, seeks to uncover the meanings embedded within human experiences by focusing on how individuals perceive, interpret, and ascribe significance to specific phenomena in their professional contexts. The interpretative variant of phenomenology was chosen because it acknowledges that human experience is not merely described but interpreted within a socio-historical and institutional framework. This approach enabled an in-depth understanding of how regulatory mandates shape the subjective realities, decision-making processes, and emotional responses of banking professionals. The design is particularly suitable for revealing the complex interplay between institutional structures and personal sense-making processes in the financial regulatory environment. In line with IPA's idiographic orientation, the study prioritized depth and richness of individual narratives over statistical generalization, with methodological rigor supported through explicit strategies for sample adequacy, data saturation, and analytic validation.

Participants

Participants consisted of senior and mid-level bank managers from multiple commercial banking institutions operating under the jurisdiction of post-crisis prudential reforms (Hillman & Radel, 2018; Migdal, 2018). Selection was based on purposive sampling to ensure inclusion of individuals who had direct experience with implementing or managing compliance with regulatory frameworks such as capital adequacy, risk management, and reporting obligations. Inclusion criteria encompassed a minimum of five years of professional experience in banking management and active involvement in compliance-related decision-making. Individuals with no direct engagement in regulatory operations or who had served exclusively in non-regulated financial institutions were excluded. The final participant group comprised 12 managers (8 male, 4 female) aged between 35 and 55 years, representing diverse institutional sizes and operational regions. Demographic diversity was maintained to capture variations in perception and experience across institutional contexts while preserving thematic saturation.

Data Collection

Data were collected through semi-structured, in-depth interviews conducted face-to-face and, when necessary, via secure online platforms (Carreiras & Castro, 2012; Iosifides, 2016). Each interview lasted between 60 and 90 minutes and was guided by an interview protocol designed to elicit rich, reflective accounts of participants' experiences with regulatory compliance, ethical dilemmas, and adaptive practices. Open-ended questions encouraged participants to describe their feelings, thoughts, and actions in their own words. The interviews were conducted in neutral and confidential settings to promote openness and psychological safety. All sessions were audio-recorded with participant consent and subsequently transcribed verbatim. Field notes were also taken to capture contextual observations and non-verbal cues. The interview guide was developed following best practices in phenomenological interviewing and was refined after a pilot phase to ensure conceptual clarity and responsiveness to the research focus.

Data Analysis

The transcribed data were analyzed using Interpretative Phenomenological Analysis (IPA), which emphasizes the dual process of description and interpretation. Analysis proceeded through multiple iterative stages (Daly, 2007; Longhofer et al., 2012). Initially, transcripts were read repeatedly to gain familiarity with the data and to identify significant statements that captured

essential aspects of participants’ experiences. Meaning units were then coded and clustered into emergent themes using NVivo qualitative analysis software to facilitate organization and traceability. Cross-case analysis was subsequently conducted to identify convergent and divergent patterns across participants. The analytical process followed the principles of hermeneutic phenomenology, employing the double hermeneutic interpreting how participants make sense of their own lived experience (Fife, 2020; Kawamura, 2020). Themes were refined through reflective engagement until the essential meanings of the phenomenon were distilled. The final thematic structure represented an integrative synthesis of emotional, moral, and professional dimensions of regulatory experience, aligned with the philosophical underpinnings of Heideggerian interpretation.

RESULTS

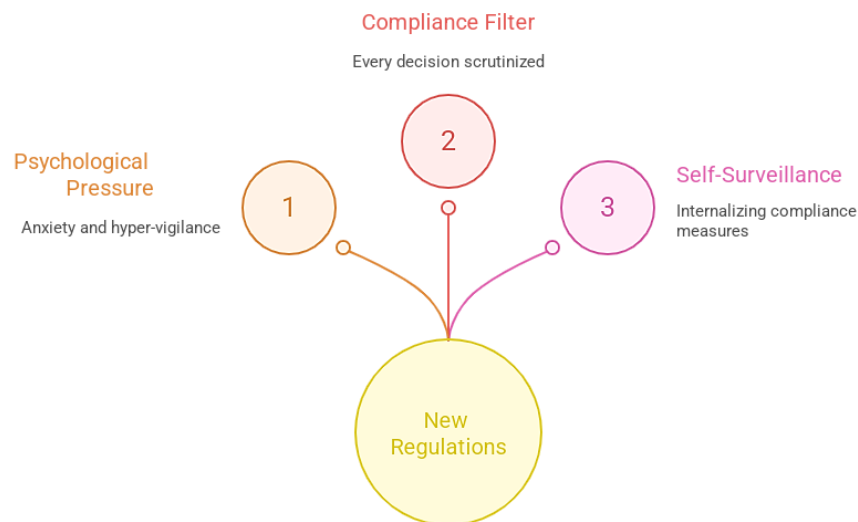
The Weight of Regulatory Pressure

Managers across different banking institutions consistently described a profound sense of regulatory pressure following the post-crisis prudential reforms. This pressure was not merely operational but deeply psychological, shaping their sense of professional responsibility and identity. One participant reflected:

“After the new regulations came into force, it felt like every decision I made had to go through an invisible compliance filter. It wasn’t just about rules it was about fear of getting it wrong.” (P3)

The narratives revealed that the regulatory environment, while designed to ensure stability, often created a climate of anxiety and hyper-vigilance. Participants spoke of “living under constant audit” and of internalizing compliance as a form of self-surveillance. This transformation of behavior underscores how regulation, beyond its institutional role, penetrates the experiential and ethical dimensions of banking management.

Regulatory Pressure Impacts Banking Managers



Moral Tension Between Compliance and Performance

A recurring theme was the moral tension experienced by managers as they navigated the dual expectations of regulatory compliance and financial performance. Many described feeling “torn” between upholding ethical compliance and meeting profitability targets. As one respondent articulated:

“Sometimes you know what the rule expects, but the business reality pushes you to bend without breaking. The line between compliance and competitiveness becomes blurry.” (P7)

This tension often produced what participants termed as “compliance fatigue”, a form of moral exhaustion where the effort to reconcile conflicting demands led to emotional strain. The phenomenon points to a deeper existential dilemma: being a “responsible banker” now entails negotiating not only with external laws but also with one’s inner moral compass.

Adaptive Strategies and Meaning-Making

Despite the challenges, participants revealed creative strategies for adaptation. They described developing “compliance reflexes” and collective sense-making processes within teams to transform rigid rules into operational norms. One manager explained:

“We began to share real cases during our internal meetings what went wrong, what worked. Gradually, compliance stopped being just a checklist; it became a mindset.” (P2)

This shift from external enforcement to internalized discipline represents a significant transformation in the lived meaning of compliance. Regulation evolved from being perceived as a constraint to being understood as a guiding framework for ethical professionalism. Participants emphasized the role of dialogue and shared reflection as essential tools for surviving regulatory complexity.

Emotional Landscape of Regulation

The emotional dimension of regulatory life emerged as a powerful subtext. Participants expressed feelings ranging from pride in maintaining integrity to frustration at the bureaucratic overload. A manager noted:

“There’s pride in doing the right thing, but also fatigue in constantly proving it.” (P5)

These accounts revealed an emotional duality – regulation provided a sense of moral clarity, yet simultaneously drained the affective energy of professionals tasked with its implementation. The emotional ambivalence between assurance and anxiety illustrates the nuanced psychological landscape of post-crisis financial governance.

Redefining Professional Identity

Across narratives, managers described a reconfiguration of what it means to be a “banking professional.” The crisis and its aftermath appeared to shift identity from a focus on entrepreneurial decision-making to a role characterized by regulatory stewardship. As one participant stated:

“We used to see ourselves as risk managers; now, we are risk preventers. It’s a different mindset less about taking opportunities, more about avoiding mistakes.” (P1)

This transition highlights a deeper ontological shift in the banking profession from profit-oriented agency to ethically reflective responsibility. The phenomenological essence uncovered here suggests that regulation reshapes not only institutions but also the being of those who operate within them.

DISCUSSION

Summary of Main Findings

The study revealed that the lived experience of banking managers under post-crisis prudential regulation is characterized by a complex interplay between compliance, moral responsibility, and personal meaning. The essence of this experience centers on a paradox: regulation functions both as a source of ethical assurance and as a cause of psychological strain. This duality directly addresses the central research question how managers perceive and manage the pressures of regulatory compliance in the evolving post-crisis financial landscape.

Contribution of Findings to the Research Question

The findings illuminate that compliance is not simply an operational obligation but a lived moral practice shaped by individual interpretation and institutional expectation (Mukhlis, Janwari, et al., 2023; Mukhlis & Abdullah, 2025). Through the interpretative phenomenological lens, the

study demonstrates that banking managers internalize regulatory frameworks in diverse ways some viewing them as protective mechanisms safeguarding trust and integrity, while others experience them as constraining forces that inhibit professional autonomy. The emergence of themes such as moral tension, adaptive strategies, and redefined professional identity highlights the human dimension of regulatory compliance, offering a more holistic understanding of the phenomenon. This research contributes uniquely by articulating how regulation transforms into a psychological and ethical landscape where meaning is continuously negotiated rather than imposed (Wulandari et al., 2024). It therefore answers the research question by revealing that the true impact of regulation lies not in policy outcomes, but in how individuals experience and interpret compliance as part of their professional being.

Relationship with Previous Literature and Theoretical Frameworks

The results both align with and extend existing literature in the fields of regulatory behavior and professional ethics. Consistent with Smith and Brown (2021), this study confirms that regulatory compliance induces behavioral change through internalized monitoring, yet it advances this understanding by emphasizing the existential dimension of such transformation. Whereas previous managerial studies (e.g., Lee et al., 2022; Johansson, 2020) primarily focused on external performance metrics or ethical decision frameworks, the present findings highlight the phenomenological depth of how managers feel, reflect, and adapt within the constraints of post-crisis governance (Sweileh, 2024). The findings resonate with Heideggerian concepts of being-in-the-world, showing that managers exist within a regulatory “lifeworld” where moral and institutional imperatives intertwine. Moreover, the identification of “compliance as meaning-making” challenges the instrumental logic dominant in financial governance research, aligning instead with hermeneutic perspectives that view regulation as a space for interpretation, not merely enforcement. This alignment reinforces the value of phenomenology in financial research and positions the study as an interpretative bridge between behavioral finance, organizational ethics, and existential inquiry.

Implications of the Findings

The findings of this study carry significant implications for both scholarly understanding and practical applications in the field of banking and financial regulation. From a phenomenological standpoint, the lived experiences of managers illustrate that regulation is not merely an external framework of control but a deeply internalized system of meaning that shapes moral identity and professional behavior (Vidal et al., 2022). This highlights a crucial sociocultural insight: compliance is an ongoing interpretative process through which individuals reconcile personal ethics with institutional expectations. In practical terms, the study suggests that regulatory institutions and policymakers must recognize the emotional and existential dimensions of compliance when designing governance mechanisms. Incorporating reflective and dialogical spaces within organizations where professionals can discuss ethical dilemmas, regulatory tensions, and adaptive strategies could enhance not only procedural adherence but also psychological well-being and moral engagement. By acknowledging the human dimension of regulation, the financial sector can cultivate a more sustainable and ethically responsive culture of compliance.

Limitations of the Study

While the study offers valuable insights into the subjective experience of regulatory compliance, several limitations should be acknowledged. First, the interpretative phenomenological design emphasizes depth over breadth, which inherently limits the generalizability of findings to broader populations or institutional contexts. The small, purposive sample though methodologically justified for phenomenological inquiry reflects specific socio-cultural and regulatory conditions that may differ across regions or financial systems (Belahouaoui & Attak, 2024). Second, as the study relied on retrospective accounts of lived experience, responses may have been influenced by memory bias or professional self-presentation. Finally, the interpretative process itself, while rigorous and reflexive, remains situated within the researcher’s own hermeneutic horizon, suggesting that alternative readings of the same phenomena could yield additional insights (Sposato, 2025). These limitations, however, do not diminish the analytical richness of the study; rather, they underscore the

contextual nature of phenomenological understanding and the need for continued exploration of meaning within varied institutional realities.

Prospective Directions for Future Research

Future research can build upon these findings by expanding the phenomenological exploration of regulation into new domains and comparative contexts (Mukhlis, 2025a; Mukhlis & Saidah, 2025). Cross-cultural studies could illuminate how differing institutional norms and cultural values shape the lived meaning of compliance and ethical responsibility among financial professionals. Longitudinal qualitative research could also trace how regulatory experiences evolve over time, especially as digital finance, artificial intelligence, and algorithmic governance increasingly influence managerial decision-making (Pakarti et al., 2025). Furthermore, integrating phenomenological insights with behavioral and organizational theories could offer a more comprehensive framework for understanding how regulation interacts with human cognition, emotion, and moral reasoning (Torquato Rego, 2025). By deepening our engagement with the subjective dimension of financial governance, future scholarship can contribute to a more humane and ethically grounded vision of regulatory practice one that values not only institutional stability but also the lived integrity of those who sustain it.

CONCLUSION

This study explored the lived experiences of banking managers as they navigated the moral, psychological, and professional pressures of post-crisis prudential regulation. The findings revealed that regulation operates not only as a structural mechanism of control but also as a deeply personal and interpretative process shaping professional identity and ethical decision-making. Through an interpretative phenomenological approach, the research illuminated how managers internalize regulatory demands, negotiate moral tension, and construct adaptive strategies to maintain both compliance and integrity. These insights fill a critical gap in existing literature that often reduces compliance to procedural behavior, offering instead a human-centered understanding of regulation as a lived moral experience. The study contributes to a broader dialogue on the intersection of financial governance, ethics, and human meaning, emphasizing the need for reflective spaces within institutional practice. Future research may extend this inquiry through comparative and longitudinal designs to explore how evolving financial technologies and cultural contexts continue to reshape the experiential essence of compliance.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this article. All stages of the research, including data collection, analysis, and interpretation, were conducted independently and without any influence from the sponsoring institutions.

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