IJARSCT
International Journal of Advanced Research in Science, Communication and Technology
International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal
ISSN: 2581-9429
Volume 6, Issue 1, November 2026
Impact Factor: 8.2

Bridging Intent and Execution: Vision and Mission Deployment in the Indian Banking Industry: An Integrative Literature Review

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Abstract: *Vision and mission statements articulate an organisation's long-term purpose, strategic direction and stakeholder commitments. Their organisational value, however, depends on whether these statements are translated into priorities, resource allocations, managerial routines and observable employee behaviour. This issue is particularly significant in the Indian banking industry, where institutions operate through extensive branch networks and must reconcile commercial objectives with financial inclusion, customer protection, prudential regulation, technological change and sustainability commitments. This paper develops an integrative review of the relationship between strategic intent and operational execution in banking. It synthesises the conceptual contributions of the Balanced Scorecard, Hoshin Kanri, the McKinsey 7S framework, Quality Function Deployment, Total Quality Management and SERVQUAL, alongside selected banking-sector evidence identified in the source manuscript and independently verifiable publications. The review distinguishes strategy communication, deployment fidelity and organisational performance as related but analytically separate constructs. It proposes a multilevel deployment pathway comprising strategic articulation, translation into measurable priorities, participative cascading, capability alignment, frontline execution and feedback. The analysis indicates that no single framework is sufficient: the Balanced Scorecard supports strategic measurement, Hoshin Kanri provides a participative deployment cycle, the 7S framework diagnoses organisational alignment, and quality-management approaches connect processes with customer experience. The paper identifies research gaps concerning branch-level measurement, public–private institutional differences, digital capability, managerial mediation, ESG integration and longitudinal evidence. An integrated conceptual architecture and research propositions are presented to guide future empirical investigation..*

Keywords: vision; mission; strategy deployment; Indian banking; Balanced Scorecard; Hoshin Kanri; organisational alignment; frontline execution; service quality; sustainability

I. INTRODUCTION

Vision and mission statements are central instruments through which organisations communicate purpose, desired future position and stakeholder commitments. A vision generally expresses an aspirational future state, whereas a mission defines the organisation's present purpose, scope and principal responsibilities. These statements can provide strategic direction, but their presence does not, by itself, establish that strategy has been implemented. A bank may communicate

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commitments to customer-centricity, inclusion, innovation or responsible finance while its branch-level targets, employee incentives, operating procedures and resource allocations continue to reward narrower or conflicting priorities.

The distinction between strategic formulation and execution is especially important in banking. Banks are geographically dispersed, highly regulated service organisations. Their operating model combines centralised policies and technology platforms with local customer interactions, credit assessment, service recovery and relationship management. Strategy must therefore travel through several organisational levels: board and executive leadership, business and functional heads, regional management, branch leadership and frontline employees. At each level, strategic priorities may be interpreted, simplified, reweighted or displaced by immediate operational demands.

The Indian banking context adds institutional complexity. Public sector banks operate within commercial and public-policy expectations, including financial inclusion and priority-sector obligations. Private sector and foreign banks may place greater emphasis on digital service, customer acquisition, productivity and financial returns, while regional rural banks operate in distinctive local and developmental contexts. These are broad institutional tendencies rather than uniform characteristics; actual priorities vary by bank, business model, regulatory conditions and geography.

The central problem addressed in this paper is therefore not whether banks possess vision and mission statements, but how effectively those statements are converted into consistent operational choices. The paper treats deployment as an observable process rather than a rhetorical or purely financial outcome. It asks: (i) how can strategic intent be operationalised across banking hierarchies; (ii) what contribution do established management frameworks make to this process; (iii) what execution barriers are particularly relevant to banking; and (iv) what research agenda can strengthen empirical understanding of deployment in Indian banks?

II. REVIEW OBJECTIVES AND RESEARCH QUESTIONS

- To explain the conceptual relationship between vision, mission, strategic priorities and frontline execution in banking institutions.
- To critically examine the relevance and limitations of major strategy-deployment and quality-management frameworks.
- To synthesise banking-related evidence on organisational capability, managerial efficiency, service quality, digital adoption and sustainability, without treating different research designs as equivalent.
- To identify gaps in the existing evidence and develop an integrated conceptual architecture for future research.

The review is guided by four questions:

RQ1: Through what organisational mechanisms are vision and mission translated into branch-level action?
RQ2: How do established strategy and quality frameworks contribute to deployment?
RQ3: What organisational and contextual factors may interrupt deployment in Indian banking?
RQ4: Which constructs and methods should future studies use to examine deployment fidelity and its outcomes?

III. CONCEPTUAL FOUNDATIONS

3.1 Vision, mission and strategic intent

Vision and mission statements perform related but distinct functions. Vision provides a future-oriented reference point; mission clarifies organisational purpose and the stakeholders or needs the organisation serves. Strategic intent converts these broad statements into choices about markets, capabilities, service propositions, risk appetite and institutional priorities. For deployment purposes, the statements must be sufficiently specific to guide decisions while remaining broad enough to accommodate changing operating conditions.

A useful distinction is between the existence of a statement, employee awareness of the statement, employee understanding of its operational implications and actual behavioural alignment. These are separate stages and should not be measured through a single question such as whether employees are familiar with the bank's mission.

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3.2 Strategy deployment and deployment fidelity

In this paper, strategy deployment refers to the structured process through which organisational purpose and strategic priorities are translated into aligned objectives, responsibilities, resources, processes, incentives, employee behaviour and review mechanisms. Deployment fidelity is the degree to which these mechanisms consistently reflect the stated strategic priorities in actual operational decisions. Fidelity does not mean rigid uniformity: branches may adapt implementation to local customer needs and risk conditions, provided that adaptation remains consistent with the bank's strategic and regulatory commitments.

Deployment fidelity must be distinguished from organisational performance. A bank may implement a strategy faithfully yet experience weak short-term financial results because of macroeconomic conditions, portfolio risk, regulatory changes or investment cycles. Conversely, strong financial performance does not necessarily establish that the bank's stated mission has been deployed effectively. The distinction prevents an overly narrow assessment of strategy execution.

3.3 A multilevel deployment pathway

The review conceptualises deployment as a sequence of connected but potentially recursive stages:

- ***Strategic articulation:*** leadership defines the vision, mission, strategic choices and non-negotiable regulatory or ethical commitments.
- ***Priority translation:*** broad commitments are converted into a limited set of measurable strategic objectives and balanced indicators.
- ***Participative cascading:*** objectives are negotiated across corporate, regional and branch levels, with responsibilities and resources clarified.
- ***Capability and system alignment:*** structure, technology, employee skills, leadership practices, data and incentives are aligned with the selected priorities.
- ***Frontline execution:*** branch teams incorporate priorities into customer service, credit processes, complaint handling, digital assistance and operational controls.
- ***Monitoring and learning:*** performance information, customer feedback, employee input, audit findings and risk indicators inform corrective action and strategy renewal.

The stages should be understood as a feedback system rather than a one-way cascade. Frontline information may require management to revise targets, allocate additional resources or reconsider the feasibility of a strategic initiative.

IV. METHODOLOGY

4.1 Review design

This paper is presented as an integrative literature review with a critical and theory-building orientation. An integrative review is appropriate where the subject spans conceptual frameworks, empirical studies and different methodological traditions. The objective is to develop a coherent explanation of a management problem rather than to calculate a pooled effect estimate.

4.2 Source base and transparency

The starting source base was the 15-page manuscript supplied for revision. It contained a comparative matrix describing approximately 20 empirical and conceptual contributions and a reference list of 20 entries. The manuscript did not provide a reproducible database-search protocol, complete search strings, a defined search period, duplicate-removal records, screening decisions or a study-selection flow. Accordingly, the present paper does not claim to be a systematic review, meta-analysis or PRISMA-compliant review. The original study matrix was treated as a lead list for critical examination, not as independently verified evidence in every instance.

For this revision, selected bibliographic records and key claims were checked against accessible publisher or institutional records. The bibliographic details of the Hoshin Kanri review by Pavlíčková, Mojžišová and Pócsová (2022), the study by Witcher and Chau (2007), the banking sustainability study by Raut, Cheikhrouhou and Kharat (2017), and the 2026 Indian banking study by Chavda, Derashri and Raghuwanshi were corroborated. Other references appearing in the source

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manuscript require further author-side verification of title, journal, volume, issue, pages and DOI before they are relied upon in a journal submission.

4.3 Inclusion logic and evidence appraisal

The synthesis gives priority to works that directly inform one or more of the following themes: strategy deployment, performance measurement, organisational alignment, quality deployment, banking efficiency, service quality, digital adoption and sustainable banking. Evidence is appraised according to its research design, unit of analysis, context and inferential limits. Conceptual papers are used to explain mechanisms; cross-sectional surveys are treated as evidence of association or perceived relationships; case studies are used to illuminate context-specific processes; and bank-level efficiency studies are not treated as direct measures of vision or mission deployment.

4.4 Limitations of the review method

Because the supplied manuscript did not include a reproducible search history, the revised paper cannot establish that all relevant studies have been identified or that the reviewed corpus is exhaustive. The review is therefore best understood as a structured integrative synthesis and conceptual development exercise. A journal seeking a systematic review should require a fresh database search, documented screening and a completed PRISMA 2020 flow diagram. The authors should not retrospectively invent search counts or selection procedures.

V. CRITICAL REVIEW OF STRATEGY-DEPLOYMENT FRAMEWORKS

5.1 Balanced Scorecard

Kaplan and Norton's Balanced Scorecard (BSC) broadens performance measurement beyond financial indicators by incorporating customer, internal-process, and learning-and-growth perspectives. Its principal contribution to strategy deployment is the translation of strategic objectives into linked measures and targets. In banking, a scorecard can connect financial sustainability with customer experience, process reliability, employee capability, digital adoption and risk control.

The BSC's limitation is that measurement does not automatically produce execution. A branch may report indicators regularly without understanding the strategic rationale, possessing the authority or resources to act, or receiving timely feedback. Excessive reliance on numeric targets may also encourage local optimisation, such as sales volume at the expense of suitability, service quality or prudent lending. The BSC should therefore be treated as a strategic measurement and communication architecture, not a complete implementation system.

5.2 Hoshin Kanri and policy deployment

Hoshin Kanri provides a mechanism for translating a small number of strategic priorities into annual objectives, action plans and review routines. Its catchball process enables objectives and proposed means to be discussed vertically and horizontally across organisational levels. This is particularly relevant to branch networks because it creates a structured opportunity to test whether corporate expectations are operationally feasible and whether local managers have adequate resources.

Pavlíčková et al. (2022), in a review of 26 empirical Hoshin Kanri implementation studies, describe variations in the method and its use across organisational settings. Their work supports the importance of deployment, integration and review, but does not establish that the method has been widely tested in Indian banks. Its application to banking should therefore be framed as a theoretically relevant adaptation requiring empirical evaluation. Catchball should also be designed to avoid excessive meetings and target negotiation that adds administrative burden without improving decisions.

5.3 McKinsey 7S framework

The 7S framework examines alignment among strategy, structure, systems, shared values, skills, style and staff. Its value lies in diagnosing why a formally sound strategy may fail in practice. For example, a bank may adopt a customer-centric mission but retain fragmented complaint systems, insufficient employee training, rigid approval structures or incentives that reward product volume rather than customer outcomes. The 7S framework is therefore useful as an organisational diagnostic. It is not, by itself, a step-by-step deployment or performance-measurement method.

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5.4 Quality Function Deployment

Quality Function Deployment (QFD) translates customer requirements into service and process characteristics through structured matrices. In banking, the approach can help connect customer expectations—such as clarity, speed, accessibility, security and responsiveness—with operational specifications, including documentation standards, turnaround times, digital interface requirements and complaint-resolution protocols. QFD can reduce ambiguity in the translation of customer commitments into process design. However, customer preferences must be balanced with prudential, legal, cybersecurity and conduct requirements.

5.5 Total Quality Management and SERVQUAL

Total Quality Management emphasises leadership commitment, employee involvement, process consistency and continuous improvement. SERVQUAL provides a customer-perception lens through five commonly used dimensions: reliability, responsiveness, assurance, empathy and tangibles (Parasuraman et al., 1988). Together, these approaches can help banks test whether the service experience reflects the organisation's declared mission. SERVQUAL results should nevertheless be interpreted with care: customer expectations differ across segments and channels, and a perception scale does not independently measure regulatory compliance, financial inclusion or credit quality.

5.6 Complementarity and framework selection

Witcher and Chau (2007) explain how the BSC and Hoshin Kanri can complement one another: the BSC supports strategic mapping and performance measurement, while Hoshin Kanri supports the deployment of priorities into daily management. The frameworks reviewed here are best treated as complementary tools with different functions rather than interchangeable models.

Framework	*Primary contribution*	*Principal limitation in banking*
Balanced Scorecard	Links strategic objectives to multidimensional indicators.	Can become a reporting exercise; targets may create unintended incentives.
Hoshin Kanri	Cascades priorities through negotiation, action plans and review.	Requires disciplined leadership and adaptation to regulated service work.
McKinsey 7S	Diagnoses alignment across hard and soft organisational elements.	Diagnostic rather than a detailed execution or measurement cycle.
Quality Function Deployment	Translates stakeholder needs into service and process specifications.	Customer requirements must be balanced with law, risk and prudential controls.
TQM / SERVQUAL	Connects process improvement with perceived service quality.	Perception measures do not capture all dimensions of banking performance.

VI. STRATEGY-EXECUTION CHALLENGES IN THE INDIAN BANKING CONTEXT

6.1 Multiple and potentially competing mandates

Banks may need to pursue profitability, inclusion, customer protection, financial stability, digital innovation and sustainability simultaneously. These objectives are not necessarily inconsistent, but they may compete for resources and managerial attention in the short term. If leadership does not specify priority relationships, acceptable trade-offs and decision rights, frontline employees may experience target conflict. This challenge should be examined empirically rather than assumed to be identical across all public or private banks.

6.2 Communication loss across organisational levels

Strategic language can lose precision as it moves through hierarchical layers. Terms such as customer centricity, innovation or inclusion may be interpreted differently by corporate departments, regional offices and branches. Communication should therefore be supported by operational definitions, examples, role-specific responsibilities and feedback channels. Awareness campaigns alone are insufficient.

6.3 Incentive design and short-termism

Performance-linked incentives can focus attention and clarify accountability, but poorly designed schemes may encourage excessive product selling, unsuitable customer recommendations, aggressive credit growth or neglect of

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service recovery. Balanced performance systems should incorporate quality, risk, conduct, customer outcomes and capability development alongside volume and financial measures.

6.4 Capability, leadership and employee participation

Employees cannot implement priorities for which they lack skills, time, authority, information or technology. Managerial coaching, training, cross-functional coordination and psychological safety are therefore relevant deployment conditions. A participative approach can reveal operational constraints that may not be visible to senior management. The design challenge is to combine employee voice with clear accountability.

6.5 Digital transformation and technology readiness

Digital banking strategies depend on more than technology acquisition. Their deployment requires employee competence, customer education, reliable systems, cybersecurity awareness, accessible design and appropriate escalation processes. Branch employees may function as facilitators of digital adoption, particularly for customers who require assisted service. Technology-related performance should therefore be assessed alongside adoption quality, service continuity and risk controls.

6.6 Sustainability and ESG implementation

Sustainability commitments become operational only when they influence lending policies, sectoral risk assessment, procurement, energy use, paper consumption, product design and reporting. Raut et al. (2017) used a multi-criteria approach to evaluate sustainability practices in six major Indian commercial banks and reported that environmental management received comparatively lower priority than financial stability and customer relationship considerations in their model. Such decision weights indicate relative importance within that study; they do not directly establish the extent of branch-level ESG execution.

VII. EVIDENCE SYNTHESIS AND INTERPRETATION

The reviewed literature supports several cautious conclusions. First, strategic measurement and operational deployment are distinct functions. The BSC can make priorities visible, but a deployment mechanism is needed to translate measures into action. Second, the Hoshin Kanri literature provides a structured approach to vertical and horizontal alignment, but its applicability to Indian banking remains a research proposition rather than an established sector-wide finding. Third, organisational alignment is multidimensional: strategy, structure, systems, people, skills and leadership practices must reinforce one another.

Fourth, service quality is an important expression of mission delivery in a customer-facing bank, but customer perceptions must be interpreted alongside risk, compliance and inclusion outcomes. Fifth, the banking sustainability evidence suggests that environmental priorities may compete with more immediate financial and customer objectives in decision models; this creates a need to study how ESG commitments are translated into actual credit and branch decisions. Finally, evidence from cross-sectional surveys should not be used to infer causal relationships without appropriate design and identification strategies.

VIII. PROPOSED INTEGRATED FRAMEWORK FOR INDIAN BANKING

Based on the synthesis, this paper proposes an Integrated Banking Strategy Deployment Framework (IBSDF). The framework combines the complementary contributions of the reviewed approaches and places regulatory and ethical safeguards across every stage.

- ***Stage 1 – Strategic direction (leadership and BSC):*** define a limited set of long-term priorities and map them across financial, customer, process, learning, risk and sustainability dimensions.
- ***Stage 2 – Operational translation (QFD)***: convert each priority into customer, process, employee and control requirements. Identify legal, prudential and conduct constraints.
- ***Stage 3 – Negotiated deployment (Hoshin Kanri):*** use structured catchball between corporate, regional and branch levels to agree targets, resources, responsibilities and escalation routes.

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- ***Stage 4 – Organisational alignment (7S):*** assess whether structure, systems, skills, staff, leadership style and shared values support the agreed priorities.
- ***Stage 5 – Frontline execution (TQM and service quality):*** incorporate priorities into standard operating procedures, employee coaching, service recovery and continuous improvement.
- ***Stage 6 – Monitoring and learning:*** review balanced indicators, customer feedback, employee observations, audit results, complaints, operational risk and ESG measures; revise plans where necessary.

Illustrative application – retail loan turnaround time: A bank may seek to reduce the time required to process a retail loan while maintaining credit quality and fair customer treatment. The BSC defines a balanced objective covering turnaround time, customer communication, documentation accuracy, delinquency indicators and compliance. QFD translates customer expectations into clear process requirements. Hoshin Kanri enables regional and branch teams to negotiate feasible milestones and resource needs. The 7S assessment tests whether systems, skills and authority are adequate. TQM routines identify rework and process delays. Monitoring should assess both speed and safeguards; a reduction in turnaround time is not a successful outcome if it increases unsuitable lending, errors or customer complaints. The proposed framework is conceptual. It has not been empirically validated and should not be presented as a tested model. Its value lies in specifying a sequence and set of mechanisms that can be operationalised and tested in future studies.

IX. RESEARCH GAPS AND FUTURE RESEARCH AGENDA

9.1 Measurement of deployment fidelity

Future research should develop and validate a multidimensional scale that distinguishes strategic awareness, understanding, goal alignment, resource adequacy, incentive consistency, process integration, employee discretion and feedback quality. Measures should be tested for reliability, construct validity and measurement invariance across bank types and employee levels.

9.2 Multilevel and longitudinal research

The deployment process spans corporate, regional, branch and employee levels. Future studies should use multilevel designs and, where possible, longitudinal data to examine whether changes in strategic communication, managerial practices or capability precede changes in frontline behaviour and customer outcomes. Cross-sectional self-report data alone are insufficient to establish temporal or causal relationships.

9.3 Institutional comparison

Comparative research should examine how ownership, governance, business model, geographical footprint and developmental mandate shape deployment. Public–private comparisons should control for bank size, customer mix, branch location, technology investment and regulatory exposure rather than attributing all differences to ownership.

9.4 Managerial efficiency as a potential mechanism

Chavda et al. (2026) report a survey of 327 banking professionals across public-sector, private-sector, foreign and regional rural banks, analysed using PLS-SEM. Their study examines organisational and managerial capability, efficiency and bank performance. The original manuscript reports a substantial indirect path through managerial efficiency and a non-significant direct path for a specified relationship. This is relevant as evidence of a possible mechanism, but a cross-sectional survey cannot establish definitive causation or demonstrate that managerial efficiency is a universal mediator in every bank. Future work should clarify construct definitions, test alternative models and triangulate perceptions with objective operational data.

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9.5 Digital transformation and employee capability

Research should examine how digital confidence, training quality, managerial support, system usability and customer digital literacy jointly influence strategy deployment. Particular attention should be given to differences between metropolitan, semi-urban and rural branches and to the role of assisted digital service.

9.6 ESG deployment and measurable outcomes

Studies should trace the path from corporate sustainability commitments to lending criteria, sector exposure, branch operations, customer products and monitoring. They should distinguish symbolic or administrative adoption from substantive implementation and use measurable outcomes wherever data are available.

9.7 Framework integration and implementation cost

The proposed integrated framework should be tested through comparative case studies, action research or quasi-experimental designs. Researchers should examine whether integration improves deployment fidelity and service outcomes, and whether the additional governance and reporting burden is proportionate to the benefits.

X. RESEARCH PROPOSITIONS

- ***P1:*** Greater clarity in the translation of vision and mission into role-specific objectives is positively associated with strategy-deployment fidelity at branch level.
- ***P2:*** Participative cascading and feedback quality strengthen the relationship between strategic communication and employee understanding of operational priorities.
- ***P3:*** Alignment among strategy, structure, systems, skills and incentives is positively associated with deployment fidelity.
- ***P4:*** Employee capability and managerial coaching mediate, at least in part, the relationship between strategic priorities and frontline execution.
- ***P5:*** The relationship between deployment fidelity and customer outcomes is moderated by branch-level resource adequacy and technology reliability.
- ***P6:*** The relationship between deployment fidelity and bank performance is contingent on institutional context, risk conditions and the time horizon used to assess performance.
- ***P7:*** Integration of ESG objectives into operational controls and lending processes is positively associated with substantive sustainability implementation.

These propositions are intended to guide empirical testing. They are not findings established by the present review.

XI. CONCLUSION

The central argument of this paper is that vision and mission statements create organisational value only when they influence the decisions, systems and behaviour through which banking services are delivered. In the Indian banking industry, deployment is complicated by multi-level structures, diverse institutional mandates, regulatory obligations, digital transformation and growing sustainability expectations. The literature reviewed suggests that the Balanced Scorecard, Hoshin Kanri, the 7S framework, QFD and quality-management approaches offer complementary contributions, but none independently guarantees effective execution.

The proposed Integrated Banking Strategy Deployment Framework combines strategic measurement, operational translation, participative cascading, organisational alignment, frontline process management and feedback. It also distinguishes deployment fidelity from downstream financial performance, thereby avoiding the assumption that good execution must immediately produce higher profitability or that financial success proves mission alignment. Since the available source manuscript did not document a reproducible systematic search, the conclusions should be interpreted as an integrative synthesis and conceptual contribution. Further empirical work—particularly multilevel, longitudinal and

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comparative research—is required to validate the proposed mechanisms and establish their applicability across Indian banking institutions.

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