IMPACT OF CHANGE MANAGEMENT ON ORGANIZATIONAL PERFORMANCE OF SELECTED DEPOSIT MONEY BANKS IN SOUTH EAST, NIGERIA

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ENUGU CAMPUS

2016

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A THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT FACULTY OF BUSINESS ADMINISTRATION, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF DOCTOR OFPHLOSOPHY (Ph.D) DEGREE IN MANAGEMENT

SUPERVISOR: U. J. F. EWURUM

2016

DECLARATION

I, IFEGWU, John Ifegwu, with the registration number PG/Ph.D/10/54859, a postgraduate student in the Department of Management do declare that the work embodied in this thesis is original and has not been submitted in part or in full for any other diploma or degree of this or any other university.

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APPROVAL

This thesis has been approved for the Department of Management, Faculty of Business Administration, University of Nigeria, Enugu Campus.

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DEDICATION

I dedicate this work to the Almighty God, my ever present help in time of need. To my parents, for their love and encouragement, and to my wonderful family for their patience and understanding.

ACKNOWLEDGEMENTS

With a thankful heart, I wish to express my profound appreciation to all those whose encouragement, prayer, care, advice and love made this endeavor to be a success. First, l want to acknowledge my amiable supervisor Prof U.J.FEwurum, for his patience, tolerance and his invaluable devotion to this work. My profound gratitude also goes to my H.O.D, Dr.C.OUgbam, my lecturers, Prof. Jonny Eluka (for his fatherly advice and encouragement), Prof. J.UOgbuefi, Dr. E.K Agbaeze who groomed me towards attaining this level, Dr. V.A Onodugo, Dr. A. Ogbo, Dr. B.I. Chukwu, Dr. C. Ezenwakwelu and Rev. Fr. Dr. A. Igwe, am indebted to you all. I also appreciate the past and present staff of the department among whom are Mrs.N. Offordile, Mrs. N. Okoronkwo, Mrs. V. Onyeke, Mrs. I. Anigbogu, Mrs. Blessing Okeke and UcheOkeke. My thanks also go to the external examiner who painstakingly went through this work, to him l say thank you.

In doing this research work, references were made to the works of different authors whose names are listed in the bibliography, l am indeed indebted to all of them, most especially to staff of the various banks who provided me with the relevant and useful information used in this research work.

My tremendous and invaluable thanks go to my backbone and father High Chief P.A. Ifegwu for his love, undivided attention and encouragement. My immense thanks goes to my family Mrs. Adaeze Ifegwu, Kamsiriochukwu, Patrick, Sammy, Dr. Clinton, Ogechi, Oluchi, Kelechi and my mother, Lolo. O. Ifegwu and to the U.K Onwukaǿs family for their encouragement and support both morally and otherwise throughout my course of study.

Worthy of acknowledgement are my friends whose encouragement spurred me on, they are Prince C.P Ezeh, A.O Ufrugbu, I. C Okeke, S.O Akaliro, to mention but a few, l love you all. Finally, my appreciation and acknowledgement to my boss Chiedu Ogosi for believing in me. Above all, l am grateful to the Almighty God for seeing me through. Thank You Lord.

ABSTRACT

This study investigates the impact of change management on organizational performance in the Nigerian banking sector. Specifically, this study sought to: (i) determine the extent to which technological innovation enhances profitability in the Nigerian banking sector, (ii) ascertain the extent to which resistance to change is a function of employee satisfaction (iii) determine the effect of teamwork on organizational growth in the banking sector, (iv) assess the relationship between effective communication and improved productivity in the banks under study and(v) ascertain the extent to which employees' participation in decision making during change process improves organization's market share. The study adopted the survey design. The population of the study was 9797 staff from ten (10) Deposit Money Banks in South-East Nigeria that were selected purposively from the top 50 banks in Africa that have branches in the major cities in South East Nigeria and whose customer base and market share have been consistent in growth in the last ten years. The sample size of 972 was obtained using Suresh and Chandrasekhar's formula (at 5% error margin). Stratified sampling technique was used to select the respondents in each of the selected Deposit Money Banks. Data were collected using the questionnaire research instrument and interview guide. A pilot study was conducted using split-half method and tested with Spearman Brown, giving a coefficient of 0.89, indicating the reliability of the instrument. Validity of instrument was measured using face validity, and this was done by sending the prepared research instrument to management experts from both the industry and the academia. Data collected were analyzed using Regression Analysis and Z-test statistics, at 5% probability level of acceptance (that is $p < 0.05$). The study found that application of technological innovation, significantly enhanced profitability in Nigerian banks ($p< 0.05, r = 0.960$). Resistance to change to a large extent, was a function of employee satisfaction ($p< 0.05, z = 3.657$). Teamwork had positive effect on organizational growth in the banking industry ($p < 0.05, Z = 6.378$). There was significant positive relationship between effective communication and improved productivity in the banks under study ($p < 0.05, r = 0.960$). Employees' participation in decision making during change process significantly improved organizations market share ($p = < 0.05, r = 0.970$). The study in conclusion revealed that effective change management on organizational performance is achieved when technological innovation are utilized, resistance to change mitigated, communication is well enhanced and employee participation in decision making constantly initiated. The study recommended that Nigerian banks should adopt technological innovations that enhance profitability; design programmes that will help mitigate employees' resistance to change; ensure effective communication processes; and involve employees in decision making during change processes.

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CHAPTER ONE
INTRODUCTION

1.1 Background to the Study

The term change has been existing for as long as the word, organization. Change is constant, a thread woven into the fabric of our personal and professional lives. Quoting Ewurum (2007, p.205), ñto change something implies altering it, varying or modifying it in some waysò. Change occurs within our world and beyond -- in national and international events, in the physical environment, in the way organizations are structured and conduct their business, in political and socio economic problems and solutions, and in societal norms and values. Quoting Akarele and Akarele (2000, p.794), ñchange is an inevitable part of human being, the institution they establish as well as their environmentò. As the world becomes more complex and increasingly interrelated, changes seemingly far away affect us. Thus, change may sometimes appear to occur frequently and randomly. We are slowly becoming aware of how connected we are to one another and to our world. To Agbaeze (2008, p.84),ñall organizational activities are under pressure for change; hence organizations must also be cognizant of their holistic nature and of the ways their members affect one anotherò. The incredible amount of change has forced individuals and organizations to see ñthe big pictureò and to be aware of how events affect them and vice versa.

Change is simply óóa state of transition between the current state and a future one, towards which the organization is directedôõ, (Cummings and Huse,1985, p.12; Moorhead and Griffin, 1995).Organizational change is any action or set of actions resulting in a shift in direction or process that affects the way an organization works(Pettigrew and Whipp, 1991). Change is the only element of human phenomena that is constant. Change can be deliberate and planned by leaders within the organization (e.g., shift from inpatient hospital focus to outpatient primary care model), or change can originate outside the organization (i.e., budget cut by the National or State Assembly) and be beyond its control. Change may affect the strategies an organization uses to carry out its mission, the processes for implementing those strategies, the tasks and functions performed by the people in the organization, and the relationships between those people. Naturally, some changes are relatively small, while others are sweeping in scope, amounting to an organizational transformation. Change is a fact of organizational life, just as it is in human life. An organization that does not change cannot survive long, much less thrive in an unpredictable world (Pasmore, 1994).

Several factors may make organizational change necessary, including new competition in the marketplace, introduction of new technology or new demands by customers. These types of external forces may create expectations of improved efficiency, better service, or innovative products. When organizational change is well planned and implemented, it helps assure the organizationøs continued survival (Berwick, 1996). It can produce many tangible benefits, including improved competitiveness, better financial performance, and higher levels of customer and employee satisfaction (Berwick, 2006).

These benefits may take some time to achieve, however, and the transition period that accompanies major organizational change usually is a time of upheaval and uncertainty. Not every individual in the organization will benefit personally from change; some will be casualties of change, especially if jobs are cut or realigned. But ñchange should make the organization as a whole stronger and better equipped for the futureö (Wilson, Sowden and Watt, 1999, pp. 34-35; 2007). When the need for change arises, the effectiveness with which it is communicated to employees matter. When the need and expected benefit of change is well communicated to employees and when they perceive they are well carried along, it would help reduce resistance to such change process, improve employees moral, productivity and organizational performance.

Change Management is a conscious and concerted initiative by those who are in-charge of the destiny of the business undertaking or firm to keep a constant and intelligent watch over the behaviour of uncontrollable forces, to assess their impact and influence of the controllable forces, and to evolve appropriate strategies and action programmes to maintain a dynamic equilibrium between the controllable and uncontrollable forces. Change Management is a structured approach to transitioning individuals, teams, and organizations from a current state to a desired future state (Muturi, 2006).

The root of change in the organization and change management can be found in the so-called soft science of psychology where change management is applied to help people deal with traumatic emotional issues like death in the family or knowledge of oneøs own impending death. The increased popularity of Change Management in business environment can be dated back to the mid-1990s when Business Process Reengineering (BPR) summarized restructuring efforts of companies often did not deliver the promised results (Al-Ani and Gattermeyer,2000; Brück, 2002). Not addressing the resistance of people to change was identified as key problem of the poor implementation results of many BPR projects. Change Management, that deals with the emotional response to change is therefore sometimes termed as the soft side of BPR that helps stakeholders deal with dramatic changes on how they earn their livelihoods (Argyris, 1991).

Many organizations are occasionally faced with challenges that force them to adjust or change (Burnes, 2004). To Adeyeye (2009, p.15), ñthe rate at which business environment produces change these days is growing at an alarming rateò. Development organizations, in particular, regularly have to go through change processes when having to respond to new development scenarios or simply as part of their expansion or restructuring processes. The implications of change processes are regularly under-estimated by senior management and not managed adequately. Ansoff (1987) asserts that leadership can make a great difference, and that its importance for organizational success is intensifying. Yet we still know too little about the qualities and practice of effective organizational leadership and change management.

The banking sector is a major sector which has significant contribution to socio-economic development. The external changes that have been facing the organizations provide an avenue for thinking. Managers have adopted change practices with varying levels of success. ñWhile studies on change have been done on manufacturing, (Shem, 2005) public sector (Nyamache, 2003) International Development organizations (Muturi, 2006) and in other corporations, not much has been done on the banking sector in Nigeria. This study therefore provides insights on change practices in these organizations.

The origin of the Nigeria banking system dates back to the colonial period and was under the control of the foreign expatriates. In 1894, the Bank for British West Africa (known today as First bank of Nigeria) was established in Lagos, mainly to facilitate commerce between Nigerians and their British counterparts in business. The Barclayôs bank (which is today known as Union Bank) followed by in 1917 and in 1933 the National Bank of Nigeria and the Africa Continental Banks followed in 1948 (Okpanachi, 2011). This indigenous banks were left to operate in the periphery of banking business; even the state government owned banks that were established were anxious to stay in the big cities where they could generate profitable business quickly, rather than see themselves as vehicles for rapid transformation and development of the rural sectors of the estate that owned them.

In the anxiety to survive, the indigenous banks lost sight of the objective of their founders in the direction of serving the needs of the rural population but instead focused their strategies on the big cities like the foreign banks who have always been out to promote the interest of the metropolitan headquarters, while some of the estate banks were pressurized politically to extend their operations to some semi-urban areas (Ajayi, 2005).

Between 1953-1959 there was serious bank failures. This happened because banks then did not have enough liquid assets to meet customersô need. There was no well-organized financial system with enough financial instrument to invest in; hence banks merely invested in real assets which could not easily be converted to cash without loss of value in terms of need. This prompted the Federal government then, backed by the world report on the need to have a governing agency for banks to promulgate the ordinance of 1958 which established the Central Bank of Nigeria (CBN). The year 1959 was remarkable in the Nigeria Banking History not only because of the establishment of the CBN but the treasury bill ordinance was enacted which led to the issuance of our first treasury bill in April, 1960 (CBN, 2006).

The Nigeria Banking sector have undergone important structural and institutional changes over the last few decades caused by the restructuring and liberalization of the financial market and have had significant implications for the nationôs banking sector (Asogwa, 2003). The restructuring and liberalization of the financial market were undertaken as one of the blue print of the Structural Adjustment Program (SAP) of the government. ñOverall, the banking sector has experienced steady consolidations through recapitalization and mergers and acquisition that have resulted in fewer banks holding a greater value of the total asset in the sectorò (Okpanachi, 2011, p.1).

The consolidation process in Nigeria has basically been driven by government restructuring effort rather than being a market based process (Asogwa, 2003). Consolidation has been used as an efficient way of resolving the stress among banks (Okpanachi, 2011). There have been several cases of ñpurchase and assumptionò, basically an acquisition form of transaction which involves purchasing the asset of the failed banks and assumption of its liabilities (particularly deposits) by other insured banks or private investors (Ajayi, 2005). The major aim of the consolidation program was to shore up the capital base of banks consolidated through merger and acquisition. This allows foreign banks to participate in the banking industry by providing additional capitalization through investment infrastructure in new banking products, operating technologies and buying shares of the existing banks. The banking sector reforms involve the reform of the regulatory and supervisory framework, the safety net arrangement as well as the mechanism to speed up attempts at resolution of banks non-performing loans (Berger, Demsetz and Strahan, 1999; International Monetary Fund, 2001).

Most organizational managers today would agree that change has become a constant phenomenon which must be attended to and managed properly if an organization is to survive. Changes in technology, the marketplace, information systems, the global economy, social values, workforce demographics, and the political environment all have a significant effect on the processes, products and services produced. The culmination of these forces has resulted in an external environment that is dynamic, unpredictable, demanding and often devastating to those organizations which are unprepared or unable to respond (Burnes, 2004).

According to Schaffer (1992), those organizations which do survive are often relegated to the role of playing ñcatch upò to their competitors, while others are either absorbed into larger entities via mergers or acquisitions or simply dissolved into a collection of corporate assets and liabilities. In fact, many of the popular trends in management and organizational consulting such as business process re-engineering, total quality management and the learning organization, represent systematic methods for responding to and channeling effectively the forces of change. Unfortunately, the vast majority of improvement initiatives undertaken by organizations, even with the best of intentions, are destined to have little impact.

While organizational change is a constant experience, knowledge and awareness about many of the critical issues involved in the management of such change is often lacking in those responsible for its progress. Clearly, if organizations are ever to experience a greater level of success in their development efforts, managers and executives need to have a better framework for thinking about change and an understanding of the key issues which accompany change management. Organizational change should be carried out in the organization in such a way that it wouldnôt cost the organization much, would be appreciated by the employee with little or no resistance and must be effective enough to meet the reason for the introduction of such change process (Fajana, 2002). Change management has been linked to the organization's competitiveness and response to changes in the environment. Ansoff and McDonnell (2000, p.18), state that ñchanges arise out of the need for organizations to exploit existing or emerging opportunities and deal with threats in the marketò. It is crucial that organizations seek to create a competitive advantage and wherever possible innovate to improve their competitive positions. This implies the readiness to change within the organization and the ability to implement the proposed change.

A host of external factors influence an organization's choice of direction and action and ultimately, its organizational structure and internal processes. These factors, which constitute the external environment, can be divided into three interrelated Strategy categories; they are: factors in the remote environment, factors in the industry environment and factors in the operating environment (Pearce and Robinson, 1991). Organizations manage change directly. Balogun and Hailey (1999) identify important contextual features that should be taken into account when designing change programs. These include the scope, institutional memory, diversity of experience within an organization, the capability of managing change and the readiness for change throughout the different levels in the organization. Dessler (2011, p.315) asserts that, ñorganizational turn around often starts with a change in the firms strategy, mission and vision with strategic changeò.

There are different approaches to managing change; some are sudden, planned and incremental (Mou 2004). Kazmi (2002, p.41) asserts that ñchange is not linear and therefore cannot be worked on a mathematical formula basis with a set of variables that will yield a fixed answer for their combinationò. Aosa (1996) Kamugisha (2013, p.4) points out the necessity of carrying out change within the context of unique environmental challenges within Africa. Therefore change is context and environmental dependent, and there is no one best way (Dubey and Sanjeev, 2012).

Organizational performance is the analysis of a companyꞌs performance as compared to their set goals and objectives. Within corporate organizations, there are five primary outcomes analyzed. Financial performance, market performance, shareholders value performance, production capacity performance and employee commitment. Employee commitment is most times inspired by the satisfaction employees get from their organization (Kaplan, 2001).To determine how well an organization performs, there must be yardsticks for measurement. This would lead us into performance measurement. Organizational performance is not a new concept, but rather an old concept of renewed importance today. In 1943, the Internal City Management of the United States of America published an article of measuring the performance of municipal activities (Gamble, Stickland and Thompson, 2007). During the Kennedy administration, system analysis processes were introduced to the Department of Defence which fuelled interest in performance measurement in the federal government. Other agencies began experimenting in performance measurement, when the Johnson administration introduced what they called Planning Programing Budgeting System (PPBS) (Ittner and David, 2003; Simon, 2005). Eventually, more and more states and local government began using performance measurement to improve their management and budgeting. The use of performance measurement became a common practice in the 1970ꞌs with the introduction of new social programs that needed to be assessed. However, interest in performance measurement did dwindle in the 1980s as people did not perceive benefits of using performance measurement in making decisions. In 1990s the need to measure performance in organizations was re-energized as the demand for holding government entities accountable to public increased. A number of resolutions were passed by associations such as the National Academy for Public Administration, urging government to set goals and measure their performance and in 1993, The Government Performance Result Act was published by the Federal government requiring their agencies to become involved in strategic planning, goal setting and performance measurement (McCurry, 2010).

In our society down here in Nigeria, performance measurement has really not been given enough priority especially in government ministries and parastatals. It is more pronounced and effective in private organizations such as the banking industry where performance determines employeeꞌs promotion, demotion or termination of appointment. For the purpose of this work, we would dwell more on two of the proxies of performance; Productivity and Employee satisfaction.

Productivity is mostly dependent on the available organizational resources. Productivity is the economic measure of output per input. These input include labour, capital, raw materials etc. ñWhile the output include goods and services. Productivity in organization talks about the unit of output gotten from a measured unit of inputò (Weighrich and Koonz, 2005). They perceive also that the forces of change could come from internal or external means. Some internal factors may help organizations improve productivity, this include training of staff, assigning responsibilities, giving incentives, making use of teams etc. As Ugbam (2011, p. 336) states, ñorganizations are increasingly making use of teams to achieve their objectivesò. These objectives include increased productivity. Onodugo and Igwe (2010, p.95), maintains that, ñteam building is one of the imperatives for a successful organizationò.

Productivity could further be said to be the measure of the efficiency of a person, machine, factory system etc. in converting input into output, semi- finished or finished product. Inability to explore the full potential of available resources is evident in majority of organizations in developing countries such as Nigeria. The reasons for this low productivity are industry specific and dependent on factors unique to the socio economic conditions of the organization and the country at large.The banking sector plays a vital role in any economy for three main reasons. Firstly by generating direct and indirect employments and secondly by contributing to the growth of overall gross domestic product (GDP) that provides a foundation for growth in other sectors of the economy(through lending ,etc.,) and by safe guarding peoples valuables, especially finance. Therefore, the stability of this sector is significantly important for any country irrespective of the level of development. However, the banking sector in Nigeria has for some time been going through a state of transition (due to merger and acquisitions.)

Employeesô satisfaction relates to employeeôs personal evaluation of jobs against those issues that are essentially considerable to them. "As emotions and feelings are involved in such assessments, employeesô levels of job satisfaction may impact significantly on their personal, social and work lives, and as such, also influence their behavior at workò(Sempane, Rieger and Roodt, 2002; Tanvir and Shahi, 2012, p.126). The importance of employee satisfaction and work motivation is growing all the time in organizations. Many researchers have been made to find out the effect employee satisfaction have on productivity in organizations.

Over the years, employee satisfaction has been a key area of research among industrial and organizational psychologists. There are important reasons why companies should be concerned with employee job satisfaction, which can be classified according to the focus on the employee or the organization. First, the humanitarian perspective is that people deserve to be treated fairly and with respect. Job satisfaction is the reflection of a good treatment. It also can be considered as an indicator of emotional well-being or psychological health. Second, the utilitarian perspective is that job satisfaction can lead to behavior by an employee that affects organizational functioning. Furthermore, job satisfaction can be a reflection of organizational functioning. Differences among organizational units in job satisfaction can be diagnostic of potential trouble spots. Each reason is sufficient to justify concern with job satisfaction. Combined they explain and justify the attention that is paid to this important variable. Managers in many organizations share the concerns of researches for the job satisfaction of employees. The assessment of job satisfaction is a common activity in many organizations where management feels that employee well-being is important, (Spector 1997).

Some people like to work and they find working an important part of their lives. Some people on the other hand find work unpleasant and work only because they have to. Employee satisfaction tells how much people like their jobs. Employee or Job satisfaction as some call it, is the most studied field of organizational behavior. It is important to know the level of satisfaction at work for many reasons and the results of the job satisfaction studies affect both the workers and the organization. In the workersô point of view it is obvious that people like to be treated fairly. If workers feel respected and satisfied at work it could be a reflection of a good treatment. In the organizationõs point of view good job satisfaction can lead to better performance of the workers which affects the result of the company. Employee satisfaction is generally considered as the driver of the employee retention and employee productivity. ñSatisfied employees are a precondition for increasing productivity, responsiveness, quality, and customer serviceò, (Kaplan, 1996, p.130).

The level of job satisfaction is affected by intrinsic and extrinsic motivating factors, the quality of supervision, social relationships with the work group and the degree to which individuals succeed or fail in their work. It is believed that the behavior that helps the firm to be successful is most likely to happen when the employees are well motivated and feel committed to the organization, and when the job gives them a high level of satisfaction. Research has shown that the key factors affecting job satisfaction are career opportunities, job influence, teamwork and job challenge, (Armstrong 2006).

1.2 Statement of Problem

Traditional organizational structures and approaches can no longer produce the competitive basis that is required in todayĝs volatile business environment. Constant change in government policy, introduction of new technologies, climatic conditions, market forces, change in consumers need and wants, and bureaucratic bottlenecks are reasons some organization within the banking sector find it difficult to fit in. The gap bothers on the fact that several research have been carried out on Change Management in various sectors, but unfortunately these empirical studies are mostly foreign based, as none, to the best of my knowledge have been carried out in the Banking industry in South East Nigeria. Also, most organization donĝt take cognizance of the human element in creating the strategy needed to implement change, and this leads to constant failure in the change programme. Resistance by employees and certain management level staff is another problem organizations encounter in a bid to introduce change. The role of customers has changed. Tailor made individual products and services instead of mass produced product are demanded. This means a shift from make-to-stock and assembly to-order style of manufacturing to mass customization and personalization of need and services. Therefore organizations have to be much more agile and flexible to quickly respond to customerĝs wishes and fast changing market needs.

Supported through the falling of borders, the liberalization of markets and the explosive development of technology, many manufacturing as well as service providing firms have scaled to a global level. This entails banks carrying out their activities in such a way that meets todayĝs global practice. In the banking sector, changes occur because the existing situations and conditions are unfavorable for optimal realization of their desired goals and objectives. The banking industry in Nigeria faces a lot of challenges which include; government policies, poor transportation system, change in technology, merger and acquisition, takeovers of a bank by another, currency devaluation, collapse of the Nigerian stock market, global meltdown which in turn leads to high turnover of employees, security challenges etc. Other problems are the high cost of government imposed tax on business premises, much cost incurred with the constant use of diesel to fuel bank generators as there is hardly supply of electricity by the Enugu Electricity Development Company (EEDC), certain Central Bank of Nigeria (CBN) policies that affect banks profitability, and the constant uncontrollable changes taking place in the industry.

There is always the need for banks to employ change and creative solutions in other to weather the storm experienced as a result of these environmental factors. Unless people are involved, committed and prepared to adapt and learn, objectives, plans and desired state banks hope to achieve mightfail. Banks today in other to remain in the business go extra mile to please their customers by doing cash pick-ups (which is outside the policy), spend heavily outside normal overhead for security at personal and organizational level, grade roads leading to their offices, etc. change as a major feature of an organizational life has significant influence on the successful implementation of business process aimed at achieving increased productivity through employees satisfaction. Therefore the ability of the bank management to persuade, influence and motivate employees which in turn, depends on how much power they possess will determine how effective approach to change management will be embraced which will in turn increase productivity aimed at helping the organization achieve its desired objective.

Change in one way or the other brings about innovation and sometimes new ways or process of carrying out business activities. Most times this looks strange to employees and embracing such change becomes difficult. Hence, it would be pertinent to discuss change as it affects performance in the organization, its challenges, management and how employees can be motivated to embrace it and in turn increase quality productivity aimed at achieving the organizations overall objective. To meet these challenges in a bid to fit into todayos rapid changing business world as well as meet the organizationos internal and external customers expectation, increase the organizationos performance, productivity as well as profitability and its overall objectives, comes the need for the acceptance and constant introduction of change and change management in organizations, hence the need to go into this study.

1.3 Objectives of the Study This study has the overall objective of examining the impact of change management on organizational performance. The specific objectives of the study are to:

i. Determine the extent to which technological innovation enhances profitability in the Nigerian Banking sector.
ii. Ascertain the extent to which resistance to change is a function of employee satisfaction.
iii. Establish the effect of teamwork on organizational growth in the banking industry.
iv. Assess the relationship between effective communication and improved productivity in the banks under study.
v. Identify the extent to which employee participation in decision making during organizational change process improves organizationó́s market share.

1.4 Research Questions

i. To what extent does technological innovation enhance profitability in the Nigerian Banking sector?
ii. To what extent is resistance to change a function of employee satisfaction?
iii. What effect does teamwork have on organizational growth in the banking industry?
iv. What is the relationship between effective communication and improved productivity experienced in the banks under study?
v. To what extent does employee participation in decision making during organizational change process improves organizationó́s market share?

1.5 Research Hypotheses

To achieve the objectives of this study and provide answers to research questions, the following hypotheses have been formulated to guide the conduct of the study:

i. Application of technological innovation significantly enhances profitability in Nigerian banks.
ii. To a large extent resistance to change is a function of employee satisfaction.
iii. Teamwork has positive effect on organizational growth in the banking industry.
iv. There is significant positive relationship between effective communication and improved productivity in the banks under study.

v. Effective employee participation in decision making during organizational change process significantly improves organizationôs market share.

1.6 Significance of the Study

The importance of this study cannot be over emphasized. To future researchers carrying out studies related to this topic, this work would give them a guide on how to go about it. It would serve as a secondary data for future researchers as well as a reference material.

To the banking industry, this study will help them to understand the need and reasons for change, its inevitability and how well it can be managed to achieve employeesô satisfaction, increased productivity and achieve the ultimate goal of the organization.

Considering the focus of this study which exposes the challenges associated with change as well as the prospects of it, this study will help enlighten managers on how to best manage change and reduce resistance associated with it and guide them on how to introduce change in the organization.

As individuals, it would help teach people on how to manage change in their personal lives as people often experience change in almost every facet of life.

To the government, policy makers and regulators of the banking industry, this study will enlighten them on how the rules and regulations they make as well as certain policies they formulate negatively affect not just the banking industry but also other industries in Nigeria. This will make them review certain policies of theirs in such a way that it would benefit the industry in question, their employees, the customers, boost the economy, and as well increase productivity.

1.7 The Scope of the Study

Change comes in different forms and affect various industries across board. No study of this nature can allow one ex-ray the type of change that goes on in every industry in Nigeria. For this reason, this study will focus on the change, its impact and management in Nigerian banking sector as a service providing industry.This study will therefore be limited in scope to cover tenof the banks within the banking industry and limit them to the deposit money banks in the South Eastern part of Nigeria.

1.8 Limitations of The Study

The researcher encountered some challenges in the course of this work. Some of the limitations to this study were:

1. **Respondents Time:** The respondents were often too busy to spare time with the researcher and this posed a lot of challenge as the researcher had to reschedule interview dates with them on several occasions.

2. **Respondents Attitude:** Some of the respondents refused giving out information but rather referred the researcher to their Regional Offices as they were scared of divulging information without being certain if it would have negative effect on them or their organization.

1.9 Operational Definition of Terms

In the course of the study, we set out below operational definition in respect of terms which we have used.

Change Agents: These are group of individuals whose task is to effect the desired change in an organization. The person or team that will be responsible for actually making the changes and controlling the change process in an organization. The choices are to employ óexternal change agentsö, outside consultants who are experts in managing change; or óinternal change agentsö, managers from within the organization who are knowledgeable about the situation, or some combination of both.

Change Management: Management of change is a conscious and concerted initiative by those who are in-charge of the destiny of the business undertaking or firm to keep a constant and intelligent watch over the behaviour of uncontrollable forces, to assess their impact and influence of the controllable forces, and to evolve appropriate strategies and action programmes to maintain a dynamic equilibrium between the controllable and uncontrollable forces. Change Management is a structured approach to transitioning individuals, teams, and organizations from a current state to a desired future state.

Employee: This refers to one working for someone or for an organization.

Environment: This can be defined as the conditions, circumstances, and influences under which an organism or system exist. It may be described by physical, chemical and biological features, both natural and manmade.

Organizational Change: Organizational change is any action or set of actions resulting in a shift in direction or process that affects the way an organization works.

Organizational Performance: This is an analysis of a company performance as compared to its set goals and objectives.

Planned Change: This is a deliberate attempt to modify the functioning of the total organization, or one of its major components, in order to improve effectiveness. Planned change represents an intentional attempt to improve in some important ways, the operational effectiveness of the organization.

Productivity: This is the measure of the efficiency of a person, machine, factory system etc. in converting input into output.

Resistance: Resistance simply means the refusal to accept or comply with something. It is also the attempt to prevent something by action or through argument.

Satisfaction: This refers to utility derived from something.

1.10 Brief Profile of Selected Banks

Nigerian banks are currently enjoying the dividends of consolidation, merger and acquisitions. There is no doubt that this has made them stronger and able to competitively stand firm in the international community. Recently 11 Nigerian banks were listed among the top 50banks in Africa whose capital base, customer base and profitability has been consistent in growth in the last ten years, and this would not have been without consolidation.

1.10.1 First Bank of Nigeria Plc.

First Bank of Nigeria sometimes referred to as First Bank Plc. is a Nigerian Bank and financial services company. It is the countryȏs largest bank by assets.

Pre-independence

The bank traces its history back to 1894 as the Bank of British West Africa. The bank originally served the British shipping and trading agencies in Nigeria. The founder, Alfred Lewis Jones, was a shipping magnate who originally had a monopoly on importing silver currency into West

Africa through his Elder Dempster shipping company. According to its founder, without a bank, economies were reduced to using barter and a wide variety of mediums of exchange, leading to unsound practices. A Bank could provide a secure home for deposits and also a medium form of exchange. The Bank primarily financed foreign trade, but did little lending to indigenous Nigerians, who had little to offer as collateral for loan.

Post-independence

In 1957, Bank of British West Africa changed its name to Bank of West Africa (BWA). After Nigeriaǿs Independence in 1960, the bank began to extend more credit to indigenous Nigerians. At the same time, citizens began to trust British banks since there was an ñindependentò financial control mechanism and more citizens began to patronize the new Banks of West Africa.

In 1965, Standard bank acquired Bank of West Africa and changed its acquisition name to Standard Bank of West Africa. In 1969, Standard Bank of West Africa incorporated its Nigerian operations under the name Standard Bank of Nigeria. In 1971, Standard Bank of Nigeria listed its shares on the Nigerian Stock Exchange and placed 13% of its share capital with Nigerian investors. After the end of the Nigerian civil war, Nigeriaǿs military government sought to increase local control of the retail banking sector. In response, now Standard Chartered Bank reduced its stake in Standard Bank of Nigeria 38%. Once it had lost majority control, Standard Chattered wished to signal that it was no longer responsible for the bank and the Bank changed its name to First Bank of Nigeria in 1979. By then, the bank had re-organized and had more Nigerian Directors than ever.

In 1982 First Bank opened a branch in London, that in 2002 it converted to a subsidiary, FBN Bank (UK). Its most recent international expansion was the opening in 2004 of a representative office in Johannesburg, South Africa. In 2005,it acquired MBC international Bank Ltd. And FBN (Merchant Bankers) Ltd. Paribas and a group of Nigerian investors had founded MBC in 1982as a Merchant bank; it had become a commercial bank in 2002.

In January 2016, Adesola Adeduntan was appointed Group Managing Director and Chief Executive Officer, replacing Olabisi Onasanya. Prior to his appointment, Adeduntan was an Executive Director and the Bankǿs Chief Finacial Officer. As of 2013, the bank has assets totaling approximately US$21.3 Billion (NGN 3.336 trillion). At the time, the bank maintained a customer base in excess of 9million individuals and businesses. First Bank of Nigeria has solid short and long term ratings from Fitch, the global Credit Rating Company, partly due to its low exposure to non-performing loan. The bank has strong compliance with financial laws and maintains a strong rating from the Economics and Financial Crime Commission of Nigeria.

Corporate Identity Refresh

2014 saw First Bank Mark 120years from when it was founded, as the Bank for British West Africa. 2014 also saw the bank refresh its corporate identity, 10 years after the previous refresh. The brand, synonymous with the colour blue and iconic elephant, kept the elephant but a few noticeable changes. The elephantǒs head has been lifted, the tusk is larger, the forehead wider, the earǒs less pointy, the trunk longer and the eyes, looking upwards. More noticeable is the absence of the hind legs of the elephant which has instead been replaced by the companyǒs name. According to the bank, the raised head of the elephant in the refreshed identity is the promise to all customers that with the banks in their corner, they can face challenges with their head held high. The new deep blue colour, on the other hand represents momentum, innovation and evolution.

The raised foot of the elephant is a promise to always put their best foot forward for their customers and the adoption of complimentary colours platinum and gold, precious metals identified with value, serves as a reminder of the inherent value and durability of the 120 year old brand. The bank revealed that the rational for the refresh as part of a wider strategic plan to ensure that as a group, FBN holdings was delivering more efficient services that were closer in line with the needs of their customers. The refreshed identity was revealed on January 27, 2014 in Lagos at two separate events for staff, partners, suppliers and friends. In the South Eastern part of Nigeria, First Bank has various Regional offices controlling different branches but these Regions are controlled by their Zonal head whose office is located at their Enugu Main office, Okpara Avenue, Enugu State, Nigeria.

1.10.2 Profile of Diamond Bank Plc

Diamond Bank Plc, is a full service Nigerian bank. Diamond Bank Plc., began as a private limited liability company on March 21, 1991 (the company was incorporated on December 20, 1990). Ten years later, in February 2001, it became a universal bank. Diamond bank Plc. is a Nigeria based bank that is engaged in the provision of banking and financial services to corporate and individual customers. The bank provides its services mainly through four business segments: Retail Banking, Corporate Banking Focuses, Business Banking and Treasury. Retail banking covers all banking activities relating to individuals (consumer banking) and MSME banking. Corporate banking includes all the banking activities relating to multinationals: other large/well-structured companies in oil and gas, power and infrastructure, maritime and transportation, telecom /general services, manufacturing/trade and construction. Business banking includes all banking activities relating to medium scale enterprises; Treasury department of the company is responsible for the companyǿs liquidity ensuring a balance between liquidity and profitability.

In January 2005, following a highly successful Private Placement share offer which substantially raised the bankǿs equity base, Diamond Bank became a public limited company. In May 2005, the Bank was listed on the Nigerian Stock Exchange. Moreover, in 2008, Diamond Bankǿs Global Depositary Receipt (GDR) was listed on the Professional Securities Market of the London Stock Exchange. The first Bank in Nigeria to record that feat.The Bank is a large financial services provider in West Africa. Headquartered in Lagos, Nigeriaǿs commercial capital, the bank maintains a banking subsidiary in Benin, Senegal, Cote dǿIvoire, Togo and the United Kingdom. As of December 2013, the banks total assets were valued in excess of NGN 1.9 Trillion. Diamond Bank Plc. is one of the Nigeria commercial banks with international presence. The bank ranks among the leading Tier II Nigerian banks in terms of balance sheet size (which grew by a notable 29.7% at FYE 2013), with an estimated market shares of 6.2%, based on total commercial banking assets at 31st December 2013. The accorded rating also incorporated diamond status as a systematic important bank in the country.

Founded by Paschal G. Dozie in December 20, 1990, the present Group Managing Director and Chief Executive Officer is Uzoma Dozie, who took over from Dr. Alex Otti in 2014. As at 2013, the bank had a total of 240 branches in Nigeria, 20 branches in Benin Republic, 2 branches in Senegal, 1 branch in Togo and 3 branches in Cote dǿivoire (Sargdub 2014: 1). Shareholdersô funds grew by 27.6% to 138.9bn in 2013, achieved mainly through earnings retention. As a result, the banks total capital adequacy ratio strengthened to 18.1% (from 17.3 previously).

Notwithstanding the strong internal capital generation and comfortable capitalization level, the bank plans to raise a total of US$750m Tier I and II capital in short-t-medium- term, to enhance its operations.

Diamonds gross non-performing loans ratio reduced to 3.5% in the year 2013 (which compared favorably with the peers average and fell within the regulatory tolerable limit of 5%), following a substantial N17.4bn write off. Arrears coverage appears adequate, with the banks specific arrears coverage ratio ending the year at 61.8% (as against 47.7% in 2012).Although the statutory minimum liquidity ratio was met on a monthly basis during 2013, the bankös liquidity position is considered low, with the cash and trading assets/ total short term funding ratio falling to 23.7% at FYE 2013 (FYE 2012: 38.8%), well below peer group average of 42.6%.Performance improved during the year, with the bank posting a pre-tax profit of N32.1bn as against ₦27.5bn in 2012, partly supported by an increase in non-interest income. Upward movement in the rating would follow, a sustained improvement In the bankös profitability and asset quality. The ratings will be sensitive to a decline in asset quality, earnings and/or lower capital levels.

Diamond bank in the South East recently broke down their Regional offices into Area offices with each state having a minimum of two Area offices. Before now the Regional office controlling Abia and Imo state was their branch located at Ikenegbu Road, Owerri, Imo State while that of Plot 40 Garden Avenue controlled the branches in Enugu and Ebonyi States. Awka area office located at 208 Ziks Avenue Awka, controls the branches in Awka and its environ, while that of Sokoto road Onitsha controls that of branches in Onitsha and Nnewi in Anambra State.

1.10.3 Profile of United Bank for Africa Plc.

United Bank for Africa Plc (UBA) is a public limited company incorporated in Nigeria in 1961 and headquartered in Lagos. It is one of Africaös leading financial institutions offering universal banking to morethan 7 million customers across 750 branches in 19 African countries and a presence in New York, London and Paris. Formed by the merger of the commercially focused UBA and the retail focused Standard Trust Bank in 2005, the Bank has a clear ambition to be the dominant and leading financial services provider in Africa. Listed on the Nigerian Stock Exchange in 1970, UBA is rapidly evolving into a pan-African full service financial institution.

History

UBAøs history dates back to 1949 when the British and French Bank Limited (ñBFBò) commenced business in Nigeria. Following Nigeriaøs independence from Britain, UBA was incorporated in 1961 to take over thebusiness of BFB. Todayøs United Bank for Africa Plc (UBA) is the product of the merger of Nigeriaøs third and fifth largest banks, namely the old UBA and the former Standard Trust Bank Plc, and a subsequent acquisition of the erstwhile Continental Trust Bank Limited (CTB). The union emerged as the first successful corporate combination in the history of Nigerian banking.

Operations Corporate Profile

Since its historical emergence from the merger of former Standard Trust Bank and UBA Plc, the UBA Group has positioned itself to be Nigeriaøs dominant bank and a leading player in Africa continent. In 2000, Europeøs frontline Finance and Economy magazine, Euro money named UBA the Best Domestic Bank in Nigeria, in recognition of the bank's exponential growth in the past couple of years and the comparatively higher inflow of investment from global finance players; and in 2007, Pan-African Newsmagazine also awarded UBA as the best bank in Africa the following year.

Born after the merger between Standard Trust Bank and old UBA, United Bank For Africa has more than 7 million customers with over 700 offices serving these people across 19 countries in Africa. With headquarters in Lagos, UBA has introduced a lot of services to their customers. Formerly viewed as an old generation bank, it has offered a lot to this generation given its solid financial foundation. Presently the GMD/CEO is Kennedy Uzoka who took over from Philip Oduzua in August, 2016. In South East Nigeria, the U.B.A branches in Enugu and Ebonyi state are controlled by the Regional Office located at 10 Station Road, Enugu. That of Abia and Imo states is located at 5 Mbari Street, Owerri, Imo State while the Regional Office controlling Anambra state branches is locate at their Head Bridge branch, Onitsha, Anambra State.

1.10.4 Profile of Zenith Bank Plc.

Zenith Bank Plc. is a Nigerian based commercial bank engaged in provision of product and services to corporate, commercial and individual customers. Its offerings include, savings, current, fixed deposit and domiciliary accounts, treasury and financial services, investment banking, mortgage loans, trade financing, fund management, import and expert finance and cash liquidity management services to the wholesale and retail market, among others.

Zenith Bank Plc. was established in May, 1990 and started operations in July the same year as a commercial bank. It became a public limited company on July 17, 2004 and was enlisted o the Nigerian Stock Exchange on October 21, 2004, following a very successful Initial Public Offer (IPO). The bank currently has a customer base of over three million, an indication of the strength of Zenith brand. The bankös head office is located at 87 Ajose Adeogun street, Victoria Island, Lagos, Nigeria with over 400 branches and business offices Nationwide. Various types of credit card, internet and telephone banking as well as money transfer services are offered to customers. Zenith bank has its presence in the United Kingdom, Ghana, Sierra Leone and Gambia.

1.10.5 Profile of Guarantee Trust Bank

Guarantee Trust bank Plc. is a foremost Nigeria financial institution with vast business outlet spanning Anglophone West Africa and the United Kingdom. The bank presently has an asset base of over 1 trillion naira, shareholders fund of over 190 million naira and has over 5,000 employees in Nigeria, Gambia, Ghana, Liberia, Sierra Leone and the United Kingdom. The bankös operating style, staff conduct and service delivery model are built on core service principles aptly dubbed, The Orange Rules in line with the bankös vibrant orange colour.

History

Guarantee Trust Bank Plc. was incorporated as a limited liability company, licensed to provide commercial and other banking services to the Nigerian public in 1990. The bank commenced operations in February 1991 and has since then grown to become one of the most respected and service focused banks in Nigeria. In September 1996, Guarantee Trust bank became a publicly quoted company and won the Nigerian Stock Exchange merit award that same year and subsequently in the years 2000, 2003, 2005, 2006, 2007, 2008 and 2009.

In February 2002, the bank was granted a universal banking license and later appointed a settlement bank by the Central Bank in Nigeria (CBN) in 2003. After its second share offering in 2004, the bank successfully raised over 11 billion naira from Nigerian investors to expand its operations and favorably compete with other global financial institution. This development ensured the bank was poised to meet the N25 billion minimum capital based for banks introduced for banks by CBN in 2005. Post consolidation; Guarantee Trust Bank Plc. made a strategic decision to actively pursue retail banking. A major rebranding exercise followed in June 2005 which saw the bank emerge with improved service offering , aggressive expansion and its vibrant Orange Colour.

The present Managing Director of the bank is Mr. Tayo Aderinokun. The bank has during his tenure won many awards, which include, the best ICT Support Bank of the Year, in 2009; the M.D won The Africa Banker of the Year Award by African Bankers Magazine, The CEO of the year by Thisday Newspaper and Sun man of the year award, all in 2009. The South East and South South branches of GT Bank are controlled by two Divisional Heads, one for its Small and Medium Scale Enterprise as well as its Retail Banking Unit, While the other controls their Commercial Banking Unit. While the Latterꞌs office is located at their Trans Amadi Industrial Layout branch, the formerꞌs office is at Calabar Road, Calabar, Cross River State.

1.10.6 Profile of Union Bank of Nigeria

Union bank is a large commercial bank serving individuals, small and medium sized companies as well as large corporation and organization. In July 2009 it was rated the 556th largest bank in the world and rated the 14th largest bank in Africa. As as June 2012, the bankꞌs asset base was estimated at US $6.784 billion (Over 1 trillion naira). The shareholders equity at that time was estimated at US $ 1.22billion (N188.4 billion). The bank maintains a vast network of interconnected branches in all Nigerian states. It has two wholly owned bank subsidiaries; one in Cotonou, Benin and another in London, United Kingdom. It also maintains a representative office in Johannesburg, South Africa. Mr. Emeka Emuwa serves as the Managing Director and the Chief Executive Officer of the Bank. He has been at the helm of the bank since November 2012.

History

Union bank of Nigeria Plc. was established in 1917 as a colonial bank with its first branch in Lagos. In 1925 Barclays bank acquired the colonial bank, which resulted in the change of the bank name to Barclays bank (Dominion, Colonial and Oversee). Following the enactment of the Company Act in 1968 and the legal requirement for all foreign subsidiaries to be incorporated locally, Barclays Bank (DCO) in 1969 was incorporated as Barclays Bank of Nigeria Ltd. In

1971 the shares of the bank stock was listed with the Nigerian Stock Exchange; 8.33% of the bank shares were offered to Nigerians. The following year, the Federal Government of Nigeria acquired 51.67% ownership of the bank leaving Barclays Bank Plc. of London with 40% ownership. In 1979, the 40% ownership was sold to Nigerian individuals and businesses to comply with then recently enacted banking and investment laws. The bank then changed its name to Union bank of Nigeria Plc. to reflect its new ownership structure. In 1993, the Federal Government of Nigeria completely divested its ownership in the bank. Subsequently, Union Bank of Nigeria Plc. acquired the former Universal Trust Bank Plc. and Broad Bank Ltd. It also absorbed its former subsidiary, Union Merchant Bank Ltd.

Union bank branches in South East Nigeria is grouped into clusters, which each state having its own cluster and headed by a Group Head. While the cluster office for Abia state is at 17 Port Harcourt road, Aba; that of Imo state is at Douglas road, Anambra state has their, Enugu state is merged with Ebonyi state as a cluster under the same Group Head with their cluster office at Union Bank, Enugu Main Office, Okpara Avenue, Enugu state.

1.10.7 Profile of First City Monument Bank

First City Monument Bank (FCMB) is a large financial service provider in Nigeria, offering retail banking, corporate banking, and investment banking services to large corporations, small and medium enterprises, as well as individuals. As of December 2011, the bankǒs total assets were valued at US $3.65 billion (NGN 593.3 billion), with shareholdersô equity of approximately US $ 772.2 million (NGN 117.4 billion).

History

The entity from which the bank is founded City Securities Limited was established in 1977. First City Monument Bank Ltd. was incorporated as a private limited liability company on 20 April 1982 and granted a banking license on August 11 1983. It was the first bank to be established in Nigeria without government or foreign support. On 15 July 2004, FCMB changed its status from a private limited liability company to a public limited liability company and was listed on the Nigerian Stock Exchange (NSE) by introduction on 21 December 2004.

In November 2010, both Finbank and FCMB announced that FCMB has expressed interest in acquiring Shareholding and become the strategic investors in Finbank, another Nigeria commercial bank that was undercapitalized. In February 2012, following regulatory approval, FCMB acquired 100% shareholding and began integration of Finbank and its existing operations. The bank has a number of active non-banking subsidiaries, which together with the bank form the First City Group. The bank maintains its headquarters in Lagos. As of July 2012, it maintained over 310 networked branches in over 36 states of the Federal Republic of Nigeria, making it the 7th largest Nigerian Bank by branch network. FCMB had 133 branches before it merged with Finbank, which had 180 branches. FCMB also maintains a branch in the United Kingdom and a representative office in the Republic of South Africa. Ladi Balogun serves as the Group Managing Director and Chief Executive Officer of the bank. FCMB has two Regional offices in South East Nigeria, one controlling Anambra, Enugu and Ebonyi state branches, located at FCMB Main office, Okpara Avenue, Enugu ; and the other controlling Abia-Imo Region located at Wetheral Road, Owerri, Imo State.

1.9.8 Profile of Fidelity Bank Plc.

Fidelity bank Plc. is a commercial bank in Nigeria. It is licensed as a commercial bank by the Central Bank of Nigeria (CBN). Fidelity Bank Plc. began operations in 1988 as Fidelity Merchant Bank Ltd. By 1990 it had disguised itself as the fastest growing merchant bank in the country. It converted to a commercial bank. It converted to a commercial bank in 1999, following the issuance of a commercial banking license by the CBN, the national banking regulator. The same year, the bank rebranded to Fidelity Bank Plc. It became a Universal bank in February 2001, with a license to offer the entire spectrum of commercial, consumer, corporate and investment banking services.

The current enlarged Fidelity bank is the result of the merger with the former FSB International Bank Plc. and Manny Bank Plc. (under Fidelity brand name) in December 2005. Fidelity bank is today ranked amongst the top 10 in the Nigerian banking industry with presence in all the 36 states of the federation as well as major cities and commercial centers in Nigeria. Fidelity continues to rank amongst Nigeriaøs most capitalized banks with tier-one capital of nearly USD 1 billion. In 2011, the bank was ranked the 7th most capitalized bank in Nigeria, the 25th most capitalized bank in Africa and the 567th most capitalized bank in the world. As of December 2013, Fidelity Bank Plc. as a large financial service provider in Nigeria had a total asset estimated at over USD 6.318 billion (NGN: 1+ trillion) and shareholdersô equity in excess of

USD 1billion (NGN: 158 billion). At that time, the bank served 2.3 million customers at about 220 branches nationwide. Presently the bankôs Managing Director and Chief Executive Officer is Nnamdi Okonkwo.

1.9.9 Skye Bank Plc.

Skye Bank PLC has evolved into one of the top financial institutions in Nigeria, after its very seamless consolidation exercise in 2006.It operates as a group that provides facets of financial products and services powered by a purpose built technological framework that supports the service delivery process to customers. With a cumulative wealth of experience that spans over 50 years, Skye Bank is historically one of the oldest banks in Nigeria and West Africa. We are quoted on the Nigerian Stock Exchange with over 450,000 diverse shareholders with a shareholding structure that puts no more than 5% in the control of any one individual or company.

Skye Bank;

- has shareholders' fund in excess of N94 billion.
- has excellent customer service driven by passionate staff and supported by investments in world class Information Technology.
- has strong Corporate, Commercial, retail and investment banking.
- has over 220 online and real-time branches across Nigeria, with presence in Sierra Leone, The Gambia and Guinea Republic.
- is a major in player in Telecommunications, Oil & Gas, Power, Manufacturing, Transportation and Infrastructural financing.
- has investments in subsidiary and associate companies in growth potential sectors of Insurance, Capital Markets, Mortgage Finance and Trustee/Asset
- Management.

Management The Executive Management is made up of a team of seasoned bankers all of whom have over many years of varied experience from diverse areas of banking and finance including:

- Strategic planning and management
- Corporate banking
- Project finance, development & Structured finance
- International trade finance

- Consumer & retail banking
- Audit & Accounting
- Treasury & Money market operations

The Board of the Bank is comprised of accomplished men and women with proven track record of integrity and service. The Board provides strategic policy planning and direction, and establishes risk management and internal control systems for the Bank, establish and ensure the integrity of the Bank's information and accounting systems. The vision of Skye Bank is to continuously challenge ourselves to provide limitless possibilities to our customers, and our core values are integrity, mutual respect, accessibility and continuous learning.

Operations and Services

To date it operates out of over 260 branches and transaction centers across Nigeria serviced by over 6000 professional Bankers and business experts within a N1 Trillion ($7 Billion) balance sheet size. In addition we operate 600 ATM machines within our business premises and other strategic business locations spread across Nigeria. The Bank as part of its growth and expansion strategy began the process of exploring commercial and business opportunities in other African countries. The initial focus was on West African countries, with particular interest in the former English colonies. This primary focus is to develop competencies in countries with similar business culture as Nigeria and hopefully, experiences and successes in these countries will be replicated in other countries in the region.

The following are the countries that are currently covered under the expansion project; Sierra Leone, The Gambia, Liberia, Sao Tome and Principe, Angola, Congo (DRC), Guinea and Equatorial Guinea. Skye bank has two Regional Offices in SE Nigeria with one controlling Abia-Imo Region. The office is located at 1 Wetheral Road, Owerri, Imo State; while the other Regional Office is located at Okpara Avenue (Former Afribank Building), Enugu, Enugu State. This second Region controls Enugu, Anambra and Ebonyi State branches.

1.9.10 Access Bank Plc.

Access Bank Plc is a full service commercial Bank operating through a network of about 366 branches and service outlets located in major centers across Nigeria, Sub Saharan Africa and the United Kingdom. Listed on the Nigerian Stock Exchange in 1998, the Bank serves its various markets through 4 business segments: Personal, Business, Commercial and Corporate & Investment banking.

The Bank has over 830,000 shareholders including several Nigerian and International Institutional Investors and has enjoyed what is arguably Africa's most successful banking growth trajectory in the last ten years ranking amongst Africa's top 20 banks by total assets and capital in 2011. As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

History

Over the past 26 years, Access Bank Plc has transformed from an obscure Nigerian Bank into a world class African financial institution. Today, Access Bank is one of the five largest banks in Nigeria in terms of assets, loans, deposits and branch network; a feat which has been achieved through strong long-term approach to client solutions ï providing committed and innovative advice. Access Bank has built its strength and success in corporate banking and is now taking that expertise and applying it to the personal and business banking platform it acquired from Nigeriaơs International Commercial bank in 2012. The last two years have been spent integrating the business, investing in the infrastructure and strengthening the product offer.As part of its continued growth strategy, Access Bank is focused on mainstreaming sustainable business practices into its operations. The Bank strives to deliver sustainable economic growth that is profitable, environmentally responsible and socially relevant.

The Beginning (1988 – 2001)

- December 19, 1988: Access Bank was issued a banking license
- February 8, 1989: Access Bank was incorporated as a privately owned commercial bank
- May 11, 1989: Access Bank commenced operations at its Burma Road, Apapa Head Office
- March 24, 1998: Access Bank became a Public Limited Liability Company
- November 18, 1998: Access Bank listed on the Nigeria Stock Exchange
- February 5, 2001: Access Bank obtained a Universal Banking License from the Central Bank of Nigeria.

The Change

In March 2002, the Board of Directors appointed Aigboje Aig-Imoukhuede as Managing Director/Chief Executive Officer and Herbert Wigwe as Deputy Managing Director. The mandate was clear: ñReposition the bank as one of Nigeriaøs leading financial institutions within a five year period (March 2002 ï March 2007).ò This task was perceived by many as impossible given the realities of the Bank at the time. Simultaneously, Mr. Gbenga Oyebode, who brought commendable and useful board experience gathered from some of Nigeriaøs leading companies, including MTN Nigeria, Okomu Oil Palm Plc, was also appointed to the Board. The new management team subsequently created a transformational agenda for Access Bank which represented a departure from all that characterized the Bank in the past and became the road map for the conversion of the bank into a world class financial institution.

The impact of the transformation agenda was reflected in the first year. The bank grew its balance sheet by 100% and posted an impressive N1 billion profit before tax. The profit before tax figure was more than the cumulative profit made by the bank in the previous 12 years. This also marked the beginning of what would be a six year record triple-digit growth trend. Similarly, earnings per share had rebounded to 21 kobo from a negative 2 kobo position, leading to a declaration of a 5 kobo dividend to shareholders for the first time in three years.In recognition of the role of an enhanced capital structure, the Bank embarked on a capital raising exercise in July 2007. The exercise was an astounding success recording an over subscription of over 300%. The public offer comprised of an Over-The-Counter GDR placement of US$250 million which was similarly oversubscribed by 700%. The Bankøs shareholdersô fund today stands at over N240 billion with an expanded shareholder base of over 1,000,000 domestic and foreign investors.Access Bank is consistently seeking for ways to expand its service platform across the African continent. The bank currently operates through a network of about 366 branches across major cities and commercial centers in Nigeria, Gambia, Sierra Leone, Zambia, Rwanda and Democratic Republic of Congo.

A Zonal head controls the SE branches of Access Bank with their Zonal office located at Garden Avenue, Enugu Abakaliki Express way, Enugu State, Nigeria.

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CHAPTER TWO
REVIEW OF RELATED LITERATURE

2.1 Introduction

Change has become a constant phenomenon which must be attended to and managed properly if an organization is to survive. Changes in technology, the marketplace, information systems, the global economy, social values, workforce demographics and the political environment have a significant effect on the processes, products and services produced or provided. The culmination of these forces has resulted in an external environment that is dynamic, unpredictable, demanding and often devastating to those organizations which are unprepared or unable to respond (Burnes 2000; Ryan 1996). While organizational change is a constant experience, knowledge and awareness about many of the critical issues involved in the management of such change is often lacking in those responsible for its progress. Clearly if organizations are to experience a greater level of success in their development efforts, managers and program officers need to have a better framework for thinking about change and an understanding of the key issues which accompany change management. Change management has been linked to the organizationôs competitiveness and response to changes in the environment (Ansoff and McDonnell, 1990). This implies the readiness to change within an organization and the ability to implement the proposed changes.

Akarele and Akarele (2000, p.794)opine that, ñchange is an inevitable part of human beings, the institution they establish as well as their environmentò**.** Kamugisha (2013, p.2) quoting Pearce and Robinson (1991) states that ña host of external factors influence an organizationôs choice of direction, action and ultimately, its organizational structures and internal processesò. These factors, which constitute the external environment, can be divided into three interrelated categories that are factors in the remote, industry and operating environment.

2.2 CONCEPTUAL FRAMEWORK

2.2.1 Organizational Changes

The term ñchangeò in organization or óorganizational changeô as others call it, implies the creation of imbalances in the existing pattern of situation, asserts (Jones, 2004). When an organization operates and functions for a long time, an adjustment between its technical, human and structural set-up is established. It tends to approximate an equilibrium in relation to its environment. In other words, organization members evolve a tentative set of relations with the environment. They have an adjustment with their job, working conditions, friends and colleagues etc. Change requires individuals to make adjustments. Hence the fear of adjustment gives rise to the problem of change and resistance to change. On the other hand, groups resist change where their existence is in danger or a total change in overall work environment is contemplated.

The process of change starts with an individual or organization being aware that there is need for a change. Change is pervasive in our society and a fact of life in organizations. Citing Agbaeze (2008, p.123), ñall organized activities are under pressure for changeò. He listed further the various reasons change is inevitable in an organization. These reasons include; Scientific and technological development, people, as well as communication and competition. Akarele and Akarele (2000, p.795), maintain that ñorganizational change could be of different dimensions, e.g, mergers, acquisitions, rapid growth and size adjustments, and all these affect organizational structuresò. Change in technology could also result in change of work patterns expected of employees.

Mckee (2005) opines that leaders who can keep their employees focus during changes will have their organizations and business thrive. Most organization today constantly face a dynamic, turbulent and an ever changing environment. Change comes not just from the organization but also from employees of diverse background in age, sex, educational level and ethnicity.

ñTo change something implies altering it, varying or modifying it in some wayò (Ewurum, 2007, p.205). While some organization are entrepreneurial in outlook, ever seeking new challenges and opportunities, some are conservative in outlook, seeking little in the way of change. Ezigbo (2011, p.178) perceives organizational change as ñthe process of making alterations to the organizations purpose, culture, structure, and processes in response to seen or anticipated changes in the environmentò.

While the general concept of change is defined as just a new state of things, different from the old state of things (Cummings et al, 1985), organizational change is more difficult to define. For a better understanding, the easiest approach is not trying to define it, but rather comparing it to other types of change. The name itself ï ñorganizational changeôö ï already explains that we are talking about a change in the organizational activities, but this statement alone does not say much about the type of activities that are subject to change. By comparing operational change with organizational change, the first thing that one will notice is the fact that the former refers exclusively to individuals, with their roles and values, whereas the latter covers a much larger field, that is all the operational processes - of serving customers, of production, of logistics. Besides these, organizational change also covers changes that appear in work processes (that may be understood as ña set of work tasks fulfilled in order to reach a clear purposeò) and in their subsystems (French and Bell, 1992).

Meanwhile, while trying to adapt successfully to happenings in the environment, organizations are also initiating and executing several change programmes to keep ahead of competition, deliver better value and remain the customers first choice (Mou, 2004). Furthermore, organizational change may also be defined as ña state of transition between the current state and a future one, towards which the organization is directedò. Although this definition is closer to the definition of change in general, a certain difference, though subtle, is indeed visible (Tripon and Dodu, 1991, p.51; Dodu, 2000). Lewin (1947), formulated the concept of movement between two discrete and somewhat permanent "states", related to organizational change, which means being in a state ñIò at a moment ñIò, and in a state ñIIò at a moment ñIIò. The suggested movement is linear and static as well as, according to some authors, unfit for the dynamic concept of organizational change because it oversimplifies a highly complex process, but it is for this very reason that it offers an extremely direct possibility of planning the change actions.

Tripon quoting Klein and Sora (1996) state that in addition to the above mentioned processes, organizational change includes the real content of the change that comes about within these processes. Besides these two dimensions, the context in which organizational change arrives is equally important, as "in order to formulate the content of a strategy, one needs to control both the context in which it happens, as well as the process through which it takes placeò. Thus, strategic change becomes an interaction between ideas about the context, the process and the content of a change; the analyses that disregard this fact and see any organizational change as an individual fact, are in fact lacking an analysis of the form, the meaning and the substance of change. Such a lack results in the fact that the area covered by the analyses of change becomes extremely narrow, and it distances itself from the dynamic and complete analysis that should be applied to change - ideally speaking One other important element in the definition of change consists of the causes that determine the appearance of change, that mainly characterize the radical and paradigmatic change named "change of the second degree" by Levy (1986). To continue the idea of comparison presented above, organizational change (OC) may easily be compared to, or even considered as an innovation. ñThus if an organization creates or adopts a substantially new method of production, implementing the innovation is likely to require major organizational changesò (Ezigbo, 2007, p.178). The innovation may be defined as a technology, a product or a practice ñused by the members of an organization for the first time, regardless of whether it has already been used by other organizations or notò, that is the use of an innovation is in itself an innovation. Irrespective of the truthfulness of this idea (as other authors make a clear distinction between an innovation and its implementation ï ñthe process of determining the appropriate and continuous use of an innovation by certain members of an organizationò) Klein and Sora (1996), it applies to organizational change to the same extent. From this point of view, change may be interpreted as ña continuous process of preparation of the organization for the new system, as well as its introduction in such a way so as to ensure its successò, a definition influenced by changes occurred in the IT field.

As shown, the final purpose of change is success, meshing between the organization and the environment, in which it evolves, as well as a more efficient and effective working method. The success of a change may be defined as the degree to which the change in question respects the following criteria:

a. Reaches the goal for which it has been implemented;
b. Does not exceed the deadline or the budget set for it;
c. Leads to positive economic and operational results in a reasonable amount of time, results that out run the costs of its implementation;
d. Is perceived as a success by both inside members, as well as outside members of the organization (Salminen, 2000).

We may, therefore, conclude that the success of Organizational Change depends on both the quality of the solution, as well as the effectiveness of its implementation, a fact which leads to three consequences:

1. Effective implementation, the use of innovation or change (that are interchangeable in the given context) that improves the organizationǿs performance;
2. Effective implementation, but the organizationǿs performance is not affected in any way;
3. The implementation is not successful (Klein and Sora, 1996; Dodu *et al,*2000)

Change may have negative effects if the solutions given are either bad or inappropriate for the context, a fact which does nothing but reveal, once again, the lack of interdependence between the content and the process of change. The strategic studies school is based rather on content, having as a premise for change, the predefined state that must be implemented (MacIntosh and MacLean, 1999). The success criteria (a) and (b) presented above (of accordance with the goals, the deadline and the budget defined by Salminen (2000)) also concurred with this point of view; nevertheless, asSalminen himself states, the issue that may rise is in fact that the goals and the budget could be defined inappropriately, in which case the implementation of change, even if it attains or exceeds its initial goals, will not succeed in improving the organizationǿs performance. We may easily imagine the worst case scenario, in which implementation leads to impairment of performance. In this case, or if the solutions given are either poorly defined or completely inappropriate for the demands, the implementation may still be successful, provided the solutions are replaced or bettered, or, in the worst case, if the change is given up altogether. Thus, OC must promote a strategy for the organizationǿs evolvement, which will obviously have to be dynamic, not constant.

2.2.1.1 Change Management and the Challenge to Rationality

Those charged with bringing about changes in organizations have a myriad of challenges to deal with. There is evidence to suggest that the universal, prescriptive model of change management is inadequate to describe the diversity of approaches actually used by organizations(Dunphy and Stace, 1993). Some seek to restrict the meaning of change management to the felt need to improve organizational performance and membersô own position within the organization (Goodstein and Burke, 1991). Dawson (1996) has discussed the limitations of adopting such a simple definition of change. She sees conflicting interests and resistance as some of the barriers to achieving the desired results in the felt need for change. Other researchers (Tichy, 1983) acknowledge the frustration that managerǿs feel when their organizations do not respond to elaborately analyzed plans, where there is a lack of interaction between decision and action.

Hammer and Champy (1993) define Management of change as a conscious and concerted initiative by those who are in-charge of the destiny of the business undertaking or firm to keep a constant and intelligent watch over the behaviour of uncontrollable forces, to assess their impact and influence of the controllable forces, and to evolve appropriate strategies and action programmes to maintain a dynamic equilibrium between the controllable and uncontrollable forces. The controllable forces are those forces about which sufficient information is available. Such forces can be managed easily. Uncontrollable forces are those about which not much is known. These forces exert a powerful influence on the behaviour of controllable forces and limit the scope of managerial action.

There are those who perceive change management as a systemic process incorporating systems of interpretation and meaning (Hassard, 1991; Knights and Willmott, 1995). This view is particularly important, as it emphasizes the social aspects of exchange through which the locus of knowledge and the understanding of ñrealò things is subjectively shared and shaped by individuals through conversation and dialogue. What is seen as real is made real through sense-making processes (Weick, 1995), and the social world is best understood from the viewpoint of the participant-in-action (Hassard, 1991). In an empirical sense, this perception of change management reflects the management of processes through liberal exchange of knowledge, building of trust and acknowledgement of the heterogeneity in values, preferences and interests. In spite of the attention that the management of change has received, organizations continue to have problems in managing organizational change and ñthe search for generalized laws of change still pervades the disciplineò(Kamugisha, 2013, p.5). There is a gap between what the rational-linear change management approach prescribes and what change agents do.

2.2.1.2 Change Management and the Rational-Linear View of Change

In line with the classic argument on ñenvironmental determinismò (Burns and Stalker, 1961), change in organizations is perceived by internal change agents as being triggered by change in environmental conditions such as competitive pressures, legislation, environmental and safety regulations, world-wide economic threats, key stakeholders and leadership preferences and technological advancements. However, the wider political struggles to gain control over scarce resources emerge as the most powerful stimulator of change. As far as the cases are concerned, considerable time is invested into building relationships to this end. Unity in goals and full participation in change efforts, despite the fact that such participation may not generate a complete agreement on various aspects of the change process, are seen as desirable conditions for effective implementation of organizational change. These espoused values reflect a óunitaryô frame of reference which emphasizes the philosophy that ñorganizations have goals to which all organizational members subscribe, with all working towards their attainmentò (Senior, 1997, p.167). The need for united efforts is exemplified by the need for integrated systems and change initiatives.

It is claimed that change regarding a tangible output, such as a capital investment or a new building, is easier to bring about than change concerning an intangible output, such as the degree of learning. ñThis is because procedures that guide actions in the case of tangible product changes are seen as more modifiable than those for tangible outputsò (Nonaka and Takeuchi, 1995; Kamugisha,2013, p.6). There is an extensive difference in the way change management is perceived between managers having administrator roles and engineers reflecting the non-linear, quasi-rational nature of change. Administrators are seen by some of the engineers as heavily embedded in politics and detached from actual change.

2.2.1.3 Organizational Change and Management

Generally, it is assumed that managers are in favour for or against a (new) strategy ñneither as a habit nor as a mindless repertoire.ò (Stubbart, 1989) but for rational reasons and on the basis of objective facts. And one can hear a lot about the official reasons for managerialistic change; to increase efficiency and reduce costs, to increase profits and growth, to become more business-like and to secure the survival of the organization ï you name it. All these claims might be true, many managers may really believe in what they say and work very hard to achieve the changes and results proclaimed. However, behind such claims there can be also reasons and drivers which are being mentioned less often, if at all. Despite all assurances by the proponents of new public management that the new agenda is solely about rational strategic responses and ñtechnicalò aspects, organizational politics imply otherwise. Strategic change initiatives, their formulation and implementation are much about influence, power and control (Diefenbach, 2006).

Humphrey (2005) quoting Walsh (1995) draws the attention to the fact ñthat the struggle for power in an organization is often a struggle to impose and legitimize a self-serving construction of meaning for othersò. Managers want to get ñtheirò version through, their interpretation of how the world ñisò and what the organization should be doing ï because they know very well that getting ones ñmeaningò through will generate further chances and possibilities. Organizational change is a socially constructed reality with negotiated meaning as outcomes of power relationships and struggles for supremacy (Grant et al., 2005). ñBetween the linesò a particular strategy is primarily about power and control, dominance and supremacy, whose access to resources will be enlarged or reduced, who can stay and who has to go.

Managers might have to deliver ñresultsò and therefore are not absolutely free in their choices. But they make decisions on quite a rational basisï viewed from their perspective. Hence, many managers ï like many other people ï make decisions first with regard to their personal interests (in the West, at least), to their own position and career aspirations, to their families and social affairs and the like (Willmott, 1997).These personal interests usually fit to group interests, i.e. to strengthen the roles, position and influence of managers (in comparison and against other professions, lower ranks or external stakeholders). Strategic change initiatives, discourses about strategy, change, and other management issues provide excellent opportunities for senior and middle managers to set the agenda, to get their ideology through as the organizationôs primary strategic objectives, to strengthen their role and position, to keep, gain or increase internal influence.

Managerialistic strategies and change management are ñthe modernist project which has as its heart the transcendence of professional management as a means of achieving control in organizationsò (McAuley *et al.,* 2000): For those who believe in the principles that underlie it, managerialism as a philosophy legitimize ôthe interests of management in how organizations are managed, stressing the role and accountability of individual managers and their positions as managersô (Lawler and Hearn, 1996; McAuley *et al.,* 2000). By pursuing their personal interests they also pursue group interests. New public management change initiative is an odd combination of managerialistic ideology, personal and group interests.

2.2.1.4 Change and Strategic Management

The strategic management model assumes that the changes in the organization can be captured by one or a few objectives (Thompson and McEwen, 1958). But what if the change-process involves multiple changes simultaneously? This question leads the discussion into a path discussing hierarchies of objectives or complexity. Therefore, it is often assumed that the strategic management effort solves a single business problem or situational challenge. In most modern theories of managing change, the goal-setting and objectives have been substituted by the vision as a driver for planned change (Kotter, 1990, 1995, 1996; Beer et al., 1990,2000). The vision plays a central role in modern change management as an abstract organizing and driving force creating meaning and motivation in the change process (Li, 2005; Kaplan and Norton, 2007).

There is a generic difference between incremental changes on the one hand and major or radical changes on the other hand. There are four basic ways of understanding change. If these four basic ways of understanding organizational change are looked at, then the practical paradox challenge to the strategic balance assumption and planning when the demand for strategic change is more frequent than the strategic ability to plan and implement change strategy can be seen. The faster the change cycle runs and the frequency raises, the more paradoxical strategic planning and managing intentional change processes becomes, since vision, mission, and strategies cannot be changed too often without making the strategic efforts meaningless. ñThere is some inspiration towards dissolving or coping with the practical paradox of keeping up with strategy in reference to the theory of evolutionò (Kamugisha, 2013, p.4).

Change may be understood relative to itsô frequency (how often does change occur), and itsô intensity (is it minor, incremental, stepwise, or major, radical). The intensity may be subdivided into whether the change is continuous, evolutionary, developmental, or is discontinuous, revolutionary, or transformational. But change should also be understood relative to itsô degree of successfulness ï how much time does it contribute to survival and sustainability by creating periods of relative stability.

2.2.1.5 Categorization of Organization Change

Tripoli and Dodu (2000, p.18) quoting Cameroon *et al.,*(1999) and Tushman (1989) state that ñchange in the organization may be categorized in many waysò. The most comprehensive of them is the one that describes change depending on three main dimensions: *origin*, *result* and *process of* change. In what follows, we will deal with these three concepts.

The Origin Concept: The origin of change (introduced as dimension by Nadler and Tushman, 1989; 2009) has to do with the way in which change appears in an organizations ï from the environment in which the organization functions, or by the latterõs initiative. That means we may speak of both *unintentional* changes, those that just happen, as well as of *intentional* or *deliberate* changes ï actions taken by the organization. Certainly, the line between them is not drawn as clearly in real life, as even intentional changes may be influenced by an event outside the organization. Another classification is possible, one according to the way that change relates to external key-events, in *reactive* changes (changes initiated as reaction to an event or aseries of events) and *anticipatory changes* (as the name shows, they are initiated in anticipation of events).

The Result Concept: On the other hand, the result of change is tightly connected to the definitions described above. The most popular way to classify organization changes is according to how radical a change it appears to be (Dunphy and Stace, 1988, 1998; Nadler and Tushman, 1989; Gersick, 1991). The concept of ñradical changeò and others alike are listed in the table below.

Table 2.1: Different Types of Organizational Changes

	Classification	**Main difference**
Gersick,1991	• Gradual change • Revolutionary change	• Supports prime structure or current order • Destroys and replaces current structure and order
Dunphy and Stace, 1998	• Incremental (evolutionary) change • Transformational (revolutionary) change	• Is continuous, at a small scale • Has no continuity, at a large scale
Levy, 1986	• Change of the first degree • Frame changing(transformational) change	• Change is the systemõs basic rules • Paradigmatic change that changes the systemõs meta-rules (rules of rules)
Tushman et al, 1989	• Convergent change • Frame changing (transformational) change	• Compatible with the existing organizational structure • At system level, a

		simultaneous change in strategy, power, structure and control
Fiol and Lyles 1985- Organizational learning	• Low level learning • Higher level learning	• Behavioral change within the organizational structure • Cognitive change that adjust general rules and norms
Miller and Friesen, 1984	• Evolutionary (incremental) • Revolutionary (dramatic)	• Low number of changes, one at a time • Increased number of extreme changes
Greiner,1972- Organizationôs life span	• Evolution • Revolution	• Uses dominant type of management to obtain stable growth • Due to a problem, it creates a new management style to insure continuance of growth

Source: Dodu, M. and Tripon, C. (2000), *Change management and organization development*, Cluj University Press, Sweden. p .14.

As shown in table 2.1, not all authors have the same way of understanding the main difference between types of changes. Returning to the concept of ñradical changeò, we may further observe that, while some authors make a distinction (as is clear from the table above) between radical change and gradual change as types of evolution, others think that gradual change is the exact opposite of the radical one. Other authors, Reger et al., (1994) as well as Golembiewski (1995) even suggests a third type of change ï besides the gradual and the radical one ï ñthe Tectonic changeò, because according to him ñthe two existing types can rarely adapt to the real context of changeò.

The Tectonic change is determined by a major difference between the existing organizations and the ideal ones; it shows the need for change but does not cause the same amount of stress as the other types of changes. This type of change, presented here as a merely curious fact, is interesting as well as useful because, despite the existence of several models, there is no clear theoretical distinction between the classic types of change.

One of the practical classifications from a managerial point of view is possible according to the *level* of the change, to the extent to which the organization is affected by change, as Dodu et al (2000, Tripon and Dodu 1991; Salminen,2000) states. An example of a low level of change is the reorganizing of the job structures, while a change at the level of the whole organization is its own complete restructuring. Stace and Dunphy (1994) continue this idea, giving clear examples of interventions at every level:

(1) **Macro intervention:**that affects the entire organization- strategic analysis, the presence of a vision or a mission for development, strategic job setting, restructuring and reorganizing of the work process at organization level.

(2) **Major Intervention:**that affects one unit of production- the forming of a unit, planning or strategic positioning, programs for continuous formation, recruiting new leaders.

(3) **Intergroup intervention:** strategies of forming intergroup teams, restructuring work teams and reorganizing the work process.

(4) **Intervention at staff level:** development of personnel, professional development, reorganization of positions and development of leaders.

The Process Concept: The process of change is the third dimension according to which organizational change can be grouped, and it refers to the means and the progressive unfolding of events within the actual change of the organization. The process of change may be grouped according to its *time span* or its (human or material) *resources* used in implementing the change. The unity of change may be a singular entity ï an individual or an organization - or the interaction between people or the relations within the organization. ñThe means of change, on the other hand, describes that which determines the series of events (deterministic or probabilistic laws) or whether it is created by the entity subject to change, while the process is in developmentò (Van De Ven and Marshall ,1995).

The most common and practical classification of organizational change, according to the process, is the one consisting of two fundamental change processes- planned change and random or emerging change (Burnes 1996;Macredie and Sandom,1999; Farrel, 2000). The two types are different ï while planned change is formal, random change is informal; the former is imposed within the organization while the latter has its origins outside it.

Planned change: Is extremely important to this study, as this term is the most frequently used one for naming the Organization Development process.

Planned change is defined as a proactive change, initiated by the members of the organization, as well as implemented by them deliberately with a view to anticipating or responding to environmental change or to pursuing new opportunities. As stated before, it is initiated within the organization, in response to needs that appear in the environment and that affect many segments of an organization (Porras and Robertson, 1991). This last sentence makes it obvious that ñthe goal of planned change is that of anticipating events and searching for new ways of improving the situationò (French and Bell, 1999, p.82). For that to happen, some essential features are the ability of having an overall view of things, as well as having a clearly defined view of the future state of things ï that which is aimed for through the change. One of the main elements of planned change is the importance of leadership, especially of its echelon; change emerges at their initiative. Besides initiating change, leaders get actively involved in its planning and implementation, so that the whole process is centralized.

McAfee and Champagne (1983) define planned change as any deliberate attempt to modify the functioning of the total organization, or one of its major components, in order to improve effectiveness and productivity. The planned change efforts can focus on individual, groups, or organizational behavior. The cardinal element of planned change is suggested by its very name ï planning the change. King and Anderson (1995) assert that change process unfolds in sequences, as the implementation occurs after the strategy has been formulated asserts. From this point of view, planned change takes place ñby way of a systematic process of well led events, monitored by constant surveillanceò. Therefore, it is clearly implied that the state that must be reached and the means to do it are stated clearly and explicitly, and that they can be implemented as final concept.

As to the other type of change, the random or emerging change, it is the opposite of planned change, but is not as widely employed. Change *happens* starting from the continuous activities of the organization members, as they gradually address problems and opportunities. Change is forced in from the outside, leaders create the vision of change, and the employees apply the implementation, which is done gradually ï through more changes at an inferior level, which in time, will lead to a major organizational change. Although the current level of research does not clearly prove the superiority of either one of the two types of changes, as it has been shown, planned change is at the basis of the main theory of organizational change. The most recent studies go along this line, emphasizing the importance of controlling and planning the process of change for its complete success.

2.2.1.6 Forces of Change

Organizations encounter many different forces of change. These forces comes from external sources outside the organization and from internal sources. Awareness of these forces can help managers determine when they should consider implementing an organizational change. ñChange or dieò is the rallying cry among todayôs managers worldwide (Robbins and Judge, 2007). These forces of change are sometimes called change initiators or drivers. Gareth (2004) states that the external and internal forces for change are as follows:

(a) External Forces

External forces for change originate outside the organization. They are those forces that are outside the control of the management but have made change imperative (McAfee and Champagne, 1983). Because these forces have global effects, they may cause an organization to question the essence of what business it is in and the process by which products and services are produced. There are four key external forces for change: demographic characteristics, technological advances, market changes, and social and political pressures.

(i) Demographic Characteristics

Organizations need to effectively manage diversity if they are to receive maximum contribution and commitment from employees.

(ii) Technological Advancements

Both manufacturing and service organizations are increasingly using technology as a means to improve productivity and market competitiveness. Manufacturing companies, for instance, have automated their operations with robotics, computerized numerical control (CNC) which is used for metal cutting operations, and computer-aided design (CAD). CAD is a computerized process of drafting and designing engineering drawings of products. Companies have just begun to work on computer-integrated manufacturing (CIM). This highly technical process attempts to integrate product design with product planning, control, and operations. Office automation consists of a host of computerized technologies that are used to obtain, store, analyze, retrieve, and communicate information.

(iii) Market Changes

The emergence of a global economy is forcing Indian companies to change the way they do business. Companies are having to forge new partnerships with their suppliers in order to deliver higher quality products at lower prices.

(iv) Social and Political Pressures

These forces are created by social and political events. Personal values affect employeesô needs, priorities, and motivation; managers thus may need to adjust their managerial style or approach to fit changing employee values. Political events can create substantial change. For example, the collapse of both the Berlin Wall and communism in Russia created many new business opportunities. Although it is difficult for organizations to predict changes in political forces, many organizations hire lobbyists and consultants to help them detect and respond to social and political changes.

(b) Internal Forces

Internal forces for change come from inside the organization. These are pressures for change which comes from within the organization for which we have reasonable measure of control. These forces may be subtle such as low morale, or can manifest in outward signs such as low productivity and conflict. Internal forces for change come from bothhuman resource problems and managerial behavior /decisions.

(i) Human Resource Problems/Prospects

These problems stem from employee perceptions about how they are treated at work and the match between individual and organization needs and desires. Dissatisfaction is a symptom of an underlying employee problem that should be addressed. Unusual or high levels of absenteeism and turnover also represent forces for Change. Organizations might respond to these problems by using the various approaches to job design by implementing realistic job previews, by reducing employees role conflict, overload, and ambiguity, and by removing the different stresses. Prospects for positive change stem from employee participation and suggestions.

(ii) Managerial Behavior/Decisions

Excessive interpersonal conflict between managers and their subordinates is a sign that change is needed. Both the manager and the employee may need interpersonal skills training, or the two may simply need to be separated: for example, one of the parties might be transferred to a new department. Inappropriate leadership behaviors, such as inadequate direction or support, may result in human resource problems requiring change. Leadership training is one potential solution for this problem.

The internal and external forces of change are not found in isolation, owing to the fact that the external change initiators most times create internal drivers, which leads to organizational change. In their opinion, Robbins and Judge (2007) summarized the forces of change into the following:

1. Nature of the work
2. Technology
3. Economic shock
4. Competition
5. Social Trends and
6. World Politics

2.2.1.7 Levels of Change

Change can be at individual, group and organizational levels:

(a) Individual Level Change

At the individual level change is reflected in such developments as changes in a job assignment, physical move to a different location, or the change in maturity of a person which occurs overtime. It is said that changes at the individual level will seldom have significant implications for the total organization. This is not true because a significance change at the individual level will have its repercussions on the group which, in turn, might influence the wider organization. A manager who desires to implement a major change at the individual level, transferring an employee for instance, must understand that the change will have repercussions beyond the individual.

(b) Group Level Changes

Most organizational changes have their major effects at the group level. This is because most activities in organizations are organized on group basis. The groups could be departments, or informal work groups. Changes at the group level can affect work flows, job design, social organization, influence and status systems, and communication patterns.Managers must consider group factors when implementing change. Informal groups can pose a major barrier to change because of the inherent strengths they contain. Formal groups can resist change, as exemplified by the resistance demonstrated by unions to the changes proposed by management. Because of the powerful influence that groups can have on individuals, effective implementation of change at the group level canfrequently overcome resistance at the individual level.

(c) Organization Level Changes

Change at this level involves major programmes that affect both individuals and groups. Decisions regarding these changes are generally made by senior management and are seldom implemented by only a single manager. Frequently they occur over long periods of time and require considerable planning for implementation. Example of these changes would be reorganization of the organization structure and responsibilities, revamping of employee remuneration system, or major shifts in an organizationôs objectives. Change at the organizational level is generally referred to as organization development.

There are four levels of change in people and these according to Imaga (2001, p.35) include the following:

- Knowledge change
- Attitudinal change
- Behavioral changes
- Group or organizational performance changes

2.2.1.8 Types of Change

There are various areas within the organizational domain where changes can be brought about for operational enhancement of the organization as well as desirable behavior of members. Beer (1980; 2000) states that the various types of changes that can have considerable impact on the organizational culture are:

a) Strategic Change

This is a change in the very mission of the organization. A single mission may have to be changed to multiple missions. For example, when British Airways acquired a major part of

United States Air, the culture of the entire organization had to be modified to accommodate various aspects of American organizational culture into the British organizational culture. Also the mergers and acquisitions taking place in the Banking industry alters in most cases the existing mission and vision as well as goals of the institution.

b) Structural Change

Decentralized operations and participative management style have seen more recent trends in the organizational structure. Since these structural changes shift the authority and responsibility to generally lower level management, it has a major impact on an organizationô s social climate and members have to be prepared to develop a team spirit as well as acquire skills to make on-the-spot decisions at points of operations.

c) Process-oriented Change

These changes relate to technological developments, information processing, automation and use of robotics in the manufacturing operations. This means replacing or retraining personnel, heavy capital equipment investment and operational changes. This would affect the organizational culture and hence changes in the behavior patterns of members.

d) People-oriented Change

Even though, any organizational change affects people in some form, it is important that the behavior and attitudes of the members be predictable and in accordance with the expectations of the organization and be consistent with the mission and policies of the enterprise. These changes are directed towards performance improvement, group cohesion (teamwork), dedication and loyalty to the organization as well as developing a sense of self-actualization among the members. These can be developed by closer interaction with employees and by special behavioral training and modificationsessions.

In the case of British Airways acquiring a major part of United States Air, to help manage the change, team work was applied as the management saw it as a veritable change management technique needed to help employees learn from each other their technological tools, culture and process of work. McShane and Glinow (2000) as well as Ezigbo (2011, p.181) submit that ñchange can either be incremental change or quantum changeò.

Incremental Change: This is an evolutionary approach to change in which existing organizational conditions are fine-tuned and small steps are taken towards the change effort objectives. Continuous improvement usually applies incremental change, because they have time to adapt to the new conditions. However, incremental change may be inadequate where companies face extreme environmental turbulence. Instead companies may require quantum change.

Quantum change: quantum change could be required where companies face extreme environmental turbulence in which they create totally different configuration of systems and structures. Reengineering, corporate restructuring, etc. are forms of quantum change. Quantum change are sometimes necessary, they also present risks such as costly task of altering organizational system and structures; getting employees to learn completely different roles. Quantum roles are usually traumatic and rapid, so change agents rely more on coercion and negotiation than employee involvement to build support for the change effort.

In his view, Armstrong (2006) submits that there are two main types of change and they are; Strategic and Operational Change. While the Operational change relates to the introduction of new structures, systems, procedure and technology which will have an immediate effect on the working arrangement within a part of the organization; the Strategic change concerns itself with the organizational transformation considering the organizations mission, purpose and corporate policy.

2.2.1.9 The Need or Reasons for Change in Organizations

Akarele and Akarele (2000, p.795) are of the opinion that ñwhile making changes for the sake of change or imitation of similar changes in other organization within the industry may be harmful; the failure to recognize the need for change at the appropriate time could be disastrousò. They believe that change are meant to cope with the emerging situations in the organization. They are of the view that in industries such as the banking industry which is highly competitive, imitative changes may be inevitable because of the fear that current practices and culture in seemingly more competitors could result in the later maintaining and even improving on the market advantages they are perceived to have gained.

Ezigbo (2007, 2011, p.180) states that "there are wide range of forces acting upon organizations which makes the need for change inevitable". In their opinion, Susman, Jansen and Michael (2006) believe that the need for change is created by both the internal and external factors.

To Ezigbo (2011) the forces acting upon organizations which makes the need for change inevitable are:

1. Changes in the organization's environment such as new laws or regulations, rapidly increasing competition or an unpredictable rate of inflation may require the organization to implement new structures or reward system.
2. New product development or product selections resulting from the availability of improved technology, changes in competition in the industry, or unusual requirement of a new client may also affect the organization.
3. Change can also be a bye product of a change in leadership. Beckhard and Dryer (1983) points out the entry and exit of a key family member in a family owned organization could trigger unique change.
4. Changes in the workforce, such as more educated workers, more women, or more technically trained management may call for new forms of decision making for communication.
5. Globalization is another force. Many organizations have gone global, that is, operating in many locations with different environmental influences. Such organizations have found it convenient to restructure into a series of alliances or networks in order to expand the number and scope of communities with which they interact and to whom they become responsible for their actions.
6. Reduced productivity, product quality, satisfaction, commitment, or increased turn over or absenteeism may call for changes in intra-or interdepartmental relations. Frequency, one or two specific events external to the organization precipitate the change.
7. Crises in organizations can also precipitate change. Consider the threat posed by a hostile takeover attempt. An organization immediately alters its structure or personnel to prevent such a crises. Crises can arise from potential bankruptcy, industrial accident, product defect or tampering major computer breakdowns.

Those organizations mostly interested in changing their culture, as opined by (Raymond, 2011), are usually those performing poorly, facing crises, newly reorganized under a large entity and those with new missions and managers.

2.2.1.10 Steps In Managing Change in the Organization

Mergers, acquisitions, downsizing, economic meltdown, outsourcing, new technology and restructuring are all factors contributing to the growing level of uncertainty in the banking industry as well as most other organizations worldwide. ñBusiness environment produce change in the workplace more suddenly and frequently than ever beforeò (Adeyeye, 2009, p.15). As a result of this, managing change becomes imperative in todayös challenging environment (Dessler, 2011).

As change will ever be present, learning to manage and lead change includes not only understanding human factor, but also develop skills to manage and lead change effectively (Pettigrew and Whipp, 1991). In other words, managing organizational change is the process of planning and implementing change in organizations in such a way as to minimize employee resistance and cost to the organization, while also maximizing the effectiveness of the change effort (Fajana, 2002).

Heller (1998) states that change affects every aspect of life, and taking proactive approach to change is the only way to take charge of the future, either as an individual or as an organization. For organizations, changes are the way to stay competitive and to grow. For individuals, the opportunities created by change enrich careers and personal lives. There are, according to various authors, severally approaches to the management of organizational change. For the purpose of this work, few of them would be highlighted.

a. **Goodfellow's 15 Principles change Management Process**

Goodfellow (1985) in Ezigbo (2011, p.193) states that , ñFor a major change to take hold and be infused throughout the organization, strategic leaders must develop a sensing network (consciously develop and maintain a variety of information and power networks.),select the type of change to be implemented or adapted to (if such change is to be a planned or radical change), select the right metaphor (Use the right words employee would understand to introduce the change in a mild way), create the vision with a sense of direction, expand the target audience (discussing it to know peopleœs view and suggestions about it and creation of allies), gather and broaden the power base (get key men that would help educate people on the need for change as the world is moving on and to meet up with global standard), alert the organization(making formal announcement of the change), communicate the vision (the leaders must lead by example and start leading the change pattern introduced for others to see and follow suit), create a sense of urgency, manage the planning and execution process, empower others to act on the vision, plan for and create short term wins, plan to overcome resistance, consolidate improvements(occasionally pause and review how things are going) and institutionalize changeò.

b. Hammer and Champy (1993) as well as Beer (2000) are of the same view to the steps involved in managing change in the organization. To them, the first step in the change process is to identify the need for change and the area of change as to whether it is strategic change, process-oriented change or employee oriented change. This need for change can be identified either through internal factors or through external forces that may be in place. Once this need is identified, the following steps can be taken to implement such change:

1. **Develop new goals and objectives:** The managers must identify as to what new outcomes they wish to achieve. This may be a modification of previous goals due to change internal and external environmental or it may be a new set of goals and objectives.
2. **Select an agent for change**: The management must decide as to who will initiate and oversee this change. A manager may be assigned this duty or even outside specialists and consultants can be brought in to suggest the various methods to bring in the change and monitor the change process.
3. **Diagnose the problem:** It is important to gather all pertinent data regarding the area or the problem where the change is needed. This data should be critically analyzed to pinpoint the key issues. Then the solutions can be focused on those key issues.
4. **Select methodology:** Because of natural resistance to change, it is very important to chart out a methodology for change which would be correct and acceptable to all. Memberœs emotions must be taken into consideration when devising such methodology.

5. **Develop a plan:** This step involves putting together a plan as to what is to be done. For example, if the company wants to develop and implement a flexi time policy, it must decide as to what type of workers will be affected by it or whether flexi time should be given to all members or only to some designated workers.

6. **Strategy for implementation of the plan:** In this stage, the management must decide on the ñwhenò, ñwhereò and ñhowò of the plan. This includes the right timing of putting the plan to work, how the plan will be communicated to workers in order to have the least resistance and how the implementation will be monitored.

7. **Implementation of the plan:** Once the right timing and right channels of communications have been established, the plan is put into action. It may be in the form of simple announcement or it may require briefing sessions or in-house seminars so as to gain acceptance of all the members and specially those who are going to be directly affected by the change.

8. **Receive and evaluate feedback:** Evaluation consists of comparing actual results to the set goals. Feedback will confirm if these goals are being met so that if there is any deviation between the goals and the actual performance outcomes, then corrective measures can be taken. This is so because any corrective measure suggested at an inappropriate time could be disastrous. Furthermore, they opine that changes are meant to cope with emerging situation in the organization. That in highly competitive industry, imitative changes may be inevitable because of the fear that current practices and culture in seemingly more successful com.

(c) Action Research

This involves the use of scientific methodology in the introduction of change management in the organization. The steps are parallel to the scientific method (Robbins and Judge, 2007). Quoting Eden and Huxman (1996) Action research refers to a change process based on the systematic collection of data and then selection of a change action based on the indication of the analyzed data.

Meshane and Glinow (2000) states that the process of action research consists of five stepsò which are:

1. **Diagnoses:** reviewing records and using questions, observation and interview processes to gather information about the problems and concerns in relation to the needed change in the organization.
2. **Analysis:** carrying out analysis of the problems and concerns and possible actions to be taken.
3. **Feedback:**Getting back to the employees with the findings and involving them in making, creating or adapting to the needed change that would bring about employee satisfaction as well as increase productivity.
4. **Action:** entails carrying out actions needed to correct the identified problems.
5. **Evaluation:** Evaluating the effect of the change to the set benchmark.

(d) Prosci's ADKAR Model of Change Management

To Prosci (2010), organizations do not change, it is the individuals that changes. He is of the opinion that when an organization undertakes an initiative to change, that change only happens when the employees who have to do their job can say with confidence, ñI have the **A**wareness, **D**esire, **K**nowledge, **A**bility and **R**einforcement to make this change happen**.**

2.2.1.11 Resistance to Change

Resistance to change is understood to be a natural phenomenon. Individuals go through a reaction process when they are personally confronted with major organizational change (Jacobs, 1995; Kyle, 1993). But not all change is resisted. In fact, if we look at any organization closely we would probably find that more changes are accepted than resisted. It is noteworthy to state that (Mullins, 2010) resistance to change takes place at both the individual and the organizational level. Accepting the fact that people have a natural instinct to adapt to their environment is the first step towards effective management of change. It has the advantage of placing people in a more positive light, but also suggests that resistance to change is unnatural behaviour. If managers accept this principle, then they can proceed to analyze the situation to find the (unnatural) cause of resistance. Failure to understand this characteristic of resistance can cause many managers to attempt to run through changes rather than try to understand the sources of the resistance.

Sources of resistance to change may be rational or emotional (Bateman and Snell, 2003). ***Rational resistance***occurs when people do not have the proper knowledge or information to evaluate thechange. Providing information (in the form of data, facts, or other types of concreteinformation) reduces the resistance. ***Emotional resistance***involves the psychological problems of fear, anxiety, suspicion, insecurity, and the like. These feelings are evokedbecause of peopleĉs perception of how the change will affect them.

2.2.1.12 Forms of Resistance to Change

With every major and minor change, resistance typically occurs. This resistance should be seen as ñgivenò, so that organizations can predict and plan for effectively dealing with inevitable resistance. Resistance to change could come in individual level or at the organizational level.

Individual Resistance

The primary reason resistance to change occurs is because people fear change (Robins and Judge 2007). They are not eager to forego the familiar, safe, routine way of conducting their business in favour of unknown and possibly unsafe territory. As humans, we tend to prefer routines and accumulated habits easily; however fear of change may be attributed to more than a tendency towards regularity. Change represents the unknown. It could mean the possibility of failure, the relinquishing or diminishing of ones span of control and authority, or the possibility of success creating further change. It might be that the planned change has little or no effect on the organization whatsoever. Any one of this possibilities can cause doubt as well as fear, understandably causing resistance to the change efforts.

Additionally, the transition between the present state and the change state is difficult for both individuals and organizations. On an individual level, people must be reminded that every transition or change effort begins with an ending- the end of the current states. The first step towards change is going through the process of ending. Endings must be accepted and managed before individuals can fully embrace the change. Beer (2000) asserts that even if the impending change is desired, a sense of loss will occur. Because our sense of self is defined by our roles, our responsibilities, and our context, change forces us to redefine ourselves and our world. This process is not easy. William Bridges does an excellent job of discussing the process of individual change in his book *Transitions* (1980). In describing the process of ending, Bridges presents the following four stages that individuals must pass through in order to move into the transition state and effectively change:

a. **Disengagement**: The individual must make a break with the ñold" and with his or her current definition of self.
b. **Misidentification:** After making this break, individuals should loosen their sense of self, so that they recognize that they arenøt who they were before.
c. **Disenchantment**: In this stage, individuals further clear away the ñold,ò challenging assumptions and creating a deeper sense of reality for themselves. They perceive that the old way or old state was just a temporary condition, not an immutable fact of life.
d. **Disorientation**: In this final state, individuals feel lost and confused. Itøs not a comfortable state, but a necessary one so that they can then move into the transition state and to a new beginning.

In this process, it is important to recognize how the change was initiated. While all change is stressful, it is easier to go through the process of ending and into the transition if the change was internally driven, rather than if it was initiated by an external source. When we make changes in our lives (e.g., marriage, a new home, or new career), there is a greater sense of control over the change; therefore, we feel more capable of coping with the unpleasant aspects of transition. This is not necessarily true when the change is driven or mandated by an external source (e.g., new job responsibilities, unexpected changes in finances, or job relocation). In externally driven change, the process of transition is more difficult, and there is more resistance as individuals refuse to begin the ending process and make the initial break with the past (Nowlen , 1998). This almost innate resistance to externally driven change makes a convincing argument for the change master to facilitate ñownershipò of the change efforts by both the change sponsor and the change target. In other words, we should assist others in perceiving the change as desirable and internally driven, rather than an externally driven mandate that is thrust upon them.

Organizational Resistance

With even this very brief discussion on the difficulties involved in individual change, it should be apparent that this phenomenon occurs at the organizational level as well. Organizations, regardless of size, are composed of individuals. The extent to which individuals within the organization can appropriately manage change represents the overall organizational capacity for change (Foster,1991).

However, there are other factors peculiar to the organizational setting that can act as barriers to implementing change. These include:

a. **Inertia:** One of the most powerful forces that can affect individuals and organizations is inertia. The day-to-day demands of work diminish the urgency of implementing the change effort until it slowly vanishes within the organization.
b. **Lack of Clear Communication:** If information concerning the change is not communicated clearly throughout the organization, individuals will have differing perceptions and expectations of the change.
c. **Low-Risk Environment:** In an organization that does not promote change and tends to punish mistakes, individuals develop a resistance to change, preferring instead to continue in safe, low riskbehaviors.
d. **Lack of Sufficient Resources:** If the organization does not have sufficient time, staff, funds, or other resources to fully implement the change, the change efforts will be sabotaged.

These factors, combined with others characteristic to the specific organization, can undermine the change effort and create resistance. To Lee (1991), ña wise change agent will spend the necessary time to anticipate and plan for ways to manage resistanceò. Techniques such as force-field analysis, are useful tools to assist in developing strategies for overcoming organizational resistance to change.

2.2.1.13 Causes of Resistance

All changes are not resisted (Kyle, 1995; Bateman, 2000). Some are wanted by the workers. Take for instance, if the workers have to stand before a machine throughout the shift, they will like the introduction of a new machine which will allow them to sit while working. Thus, resistance to change is offset by their desire to have better working conditions.Sometimes, people themselves want change and new experience as they are fed up with the old practices and procedures. Resistance to change is caused by individualôs attitudes which are influenced by many economic, psychological and social factors.

1. Economic Factors

These factors relate to the basic economic needs of the workers like necessities of life, job security and safety. These factors are:

a. Workers apprehend technological unemployment. General new technology is expected to reduce the proportion of labour input and, therefore, people resist such change as it will affect their jobs security;
b. Workers fear that they will be idle for most of the time due to increased efficiency by new technology;
c. Workers may fear that they will be demoted if they do not possess the new skills required for the new jobs; and
d. Workers resist the change of getting higher job standards which may reduce opportunity for bonus or pay incentive.

2. Psychological Factors

These factors arise when workers perceive that factors relating to their psychological needs will be affected adversely by the proposed changes. These needs are sense of pride, achievement, self-fulfillment, etc. These factors are:

a. Workers may not like criticism implied in a change that the present method is inadequate and unsuitable;
b. Workers may fear that there will be fewer opportunities for developing their personal skills because new work changes will do away with the need for much manual work. This will lead to reduction of their personal pride;
c. Workers may apprehend boredom and monotony in the new jobs as a result of specialization brought by the new technology;
d. They may fear that harder work will be required to learn and adapt to new ideas;
e. Workers may resist a change because they do not want to take trouble in learning the new things; and
f. Workers may not have the knowledge of entire change or they may be incapable of the implications of new ideas or methods.

3. Social Factors

Individual do have certain social needs like friendship, belongingness, etc. for the fulfillment of which they develop informal relations in the organization. They become members of certain informal groups and act as members of the group to resist change.

The social reasons for resistance to change are:

i. New organizational set up requires new social adjustments which are not liked by people because these involve stresses and strains. This also means discarding

ii. Workers are carried by the fear that the new social set-up arising out of the change will be less satisfying than the old social tie which is not tolerable to the workers present set up

iii. Workers also resist the changes which are brought abruptly and without consulting them.

Thus, it is obvious that resistance to change tends to focus on human relations problem, although it may appear to be related to the technological aspect of change. Workers resist the changes which will affect their social relationships, upset their status and threaten their security. A change may give them a feeling of insecurity, since it challenges their way of doing things and may bring less labour oriented processes. Moreover, it is difficult for the workers to give up their old habits and customs. They also resist the change if they do not know it well.

2.2.1.14 Symptoms of Resistance

Resistance to change manifest itself in several ways (Lawrence and Lorsch, 1972; Gareth 2004). This does not mean that these symptoms always indicate resistance. Sometimes they may be indicators of other difficulties in the organization.

1. Hostility or aggression is the immediate reaction of an individual to change. The hostility may only be expressed verbally, in the way the individual strikes at the boss, a fellow workers, or even at subordinates, but hostility and aggression can also take physical forms where the striking out is of amore intense character.

2 The individual may develop apathy towards his work. He loses interest in his work. There is more spoilage of materials, excessive idling of time, and decline in performance.

3 Absenteeism and tardiness are often signs of resistance. Perhaps these are forms of apathy or attempts on the part of the individual to escape his work environment. Separation, for example, may be an extreme illustration of this attempt to escape.

4 The development of anxiety and tension is a sure sign that resistance exists. The individual finds himself uncomfortable, shaky, and tensed up on his job.

5 At the group level additional signs of resistance are exhibited. Slowdowns and strikes are the usual symptoms of group resistance.

Another strategy adopted by a group to resist change is ñrestriction of outputò. Often great care is exercised in timing operations, setting standards, and otherwise working out details of a wage incentive system, and yet at least part of the work group forms into an informal group, under a leader of its own choice. This group decides what a fair days work is and develops methods of keeping the non-conformist in line. The individual who starts to respond to the incentive is held in a check by sanctions which the informal group is able to bring to bear against him.

2.2.1.15 Benefits of Resistance

Contrary to popular opinion, resistance to change is not bad. Resistance can bring some benefits. To Robbins and Judge (2000) resistance to change could be of positive influence. They perceive that it provides a degree of stability and predictability to behavior. Resistant to change may encourage the management to re-examine its change proposals so that they are appropriate. In this way employees operate as a check and balance to ensure that the management properly plans and implements change. Resistance can also help identify specific problem areas where change is likely to cause difficulties, so that the management can take corrective action before serious problems develop. At the same time, the management may be encouraged to do a better job of communicating the change, an approach that in the long-run should lead to better acceptance. Resistance also gives management information about the intensity of employee emotions on an issue, provides emotional release for pent up employee feelings, and may encourage employee to think and talk more about a change so that they understand it better. This does not mean that resistance to change should endure. Resistance must be overcome and change introduced.

2.2.1.16 Methods of Introducing Change

Ezigbo (2011, p.189), Jackson et al. (1999) suggest four ways by which change can be managed and introduced to include, education, participation, negotiation and cooptation. To Beer (2000) grouping employees into teams is another way of managing change as this would make them feel free to communicate with each other, learn from each other and serve as on-the-job training to them. McShane (2003) state that change agents must understand that there is no one universal approach to overcome resistance. Depending on each situation a different approach needs to be adopted. Change is situational problem and a realization of this fact is essential for bringing about a change. Management must examine the nature of the resistance and then review the possible approaches to fit the situation. As Armstrong (2007) states, resistance to change can be difficult to overcome even when it is not detrimental to those concerned. The methods suggested for the purpose of introducing change are; use of group forces, use of leadership, shared rewards, working with unions, and concern for employees.

(a) Use the Group Forces

The group exercises considerable influence on the behaviour of members. The behaviour, attitudes, beliefs, and values of the individual are all firmly grounded in the groups to which he belongs. How aggressive or co-operative a person is, how much self-respect and self-confidence he has, how energetic and productive his work is, what he aspires to, what he believes to be true and good, when he loves or hates, and what beliefsand prejudices he holds ï all these characteristics are highly determined by the individualôs group membership. Whether they resist or accept change largely depends on the groups. The change agent must make use of the groups to bring about change.

(b) Change of Change Agent

The change agent must himself change. It is only then that he will be able to reinforce a psychological climate of support for change. Unwillingness of the managers to give up traditional managerial practices and their unpreparedness to accept new methodsare the most serious barriers to the introduction of change and to make it permanent in organizations.

Table 2.2: Methods of Dealing with Resistance to Change

Approach	Commonly used situations	Advantages	Drawbacks
Education + Communication	Where there is lack of information or inaccurate information and analysis	Once persuaded, people will often help with the implementation of the change	Can be very time consuming if lots of people are involved
Participation + Involvement	Where the initiators do not have all the information they need to design the change and where others have considerable powers to resist.	People who participated will be committed to implementing change and any relevant information they have will be integrated into the change plan.	Can be very time consuming if participators design an appropriate change.
Facilitation + Support	Where people are resisting because of adjustment problems.	No other approach works as well with adjustment problems.	Can be time consuming, expensive and still fail.
Negotiation + Agreement	Where someone or some groups will clearly loose out in a change and where that group has considerable power to resist.	Sometimes it is a reasonable way to avoid major resistance.	Can be too expensive in many cases if it alerts others to negotiate for compliance.
Manipulation + Co-operation	Where other tactics will not work are too expensive.	It can be relatively quick and inexpensive solution to resistance problem.	Can lead to future problems if people feel manipulated.
Explicit + Implicit coercion	Where speed is essential and the change initiators poses considerable power.	It is speedy and can overcome any kind of resistance.	Can be risky if it leaves people angry at the initiators.

Source: Kotter, J.P. and Schlesinger, L.A (1979), *Choosing strategies for change*,
March-April Harvard Business Review. p.47

(c) Shares Rewards

Another way to build support for change is to ensure that the people affected derive benefit out of the change. Benefits include increased pay, promotion, training, recognition, and the like.

(d) Co-operation of Unions

Taken into confidence, unions themselves can act as change agents, though they are generally considered to be anti-change. Many union leaders are accepting the installation of CNC machines, though it means displacement of the work force. This has been possible because of their participation before, during, and after the change has been introduced. A change introduced without their support may not stay for long.

(e) Concern for Employees

A change should not be introduced for the sake of it. Change needs to be introduced only when necessary and it must be by evolution and not by revolution. Any change must ultimately benefits employees. In the short-run the needs and requirements of employees should not be affected. Any problem that has taken place because of change needs to be looked into and corrected immediately.

2.2.1.17 Planning for Change

Before embarking on an organizational change initiative, it is wise to carefully plan strategies and anticipate potential problems. One useful method of planning comes from an early researcher on change, Lewin (1947), who developed the concept of ***force-field analysis***. The term describes analysis that is deceptively simple and can be used to help plan and manage organizational change. Lewin believed that behavior within an organization was a result of the dynamic balance of two opposing forces. Change would only occur when the balance shifted between these forces. ***Drivingforces*** are those forces which positively affect and enhance the desired change. They may be persons, trends, resources, or information. Opposing them are the ***restraining forces***, which represent the obstacles to the desired change. As these two sets of forces exist within an organization, they create a certain equilibrium. That is, if the weights of the driving and restraining forces are relatively equal, then the organization will remain static. As changes occur and affect the weight of either one of the forces, a new balance will occur, and the organization will return to what Lewin called ñquasi-stationary equilibrium.ò Individuals practicing their vocation in the context of a political organization may intuitively employ these concepts in defining and redefining what change is possible.

What is the usefulness of this perspective? Force-field analysis assists in planning in two major ways:

(a) As a way for individuals to scan their organizational context, brainstorming and predicting potential changes in the environment; and

(b) As a tool for implementing change.

In the former, force field-analysis becomes a method of environmental scanning (which is useful in strategic planning), whereby organizations keep abreast of impending and potential changes -- from societal trends and potential budget constraints to staff turnover and purchases of new office equipment. The more change can be anticipated, the better individuals and organizations are prepared to deal with the resulting effects. The second use of force-field analysis is similar, offering a way to systematically examine the potential resources that can be brought to bear on organizational change and the restraining forces that can be anticipated. This advance planning and analysis assists in developing strategies to implement the desired change.Illustrating this point with an example; A manager may wish to introduce a computer class for a particular group of employees. In his role as a change master, he identifies the driving forces as follows: (a) most employees are presently obtaining the necessary equipment, (b) software and databases are available that are user-friendly and appropriate, (c) computers can help employees handle information quickly and efficiently, and (d) the use of computers as information sources allows bank personnel to perform other functions.

On the other hand, restraining forces may include the following: (a) bankers have limited time for attending additional courses; (b) they appear to be intimidated by computers, so they passively resist using them; and (c) they feel more comfortable utilizing human resources for their job rather than a computer and databases.Force-field analysis provides the necessary information for managers to plan most effectively for change. If he or she is more aware of some of the potential pitfalls that can accompany the planned change, steps can be taken in advance to overcome them. One strategy for successfully implementing change is to confront the potential obstacles at the outset. In order for the manager as well as employees to be proactive, however, the positive driving forces and the negative restraining forces must be listed, so that a strategy for change can include enhancing or adding to the positive forces, while decreasing or minimizing the negative forces. In this process, skills such as coalition building, networking, conflict resolution, and the appropriate utilization of power are necessary.

2.2.1.18 Change Agents

A change agent is someone who acts deliberately on the environment in order to facilitate or bring about a specific change. Change agents are persons who act as catalyst and assume the responsibility for managing change activities (Robbins and Judge, 2000). Once the change is in process, it is the agent who makes the decisions and is accountable for results.

The change agent may be in the form of a consultant who helps the client find solutions to the organizational problems. The change agent could also be in the form of a trainer who trains the client to achieve a set of skills that could be used in bringing about the change for optimum outcomes. Also change agents could come in form of newly hired employees, managers or non-managers, the organizations current employees or as a model leader. The model leader is a change agent who facilitates the emergence of an open process in which all the corporate players have a say, so that decisions as to the advisability, objectives and procedures of the change are reached by consensus. They guide all those involved towards intelligent and shared decisions, placing their resources as facilitators at the disposal of those they work with directly, who will in turn use them to encourage the work team to adopt procedures and approaches enabling the goal to be pursued in an open and lucid manner. As Lantz (2011) asserts, investing in teamwork is good for this kind of change as it promotes self-organization. In other words, effective team development is a critical factor in the success of a change process of this kind.Particular requirements normally relate to the actual situation in the organization (e.g. corporate culture, strategic relevance of the project, acceptance of the project among management and staff, time frame, resources etc.). Depending on these factors, change agents either may need good project management capabilities in order to guarantee timely progress, or they should be good leader as with the ability to motivate people.

2.2.1.19 Characteristics of Change Agents

Change agent(s) must have certain characteristics which would identify him/her/them to be more effective than others. According to Chand (2009, p.1) quoting Shaskin and Morris (1984), the effective change agent should among other things, ñbe an extrovert, have considerable interpersonal skills, be creative and a risks taker, and should be good in organizing activitiesò. This means that, a change agent should have a leaders quality and capable of implementing the various components of a previously devised action plan for organizational change by acting on the companyös environment in order to bring about the desired change. One should keep in mind, however, that there is no óidealô change agent.

The way the change agent manages the process of change is indicated by certain factors and characteristics which have been identified by Havelock and Shaskin as quoted by Chandan (2009). The first letters of these factors together spell ñHELP SCORESò. These are:

1. **Homophily**: It is the degree of closeness and similarity between the change agent and the client. The closer the relationship, the easier and more successful is the change. It is similar to listening to our close friend whom we trust and whose advice we seriously take.

2. **Empathy**: It involves understanding of feelings and emotions and thoughts. This sincere understanding leads to improved communications between the client and the change agent which is very helpful in bringing about the desired change.

3. **Linkage**: It refers to the degree of collaboration between the change agent and the client. The tighter the linkage, the more likely is the success.

4. **Proximity**: The change agent and the client should have easy access to each other. The closer the proximity the better is the relationship between the two and easier to develop the collaborative linkage.

5. **Structuring**: This factor involves proper and clear planning of all activities that are related to change. If these activities are planned in clear cut step-by-step sequential factors, then the implementation would be easier.

6. **Capacity**: This factor refers to the organizationφs capacity to provide the resources that are needed for successful organizational development effort and implementation. These resources must be adequate and available when needed.

7. **Openness**: Openness refers to the conceptual environment which is conducive to the development of respect and understanding for each otherφs ideas, needs and feelings. The degree of openness between the change agent and the client would considerably affect the outcome of the programme.

8. **Reward**: All members expect that the change will bring potential benefits. These rewards should be both in the short run as well as in the long run. The greater the potential for rewards, the more determined the effort would be in making the required change.

9. **Energy**: Energy refers to the amount of effort put into the change process. This effort involves both the physical and psychological energy. The clientφs energy must be well spent and channeled precisely into the change programme itself. The energy of the change agent should not be spread over too many clients, for in that case, each of the clients individually may not receive the needed energy.

10. **Synergy**: Synergy simply means that the whole is more than the sum of its parts. This means that the previous nine factors involving a variety of people, resources, energies and activities together result in synergy, if they support success mutually as well as individually, they are as favourable to the progamme as possible.

2.2.1.20 Types Of Change Agents

In every organization, there are some individuals responsible for managing change activities (Judge, 2000) and they are called change agents. Change Agents (CAôs) can be internal or external. Internal CAôs are people from the ranks of the organization who have special expertise in some aspect of Organizational Development related to the needs of the organization. The external ones usually are referred to as ñconsultantsò although they usually assume a similar role. In some instances, internal management hires the services of outside consultants to provide advice and assistance with major change efforts. Kraatz and Moore (2002) states that organizations are likely to embark on transformational change when headed by leaders from outside the traditional network.

Both the internal and external change agents may be involved in a variety of activities:

a. Provide specialized perspectives, skills, and knowledge that the organization does not have available or is limited in use as a formal role.
b. Help the organization with the problem solving procedures: identify, define and clarify the problem; generate alternatives; anticipate consequences; and plan evaluation.
c. Provide training and skill building to people.
d. Assist groups to build ñteam learningò skills in order to facilitate team building and development.
e. Develop and conduct surveys of other assessments to gather data on important organizational processes.
f. Impart skills to the organization so that it can carry on with the task after the consultant has left.
g. They generally do not do, implement plans, take responsibility for decision mailing (which the organization can and should do for itself), or remain permanently with the organization.

Advantages of Internal Change Agents

1. Internal change agent knows the environment, culture, issues and hidden agendas.
2. Internal change agent develops and keeps expertise and resources internal.
3. Internal change agent creates and maintains norms of organizational renewal from within.
4. Internal change agent provides higher security and confidentiality.

5. Internal change agent may have trust and respect for others.
6. Internal change agent has strong personal investment in success.

Disadvantages of Internal Change Agent

1. Internal change agent may be bias
2. Previous relationships may contribute to sub-grouping or fragmentation
3. Internal change agent is subject to organizational sanctions and pressure as an employee.
4. Internal change agent may be part of the problem and would not see it so.

Advantages of External Change Agents

1. External change agent provides fresh, outside and objective perspectives to issues.
2. External change agent shows willingness to assert, challenge and question norms.
3. External change agent may have more legitimacy to insiders by not taking sides.
4. External change agent brings skills and techniques not available from within the organization.
5. External change agent brings diverse organizational experience to bear; and benchmark comparison.

Disadvantages of External Change Agents

1. External change agent may take time to become familiar with the system and how it works.
2. It cost more to get an external change agent.
3. External change agent may create co-dependency or may abandon the system.
4. External change agents may rarely be available when needed by the organization. He may split time and commitment with other clients.

2.2.1.21 Factors Influencing the Choice of a Change Agent

a. Consideration of the merit and demerit associated with the use of the internal/external agent.
b. Time and availability and duration of consultations required.

c. Expenses of consultation versus cost of not intervening, putting if off longer, and time of internal CA away from work.
d. Seriousness of the problem and level of expertise required
e. Receptiveness of the organization members and legitimacy of internal and external CAǒs.
f. Philosophy and style of a CA and compatibility with organizational culture and values (But it may be that a person with very different culture and values is exactly what is needed to help transition the organizational).

2.2.2 Organizational Performance

Organizational performance simply means the rate at which the organization is growing considering certain indexes or the rate at which it is meeting up to set targets. Organizational performance actually comprise the actual output or result of an organization as against its intended output (goals and objectives) (Upadhaya, Munir, and Blout, 2014).

According to Richard and Moss (2009), organizational performance encompasses three specific areas of firm outcome (a) financial performance (profit, return on assets, return on investment etc.) (b) product market performance (sales, market shares, etc.); and (c) shareholder return (total shareholder return, economic value added, etc.). specialist are concerned with organizational performance including strategic planners, operations, finance, legal and organizational development.

In recent years many organizations have attempted to manage organizational performance using the balance scorecard methodology where performance is tracked and measured in multiple dimension such as:

- Financial performance (e.g shareholders return)
- Customer service
- Social responsibility (e.g corporate citizenship, community outreach)
- Employee satisfaction, stewardship, and commitment
- Productivity
- Performance measurement system
- Performance improvement
- Service quality (Poister, 2011)

To determine how well an organization is meeting its set targets, performance must be measured, hence the need for performance measurement. Performance measurement is the process of collecting, analyzing or/and reporting information regarding the performance of an individual, group, organizations, system or component. It can involve studying processes/ strategies within organizations or studying engineering processes/parameters/phenomena to see whether output are in line with what is intended or should have been achieved (Moullin, 2002). To Neely (2002), ñPerformance measurement is the process of quantifying the efficiency and effectiveness of past actionsò; while Moullin (2007) defines performance measurement as the process of evaluating how well organizations are managed and the value they deliver for customers and other stakeholders. Discussion on the relative merit of these definition appeared in several articles in the news letters of the Performance Management Association.

Good performance is the criterion whereby an organization determines its capability to prevail. Performance measurement estimates the parameters under which programs, investments and acquisitions are reaching the targeted results (Upadhaya et al., 2014). All process of measuring performance requires the use of statistical modelling to determine results. A full scope copy of the performance of an organization can never be obtained as generally some of the parameters cannot be measured directly but must be estimated through indirect observation and as a complete set of record never delivers an assessment without compression of key figures (Office of the Chief Information Officer, U.S Department of treasury, 2007).

Several performance measurement system are in use today and each has its own group of supporters. For example, the balance scorecard (Kaplan and Norton, 1993, 1996, 2001), Performance Prism (Neely, 2002), Action Profit Linkage APL (Neely, 1996), are designed for business wide implementation; and the approaches of the TPM process (Jones and Schillings: 2007), Seven steps TPM process (Zigo, 1999), and Total Measurement Development Method (Tarkenton Productivity Group, 2000) are specific for team based structures. With continued research effort and the test of time, the best-of-breed theories that will help organization structure and implement its performance measurement system should emerge. The balance scorecard translates an organizationôs mission and strategy into a comprehensive set of performance measurement that provides the framework for a strategic measurement and management system. It was originally meant for the private sector, ñto overcome deficiencies in the financial accounting modelö. Although the balance scorecard has become very popular, there is no single version of the model that has been universally accepted. The diversity and unique requirement of the different organization suggest that no one-size-fit-all approach will ever do the job (Gamble, Strickland and Thompson, 2007); hence there is need for management of organizations to constantly get their employees satisfied so as to get the best of their service, increase productivity and help the organization achieve its desired level of performance. As stated earlier in the first chapter, we would be discussing two of the variables of organizational performance; Productivity and Employee satisfaction, as it relates to their commitment to the organization.

2.2.3 Employee Satisfaction

Employee satisfaction sometimes referred to as Job satisfaction is important for both employees as well as to the organization. Human resources are the strategic resources that can make a difference to the organization in the positive direction. It is increasingly being realized that by properly managing human resources, organizations can reach their goals in a better manner. If the employees are satisfied and contended, their commitment levels will be high and hence their contribution to the organization also will be high. When employees are satisfied with their jobs, the Quality of work improves and productivity increases. They tend to continue in the job and be more loyal to the job and to the organization. Lower employee turnover will further reduce recruiting and training costs for the banking organizations (Rama-Devi and Nagini, 2013).

The work behaviors and attitudes of employees in the banking sector have a great importance for increasing the level of service quality and in turn the level of marketing success. According to the findings of Babakus et al. (2003), job satisfaction is one of the significant drivers of performance among frontline service employees. Therefore, it may be inferred that customer satisfaction depends on employee satisfaction (Koc, 2006).

Employee satisfaction is a pleasant feeling experienced by the employee when there is a fit between what he expects and what he actually derives from his job. Employee satisfaction describes how content an individual is with his or her job. It is a relatively recent term since in previous centuries the jobs available to a particular person were often predetermined by the occupation of that personœ parent. There are a variety of factors that can influence a personœ level of job satisfaction. Some of these factors include the level of pay and benefits, the perceived fairness of the promotion system within a company, the quality of the working conditions, leadership and social relationships, the job itself (the variety of tasks involved, the interest and challenge the job generates, and the clarity of the job description/requirements). The happier people are within their job, the more satisfied they are said to be (Mosammod and Kabir, 2011).

People management is an important aspect of organizational processes. This emanated from the recognition that the human resources of an organization and the organization itself are synonymous. A well-managed business organization normally considers the average employees as the primary source of productivity gains. These organizations consider employees rather than capital as the core foundation of the business and contributors to firm development. To ensure the achievement of firm goals, the organization creates an atmosphere of commitment and cooperation for its employees through policies that facilitate employee satisfaction. Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting to greater productivity and lower turnover rates.

However, even with the widespread recognition of the importance of facilitating the relationship between job satisfaction and motivation in facilitating organizational commitment, there are varying perspectives on the means of doing this. The earliest strategy is to use wage increases to link job satisfaction and motivation to organizational commitment (Hill & Wiens-Tuers, 2002). With the recognition that this is not enough to bring about motivation expressed in job satisfaction, other perspectives emerged giving particular importance to the training and skills development of employees (Woodruffe, 2000) applied through the underlying principle of continuous organizational learning. Since this covers only an aspect of human resource management, a holistic approach emerged that targets the development of a certain quality of employment life (Champion-Hughes 2001) that covers fair wages, benefits, other employment conditions, and career development to support the facilitation of motivation and job satisfaction directed towards organizational commitment. This means that achieving motivation and job satisfaction to develop organizational commitment is not simple or easy and works according to the context of individual firms. Although, there are best practices within industries, it is up to the individual organizations to determine which human resource strategies meet its needs and objectives.

Spector (2000) refers to employee satisfaction in terms of how people feel about their jobs and different aspects of their jobs. Ellickson and Logsdon (2002) support this view by defining employee satisfaction as the ñextent to which employees like their workò. Employee satisfaction is an affective or emotional response towards various aspects of an employeeôs work. Reilly (1991) defines employee satisfaction as the feeling that a worker has about his job or a general attitude towards work or a job and it is influenced by the perception of oneôs job. Wanous and Lawler (1972) refer job satisfaction as ñthe sum of job facet satisfaction across all facets of a jobò. Job satisfaction is complex phenomenon with multi facets (Fisher and Locke, 1992; Xie and Johns, 2000); it is influenced by the factors like salary, working environment, autonomy, communication, and organizational commitment (Lane, Esser, Holte and Anne, 2010; Vidal, Valle and Aragón, 2007).

2.2.4 Productivity

Productivity is defined as a measure of quantifying output against the amount of input. It expresses the relationship between the quantity of goods and services produced (output) and the quantity of labour, capital, land, energy, and other resources to produce it (input) (Zandin, 2001). The only meaningful measure of industrial competitiveness is productivity due to its solid link to the organizational profitability. Consequently, there is a range of research studies taken place across the world to improve the productivity in not just manufacturing industries alone but as well as service industries.

ñProductivity is the output to input ratio within a time period with due consideration for qualityò (Weihrich and Koontz, 2005; Kabumba, 2005, p.4). This is very important in an economy. Unfortunately, it is low in African economies. Productivity can be expressed as:

$$\text{Productivity} = \frac{\text{Outputs}}{\text{Inputs}} \text{ (within a time period, quality considered)}$$

It implies effectiveness, i.e., ñthe achievement of objectivesò; and efficiency,that is, ñthe achievement of the ends with the least amount of resourcesò in both cases, in individual and organizational forms of performance (Kabumba, 2005, p.5).Time and quality are important in appreciating productivity. It is not enough to produce volumes of goods or offer a lot of service but which are/ is of low quality. High standards are very important. So are [mutually agreed] timetables (*The New Vision,* 2004)/ deadlines.

According to Accel/Team (2004), productivity can be improvement made by:

a. Achieving more output for the same input;
b. Achieving the same output from less input;
c. Achieving much more output for slightly more input; and
d. Getting slightly less output for less input

2.2.4.1 Inputs and their Transformation into Outputs

ñInputs include: needs of customers, information, technology, management and labour, relatively permanent factors [fixed assets] [e.g. land, plant site, buildings, machines, warehouses] and variable physical factors/ assets that are relevant to the transformation process (like materials and supplies)ò (Weihrich and Koontz, 1994). These days, we would add on entrepreneurship. The inputs undergo a transformational process before they become outputs. The process incorporates planning, operating and controllingsystems. It is facilitated by tools/ techniques like: operations research, linear programming, inventory planning and control, decision trees work simplification and quality circles. Outputs are products, services and information.

2.2.4.2 Distinction between Skill Work and Knowledge Work

The measurement of productivity poses problems because of the distinction between skills work and knowledge work. Skills work tends to be physical ï but not necessarily manual [although, in the past, a good deal of this work involved the use of hands]. This work requires high intelligence. But, in addition, it requires capacity to use some muscle. Most work done by technicians belongs to this category. This work is easier to measure and so more amenable to reduction to a ratio. Knowledge work may sometimes require physical skills or some sweating ï whether literal or figurative. However, it involves less physical exertion.Programming, managing, surgery, engineering and legal work are examples of such work. This type of work is not easy to measure ï despite rigorous staff performance appraisal and tools like Results Oriented(Based) Management (ROM). However, quoting Kabumba (2005, p.7), ñthis is no excuse for knowledge workers not being productive, including devising tools that can measure both their inputs and their outputs as accurately as is humanly possible, remembering the need, at all times, to balance the requirements of quantity and those of qualityò.

2.2.4.3 Role of the Unskilled and Semi-Skilled Workers

When discussing productivity, especially in the African context, we should remember the efforts/ inputs of those workers ï regardless of sector ï who have no or very limited skills. This discussion will not dwell on this category beyond pointing out the need to give the entire population adequate education and training to increase the pool of skilled and knowledge workers.

2.2.4.4 Problems Posed By the Nature of Public Service Work

Work in the public service and service industries poses problems of measurement. Nevertheless, their existence does not prevent us from promoting productivity in this service (African Association for Public Administration and Management [AAPAMS] 2005; Meininger, 1998; Nainex, 1998). After all, even in the service industries and public service where it is dominant, we can tell between a lazy worker and hard working one; and between one who gets things done/ achieves results and one who does not. This work examines the key factors that promote it in relation to how employee satisfaction influences productivity. Some of the factors that promote productivity include rigorous job analysis, equitable and adequate remuneration, participative management, rigorous staff appraisal, and, where Africa is concerned, education and training. Those that hinder it include poor industrial relations, and, especially in Africa, lack of or low level education and training.

Service industries need to put more emphasis on productivity. This can be done by adopting the enabling factors, and avoiding the inhibiting ones (described above) in addition to adopting the recommendationsmade at the end of the paper. These revolve around the need to build on traditional best practices; address issues relating to health and safety of employees; copy suitable methods from outside the organization that is globally practiced and acceptable; stress accountability for resources entrusted to officials and employees; reward innovation; encourage organizational forms of planning; and establish Productivity key performance indexes to handle productivity and associated issues.

Weihrich and Koontz (1994, p.11) note that ñIn todayôs dynamic world, the urgent need for productivity improvement cannot be over emphasized as it is now being recognized by government, private industry, universities and other tertiary institutions as well as service industriesò. In their view, the United Nations Economic Commission for Africa (UNECA) (1991, p.1), had observed that ñé increased productivity holds the key to economic wealth and highstandards of living in general, and é improved public serviceproductivity is an important factor in promoting and sustaining socioeconomicgrowth and development.ò Their words were concurred by the then Marketing Manager of Nigeria Bottling Company Ltd. In an interview with Oladapo (2004, p.6) he said, in part, ñOur focus is on maximizing productivity. It occurs in business. We deliver results by focusing on the efficiency and effectiveness of the workforce. Productivity is the centreò.

2.3 THEORETICAL FRAMEWORK

2.3.1 Theories and Models of Organizational Change

A. Harold J. Leavitt Theory

One of the most well-known analytical models belongs to Leavitt. This American author believes that organizations are multivariate systems with at least 4 important variables: goal, structure, players and technology -

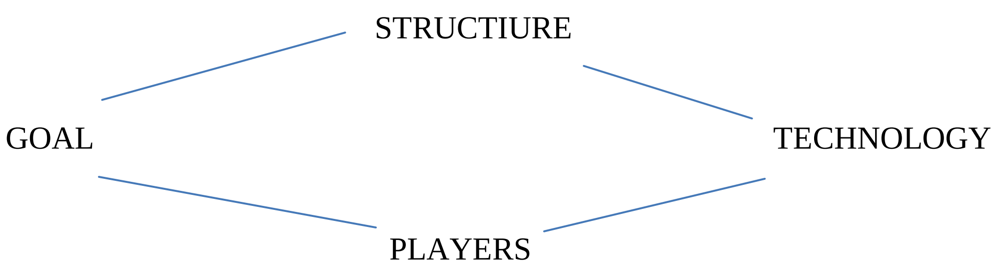


Figure 1: Organizational Model

Source: Dodu, M. and Tripon, C. (2000), *Change management and organization development,* Sweden, Cluj University Press. p.21.

By **structure**, Leavitt meant structures of authority, responsibility, communication and work relations; the **players** were represented by the employees of the organization; **technology** was believed to be a total of instruments and techniques used in the attempt to reach the organizationôs goals; as for the **goal,** it was considered ñla raison dêtreò of the organization, the rationale that supports its existence and functioning. These variables represented the marks for change to set in, thus resulting 4 types of changes. At the core of this model was the strong interdependence between these variables, which means if one modified, the others would also modify as an effect. This fact has two consequences:

1. One variable can be deliberately modified in order to cause desirable changes in the other variables
2. The change of one variable may lead to unexpected and unwanted changes in the other variables

The influence of the systematic paradigm is quite obvious here.

B. **Kurt Lewin's Three-Step Change Theory**

The second analytical model that we will present belongs to Lewin. He believed that change occurs when the forces that supports the systemôs stable behavior are modified. More specifically, that the situation of the system, at any given moment in time, is in accordance with the interaction between two groups of forces ï those that tend to maintain the status quo, and those that tend to modify it. When both groups of forces are approximately equal, it is said that the system is in a state of ñquasi-stationary equilibriumò. In order to modify this state, we must strengthen one group of forces or the other. Lewin suggests that altering the stability forces ï those favorable to the maintaining of the status-quo ï is likely to generate less resistance to change than strengthening the pro-change forces; this is why he believes the former strategy to be more effective (Archer, 2000).

Lewin (1951) introduced the three-step change model. This social scientist views behavior as a dynamic balance of forces working in opposing directions. Driving forces facilitate change because they push employees in the desired direction. Restraining forces hinder change because they push employees in the opposite direction. Therefore, these forces must be analyzed and Lewinôs three-step model can help shift the balance in the direction of the planned change.

In his view, the process of change unfolds in 3 stages:

1. **Unfreezing:** This step refers to minimizing the forces that maintain the systemös behavior at the current level. It can be done by the introduction in the system of information that would show the presence of certain discrepancies between the behavior desired by the employees and the actual behavior. According to Lewin, the first step in the process of changing behavior is to unfreeze the existing situation or status quo. The status quo is considered the equilibrium state. Unfreezing is necessary to overcome the strains of individual resistance and group conformity. Unfreezing can be achieved by the use of three methods:

First, increase the driving forces that direct behavior away from the existing situation or status quo.Second, decrease the restraining forces that negatively affect the movement from the existing equilibrium. Third, find a combination of the two methods listed above. Some activities that can assist in the unfreezing step include: motivate participants by preparing them for change, build trust and recognition for the need to change, and actively participate in recognizing problems and brainstorming solutions within a group (Robbins, 2003).

2. **Change proper:** It is about modifying the organizationös behavior, about reaching another level of this plan. This step refers to the development of new behaviors, values and attitudes through the change of organizational structures and processes. Lewinös second step in the process of changing behavior is movement. In this step, it is necessary to move the target system to a new level of equilibrium. Three actions that can assist in the movement step include: persuading employees to agree that the status quo is not beneficial to them and encouraging them to view the problem from a fresh perspective, work together on a quest for new, relevant information, and connect the views of the group to well-respected, powerful leaders that also support the change.
3. **Refreezing:** The third step of Lewinös three-step change model is refreezing.This step refers to stabilizing the new stage the organization is in, to reinforcing the newly introduced elements; it can be accomplished via organizational culture, norms, policies and structures.

This step needs to take place after the change has been implemented in order for it to be sustained or ñstickò over time. It is highly likely that the change will be short lived and the employees will revert to their old equilibrium (behaviors) if this step is not taken. It is the actual integration of the new values into the community values and traditions. The purpose of refreezing is to stabilize the new equilibrium resulting from the change by balancing both the driving and restraining forces. One action that can be used to implement Lewinǿs third step is to reinforce new patterns and institutionalize them through formal and informal mechanisms including policies and procedures (Robbins, 2003). Therefore, Lewinǿs model illustrates the effects of forces that either promote or inhibit change. Specifically, driving forces promote change while restraining forces oppose change. Hence, change will occur when the combined strength of one force is greater than the combined strength of the opposing set of forces (Robbins, 2003).

As is easily noticeable, the 3 stages of the process of change suggested Lewin are rather broad and dispersed. The models that will be presented further on attempt to develop rather the stages of introducing an organizational change, buy they also modify the perspective: while the present model ï as well as the previous one ï tries to analyze change theoretically, the model of planning and that of action/research merely aim at formulating methods of intervention based on refining this theoretical model

C. Edgar Schein Change Theory

Edgar Schein concurred to Lewinǿs model. He developed Lewinǿs model by attaching the corresponding psychological mechanisms to every phase, as is visible from the below table.

Table 2.3: A Three-Stage-Model of the Process of Change

Stage 1.

Unfreezing: Creating motivation and a felt need for change

a. Non-confirmation or the lack of confirmation

b. Creating a sense of guilt or anxiety

c. Offering psychological safety

Stage 2.

Change through cognitive reconstruction: Assisting the customer in accomplishing, judging, feeling and reacting to different things based upon a new point of view attained by

a. Identification with a new model or mentor

b. Search of new relevant information in the environment

Source: Schein H.E. (1987)- *Process consultation,* Addison-Wesley Publishing Company, p.93.

In stage 1, the lack of confirmation creates discomfort, a sensation that in its turn generates a sense of guilt and anxiety that creates a felt need for change in that particular person. However, should the individual feel uncomfortable leaving his/her old behavior behind and trying to ñattainò a new one, the change will not happen. In other words, the individual must reach a state of psychological comfort with the idea of change, in order to be able to replace the old behavior patterns with some new ones.

In stage 2, the subject of change goes through a process of cognitive reconstruction. He/she needs information and proofs that make the change in question look desirable and positive. This evidence with a motivating tone is obtained by his/her identification with other people that have gone through the same situation and by becoming aware of the costs and dangers of his/her old state. The stage of refreezing has as a main goal the inclusion of the new behavior patterns in that personôs system of values and attitudes. Otherwise said, we are talking about stabilizing the new situation by testing it, in order to see whether it fits or not to this individual and to his/her social context. The term ñsystem of significant relationsò refers to important people within the social environment of the person that undergoes the change, and to their attitude towards him/her.

Even though Scheinös model is valid at an individual level, there are many similarities with what happens in an organization that goes through a process of change. For example, stage 3 (refreezing) is almost identical. The new organizational situation must be ñreceivedò by the organizational culture; the members of the organization must incorporate the new values, which have to be viable in the new social environment. A ñsystem of significant relationsò- it can apply to an organization, too: it refers to the players in that environment that are of high importance to the organizationös activity (partners, providers, clients, organizations ruled by norms and regulations etc.). The greatest difference between Lewinös model (designed for organizational level) and Scheinös (designed for individual level) becomes visible at stage 2, that of implementation of change. In order to have a successful change at an organizational level, one must use other techniques (that are somewhat different in content and complexity) than cognitive restructuringé

D. **Lippitt, Watson, And Westley Models Of Change Theory**

Another way to modify Lewinös model is that suggested by Ronald Lippitt, Jeanne Watson and Bruce Westley(1958). These American authors extended the initial three-stage model to a seven-stage theory that focuses more on the role and responsibility of the change agent than on the evolution of the change itself. Information is continuously exchanged throughout the process. The stages are as follow:

1. The occurrence and growing of a need for change. This phase corresponds to the stage of *unfreezing* in Lewinös model.
2. Setting a framework of relations connected to change. In this phase, the relation between the client-system and an agent of change from outside the organization is set.
3. Making the diagnosis of the client-system issues .
4. Examining the alternative ways and goals; setting the goals and intentions for the action plan
5. Turning intentions into real efforts to change. Stages 3, 4 and 5 correspond to the stage of *implementation of change* in Lewinös model
6. Generalizing and stabilizing change. This phase corresponds to the stage of *refreezing* in Lewinös model

7. Determining a final relationship, or in other words, concluding the client-consultant relationship.

ñThis will occur when the change becomes part of the organizational cultureò (Lippitt, Watson and Westley, 1958, p.58).
Lippitt, Watson, and Westley point out that changes are more likely to be stable if they spread to neighboring systems or to subparts of the system immediately affected. Changes are better rooted. Two examples are: the individual meets other problems in a similar way, several businesses adopt the same innovation, or the problem spreads to other departments of the same business. The more widespread imitation becomes, the more the behavior is regarded as normal (Lippitt, Watson and Westley, 1958).

As may be noticed, what we are detailing is a model that describes the structure of an Organizational Development (OD) consultancy activity. We must take this opportunity to emphasize the fact that the external agent (or consultant) is of high importance in any OD intervention, at least in the context of the first such intervention, when the organization has not yet learned to solve its problems on its own (or in more particular cases, in which the organization is overwhelmed, for whatever reason, by its internal problems) (Bartunek et al, 2006).

E. **Larry Greiner Change Theory**

One other theory on organizational change is the theory which was introduced by Greiner (1978). The American authorôs starting point is the difference between evolutionary theories and revolutionary theories. The former deem organizational change a slow process that consists of minor adjustments of the systemôs dimensions, and that is also amplified in time by the environmental forces. There is little and rather passive intervention of management. As for the latter type of theory, the revolutionary one, it starts with the premise that environment changes very fast, so the organization is subject to many pressures and challenges. As a consequence, changes are highly significant and rapid, and the leaders take an active part in the process; increased stress is placed on anticipation, involvement and creativity.

Tripon (1999) asserts that, in the 70sò, the second type of approach became dominant, and completely modified the attitudes leaders had concerning the issue of organizational change. Starting from this observation, Greiner believes that all important approaches on change are part of what he calls a ñcontinuum of powerò, a dimension that has on the one end approaches based on unilateral authority, and on the other those based on delegation of power and authority. In the center of the continuum, there are the poles that support the division of power. We will try to give a brief description of the main elements of this dimension.

Unilateral approaches: Change happens thanks to the power of an individual, of his/her position in the organizationôs hierarchy. This agent of change generates the process, supervises and implements it given his/her position, that provides him/her with the necessary and due amount of power (Etzioni, 1986). There are 3 main manifestations of this approach:

a. **By 'decree':** This approach is the most common one, and it means issuing a written order that initiates and describes the change that is about to take place. Obviously, we are referring especially to military organizations or exceedingly bureaucratic organizations. This is a one way approach (downwards); it grounds on and uses formal authority, and is impersonal and task-oriented. Its main principle: people are rational, and directives coming from authorities are most likely to be the best motivation for them.
b. **By "replacement":** We are referring to the replacement of key players. Main principle: the organizationôs problems consist of the privileges of a few well-placed individuals, meaning that their replacement will bring about significant changes. This approach is directed downwards also, and conducted by a person with authority. At the same time, it tends to be a little less impersonal, as certain individuals are identified for replacement. Nevertheless, it maintains the same formal and task-oriented position as the previous approach (Golembiewski, 1998).
c. **By "structure":** Main principle: individuals act according to structure and technology, the two elements that govern them. In other words, if we want to change an organization, we build up a plan and use it to modify its structure and/or technology. The main problem with this approach is the fact that what seems logical on paper does not always turn out to be logical in the human dimension of the organization.

Approaches based on the division of power: These approaches are found towards the center of the power continuum and, although an authority figure is still present, they also use interactive methods of dividing power. There are 2 essential manifestations of this approach:

a. **By group decision:** Problems are defined unilaterally by leaders, but the groups that on inferior levels are left alone to develop their own alternative solutions. Main principle: individuals get more involved when they have something to say regarding a decision that affects them. The result is the division of power between employers and employees, yet with a clear distinction between those who define the problem and those who solve it.
b. **By solving problems in a group:** Definitions and solutions to problems are given in a group discussion. Main principle: individuals get more involved when they have something to say regarding a decision that affects them, and furthermore, an individualôs motivation is influenced by the amount of information that he/she has.

Approaches based on delegating power: Dodu *et al* (2000) state that ñthese approaches ï placed on the side opposite to the power continuum ï are known for laying almost all the responsibility for defining and discussing problems on the employeesò. They have two central manifestations:

a. **By case discussions:** This method focuses more on acquiring knowledge and skills, rather than on solving problems. An individual with authority ï ñthe teacherò ï makes use of his/her status to describe a case, encouraging the group to reach its own solutions. Main principle: by way of these case studies, individuals get to develop their problem-solving skills, helping them change the organization.
b. **By using T-group sessions:** This method is used even more often within organizations, especially at top-management level. Its purpose is increasing the sensitivity of individuals towards group social processes. Main principle: exposure to unstructured situations will release unconscious emotional energy that will lead to self-analysis and behavioral changes. There is no position of authority in these exercises, and the group enjoys the highest level of autonomy seen so far in the methods described.

Based on these methods, Greiner examines 18 organizational change studies so that, finally, he can present his own model of a ñsuccessful changeò. His starting point is the fact that, when analyzing cases of change, a significant difference between the successful and the less successful ones is easily noticeable. Thus, Greiner identifies 8 components of a successful change:

1. There is considerable internal and external pressure on the organization (especially at top-management level), long before change emerges. Both morale, as well as level of performance is low.
2. A new outside individual shows up in the organization, one that is well known for its change-oriented abilities. This future agent of change joins the organization either as a leader, or as management consultant.
3. The first thing this person does is encourage a review of past practices and current problems of the organization.
4. Head management personally takes up a leading role in this review.
5. The agent of change initiates debates on the problems of the organization, a process that takes place at different levels of the system, with an emphasis on developing cooperation in solving problems.
6. The agent of change launches new ideas, new methods for solving small-scale problems before they grow too much.
7. Solutions and decisions are tested at a small scale before they are to be applied at organization level.
8. The process of change grows with every success and, while support from management increases, the change is permanently absorbed in the organizationõs way of life.

Thereafter, Greiner shows the characteristics changes that are thought of as less successful. Mainly, there are 3 elements that are responsible for all these ñfailuresò:

1. All changes start from different points of the organization, without a focus on internal and external pressures.
2. There are large ñgapsò between the steps necessary in the process of change; some stages are skipped or performed in the wrong order.
3. Participation is not used; the tendency is towards unilateral approach (described above).

Based on these elements, Greiner comes up with his own model for a successful change, given in detail. This model has 6 stages/phases that must advance precisely in the order described below, and that are all absolutely necessary to the success of change. The stages of Greinerõs model are grounded on elements that are specific to successful changes, so that we will not describe them in detail now. Here are the 6 stages:

1. Pressure upon leaders
2. Intervention and redirection
3. Diagnosis and acceptance of problems
4. Innovation and finding new solutions
5. Experimenting and testing the solutions
6. Stabilizing the new situation by getting positive results

F. **Transactional And Transformative Change Theories**

One other important model that is worth analyzing is the one created by Warner Burke and George Litwin. It relies on a highly significant distinction regarding organizational change, that is to say the one between first order changes and second order changes. Burke and Litwin call them ñtransactionalò changes and ñtransformativeò changes. In the case of ñfirst order changesò, the identity of the organization remains unchanged, its fundamental nature stays the same; only certain features of the organization are modified, a fact which does not affect it essentially, or even significantly. ñThis type of change may be described as transactional, evolutionary, adaptive, incremental or continuousò (French and Bell,1999, p.72). As for the latter case ï that of ñsecond order changesò ï the organizationøs identity, its fundamental nature, is essentially changed. According to French and Bell, these changes may be described as transformative, revolutionary, radical or discontinuous. Organization development is concerned with both types of changes, yet with an emphasis on the second order ones.

Burke and Litwin make another important distinction, that between organizational *climate* and *culture*. The former is said to represent the membersperceptions and attitudes both concerning, as well as and towards their organization: whether it is a good workplace or not, a friendly or a hostile environment etc. These perceptions are relatively easy to modify, because they are built on employees reactions to recent management and organizational practices. Organizational culture may, in its turn, be defined as the sum of key principles, accepted values, and very often unconscious values. Therefore, it is harder to modify. The premise of the Burke-Litwin model is the following: OD interventions on structures, practices and management styles, as well as on policies and procedures, leads to a ñfirst order changeò; interventions on the organizationôs mission, strategy or culture leads to a ñsecond order changesò.

The model also makes the distinction between *transactional* and *transformative* styles of leadership. The leaders who adopt the former style are usually those who ñguide or motivate their employees towards goals that are already set, by clarifying their ensuing roles and tasksò ò (French and Bell,1999). On the other hand, managers that go for the *transformative* style of leadership are those who ñinspire their employees to go beyond their own interests for the organizationôs sake, and who are able to have a great influence on those under their authorityò (French and Bell,1999). This type of leaders can motivate their employees to such a degree as to reach unusual levels of performance. It is obvious that the type of transactional leadership is used in first order changes, and the transformative one in second order changes. Graph below represents the factors involved in the transactional type of changes. The change of structure, management practices, policies and procedures brings along changes in the organizationôs climate ï which, in its turn, transforms the motivational system and both the individual and the organizational performance. The success of this process can only be insured by a transactional type of leadership.

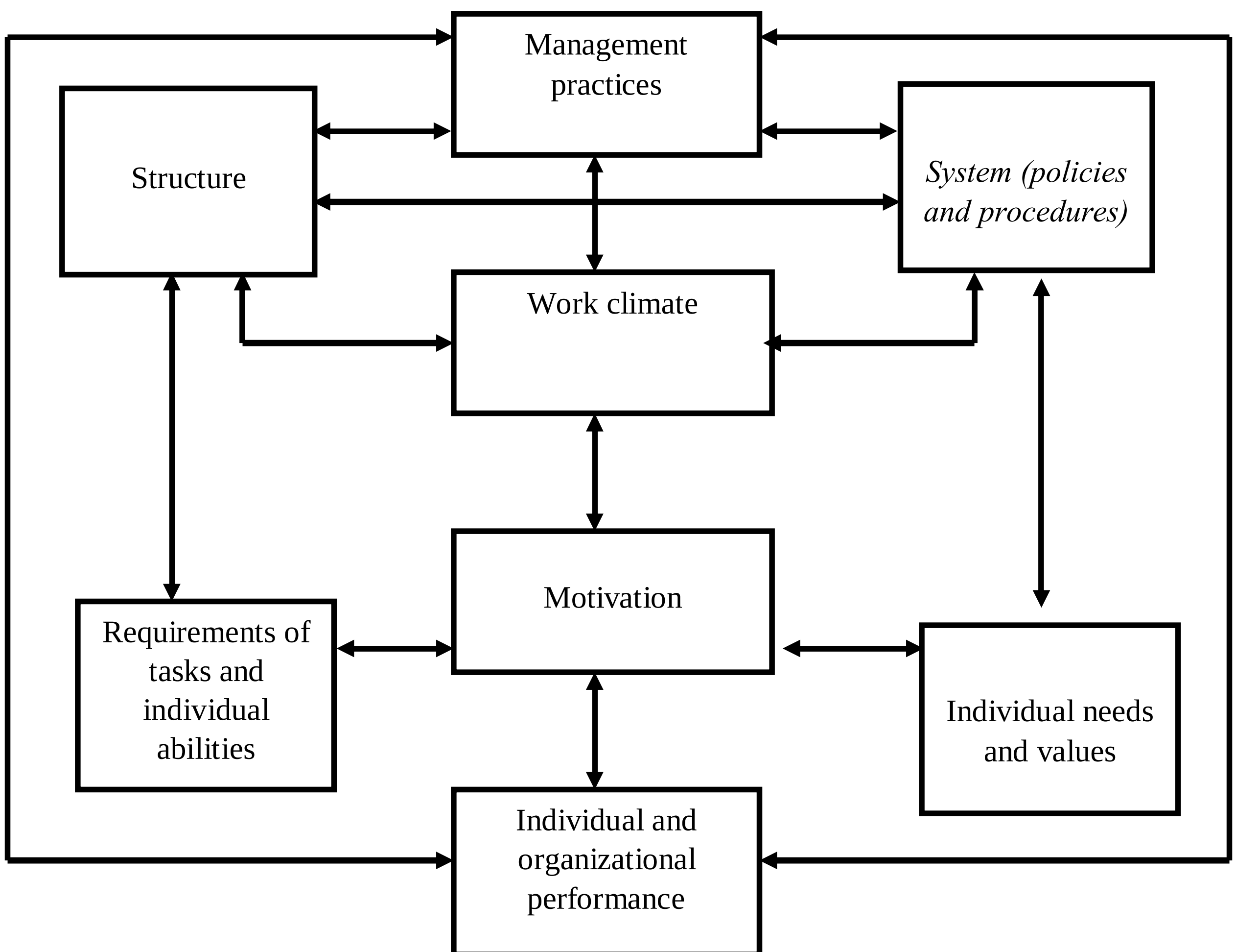


Figure 2.2: Factors Involved in Tranzactional Changes

Source: Burke W. Warner (1994), *Organization development, 2nd ed.,* Addison-Wesley Publishing, p .131.

The Figure below describes both the factors, as well as the process needed for ñsecond order changesò. First of all, we must change the organizationôs mission,strategy and culture. Interventions (those endowed with success...) in this field create a fundamental change of the organizational system and irreversibly modify organizational culture. As in the previous case, these changes affect both organizational, as well as individual performance.

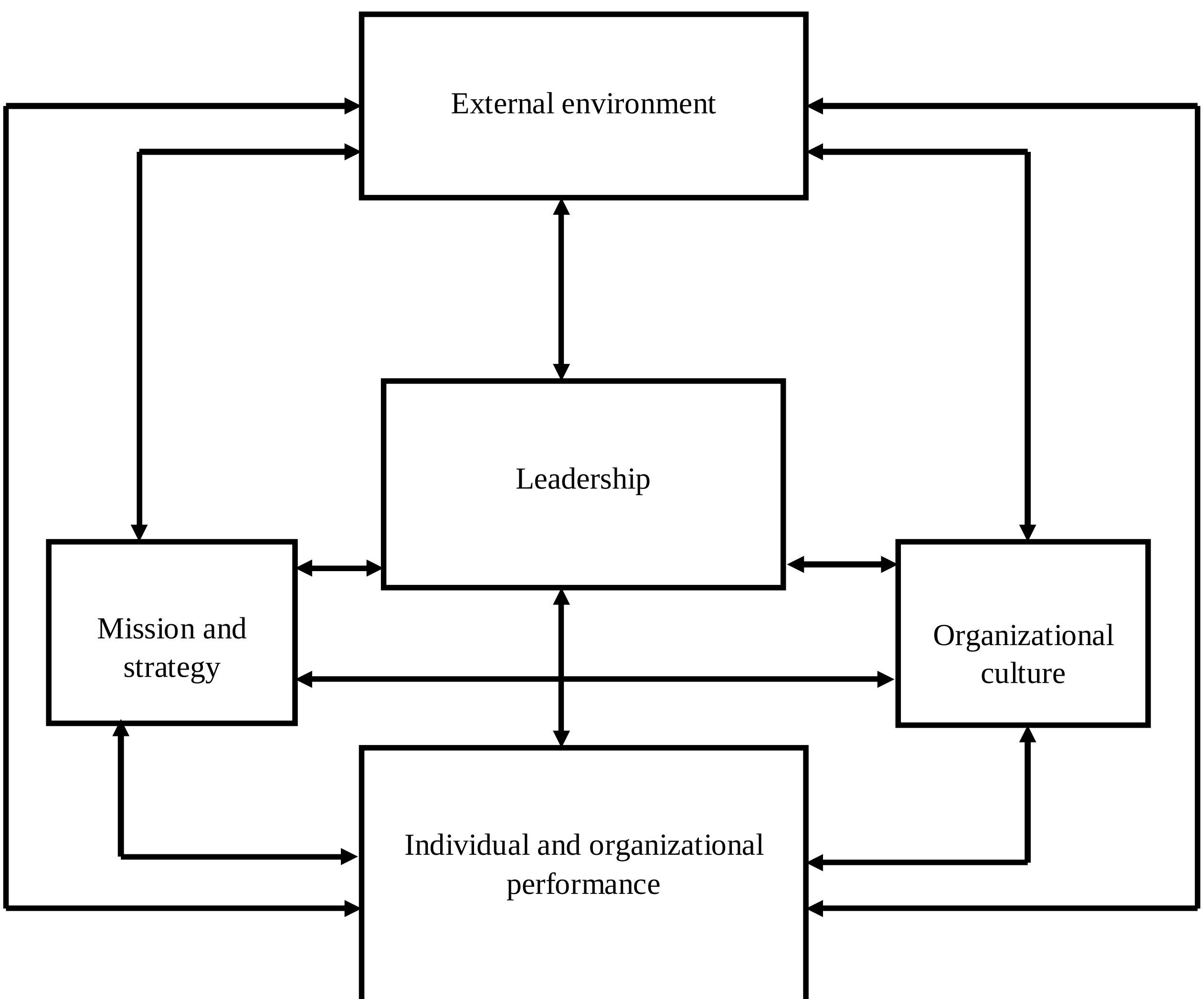


Figure 2.3: Transformative Factors Involved In Second Order Changes

Sources: Burke W. Warner (1994), *Organization development,* 2nd ed.*,* Addison-Wesley Publishing, p .130.

If we join figures 2 and 3 together, we get the complete graphic representation of the Burke-Litwin model. The utility of this model comes, first of all, from the fact that it identifies two different types of organizational change that have different effects upon the organization. Thus, once the problem (or problems) has been identified, the agent of change decides what type of change to use, according to the facts of the problem and the desired results. Secondly, this model also tells us which organizational dimensions we must act upon in order to reach the desired level of change ï which is fairly hard to come by within theoretical systems in this field.

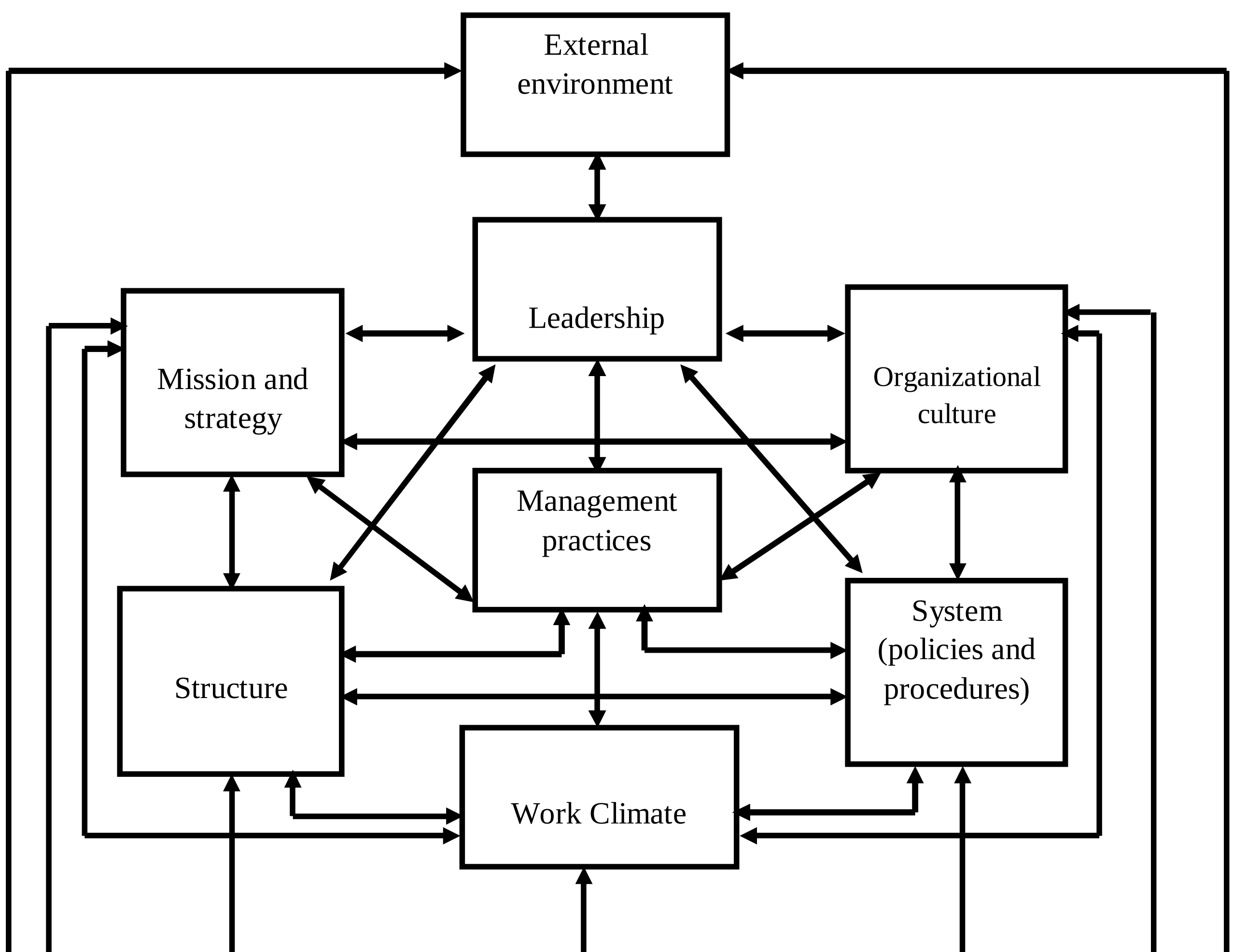
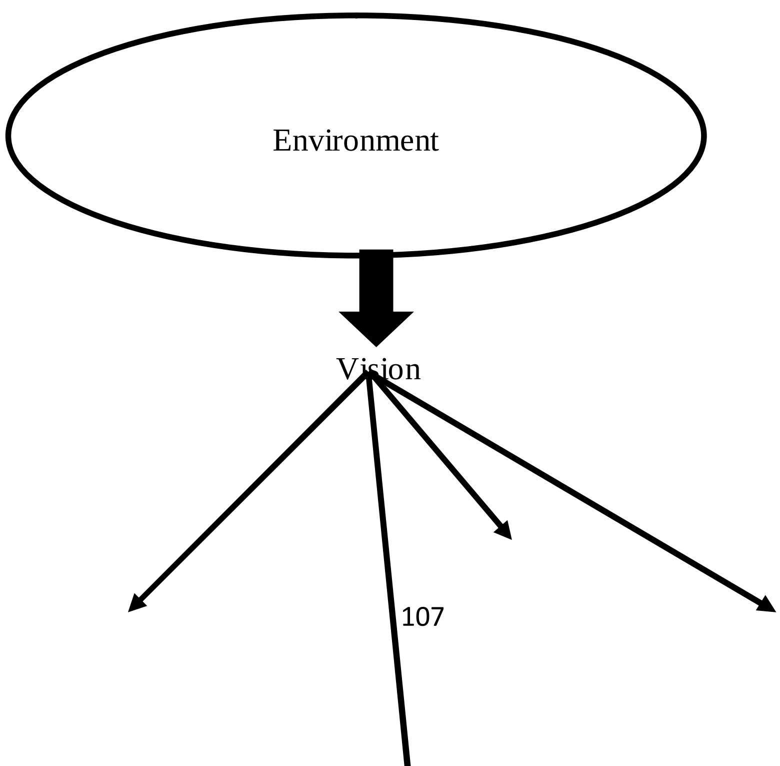


Figure 2.4: The Burke-Litwin Model of Organization Change and Performance

Source:Burke W. Warner (1994), *Organization development,* 2nd ed., Addison-Wesley Publishing, p .131.

The model we are about to present stresses on individual factors as a catalyst for change. Porras and Robertson believe that organizational change appears when individuals modify their behavior ï a fact which occurs, in its turn, because of the environmentôs transformation thanks to OD. In other words, the purpose is altering individual behavior by changing the work environmentôs structure and way of functioning. This last change is due to interventions upon four factors: organizational arrangements, social factors, physical environment and technology (see graph below).


Environment
Vision

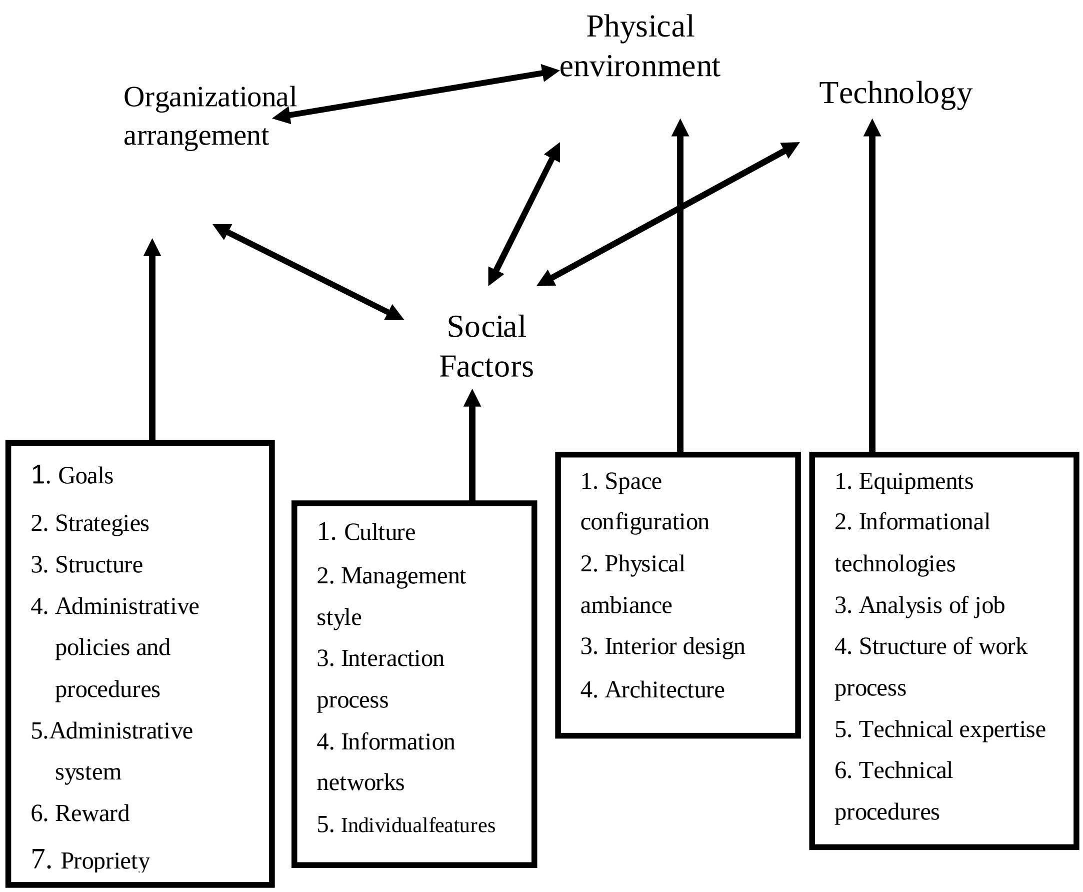


Figure 2.5: Factors of the Working Environment

Source: (Adapted from Porras, J. and Robertson, P.J., (1991) in Dodu, M. and Tripon, C. (2000), *Change management and organization development,* Sweden, Cluj University Press. p.36.

This model presents a psychological perspective upon organizational change, with an emphasis on the interventions in the working environment. For instance, transformations based on goals, strategies and rewards will affect organizational arrangements (in other words, both the static as well as the dynamic structure of the organization). As for those that place their emphasis on culture, management style and interaction processes, they will affect social factors etc. The basal premise is that factors that make up the working environment influence the behavior and axiological direction of the organizationꞌs members (as they learn what is expected of them, what type of behavior is rewarded and what other type is banned), which in turn influence their performance at the workplace, and consequently, the performance of the entire organization.

Even more than the previous one, the model propounded by Porras and Robertson both indicates specific points/dimensions of the organization that can become targets of change or of OD interventions, as well as suggests the possible consequences of actions upon these organizational elements. Nevertheless, this modelôs utility is limited by the fact that it focuses only on increasing performance level (a possible and significant OD goal, but not the only one), as well as by its not approaching the OD process systematically, laying stress on interventions at individual level ï a limited area and a rather uncertain one, when it comes to global results (Tripon ,1991)

G. Robert Golembiewski Theory of Change

Another model that highlights individual factors is that of Robert Golembiewski. The main principle of the theoretical system set up by this author is: **Individuals change; organizations must change, too** (Golembiewski, 1998).

Table 2.4: Changing priorities 'at an individual level'

From	To
Acquiring skills	Learning to learn
Few needs satisfied by belonging to the organization	Various needs satisfied by belonging to the organization
Socializing within a narrow and stable set of roles that can last a lifetime, like being born in a certain chaste	Socializing within a wide range of roles that can be activated as the individual grows and develops
Getting satisfaction mainly out of identifications ,attitudes or skills that are more or less permanent	Getting satisfaction mainly out of identifications, attitudes or skills that may quickly appear and disappear

Source: Golembiewski, R.T., (1993)-*Approaches to planned change. orienting perspectives and micro-level interventions,* U.S.A. Transaction Publishers.p.85.

Table 2.5: Changing priorities at an organization level

From	To
Stability	Change or choice
Predictability and loyalty to the organization	Creativity and dedication in fulfilling the tasks
Hierarchy and constraint from few to control many Stable work relationships, but hard to	Freedom materialized in self-direction and self-control Work relationships that bring satisfaction,

develop and present even after their conclusion	but can be stabilized rapidly and disappear together with their importance

Source: Golembiewski, R.T., (1993)-*Approaches to planned change. Orienting perspectives and micro-level interventions,* U.S.A. Transaction Publishers.p.85.

Table 2.6: Changing priorities at bureaucratic organizations level

To	From
Setting a routine	Creativity in theory; adaptability in practice
Programmed decisions	New decisions
Competencies, technologies, and stable and	Competencies, technologies and variable and
Simple markets	complex markets
On-again-off-again activity	Continuous activity
Stable products and programs	Continuously changing products and programs
Requirements coming from the hierarchy	Requirements related to tasks, technologies and professions
Department-oriented	System-oriented
Centralized development	Development of certain autonomous units

Source: Golembiewski, R.T., (1993)-*Approaches to planned change. orienting perspectives and micro-level interventions,*U.S.A. Transaction Publishers.p.85.

Friedlander and Brown (1974) states that the main directions of organization development places emphasis on:

a. People, in a human-processual approach that deals with the dynamics of their relation;
b. Technology, as the techno-structural approach involves policies and procedures that define work relations;
c. An overlapping of behavioral processes, formal structures and technologies.

To this model, OD represents ña variety of group-oriented strategies for conscious and intentional changes within the society.ò Golembiewski (1993) asserts that, ñit is changes at the level of rules and values that drive organizational change, through their influence on individuals behaviorò.

The human-processual approach is oriented primarily towards attitudes, values and skills in the field of interpersonal and inter-group relations. Within this approach, it is very important that the individuals be aware of the processes through which relations with the others are set, and that they analyze them on a regular basis. This process-orientation must be based on experience on collaboration in diagnosis making and finding solutions; it is continuous, ideally it acts simultaneously at an individual, interpersonal and inter-group level; it must be in contact with the content and with the existing structures, and it provides an extra solution, not an exclusive one, for the increase of organizational effectiveness. Process-orientation can be very useful for improving the interaction system in the organization. In the graph below, two ideal types are described. In the case of a regenerating system, it is visible that openness, acceptance of attitudes and confidence are at higher rates, and that the risk of negative reactions is low. The regenerative system allows the activation and surpassing of situations that are likely to produce conflicts, while the degenerative system generates and aggravates the possible conflicts.

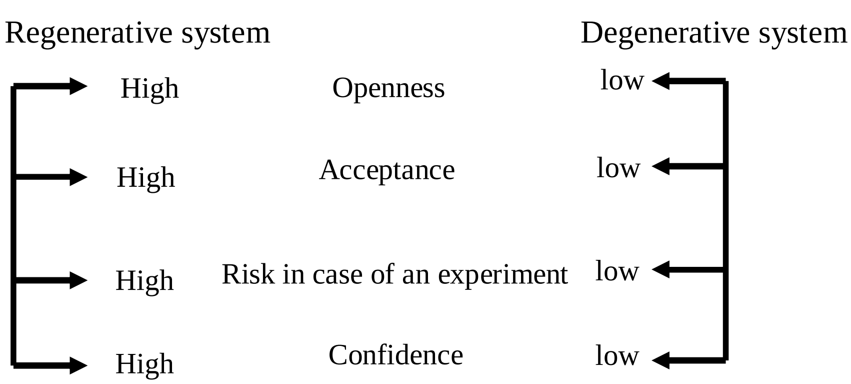


Figure 2.6: Regenerative and Degenerative Systems

Source: (Adapted from Golembiewskie, R.T., (1993) inDodu, M. and Tripon, C. (2000), *Change management and organization development,* Sweden, Cluj University Press. p.40.

A great deal of emphasis is placed on meta-values that can create an open interpersonal system. The following are considered fundamental:

a. Acceptance of interrogation by the other members of the organization;
b. More awareness and acceptance of the choices of each member. The possibility of free choice is a central concept of change, as choosing to change is related to assuming it ï which is preferable to acceptance;
c. A different opinion on authority, based on collaboration instead of subjection;
d. Mutual assistance in the community/society;
e. Authenticity in interpersonal relations.

In order to reach the behaviors corresponding to these values, three models of change, which are inspired by Lewinôs general model, are nominated: (Friedlander et al 1974; Kiefer and Senge, 1984)

a. **The Big-Bang model:**In this case, the greater the discrepancy between the present and the desired behavior, the more probable it is that actions will be taken to minimize it;
b. **The model:**If there is great involvement of the ego, there will be a contrast effect (a change inhibitor) if the discrepancy is significant, and an assimilation effect if the discrepancy is less significant. If the ego is less involved, change will occur;
c. **The balance model:**This model lays stress upon equilibrium. Assimilation will appear once discrepancies are small, otherwise a contrast effect appears.

The techno-structural approach and the overlapping of behavioral processes, formal structures and technologies are regarded by Golembiewski mainly from the point of view of the way in which individuals relate themselves to their work and to the organizational structures. There are problems and changes that are necessary at an individual level, at couple level, at small group level, as well as at organization level.

Organization development is marked both as theory, but most of all as practice. There are three dimensions to be taken into consideration:

- **Problems** that may appear in an organization;

- **The level** at which they appear: individual, couple, group or team, inter-group, organization;
- **Interventions** that can be made.

One of the most solid theoretical grounds in the field of organizational change is the theory of systems. Respecting this point of view, organizations would be open systems that are engaged in exchanges of matter, energy and information with the environment.

H. The Theory of Autopoiesis

A particular perspective on the organization-environment relation and, implicitly, on organizational change, is the theory of ñautopoiesisò, described by the Chilean researchers Maturana and Varela. This present theory is counted among the equilibrium theories. Its initiators start from the well-known ñbiological metaphorò, and have as main principle the assumption that all living organisms are closed ï organizationally speaking ï, and construct themselves as autonomous and auto referential systems of interactions. They reject the statement that says systems are open to the environment, arguing that this is the perspective of an outside observer. At this point, a brief description needs to be added: autonomy of systems is not isolation; systems are closed merely from an organizational point of view, not as part engaged in the exchange of matter, energy or information with the environment.

According to Maturana and Varala, the main features of a living organism are three: autonomy, circularity and auto-referentiality ï features that allow it to auto-create. The organism self-reproduces through a closed system that basically aims at reproducing its original identity. The closing of the system is done by its constant attempt to maintain identity by manipulating all changes in favor of the preservation of its own organization. Such a reality is attained through a whole circuit of dynamic continuum that consists of auto referential interactions. A system cannot enter relations that are not mentioned in its defining structure, as it lacks the necessary functions and elements. Thus, its interactions with the environment are a reflection and a part of its own organization, since the only possible changes are the ones for which the system is available; its relation with the environment is merely a part of its auto production, or reproduction. Change is possible within the context of this theory simply because the system tends to construct its environment according to its own identity. This translates into a change in the environment that creates the premises for the systemøs own change.

Clearly, this theory pushes the ñbiological metaphorò too far and places too much stress on both the negative entropy available in any social system, as well as the homeostatic mechanisms that govern exchanges with the environment and allow the renewal of the systemøs components . What we need to keep in mind about this theory is the emphasis on the systemøs (or the organizationøs) identity, the tendency of every social entity of maintaining its defining traits, its status-quo. Even if we operate with the concept of ñdialectic identityò ï the aforesaid tendency remains and represents one of the central problems and debate subjects in the field of organizational change: resistance to change.

The ñbiological metaphorò refers to the particular point of view which states that organizations are open systems of a biological type, that they go through (or can go through) ñthe cycle of organizational lifeò and that their main features are

a. Recognition of the environment;
b. Feedback;
c. Negative entropy;
d. The ability to reach a state of equilibrium;
e. A tendency to grow and expand;
f. The ability to maintain balance between the adjustment activities and those of support/maintenance (Robbins, 1987)

I. The Planned Change Model

The planned change model was forwarded by Lippitt, Watson and Westley (French *et al*, 1999, p.21; Dodu *et al.,* 2000). It is grounded on two axiomatic premises:

a) Information must be openly disseminated by the organization and by the agent of change
b) Information is useful only when it can be converted directly into action.

In fact, the planned change model consists of setting seven steps for the implementation of a change: recognition, penetration, diagnosis, action, stabilization, evaluation and the final phase of terminating the action.Even though the model described above seems extremely simple, it is rarely used as such in practice. The plan is frequently altered as a result of debates with the agent of change (who is considered an outside specialist), and the process is resumed from one of the previous steps ï usually stabilization and evaluation, or diagnosis. Moreover, the end of a change plan often represents the beginning of another cycle.

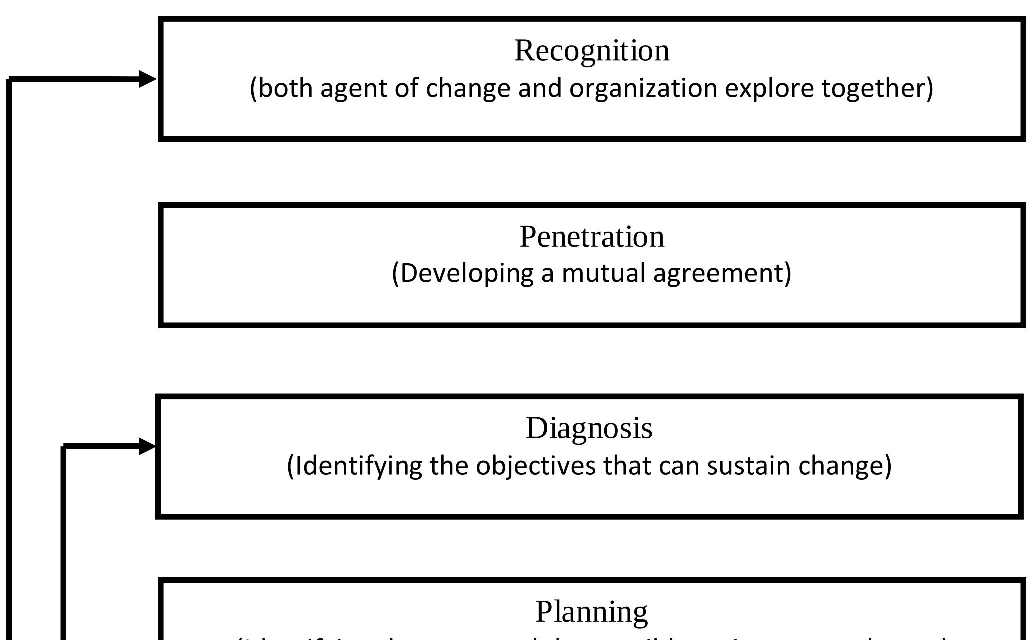


Figure 2.7: The Planned Change Model

Source: Dodu, M. and Tripon,C. (2000), *Change management and organization development,* Sweden, Cluj University Press. p.45.

The second model that is applicable in nature is the so called action/research model. It is a model in stages, yet its cyclic nature is more pronounced. The priorities of this model are data collection and diagnosis, together with a careful examination of the results; it is a seven-stage model also. The particularity of this model is that it is designed for both interventions in case of organizational problems, as well as exploitation of the gathered data, thus giving way to new knowledge that can be applied in other situations.

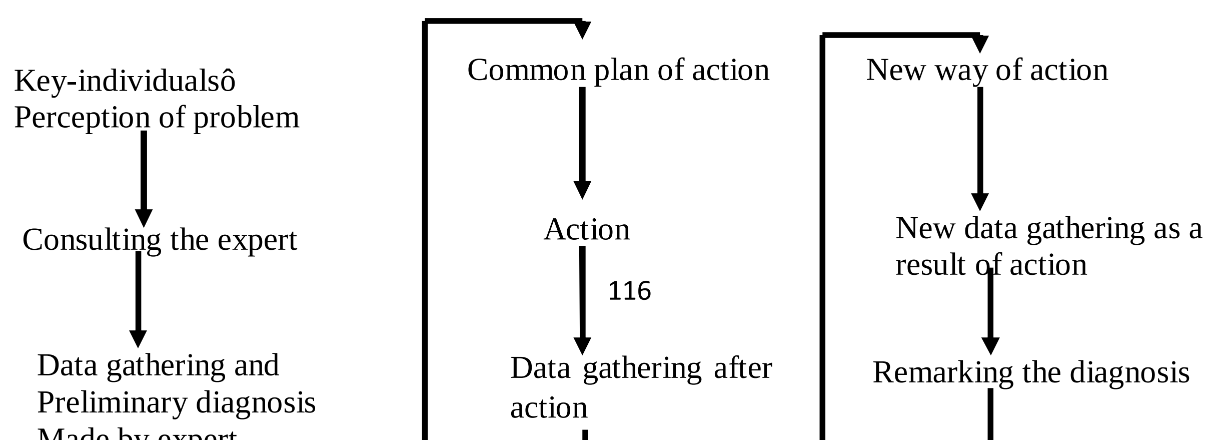


Figure 2.8: The Action/Research Model

Source: Adapted fromCoch, L. and French, J.R.P., (1948) inDodu, M. and Tripon, C. (2000), *Change management and organization development,* Sweden, Cluj University Press. p.46.

The main issue in organizational change is the existence of too many models that are in fact nothing but variations of the same theme. As there is no theoretical framework with enough uniformity, the OD specialists preferences have lead to a classification of the models according to personal experience and training. All of these give a mere insight of the complexity of the change issue and the importance of this notion for organizational framework, as well as sociology itself.

J.Discourse-Based Theory of Organizational Change

A number of studies have suggested that discourse theory and the analysis of organizational discourse offer considerable potential for understanding the nature and complexity of organizational change. However, while these studies demonstrate some of the potential contributions that a discourse based theory of organizational change might make, they also exhibit two inter-related problems. First independently or in combination, none of the studies attempts to provide a comprehensive or integrated discourse theory of change. The discursive change model, if one exists, is implicit, but not fully articulated. Second, by virtue of the model being underspecified, the value of the observations and results of studies of organizational discourse and change are potentially open to question or even undermined (Ford, 2008).

In reference to level of change related to discourses, it operates at several different levels. It is possible to identify five that merit attention in relation to organizational change ï the intrapsychic, the Micro, the Meso, the macro and the Meta. At the *intrapsychic level* a discourse might manifest itself in the form of internalized stories and introjected beliefs that an individual tells them self. It can also refer to cognitive frames and schemas (Ford, 2008). Analyses of discourses at the *micro level* focus on the detail of language in use by individuals. Beyond the individual focus of the micro-level, it is possible to consider discourse at the *meso-level* to explore the interpersonal. At this level discursive interactions will impact on the actions and behavior of individuals within a localized context, e.g. a department or among a specific group of actors who socially interact on a regular basis (Mumby, 2004).

Macro level discourses can be viewed as an aggregation and accumulation of an amalgam of meso-level discursive interactions in organizations. Here, interactions such as conversations and texts coalesce to form the dominant thinking, institutional practices and collective social perspectives within an organization. *Meta level* discourses have been described as discourses that are recognized and espoused at the broader societal level and across institutional domains. As such they might address ñmore or less standard ways of referring to/constituting a certain type of phenomenonò (Alvesson & Kärreman, 2000). The texts within any level of discourse are linked to, and informed by discourses and the texts that operate from other levels. This inter-textuality means that it is important to identify and analyze specific, micro-level discourses pertaining to change, within say a conversation, and to then place them in the context of other meso, macro or even meta discourses (Boje, 2001).

2.3.2 Theories on Employee Satisfaction and Productivity

As earlier asserted, Satisfaction of human resource finds close links to highly motivated employees. Motivated employees then develop loyalty or commitment to the firm resulting to greater productivity and lower turnover rates. Satisfaction of employees is important for both employees as well as to the organization. Human resources are the strategic resources that can make a difference to the organization in the positive direction. It is increasingly being realized that by properly managing human resources, organizations can reach their goals in a better manner. If the employees are satisfied and contended, their commitment levels will be high and hence their contribution to the organization also will be high. When employees are satisfied with their jobs, the Quality of work improves and productivity increases. They tend to continue in the job and be more loyal to the job and to the organization. Lower employee turnover will further reduce recruiting and training costs for the banking organizations (Rama-Devi & Nagini, 2013, p.107).

The work behaviors and attitudes of employees in the banking sector have a great importance for increasing the level of service quality and in turn the level of marketing success. According to the findings of Babakus et al. (2003), job satisfaction is one of the significant drivers of performance among frontline service employees. Therefore, it may be inferred that customer satisfaction depends on employee satisfaction.

A. Maslow (1954) suggested that human needs form a five-level hierarchy ranging from physiological needs, safety, belongingness and love, esteem to self-actualization. Based on Maslowœ theory, employee satisfaction has been approached by some researchers from the perspective of need fulfillment (Kuhlen, 1963; Worf, 1970; Conrad *et al.,* 1985).

In the late 1970s and early 1990s, seven-stage model as well as eight-stage models of needs were developed respectively. Besides the recognized five-level hierarchy, Cognitive needs and Aesthetic needs were added to make it a seven-stage model, while Transcendence needs was later added in the 1990s to make it an eight-stage model. The Maslowœ Hierarchy of Needs five-stage model is clearly attributable to Maslow; later versions of the theory with added motivational stages are not so clearly attributable to Maslow. These extended models have instead been inferred by others from Maslowœ work. Specifically Maslow refers to the needs Cognitive, Aesthetic and Transcendence (subsequently shown as distinct needs levels in some interpretation of his theory) as added aspect of motivation, but not as distinct levels in the hierarchy of needs. Where Maslowœ Hierarchy of Needs is shown with more than five levels, these models have been extended through interpretation of Maslowös work by other people. These augmented models and diagrams are shown as the adapted seven and eight-stage Hierarchy of Needs pyramid diagrams and models. There have been very many interpretations of Maslowös Hierarchy of Needs in the form of pyramid diagrams. Interestingly in Maslowös book, Motivation and Personality, which first introduced the Hierarchy of Needs, there is not a pyramid to be seen.

Maslowös five level Hierarchy of Needs is one of the best known motivation theories in the world. Maslow is a good starting point to start examining the different motivation theories. Maslow starts with the idea that people always tend to want something and what they want depends on what they already have. Maslow proposed that there are five different levels of needs people have to seek for satisfaction of their basic needs. (Mullins 2007) The first level or lowest level is **Physiological needs**. Before theseneeds which include for example food, water, shelter and clothing are fulfilled a person doesnöt have any other needs. When people donöt feel hunger, thirst or cold, their needs go to a second level. The second lowest level is **Security needs**. In thatlevel a person needs to feel secure in his/her family and in a society, and feel protected against violence. The need for safety is manifested with job security, savings and for insurances of health, mental health, old age and disability. **Love and belonging needs** is the third level of Maslowös hierarchy. After feeling secure, people need to feel that they receive and give love, they are appreciated and they have good friendships. The fourth level is **Esteem needs.** It is the need to be unique with self-respect and to enjoy esteem from other individuals. People want to evaluate themselves highly and based on their achievement receive appreciation from other people. Lack of these needs may cause inferiority, helplessness and weakness. Highest level of Maslowös hierarchy of needs is **need of Self-actualization.** The development of this need is based on the satisfaction at the other four lower levels. It refers to the need of self-fulfillment and to the tendency to become actualized in what a person is potential (Salanova and Kirmanen, 2010).

The 1990s eight-stage adapted Hierarchy of Needs are below stated:

1. **Biological and Physiological needs:** This stage talks about the need for air, food, drink, shelter, warmth, sleep etc.

2. **Safety needs:** This include the need for protection from elements, security, order, law, limits, stability, etc.
3. Belongingness and Love needs: This talks about the need for work group, family, affection, relationships, etc.
4. **Esteem needs:** This is the need for self-esteem, achievement, mastery, independence, dominance, prestige, etc.
5. **Cognitive needs:** This is the need for knowledge acquisition etc.
6. **Aesthetic needs:** This is the desire to be appreciated, search for beauty, balance, form, etc.
7. **Self-Actualization needs:** This entails realizing personal potentials, self-fulfillment, seeking personal goals and peak experiences.
8. **Transcendence needs:** this need entails helping others to attain or achieve self-actualization.

The core of this theory lies in the fact that when one need is fulfilled, its strength diminishes and the strength of the next level increases (Latham, 2007). Maslow does note that one level of needs doesnốt have to be totally fulfilled before a person moves to the next level. The individual can be partly satisfied with one level and still seek for satisfaction at the next level.

B. Vroomốs Expectancy Theory: Employee satisfaction and dissatisfaction not only depends on the nature of the job, it also depend on the expectation of what the job would supply to an employee (Hussami, 2008). Lower convenience costs, higher organizational and social and intrinsic reward will increase job satisfaction (Mulinge and Mullier, 1998; Willem et al., 2007).

The concept of expectancy was originally formulated by Vroom and it stands for the probability that action or effort will lead to an outcome or result. The concept of expectancy was defined in more detail by Vroom as follows: ñWhere an individual chooses between alternatives which involve uncertain outcomes, it seems clear that his behavior is affected not only by his preferences among these outcomes but also by the degree to which he believes these outcomes to be possible. Expectancy is defined as momentary belief concerning the likelihood that a particular act will be followed by a particular outcome. Expectancies may be described in terms of their strength.Maximal strength is indicated by subjective certainty that the act will be followed by outcome, while minimal strength is indicated by the subjective certainty that the act will not be followed by the outcomeò (Vroom, 1964).

Motivation in this case is likely when a clearly perceived and usable relationship exists between performance and outcome, and the outcome is seen as a means of satisfying needs. It suggests that there are two factors determining the effort people put in their jobs. The first is the value of the rewards to individuals, and the extent to which these rewards satisfy their needs for security, social esteem, autonomy, and self-actualization. The second is the probability that the rewards depend on the effort, as perceived by individuals, their expectations about relationship between effort and reward. Thus, the greater the value of a set of the awards and the higher theprobability that receiving each of these rewards depends upon effort, the greater the effort will be in a given situation (Armstrong, 2006).

Fundamental to all the popular theories of motivation is the notion that employees are motivated to perform better when offered something they want, something they believe will be satisfying. However, offering the employees something they believe will be satisfying is necessary, but not enough. They must believe that it is possible to achieve what they want. Employees are not motivated to perform better when managers focus on the ñofferingò and ignore the ñbelievingò. Employeeôs confidence that they will get what they want involves three separate and distinct beliefs. The first belief is that they can perform well enough to get what is offered. The second is that they will get it if they perform well. The third belief is that what is offered will be satisfying. Each of these three beliefs deals with what employees think will happen if they put effort to perform. The first belief deals with the relationship between effort and performance, the second with the relationship between performance and outcomes, and the third with the relationship between outcomes and satisfaction. All these beliefs are interrelated because an employee effort leads to some level of performance, the performance leads to outcomes, and the outcomes lead to some amount of satisfaction or dissatisfaction. In conclusion, the Expectancy theory of motivation requires the fulfillment of the following conditions: employees are motivated to perform only when they believe that effort will lead to performance, performance will lead to outcomes, and the outcomes will lead to satisfaction (Green, 1992).

Effort-to-performance expectancy is the starting point in the implementation of the Expectancy theory. It is a personõs perception of the probability that effort will lead to successful performance. If we believe our effort will lead to higher performance, this expectancy is very strong, then we are certain that the outcome will occur. If we believe our performance will be the same no matter how much effort we make, our expectancy is very low, meaning that there is no probability that the outcome will occur. A person who thinks there is a moderate relationship between effort and subsequent performance has an adequate expectancy, and thus put maximum effort in the performance (Salanova and Kirmanen, 2010). The next stage in the Expectancy theory is performance-to-outcome expectancy, which is a personõs perception of the probability that performance will lead to certain other outcomes. If a person thinks a high performer is certain to get a pay raise, this expectancy is high. On the other hand, a person who believes raises are entirely independent of the performance has a low expectancy. Thus, if a person thinks performance has some bearing on the prospects for a pay raise, his or her expectancy is adequate. In a work setting, several performance-to-outcome expectancies are relevant because several outcomes might logically result from performance. Each outcome, then, has its own expectancy. The final stage in the expectancy linkage is named outcomes and valences. An outcome is anything that might potentially result from performance. High level performance conceivably might produce such outcomes as a pay raise, a promotion, recognition from the boss, fatigue, stress, or less time to rest, among others. The valence of an outcome is the relative attractiveness or unattractiveness of that outcome to the person. Pay raises, promotion, and recognition might all have positive valences, whereas fatigue, stress, and less time to rest might all have negative valences. The stress of outcome valences varies from person to person. Work-related stress may be a significant negative factor for one person but only a slight annoyance for someone desperately in need of money, a slight positive valence for someone interested mostly in getting promotion or, for someone in an unfavorable tax position, even a negative valence. The basic expectancy framework suggests that three conditions must be met before motivated behavior occurs (Griffin, 2007).

Behavioral scientists generally agree that the expectancy theory of motivation represents the most comprehensive, valid and useful approach to understanding motivation. However, it does not end with only understanding, it is also important to be able to motivate people to perform. In this regard, the Expectancy theory generally has been considered quite difficult to apply. This is no longer true, as there are many application models that have been developed over the years and which are quite simple and straightforward (Green, 1992).

C. Herzbergœs Motivation/Hygiene Theory (theory X and Y): Herzberg's (1968) theory effectively delineates the reasons influencing employee satisfaction. According to his two-factor theory, there are motivational and hygiene factors present in one's job. Rewards and benefits are hygiene factors, so if they are not present, they will bring dissatisfaction, but their presence will not necessarily bring job satisfaction.

Herzbergœs motivation/hygiene theory is also known as the two-factor theory. Herzberg started the study job satisfaction in the 1950œs in Pittsburg. The basis of Herzbergœs work is in the Maslowœs Hierarchy of Needs. He started with the idea that what causes the job satisfaction are the opposite of those things that cause job dissatisfaction. However, after studying thousands of books he couldnœt draw any guidelines. He conducted a survey where he asked participants to identify those things that made them feel positive with their job and those that made them feel negative.As a result Herzberg found out that what makes people happy is what they do or the way theyœre utilized and what makes people unhappy is the way theyœre treated. Things that make people satisfied at work are different from those that cause dissatisfaction so those two feelings canœt be opposite. Based on these findings Herzberg created his theory of Motivators and Hygiene factors. Both factors can motivate workers but they work for different reasons. ñHygiene factors tend to cause only short-term satisfaction to the workers while motivators most probably causelonger-term job satisfactionò (Kirmanen *et al*, 2010, p.16).

Motivators

Motivators, or satisfiers, are those factors that cause feelings of satisfaction at work. These factors motivate by changing the nature of the work. They challenge a person to develop their talents and fulfill their potential. For example adding responsibility to work and providing learning opportunities to a person to work at a higher level can lead to a positive performance growth in every task a person is expected to do if the possible poor results are related to boredom of the task they are supposed to accomplish. Motivators are those that come from intrinsic feelings. In addition to responsibility and learning opportunities also recognition, achievement, advancement and growth are motivation factors. These factors donœ dissatisfy if they are notpresent but by giving value to these, satisfaction level of the employees is most probably going to grow (Bogardus, 2007). When hygiene factors are maintained, dissatisfaction can be avoided. When opposite, dissatisfaction is most probable to occur and motivation canœ take place.

Hygiene factors

Hygiene factors, or dissatisfies, are those that the employee expects to be in good condition. As motivators are those that in present cause satisfaction, hygiene factors are those that donœ cause satisfaction but if they are lacking, it causes job dissatisfaction. Salaries or wages must be equivalent to those salaries that other people in the same industry or geographical area get. The status of the person must be recognized and maintained. Employees must feel that their job is as secured as it is possible in the current economical situation. The working conditions should be clean, sufficiently lit and safe in other way. Sufficient amount of fringe benefits like health,pension and child care must be provided and compensation in general equivalent to the amount of work done. Policies and administrative practices such as flex hours, dress code, vacation schedules and other scheduling affect workers and should be run efficiently. These factors relate to the content of the work and if they are in proper form, it tends to eliminate job dissatisfaction, (Ellis, 2000). The main finding of Herzberg is that the opposite of satisfaction is not dissatisfaction but no satisfaction.

2.4 Empirical Review

This empirical study aims at reviewing the works of other authors and the findings made from the studies they carried out in relation to how change affects organizational performance.

2.4.1 Extent to Which Technological Innovation Enhances Profitability in the Nigerian Banking Sector

Kyompaire (2005) carried out a study in Greece on ñThe Effect of Technology on the EU Banking Systemò; the data used for the study were collected through questionnaire and mailed to 639 respondents. In the data analysis, the exploration principal component factor analysis with Varimax rotation was used in the analysis of the data. From the analyzed data, it was discovered that some of the technology used by banks which help to increase their profit include the following:

i. Automated teller machine
ii. Point of sales machine
iii. Mobile banking
iv. Internet banking

Using the Automated teller machine, one could perform several functions with it which ranges from checking of account balance, changing of personal identification number, purchase of air ticket, payment of utility bills, tax, purchase of airtime, transfer of funds etc. From his findings, he states that technological innovation and advancement affects banks in two main ways, through overall cost reduction and increased profitability. In the same vein, Onowa (2014) conducted a study on Information System and Technology on Profitability of Banks in Nigeria. The study was a theoretical work therefore secondary data were used. His findings was same with that of Kyompaire but in addition, considering the fact that cost continue to increase on the part of commercial banks as they invest in new technologies and processes to address customersô needs and regulatory changes; he recommended that Government should improve power supply as this would keep the banks running well at a lower cost (as it would reduce their running cost on diesel), reduce the charge customers are meant to bear, and reduce air and noise pollution among other things.

Technological innovation holds good prospects and the potential to fundamentally change Nigerian banks and help them improve and increase their operational efficiency, productivity and ultimately increase their profitability.

In another study carried out by Vander and Brown (2002) in Luxemburg, using only secondary data, they found that longer sustainability of incremental and technological changes gets affected by management related factors such as:

a. The Chief Executive Officer tenure
b. strength of the executive board,
c. Prevailing management system,
d. Extent to which quality system is integrated into the organization systems and
e. Impact of continuity of true implementation of quality management.

Furthermore, Sirkin, Keenan and Jackson (2006) in their study, ñThe Hard Side of Change Managementò, considering how employees and customers react to the introduction of technological change, created awareness of how a change programme progresses and how participants responds to such change events. To identify potential problem areas and to make necessary modifications, they suggested four key elements that should be measured. These four suggested elements are:

a. Duration ï The implementation time (if a small initiative) or the time between milestone review for longer efforts (the shorter the better).
b. Integrity of Performance ï The skills possessed by the change personnel
c. Commitments ï Senior leaders and employees dedication to the change.
d. Effort ï The extra work employees must perform to adopt new processes (the lesser, the better).

The profitability of an organization is determined by the careful management of its operation drivers which includes cost and activity drivers, (Ozor, 2008). Thus, an efficient manager takes advantage of these opportunities to create or enhance shareholders value.

2.4.2 Effect of Employee Satisfaction on Resistance to Change

Blake and Mouton (1964) in their study, Impact of Management Style on Organizational Effectiveness, In USA, developed a managerial grid. The grid had a vertical and horizontal axis; the vertical axis measured the managerôs concern for people and the horizontal access measured the managers concern for productivity. From their work, they linked management style with effectiveness, stating that the way and manner in which organizational change is presented to the employees, go a long way in determining how they embrace, cope with or resist it. This grid is used to improve overall individual effectiveness and efficiency of each employee, geared towards improved productivity taking into consideration their satisfaction too.

Zhang (2000,) carried out a study on, ñ Developing a Performance Model of Quality Management Method and Evaluating Their Effect on Businessôö. His study was conducted by taking structured interviews of managers of manufacturing companies. From the study he found out that top management commitment had the greatest effect in smooth execution of change process. How well management get their employees satisfied determines employeesô attitude towards work or how they resist or accept change.

Different research studies have revealed various factors that influence employees ability to accept change, adapt to it and resist it less; most of them believe getting employees satisfied is a key factor. Some of these factors relate to job characteristics (Hackman & Oldham, 1975), culture, environment, and organizational climate (Litwin & Stringer, 1968). On the other hand the active job characterizing high demands and high control lead to positive outcomes such as job challenge and job satisfaction.

The research conducted by Bajpai & Srivastava (2002) in their book titled ñSectorial Comparison of Factors Influencing Job Satisfaction in India Banking Sectorò distributed and got back questionnaires from 140 employees of 10 banks. Their findings revealed that a secure job and good welfare policies increase the degree of job satisfaction whereas threat of layoff, rapid turnover, inadequate welfare schemes, and less opportunity for vertical growth increase the degree of job dissatisfaction. If organization invests in employeeôs well-being it results in higher satisfaction in employees and reduces resistance and anarchy. Taylor (2000, p.307) reported that ñthere is direct relationship between job satisfaction and employeeôs well-being and reduces fear, uncertainty and resistance from the employees and spurs increased productivityò.

2.4.3 Effect of Teamwork on Organizational Growth

In a study conducted by Efi (2010) at Champions Breweries Plc., Uyo in Nigeria titled ñTeamwork and Organizational Performanceò, the work examined the effect of teamwork on organizational performance by assessing their relationship. The study adopted teamwork dimension questionnaire (SWDQ) as its instrument for generating primary data from 120 respondents. One hypothesis was formulated and tested using Chi-square statistics. The result revealed that there is a positive relationship between teamwork and improved service quality which ultimately impacts on the organizational performance. This falls in line with Ugbam (2011, p.336) assertion that ñto achieve their objectives, organizations are increasingly applying the use of teamsò.In another research conducted by Vander et al. (2001), the research was aimed at finding out the level of satisfaction employees feel when grouped to work as a team towards achieving service quality and other given task. The result from the survey pointed out that group level task interdependence enhances the feeling of belongingness and coordination among employees and as a result the degree of job satisfaction increases.

In another study conducted in Portugal by Curral and Chambel (1999), investigating ñThe Efficiency of Teams in Service Sector Companiesò. The study emphasized the need for what is known as participatory security so that the teams functions well and proposes innovative ideas. The study examined 26 teams accounting for 170 individuals in total who work for seven publicity agencies in the Lisbon region. Also in a study conducted by Bacon and Blyton (2005) in a UK company steel industry ñWorkers Response to Team workò: Exploring Employees Attributions of Managerial Motives. Their study after two years of investigation revealed that managers benefitted disproportionately from team working in comparison with other employees. Employees perceived the introduction of teamwork merely as a means for furthering the career of the managers who were successful in its implementation. On the other hand, data from the quality of work life survey in Finland in 2007 showed the opposite trend whereby the employees themselves believe that productivity improves when work is completed in groups. This belief is stronger in the private and public sector at the local government level than in the public sector at the central government level.

2.4.4 Assessing the Relationship between Effective Communication and improved Productivity

Nwodu and Agbanu (2008, p.145) in their study on Persuasive Communication as Essential Factors in Personnel Management: Implications for Improved Teacher Productivity in Nigeria found that stripped of all technicalities, management involves organizing, directing and controlling human and material resources for the purpose of achieving organizational goals. Organizing, directing and controlling people by extension calls for influencing people to get a specific work done. This influence comes through communication and negotiation skills to get people to put their best to work. The study therefore explores by means of secondary data analysis the place of persuasive communication in personnel management with emphasis on improving teachers production in Nigeria. The study concludes that teachers play vital role in the development of man in society and recommends the application of persuasive communication in fostering high teacher productivity in Nigeria.

Communication is key in every human endeavor. It is a great tool that determines how individuals, groups, teams and organization thrives in their quest. Information they say, is power, hence the need for effective communication between the various management level working in an organization. The way and manner in which employees are communicated to determine a lot of things, it could affect their productivity positively or negatively and this is shown most times in their attitude towards work (Dubey and SanjeevBansal, 2012).

Onodugo (2008, p.155) carried out a study on Attitude and Productivity in Nigerian Public Service. The study was on the impact of attitude on employeesô performance. It was a theoretical work and therefore secondary data analysis were used as source of information. The study concludes that poor attitude to work has been the bane of productivity in Nigerian public service.

Attitude are evaluative statements either favorable or unfavorable which reflects how one feels about something like people, objects, work tools, or events (Robbins and Judge, 2007). The underlying causative factors behind certain attitudes may be complex but have definite influence on how one behaves and that is why the study of communication and its influence on attitude is important.

2.4.5 Employees' Participation and Involvement in Decision Making and how it Improves Organization's Market Share.

Rowntree (2001) conducted a study in London, with the aim of examining the link between employee participation in organizational decision making, increased market share and quality of working life. The data used for the study were collected through questionnaires and response gotten from the 317 respondents. The regression analysis method was used in the analysis of the data. From the analyzed data, the result shows that employeesô participation during decision making in relation to organizational change continues to be a contested area. It also suggest that trade unions continue to have an important role in protecting and advancing the interest of employees and , in doing so, can contribute positively to organizational effectiveness.

Some organizations policy promotes employeesô participation as a means of improving companiesô market share, particularly by changing employeesô attitudes and improving the work environment. While there is some evidence from the literature that participation can have a positive effect on companiesô market share, financial performance and working environment, a significant body of work also questions these links.

In another study carried out by Juliette Summers (University of Stirling) and Jeff Hyman (University of Aberdeen) (2005), On the Impact of Employee Participation in Organizational Development, Using secondary data as it was a theoretical work, the findings were that:

- The effects of participation schemes vary with the environment into which they are introduced. An insecure workplace environment may induce employeeǿs compliance with participation measures but may not achieve the commitment needed for attitude changes.
- Links between employeesô participation during organizational change and its management appears to depend on the degree of influence granted to the employeesô under participation measures. However, middle management appears to resist participation initiatives which they perceive as reducing their influence or authority, thus posing an obstacle to the success of participation programs.
- A combination of financial and work related participatory measures can have a positive influence on organizationǿs market share as employees do not all react to participation initiatives in same manner. Some respond well to financial initiatives, and others to more work related elements.
- Assumptions that participatory measures affect all employees identically, regardless of age, race, gender and contractual status can amplify social disadvantage. Disadvantaged groups such as, older workers, disabled people and those with caring commitments may have only a restricted voice at work.

The researcher concluded that during a process of organizational change, the combination of participation and welfare measures (such as equal opportunities and family friendly policies) appears to improve organizationǿs market share and the quality of working life. Policy support should focus on union recognition and activity within a human right framework, since this can positively influence employeesô behavior towards organizational goals.

Against this backdrop, the three main rational for introducing employeesô participation during a decision making during a change process is based upon different economic, social and political assumptions.

1. Economic changes in employeesô attitude and behavior are achieved through financial participation, by offering employees a stake in the firms. Employeesô association with

management values and goals is thereby increased, and they are more motivated and committed to achieving those goals.

2. Social: By catering for employeesô social needs through employees participation, improved job security and satisfaction and quality of life, higher performance is achieved. Alternatively, satisfying social needs can be treated as an ends in itself.
3. Governmental: Current United Kingdom policy is to improve national economic efficiency while also improving the experience of work for employees.

To some researchers, participatory measures that involves team working, and high involvement work practices by groups leads improvement in performance.Unlike focusing on individual employeeôs possibility of achieving result on time, Ezigbo (2006, p.216) states that õthe broad base of teams enables them to respond well to a wide variety of challenges from customers, change and technological innovationö. This makes work look easier as collaboration between employees helps them work better and faster and avoid stress.

2.5 Challenges of Employee Satisfaction and Team work

Organizational politics influences employeesô job satisfaction. Vigoda (2000) reported that there is negative relationship between perception of organizational politics and job attitudes (job satisfaction and organizational commitment). On the other hand organizational politics has a positive relationship with intention to leave the job (exit), and a stronger positive relationship with negligent behavior (neglect). Low job satisfaction, low organizational commitment, high attrition rate and negligent behavior have damaging effect which an organization cannot afford. Another category of factors that influence job satisfaction are demographic variables. Sinacore (1998) conducted a study which revealed that some demographic variables such as age, race and employment status are the important factors that influence job satisfaction. The qualification is another important factor that will affect job satisfaction. If there is no synchronization between qualification of an employee and his job, naturally it will result in job dissatisfaction. In this direction Johnson & Johnson (2000) reported the effects of perceived over qualification on dimensions of job satisfaction, based on relative deprivation theory. The results supported the hypothesis that perceived over-qualification negatively influences job satisfaction. The relationship between designation of the teaching staff and job satisfaction is found to be significant in both Central and State universities (Rama Devi, 2006). Okpara (2004) suggested that job satisfaction in the IT sector can be predicted from personal variables, but their effect is not the same (Bilgic, 1998; Brief & Aldag, 1975; Weaver, 1977).

Jonge *et al.,* (2000) conducted an empirical study, the results of which substantiated the view that high-strain job with high demand and low control features have negative repercussions to health leading to emotional exhaustion and health complaints.

The use of team in achieving organizational objectives also has its shortfalls. Chukwu (2007, p.167) maintains that ñunder emergency situations, team decision making is not requiredò. This can be analyzed with the Risky-Shift Phenomenon which suggest that instead of the team taking a fewer risk and making safer or more conservative decisions, the reverse is often the case. Studies suggest that people working in groups generally advocate more risking alternative than if they were making an individual decision on the same problem (Mullins, 2010).

Poor mix up of team members can result in conflicting priorities, personality and insufficient skills needed to carry out assigned task. This is another problem organization faces with the use of teams. To Robbins and Judge (2007), social loafing is another challenge encountered while using teamwork to achieve objectives as individuals hide and coast in the teamôs effort because their individualôs contribution canôt be identified. This is common in the Marketing units of banks as non-performers are hardly identified or singled out while working in groups or units as team members and where such team is seen to be performing well in meeting set targets.

2.6 Summary on Review of Related Literature

The dynamic business environment today requires frequent changes both in the wayorganizations operate and in the organizational structure. Change is endemic and has become an essential determinantin maintaining a companyôs competitive edge. The old bureaucratic style of management is incapable of meeting the challenges of our changing environment. Survival is paramount for organizations in an environment where change is pervasive and relentless. Today, organizations are managing change differently. This management ranges from training employees to be ready for unannounced change, recognizing innovative employees, investing on employees with skills, decentralizing decision through participatory management etc.

The researcher did conceptual framework on Organizational change, change management as it relates to organizational performance, employee satisfaction and productivity. Their theoretical frame works were also discussed extensively. From the various theories, the researcher realized some gaps.

Critism /Research gaps: It is visible that some models discussed here are synthetic ones; they assemble the components of several theories. Even though expert literature regards Greinerøs model as one of the most complete models, there are still a few debatable elements. For instance, the intervention of an outsider is not always necessary for the change to be successful; if the management team admits to the problem and is willing to act upon it, we will have the same result (of course, that is a big õifö we are talking about). Maybe the more appropriate phrase would be an agent of change, with new ideas instead of õoutsiderö. If we decide on this expression, then indeed the presence of such a factor becomes indispensable.

Greinerøs model fails to consider two important aspects: the time span of the change and the costs/benefits relation. We do not have unlimited amounts of either resources or time in real life. A successful change must occur at the right time, in order for the organization to gain the most benefits, and it must also be cheap (the costs/benefits relation must be favor the latter), without of course affecting the goals or the quality of the process.

Moreover, we may note that Greinerøs model fits mostly to societies with a stable environment. In a social system that undergoes a transitional period (or whose social environment has a high level of entropy) things look a little different. For instance, an intense external pressure (a new law) can appear literally overnight, and not be accompanied by an internal pressure. In that case, there is no time to bring in an agent of change from outside, or to follow all the phases of the model.

As we have arrived once again to the õoutsider", we should say there is another problem in this field: in most societies, consultancy is not very developed. Therefore, where do we find an organizational change specialist? And most of all, where do we find one when we are on a tight deadline? Also, consultancy services do not have a tradition in most social systems, and many organizations, even if they had the necessary funding for hiring a consultant, do not deem this option an acceptable solution. For example, the Romanian Public Administration (PA) is undergoing an intense process of change; the legislative environment is changing, administrative and management practices are modifying, etc. Yet people have no knowledge about any of the PA organizations in that country having hired a consultant to assist it in the complex process of change (obviously, we are referring to local, not central administration). In conclusion, Greinerös model has, from our point of view, more of a guiding role than one that can immediately be put into practice.

Lewinös theory also shares the above assertion, (it shares many elements with Greinerös model), at least regarding societies that are going through a transition phase. Most of the theorist did not talk about helping the employees or individuals involved to gain psychological acceptance and comfort about the proposed change before effecting them.

Should employees feel uncomfortable leaving their old behavior and pattern of work behind in a bid to ñattainò a new one, the change will not happen. In other words, the individual must reach a state of psychological comfort with the idea of change in order to be able to replace the old behavior pattern with a new one.

Most organizational changes are planned, intentional changes, introduced by management for different reasons (that vary from a response to internal or environmental pressures, to strategic changes, meant to develop the organization). Secondly, organizational changes are easily noticed, as they unfold in a more orderly, a better structured and a significantly smaller space than social changes. Moreover, changes that take place at organization level often evolve in a shorter time span than those taking place at a macro level (except for the revolutions, of course). One other difference is in identifying the operator of change ï thanks to the features presented so far, it (or they) can be easily identified. Yet another significant difference is the fact that, in the case of organizational changes, the systematic paradigm has a leading role; for instance, in OD the most frequently used means of measuring the effects of a change is measuring a set of factors specific to the system both before, as well as after the change, the variation thus representing the effect of the intervention. Otherwise said, two different stages of the system are measured, estimating the difference between them at different moments in time ï the very core principles of the systematic model. The theoretical space of organizational change has a few more features, that are part of the meta-language; first of all, most of the expert literature is written from a managerial point of view ï that is OD represents the point of view of the management team, that is certainly interested in the most effective ways of introducing change in the organization they run. The second feature refers to the fact that there are two main ways of approaching the issue of organizational change: the one that is an explanation for the means of implementing a planned change, and the one that represents a description of the process, that analyzes change instead of offering norms for applying it.

The change process must be managed in order to keep the organization moving toward its new vision and its stated objectives. We must have all heard examples of organizations that launched ambitious change initiatives founded on excellent ideas that were never fully implemented because they werenꞌt appropriately managed. At best, an unmanaged change process accomplishes nothing, and the work that went into planning the change is wasted effort. But at worst, an unmanaged change initiative can produce unintended, detrimental effects such as poor morale, loss of trust in management, workplace jealousy, and lower productivity. Thus, orchestrating the process of change is as important as selecting the content of change.

> *Change isn't always positive; but it can be handled in ways that strengthen rather than diminish the commitment people have to an organization" (Pasmore, 1994).*

Organizational change is about people changing. Organizational change, then, is a highly complex process that must take into account how people respond psychologically when asked to make major changes at work. Their reactions inevitably vary. While some people embrace change, others will resist it sometimes passively, giving the impression that they support it. A small number of people are energized by change, but many others feel threatened and anxious. This is particularly true if, under the change initiative, people may be transferred to new positions or work sites or even lose their jobs. The human side of change is frequently ignored or handled inadequately despite managersô best intentions or their intellectual understanding of how difficult change is. Recognizing the pain and insecurity that change can cause in the workplace is not enough; managers must devise ways for responding effectively to these feelings.

This may involve engaging employees more actively in change efforts, communicating with them more frequently and comprehensively about new developments, creating a forum for them to vent their frustrations and fears, or simply maintaining an "open door" environment, where employees can approach their managers individually to discuss concerns.

> *The first rule of change, therefore, is to begin any process of change with concern for its impact on people. The second rule is to prepare people for the change by educating them in what they need to know in order for the change to be successful; the third, to involve them in the change as much as possible; and the fourth, with their involvement, to change what really needs to be changed about the entire system in order for the effort to produce real results (Pasmore, 1994).*

There is no one-size-fits-all formula for managing change. Managers may approach change in a number of ways, depending on the organizations culture, history, and the nature of the change being implemented. At the most basic level, however, managers should try to build flexibility into the organization (into its people, technology, systems and thinking) to create a work environment that is open to change and able to accept it.

Empirical reviews were also discussed in this chapter in line with the objectives. Though it would naturally be assumed that a satisfied employee would put in his best to increase productivity in the organization, yet the researcher gave insight on other things that should be done to sustain employees satisfaction and how best resistance to the introduction of change could be tackled.

Finally, some authors have conducted research on Organizational change, Change management, workplace change, employee satisfaction and on Organizational productivity in public and private sectors. However, this study is important because no study has been conducted on the Impact of Change Management on organizational performance of selected deposit money banks in the South Eastern part of Nigeria.

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CHAPTER THREE
METHODOLOGY

3.1 Introduction

In this chapter, the following would be discussed; method of data collection, description of the instrument used for data collection as well as the validity and reliability of the instrument to be used. The statistical analysis as well as the process used in administering the instrument would also be discussed.

3.2 Research Design

The research plan to be used in this study is the survey research design. Here we have the qualitative method which involves oral interview as well as quantitative methodwhich involves the use of questionnaire.

The decision to use the survey method for this study is because it is empirical and obtains what exist (in terms of facts and figures) and useful because of the relative large population from which information was collected. Survey is to be used also in this study because it is possible to use a specific research instrument to interview a large number of respondents (Unyimadu, 2006). Furthermore, the use of survey in this work is important because it is wide and inclusive in coverage, it generally seems to bring things up to date and relate to the present state of event.

3.3 Sources of Data

Like many other projects of this nature, data were collected from both primary and secondary sources.

3.3.1 Primary Data

The primary data was collected by the researcher himself. To Uzoagulu (1998, p.63), ñprimary data contains the data originally assembled by the person who actually observed the phenomenonò. The primary data for this work was collected through the use of:

Structured questionnaire

Observation

Personal interviews administered on the respondents

3.3.2 Secondary Data

The secondary data aspect of data collection is information from research work and other works already done by other people on the subject topic. The secondary sources include;

Newspaper and periodicals

Internet facilities

The sampled banks

The manuals containing policy statements of the banks

Text books, Journals, Magazines and Unpublished articles

3.4 Population of the Study

The targeted population for this study is the entire staff of the selected banks. First Bank of Nigeria has 106 branches in the Eastern part of Nigeria, United Bank for Africa has 89 branches while Diamond Bank Plc, has 47 branches. The combination of the other banks branches amount to 384 in figure. The selection of the banks staff will be limited to their bank branches in the South Eastern states of Nigeria, since it will not be possible to use the entire bank population in Nigeria.

Table 3.1: The population of the study

S/N	BANK	MANAGEMENT STAFF	CORE STAFF	CONTRACT STAFF	TOTAL
1	First Bank of Nigeria Plc.	211	802	1251	2264
2	United Bank for Africa Plc.	156	637	1134	1927
3	Diamond Bank Plc.	127	261	518	906
4	First City Monument Bank	84	177	240	501
5	Fidelity Bank Plc.	136	212	251	599
6	Zenith Bank Plc.	139	247	331	717
7	Union Bank of Nigeria	111	323	616	1050
8	Guarantee Trust Bank	81	255	308	644
9	Skye Bank Plc.	83	251	341	683
10	Access Bank Plc.	66	121	319	506
	TOTAL	**1194**	**3286**	**5317**	**9797**

Source: Field Survey, 2015.

3.5 Determination of Sample Size

Since the population is finite, in calculating the sample size, the researcher decided to use the formular propounded by Suresh and Chandrashekara (2012).

Suresh and Chandrashekaraꞌs formular

N = [illegible]

Where;

P is the prevalence of proportion of event of interest for the study.

E is the precision (margin of error) with which a researcher wants to measure something $Z_{\alpha/2}$ is normal deviate for two tailed alternative hypothesis at a level of significance, and it is 1.96.

D reflects the sampling design used in the survey type of study.

This is usually 1 to 2 for simple random sampling. If another sampling method is used, such as systematic, stratified, cluster sampling etc. a higher figure from 3 above will be used and a larger sample size is likely to be needed because of the ñdesign effectò (James *et al.,* 2001).

The researcher conducted a pilot survey to determine the acceptability of the study. The survey recorded a 70% success and 30% failure; hence 0.7 and 0.3 for ñpò and ñqò above respectively. The researcher chose a 5% level of significance because it was his opinion that any endeavor with a 95% success was fair enough for the population of that size. We are simply increasing the confidence intervals because of the large population size.

Based on the foregoing, the parameters for calculating the sample size for this study are:

P = 70% from the pilot survey carried out

E = 5% error margin

$Z_{\alpha/2}$ = 1.96([illegible] 95% [illegible] [illegible])

D = 3

Thus, the sample size is calculated thus:

$$N = \frac{(1.96)^2 *0.07* (1- 0.07)*3}{0.05^2}$$

$$N = \frac{2.429298}{0.0025}$$

N = 971.72

N = 972

Hence, the sample size for this study is 972.

`

With the sample size gotten, there was need to distribute it among the selected banks under study. To do this equitably considering the varied population of the various banks staff strength, the need to apply the proportionality formular becomes imperative.

Proportionality formular

Q = A/N x n/1

Where ;

1 = constant

n= estimated sample size

N= total population of the study

A= number of questionnaire to be allocated to each bank under study

Therefore applying the formular to get each segments figure;

First Bank of Nigeria Plc.,

$$Q1= \frac{2264}{9797} \times \frac{972}{1/} = 225$$

United Bank for Africa Plc.,

$$Q2= \frac{1927}{9797} \times \frac{972}{1} = 191$$

Diamond Bank of Nigeria Plc.,

$$Q3= \frac{906}{9797} \times \frac{972}{1} = 90$$

First City Monument Bank Plc.,

$$Q4= \frac{501}{9797} \times \frac{972}{1} = 50$$

Fidelity Bank Plc.,

$$Q5= \frac{599}{9797} \times \frac{972}{1} = 59$$

Zenith Bank Plc.,

$$Q6= \frac{717}{9797} \times \frac{972}{1} = 71$$

Union Bank of Nigeria.

$$Q7= \frac{1050}{9797} \times \frac{972}{1} = 104$$

Guarantee Trust Bank Plc.,

$$Q8= \frac{644}{9797} \times \frac{972}{1} = 64$$

Eco Bank Plc.,

$$Q9 = \frac{683}{9797} \times \frac{972}{1} = 68$$

Skye Bank Plc.,

$$Q10 = \frac{506}{9797} \times \frac{972}{1} = 50$$

Table 3.2 Breakdown of the sample distribution

S/N	Banks	Segmented Population (A)	Questionnaire to be allocated (Q)	Ratio of questionnaire
1	First Bank of Nig. Plc.	2266	225	0.23
2	United Bank for Africa Plc	1925	191	0.20
3	Diamond Bank Plc.	906	90	0.09
4	FCMB	501	50	0.05
5	Fidelity Bank Plc.	599	59	0.06
6	Zenith Bank Plc.	717	71	0.07
7	Union Bank of Nigeria	1050	104	0.11
8	GTB	644	64	0.07
9	Skye Bank Plc.	683	68	0.07
10	Access Bank Plc.	506	50	0.05
	Total	9797	972	1

Source: Field Survey, 2015.

This implies that a total number 972 respondents were used for this study. After determining the sample size, the value was proportionately allocated to the ten banks in question, considering the proportion of each of the banks as stated in table 3.2 above.

3.6 Procedure for Sample Selection

Considering the heterogeneous nature of the population under study, the sampling technique to be used in this study is the stratified sampling technique. Ugwuonah (2005) describes the stratified sampling method as a method which yields a more efficient result when applied than the simple random sampling. The population of study was divided into homogenous groups called strata, and then by systematic random sampling, items from each stratum were selected into samples.

3.7 Instrument for Data Collection

In gathering data for this work, the research instruments used were the oral interview as well as a well-structured self-developed questionnaire. The questionnaire contained questions which touched every area of the issue under investigation. The questionnaire was structured in line with the research questions and the variables of the study stated in the hypothesis.

3.8 Procedure for Data Collection

The researcher held interview with some of the bank staff from where some information useful to this study were gotten. Questionnaire were also distributed personally by the researcher to the respondents which include the three cadre of staff of the banks (Managerial cadre, core staff as well as the contracts staff). The questionnaire were retrieved through constant phone calls and repeated visitation to the banks.

3.9 Validity of Research Instrument

The researcher subjected the structured questionnaire to have the combination of both face and content value, this was in a bid to ensure that the instrument for the study is seen to be valid. To Ikeagwu (1998), the validity of a research instrument deals with the soundness as well as the effectiveness of the measuring instrument. While the content validity deals with the extent to which the items of an instrument are representative of the content and behaviour specified by the theoretical concept being measured; the face validity judges at the face value and the appropriateness of the measuring instrument. The validity of the instrument was done by sending the research instrument to three management experts, one from a consultancy firm, the other from the academia and the third was from the industry.

3.10 Reliability of Research Instrument

To test for the reliability of the instrument, a pilot survey was carried out. This was carried out in the banks under study. The test-retest method was the instrument used to test for the reliability for this study. Fifty copies of questionnaire were distributed to the banks under study with each getting 5 copies. After few weeks, the instrument were collected and redistributed for the second time. After completion, all the distributed questionnaire were returned. The Spear man Browns

Split- half method was used to test the responses from the pilot survey. The reliability co-efficient of 0.86 was obtained. This result indicates that the instrument is reliable and therefore could be used for the study.

3.11 Procedure for Statistical Analysis

A number of statistical techniques were used in this study to facilitate the analysis and interpretation of the generated data. Data generated for this study were analyzed using the descriptive and inferential statistical tools. Frequency tables and percentages were the descriptive tools used, while the inferential statistical tools of Z-test and regression analysis at an alpha level set at 0.05 was used. The data obtained using the 5- point Likert Scale questions was analyzed using the mean scores based on the decision rule set below:

If Mean Score is Ó3.5, the respondents were in agreement.

If Mean Score is < 3.5, the respondents were not in agreement..

Based on this, conclusion was descriptively drawn on each section of the questionnaire with respect to the corresponding study objectives. While Z test was used to test hypotheses two and three, linear regression analysis was used to test hypotheses one, four and five.

In order to specify the model for the regression for hypotheses one, four and five of this study, equations (i), (ii) and (iii)are transformed to suit the various hypotheses as follows:

MODEL SPECIFICATION

Hypothesis one which states that Application of technological innovation significantly enhances profitability in Nigerian banks, is represented as ;

Pr = a+bi (TI) + μé equ (i)

Where:

Pr = Profitability

TI = Technological Innovation

a = Constant of the equation

bi = Coefficient of the independent variable

μ = Error term

Hypothesis four which states that, There is significant positive relationship between effective communication and improved productivity in the banks under study, is represented as ;

IP = a+bi (Co) + µé equ (ii)

Where:

IP = Improved Productivity

Co = Communication

a = Constant of the equation

bi = Coefficient of the independent variable

µ = Error term

For Hypothesis five which states that, Effective employee participation in decision making during organizational change process significantly improves organizationös market share, it is represented as ;

MS = a+bi (EPDM) + µé equ (iii)

Where:

MS = Market Share

EPDM = Employee Participation in Decision Making

a = Constant of the equation

bi = Coefficient of the independent variable

µ = Error term

3.11.1 Confidence Level / Level Of Significance

In research work, a confidence level of between 0 and 5 percent is often allowed as provision for committing a type one error (i.e. rejecting the null hypothesis when it should have been otherwise accepted). Applying it to this work, the 95% confidence level was applied. This means that the specified hypothesis was tested at 0.05 significance level.

3.12 Decision Rule

For the Z-test

If Z calculated is greater than Z critical, Reject the null hypothesis and accept the alternate hypothesis. If otherwise, vice-versa.

For Regression Analysis

If r calculated is greater than r critical, Reject the null hypothesis and accept the alternate hypothesis. If otherwise, vice-versa.

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CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

The various findings of the study are presented and discussed according to the various study objectives in this chapter. Also, the results for the test of the hypotheses are presented in this chapter.

4.2 Data Presentation

Data collected from the sampled respondents are presented descriptively using charts, frequency tables, mean and standard deviation.

4.2.1 Return Rate of Questionnaire

Out of the 972 copies of the questionnaire that were distributed, 875 copies were correctly filled and returned. However, 97 (8%) copies of the questionnaire were not correctly filled or returned. Based on the 92% success rate, the data from the correctly filled copies of the questionnaire were deemed adequate for use in this study.

4.2.2 Demographic Characteristics of Respondents

The demographic characteristics of the respondents are presented in Tables 4.1 to 4.3.

4.2.2.1 Highest Educational Qualification

The distribution of the respondents according to their highest educational qualification is presented in Table 4.1.

Table 4.1: Distribution of Respondents by Highest Educational Qualification

Educational Qualification	**Frequency**	**Percent (%)**
SSC	52	6.0
Diploma/OND	243	27.8
HND	94	10.7
First Degree	345	39.4
Second Degree	107	12.2
PhD	34	3.9
Total	875	100.0

Source: Field Survey, 2015

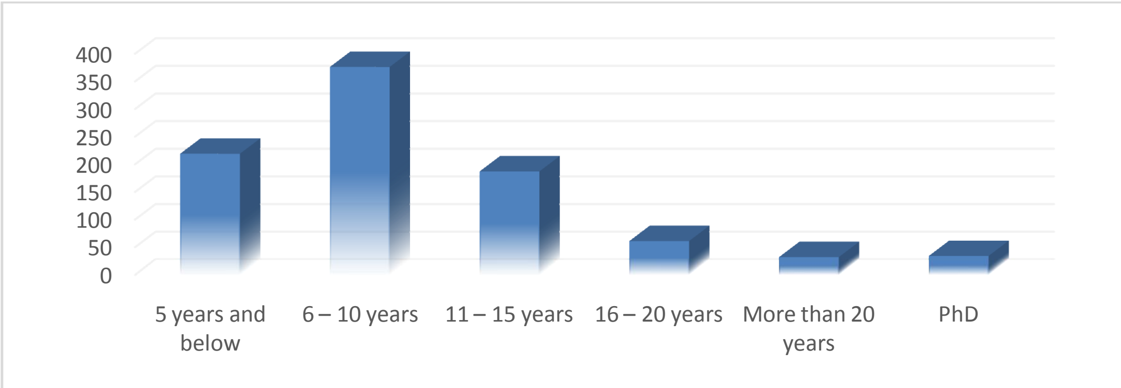

Fig. 4.1: Distribution of Respondents by Highest Educational Qualification

As presented in Table 4.1, 52 (6%) respondents have SSC, 243 (27.8%) respondents have diploma/OND, 94 (10.7%) respondents have HND, 345 (39.4%) respondents have first degree, 107 (12.2%) respondents have second degree and 34 (3.9%) respondents have PhD.

4.2.2.2: Length of Service

The distribution of the respondents based on their length of service is presented in Table 4.2.

Table 4.2: Length of Service

Length	**Frequency**	**Percent (%)**
5 years and below	219	25.0
6 ï 10 years	376	43.0
11 ï 15 years	187	21.4
16 ï 20 years	61	7.0
More than 20 years	32	3.7
Total	875	100.0

Source: Field Survey, 2015

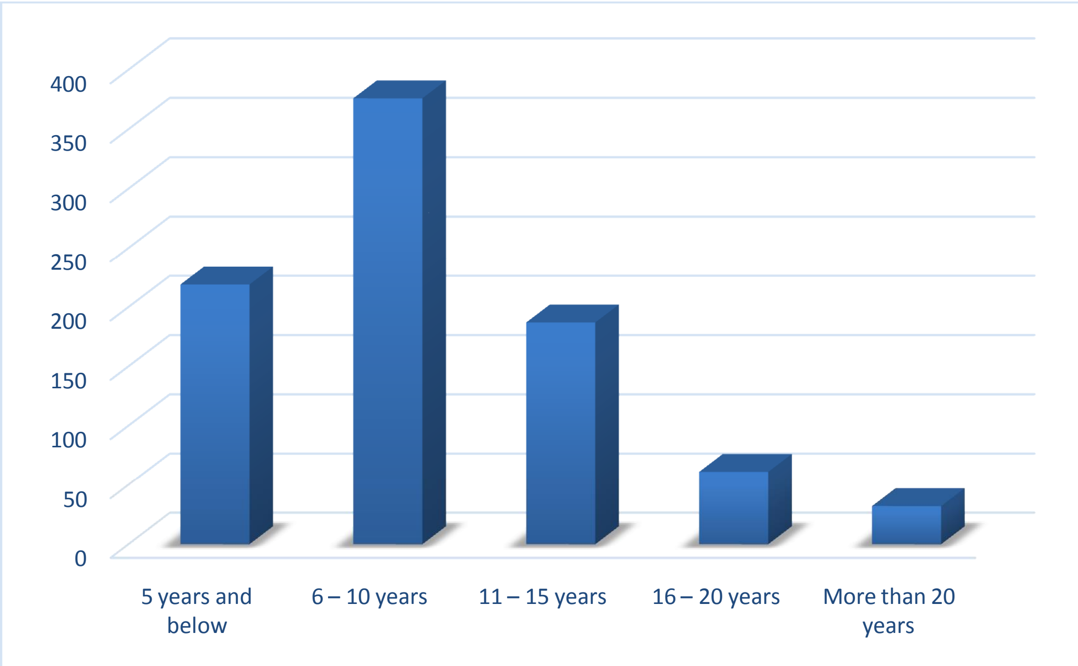

Fig. 4.2: Respondents' Distribution by Length of Service

Data presented in Table 4.2 shows that 219 (25%) respondents have worked for 5 years and below, 376 (43%) respondents have worked for 6 to 10 years, 187 (21.4%) respondents have worked for 11 to 25 years, 61 (7%) respondents have worked for 16 to 20 years and 32 (3.7%) respondents have worked for more than 20 years.

4.2.2.3 Staff Category

The distribution of the respondents according to their categories is presented in Table 4.3.

Table 4.3:Respondents' Distribution by Staff Category

Level	Frequency	Percent (%)
Management Staff	198	22.6
Core Staff	321	36.7
Contract Staff	356	40.7
Total	875	100.0

Source: Field Survey, 2015

Fig. 4.3: Respondents' Distribution by Staff Category

As presented in Table 4.3, 198 (22.6%) respondents are management staff, 321 (36.7%) respondents are core staff and 356 (40.7%) respondents are contract staff.

4.2.3 Presentation of Data based on Objectives

The responses of the respondents on the issues that pertain to the study objectives are presented in this section. In presenting the data the decision rule below was used.

Decision Rule

If Mean Ó3.5, the respondents agree

If 2.5 ÒMean < 3.5, the respondents are undecided

If Mean < 2.5, the respondents disagree

4.2.3.1 Extent Technological Innovation enhances Profitability

The views of the respondents on the extent technological innovation enhances profitability is presented in Table 4.4.

Table 4.4: Extent Technological Innovation enhances Profitability

Question	SA	A	U	D	SD	Mean	Std. Dev.
Newer technological innovations are regularly applied in appropriate organizational processes	321 (36.7)	401 (45.8)	86 (9.8)	49 (5.6)	18 (2.1)	4.09	0.93
Innovation improves quality of service	351 (40.1)	375 (42.9)	95 (10.9)	43 (4.9)	11 (1.3)	4.16	0.89
Taking advantage of the opportunities provided by technological advantages enhances profitability	392 (44.8)	364 (41.6)	47 (5.4)	38 (4.3)	34 (3.9)	4.19	0.99
Technological innovation improves employee motivation and commitment	220 (25.1)	387 (44.2)	130 (14.9)	95 (10.9)	43 (4.9)	3.74	1.10
Technological innovation provides a pool of resources and brings a range of complement of knowledge and expertise	422 (48.2)	370 (42.3)	42 (4.8)	24 (2.7)	17 (1.9)	4.32	0.84

Source: Field Survey, 2015

As presented in Table 4.4, 321 (36.7%) respondents strongly agree that newer technological innovations are regularly applied in appropriate organizational processes. 401 (45.8%) respondents agree with this, 86 (9.8%) respondents were undecided about this, 49 (5.6%) respondents disagreed with this, and 18 (2.1%) respondents strongly disagreed with this. With a mean response score of 4.09 $\pm$ 0.93, it is the view of the respondents that newer technological innovations are regularly applied in appropriate organizational processes.

Based on the mean score of 4.16 $\pm$ 0.89 and the responses of 351 (40.1%) respondents who strongly agreed, 375 (42.9%) respondents who agreed, 95 (10.9%) respondents who were undecided, 43 (4.9%) respondents who disagreed and 11 (1.3%) respondents who strongly disagreed, it is the determination of the respondents that innovation improves quality of service.

With 393 (44.8%) respondents strongly agreeing, 364 (41.6%) respondents agreeing, 47 (5.4%) respondents being undecided, 38 (4.3%) respondents disagreeing and 34 (3.9%) respondents strongly disagreeing as well as the mean score of 4.19 $\pm$ 0.99, the respondents agree that taking advantage of the opportunities provided by technological advantages enhances profitability.

220 (25.1%) respondents and 387 (44.2%) respondents strongly agreed and agreed respectively that technological innovation improves employee motivation and commitment. 130 (14.9%) respondents were undecided while 95 (10.9%) and 43 (4.9%) respondents disagreed and strongly disagreed respectively. Having a mean score of 3.74 $\pm$ 1.10, it is the determination of the respondents that technological innovation improves employee motivation and commitment.

As indicated by the responses of 422 (48.2%) respondents who strongly agreed, 370 (42.3%) respondents who agreed, 42 (4.8%) respondents who were undecided, 24 (2.7%) respondents who disagreed and 17 (1.9%) respondents who strongly disagreed as well as the mean score of 4.32 $\pm$ 0.84, the respondents are of the view that technological innovation provides a pool of resources and brings a range of complement of knowledge and expertise.

4.2.3.2 Resistance to Change as a Function of Employee Satisfaction

The perception of the respondents on whether resistance to change is a function of employee satisfaction and to what extent is presented in Table 4.5.

Table 4.5: Extent to which resistance to Change is influenced by Employee Satisfaction

Question	SA	A	U	D	SD	Mean	Std. Dev.
The level of acceptance of organizational change among employees in the organizations is high	187 (21.4)	215 (24.6)	219 (25.0)	151 (17.3)	103 (11.8)	3.27	1.29
Extent to which employees accept change is always high when they are informed about such proposed change	249 (28.5)	364 (20.9)	183 (20.9)	51 (5.8)	28 (3.2)	3.86	1.00
Employees would accept change more if training and development programmes are done, before the organizations undergoes major changes	307 (35.1)	450 (51.4)	81 (9.3)	26 (3.0)	11 (1.3)	4.16	0.81
Employees resist change if they fear that they will not be able to develop the competencies required to be effective in the new situation	355 (40.6)	435 (49.7)	73 (8.3)	9 (1.0)	3 (0.3)	4.29	0.69
Resistance to change often becomes less when organizations allow participation and involvement of employees	368 (42.1)	403 (46.1)	79 (9.0)	18 (2.1)	7 (0.8)	4.27	0.77

Source: Field Survey, 2015

As presented in Table 4.5, 187 (21.4%) respondents and 215 (24.6%) respondents strongly agree and agree respectively that the level of acceptance of organizational change among employees in the organizations is high. 219 (25%) respondents were undecided, 219 (17.3%) respondents and 103 (11.8%) respondents disagreed and strongly disagreed respectively. Having a mean response score of 3.27 $\pm$ 1.29, it is the determination of the respondents that the level of acceptance of organizational change among employees in the organizations is high.

With 249 (28.5%) respondents strongly agreeing, 364 (20.9%) respondents agreeing, 183 (20.9%) respondents being undecided, 51 (5.8%) respondents disagreeing and 28 (3.2%) respondents strongly disagreeing and the mean response score of 3.86 $\pm$ 1.00, the respondents agree that employees highly accept change when they are informed about such proposed change.

307 (35.1%) respondents, 450 (51.4%) respondents, 81 (9.3%) respondents, 26 (3%) respondents and 11 (1.3%) respondents strongly agreed, agreed, were undecided, disagreed and strongly disagreed respectively that employees would accept change more if training and development programmes are done, before the organizations undergoes major changes. With a mean response score of 4.16 $\pm$ 0.81, it is the view of the respondents that employees would accept change more if training and development programmes are done, before the organizations undergoes major changes.

As indicated by the responses of 355 (40.6%) respondents who strongly agreed, 435 (49.7%) respondents who agreed, 73 (8.3%) respondents who were undecided, 9 (1.0%) respondents who disagreed and 3 (0.3%) respondents who strongly disagreed as well as the mean score of 4.26 $\pm$ 0.69, the respondents agree that employee resist change if they fear that they will not be able to develop the competencies required to be effective in the new situation.

368 (42.1%) respondents strongly agreed that resistance to change often becomes less when organizations allow participation and involvement of employees. This is also the view of 403 (46.1%) respondents who agreed. However, 79 (9%) respondents were undecided, 18 (2.1%) respondents disagreed and 7 (0.8%) respondents strongly disagreed. Having a mean response score of 4.27 $\pm$ 0.77, the respondents are of the view that resistance to change often becomes less when organizations allow participation and involvement of employees.

4.2.3.3 Effect of Teamwork on Organizational Growth

The response from respondents that shows effect of teamwork on factors fostering organizational growth is presented in Table 4.6.

Table 4.6: Effect of Teamwork on the factors That Propels Organizational Growth

Factors	**SA**	**A**	**U**	**D**	**SD**	**Mean**	**Std. Dev.**
Teamwork improves	314 (35.9)	466 (53.3)	67 (7.7)	22 (2.5)	6 (0.7)	4.21	0.74

Employees Commitment to goal achievement							
Teamwork has positive effect on Employee satisfaction	335 (38.3)	418 (47.8)	74 (8.5)	24 (2.7)	24 (2.7)	4.16	0.89
Teamwork improves product quality and propels Increase in market share	330 (37.7)	450 (51.4)	56 (6.4)	31 (3.5)	8 (0.9)	4.21	0.79
Teamwork improves productivity	254 (29.0)	541 (61.8)	57 (6.5)	16 (1.8)	7 (0.8)	4.16	0.69
Teamwork improves profitability	257 (29.4)	556 (63.5)	38 (4.3)	17 (1.9)	7 (0.8)	4.19	0.67
Teamwork reduces resistance to change	203 (23.2)	425 (48.6)	124 (14.2)	82 (9.4)	41 (4.7)	3.76	1.06

Source: Field Survey, 2015

Table 4.6 shows 314 (35.9%) respondents and 466 (53.3%) respondents strongly agreeing and agreeing respectively that employeesô commitment to goal achievement as a factor of organizational growth is improved by teamwork. 67 (7.7%) respondents were undecided, 22 (2.5%) respondents disagreed and 6 (0.7%) respondents strongly disagreed with this. Having a mean score of 4.21 $\pm$ 0.74, the respondents agree that employeesô commitment to goal achievement is a factor that determine organizational growth level.

With 335 (38.3%) respondents strongly agreeing, 418 (47.8%) respondents agreeing, 74 (8.5%) respondents being undecided, 24 (2.7%) respondents disagreeing and another 24 (2.7%) respondents strongly disagreeing as well as the mean response score of 4.16 $\pm$ 0.89, the respondents agreeing that teamwork has positive effect on employee satisfaction as a factor determining organizational growth.

Having 330 (37.7%) respondents strongly agreeing, 450 (51.4%) respondents agreeing, 56 (6.4%) respondents being undecided, 31 (3.5%) respondents disagreeing and 8 (0.9%)

respondents strongly disagreeing as well as the mean response score of 4.21 $\pm$ 0.79, the respondents agreed that teamwork spurs employees towards producing goods of high quality or rendering quality service which ultimately propels increase in market share as a determinant of organizational growth.

254 (29.0%) respondents, 541 (61.8%) respondents, 57 (6.5%) respondents, 16 (1.8%) respondents and 7 (0.8%) respondents strongly agreed, agreed, were undecided, disagreed and strongly disagreed respectively that teamwork improved productivity as component of organizational growth. Based on the mean score of 4.16 $\pm$ 0.69, the respondents agree that teamwork improved productivity.

The respondents generally agreed that profitability is a factor that determine organizational growth, and it is improved through teamwork. This is captured in the responses of 257 (29.4%) respondents who strongly agreed, 556 (63.5%) respondents who agreed, 38 (4.3%) respondents who were undecided, 17 (1.9%) respondents who disagreed and 7 (0.8%) respondents who strongly disagreed as well as the mean score of 4.19 $\pm$ 0.67.

203 (23.2%) respondents and 425 (48.6%) respondents strongly agreed and agreed respectively that resistance to change as a factor that determines organizational growth is reduced with the application of teamwork. 124 (14.2%) respondents were undecided, 82 (9.4%) respondents disagreed and 41 (4.7%) respondents strongly disagreed. Having a mean score of 3.76 $\pm$ 1.06, the respondents are of the general opinion that teamwork reduces resistance to change.

4.2.3.4 Relationship between Effective Communication and Improved Productivity

Table 4.7 presents the views of the respondents on the relationship between effective communication and improved productivity.

Table 4.7: Relationship between Effective Communication and Improved Productivity

Question	SA	A	U	D	SD	Mean	Std. Dev.
Organizational change is communicated to employees to a	273 (31.2)	401 (45.8)	117 (13.4)	55 (6.3)	29 (3.3)	3.95	1.00

large extent							
Quick response to change is an effect of communication on improved productivity	377 (43.1)	405 (46.3)	60 (6.9)	21 (2.4)	12 (1.4)	4.27	0.80
Communication ensures the production of quality goods and services	348 (39.8)	459 (52.5)	40 (4.6)	23 (2.6)	5 (0.6)	4.28	0.72
Communication increases psychological intimacy	212 (24.2)	449 (51.3)	126 (14.4)	57 (6.5)	31 (3.5)	3.86	0.97
Effective communication results in reduction in cost	200 (22.9)	363 (41.5)	186 (21.3)	89 (10.2)	37 (4.2)	3.69	1.06
Adequate communication increases integrated involvement	244 (27.9)	489 (55.9)	91 (10.4)	38 (4.3)	13 (1.5)	4.04	0.83

Source: Field Survey, 2015

As presented in Table 4.7, 273 (312%) respondents strongly agreed that organizational change is communicated to employees to a large extent. 401 (45.8%) respondents agreed with this. 117 (13.4%) respondents were undecided about this, 55 (6.3%) respondents disagreed with this and 29 (3.3%) respondents strongly disagreed with this. Having a mean score of 3.95 $\pm$ 1.00, the respondents agree that organizational change is communicated to employees to a large extent.

Having a mean score of 4.27 $\pm$ 0.80 and 377 (43.1%) respondents strongly agreeing, 405 (46.3%) respondents agreeing, 60 (6.9%) respondents being undecided, 21 (2.4%) respondents disagreeing and 12 (1.4%) respondents strongly disagreeing, it is the general view of the respondents that quick response to change is an effect of communication on improved productivity.

Based on the responses of 348 (39.8%) respondents who strongly agreed, 459 (52.5%) respondents who agreed, 40 (4.6%) respondents who were undecided, 23 (2.6%) respondents who disagreed and 5 (0.6%) respondents who strongly disagreed as well as the mean score of 4.28 $\pm$ 0.72, the respondents agree that effective communication ensures the production of quality goods and services.

212 (24.2%) respondents and 449 (51.3%) respondents strongly agreed and agreed respectively that effective communication increases psychological intimacy. 126 (14.4%) respondents were undecided, 57 (6.5%) respondents disagreed and 31 (3.5%) respondents strongly disagreed. Having a mean score of 3.86 $\pm$ 0.97, the respondents agreed that communication increases psychological intimacy.

Based on the responses of 200 (22.9%) respondents who strongly agreed, 363 (41.5%) respondents who agreed, 186 (21.3%) respondents who were undecided, 89 (10.2%) respondents who disagreed and 37 (4.2%) respondents who strongly disagreed as well as the mean score of 3.69 $\pm$ 1.06, the respondents are of the general opinion that effective communication results in reduction in cost.

244 (27.9%) respondents, 489 (55.9%) respondents, 91 (10.4%) respondents, 38 (4.3%) respondents and 13 (1.5%) respondents strongly agreed, agreed, were undecided, disagreed and strongly disagreed respectively that adequate communication increases integrated involvement. With a mean response score of 4.04 $\pm$ 0.83, it is the determination of the respondents that adequate communication increases integrated involvement.

4.2.3.5 Extent employees' participation in decision making during change process improves organization's Market share

The perception of the respondents on the extent to which employeesô participation in decision making during change process improves organizational performance is presented in Table 4.8.

Table 4.8: Extent employees' participation in decision making during change process improves organization's Market Share

Question	SA	A	U	D	SD	Mean	Std. Dev.
Involving employees in decision making during a change process holds good prospects for	211 (24.1)	457 (52.2)	105 (12.0)	65 (7.4)	37 (4.2)	3.85	1.01

improving organizationôs market share							
Employees are motivated for better performance when they participate in change process	246 (28.1)	454 (51.9)	88 (10.1)	70 (8.0)	17 (1.9)	3.96	0.94
Employeesô participation in decision making during change process leads to improved service quality	202 (23.1)	482 (55.1)	109 (12.5)	59 (6.7)	23 (2.6)	3.89	0.92
Employeesô participation in the change process increases employee satisfaction, which results in enhanced employee productivity	247 (28.2)	485 (55.4)	97 (11.1)	38 (4.3)	8 (0.9)	4.06	0.80
Organizations experience better customer patronage and competiveness when employees are involved in decision making on the change process	128 (14.6)	511 (58.4)	166 (19.0)	46 (5.3)	24 (2.7)	3.77	0.86

Source: Field Survey, 2015

As presented in Table 4.8, 211 (24.1%) respondents and 457 (52.2%) respondents strongly agreed and agreed respectively that involving employees in decision making during a change process holds good prospects for improving organizationôs market share. 105 (12%) respondents were undecided about this, 65 (7.4%) respondents disagreed while 37 (4.2%) respondents strongly disagreed with this. Having a mean response score of 3.85 $\pm$ 1.01, the respondents agree that involving employees in decision making during a change process holds good prospects for improving organizationôs market share, viability and sustainability of the banking industry.

With 246 (28.1%) respondents strongly agreeing, 454 (51.9%) respondents agreeing, 88 (10.1%) respondents being undecided, 70 (8%) respondents disagreeing and 17 (1.9%) respondents strongly disagreeing as well as the mean score of 3.96 $\pm$ 0.94, the respondents are of the opinion that employees are motivated for better performance when they participate in change process.

Based on the mean response score of 3.89 $\pm$ 0.92 and the responses of 202 (23.1%) respondents who strongly agreed, 482 (55.1%) respondents who agreed, 109 (12.5%) respondents who were undecided, 59 (6.7%) respondents who disagreed and 23 (2.6%) respondents who strongly disagreed, the respondents are of the general opinion that employeesô participation in decision making during change process leads to improved service quality.

247 (28.2%) respondents, 485 (55.4%) respondents, 97 (11.1%) respondents, 38 (4.3%) respondents and 8 (0.9%) respondents strongly agreed, agreed, were undecided, disagreed and strongly disagreed respectively that employeesô participation in the change process increases employee satisfaction, which results in enhanced employee productivity which meets the need of its market and increase their market share. With a mean response score of 3.77 $\pm$ 0.86, this is the general view of the respondents.

It is the general perception of the respondents that organizations experience better customer patronage and competiveness when employees are involved in decision making on the change process. This is captured in the responses of 128 (14.6%) respondents who strongly agreed with this, 511 (58.4%) respondents who agreed with this, 166 (19%) respondents who were undecided, 46 (5.3%) respondents who disagreed with this and 24 (2.7%) respondents who strongly disagreed with this, as well as the mean response score of 3.77 $\pm$ 0.86.

4.2.4 Interview Responses

To further strengthen and authenticate the findings of this study, key respondents from each of the sampled organizations were interviewed. From the interview conducted, there was agreement in the impact change management has on organizational performance.

Firstly, all the interviewed key persons agreed that their organization have been involved in change programme. They pointed out that change is not a one-in-a-time thing; it is constant. As such, due to its volatile nature, there is need to effectively manage it. Thus, the need to ensure that part of their management function is the management of change, such that adaptations can be made to different situations and circumstances to the advantage of the bank.

They pointed out that in the course of change management, they anticipate resistance to change from employees, and in some occasions from their customers. One of the interviewed noted,

> The problem is not the resistance to change by employees; we always anticipate it. It is part of a healthy business environment. When employees do not resist change, then we become scared; because it only means that we are left to our own devises. This is not good for the organization.

Another key personnel said, in response to resistance to change;

> It sends us back to the drawing board after, which we come out with better ideas on how to move the company forward. You may be surprised to discover that in the bid to addresses the resistance to change, we involve the lower cadre workers, and the wealth of knowledge among some of them, you cannot be simply wonder. Nevertheless, not everybody can be top cadre employee.

They pointed out that to manage resistance to change, various approaches are used. These approaches, as indicated by all the interviewed key persons, were communicating the change to the employees, involving the employees in the change process and in certain cases, allowing them work as teams and allowing employee participation in decision making.

A key personnel noted that;

> When we implement these four strategies, we have always undone a smooth transition from the old process to the new process. This has always lifted up the spirits of the employees, created enthusiasm among them, garnered support from them and ultimately resulted in satisfaction with the process and the organization as a whole.

Similar responses like the one above were given from all the interviewed key staff. Based on this, when asked about their opinion on whether employee participation approach in decision making duration a change management process holds good prospects in their organization, for survival, a resounding ñYESò was gotten from each of them. One of them even, stated further,

> The crises that have been averted in this bank cannot be counted. On certain instances, when the management was faced with deadlock, it was employee participation in decision making that lead to seeing the light in the dark tunnel. In our bank, one of our secrets is that everybodyôs voice is important.

Finally, all the interviewed respondents indicated that when their employees were satisfied, they perform better; when they perform better, efficiency increases in their bank. So, as one of them said, ñ*Yes, there is a relationship between employee satisfaction and improved productivity. We cannot have one without the other*ò.

4.3 Test of Hypotheses

The results for the test of the various study hypotheses are presented in this section.

4.3.1 Test of Hypothesis One

Application of technological innovation significantly enhances profitability in Nigerian banks.

This hypothesis was tested using the linear regression analysis. The result is presented in Table 4.9.

Table 4.9: Summarized Regression Results for Hypothesis One

Variable	Coefficient	t-value	p-value
Constant	0.217	5.531	0.000
Technological Innovation (TI)	0.949	101.636	0.000

r = 0.960; r^2 = 0.922; RegSS = 681.479; ResSS = 57.594; F-value = 10329.824; sig. = 0.00

Source: Field Study, 2015

The result of the regression analysis summarized in Table 4.9 shows that the model for the relationship between technological innovation (TI) and profitability(Pr) is:

$$Pr = 0.217 + 0.949TI$$

This reveals that technological innovation has positive impact on profitability. Furthermore, as t-value > 1.96 (t-critical) and p-value < 0.05, this impact is significant.

Also, the regression coefficient (r) of 0.960 indicates a strong relationship between the independent variable (technological innovation) and the dependent variable (profitability). The coefficient of determination (r^2) of 0.922 reveals that 92.2% of the variation observed the dependent variable is caused by the independent variable. Having a regression sum of square of 681.479> the residual sum of squares of 57.594, this variation is not due to chance. The F-value and corresponding significance value of 10329.824 (0.000) shows that these results are significant.

Based on this, the results indicate that application of technological innovation significantly enhances profitability in Nigerian banks.

4.3.2 Test of Hypothesis Two

Extent to which Resistance to change is influenced by employee satisfaction

This hypothesis is tested using the Kolmogorov Smirnov (Z) test. The result is presented in Table 4.10.

Table 4.10:One-Sample Kolmogorov-Smirnov (Z) Test for Hypothesis Two

		resistance to change as a function of employee satisfaction
N		875
Normal Parameters[a,b]	Mean	3.9691
	Std. Deviation	.87163
Most Extreme Differences	Absolute	.124
	Positive	.118
	Negative	-.124
Kolmogorov-Smirnov Z		3.657
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

b. Calculated from data.

Source: Field Study, 2015

As presented in Table 4.10, the calculated Z-test value is 3.657. This is greater than the critical Z-value of 1.96 (95% level of confidence). This result is significant as p (0.000) < 0.05.

Based on this, it is concluded that resistance to change is highly influenced by employee satisfaction.

4.3.3 Test of Hypothesis Three

Determining the effect of teamwork on organizational growth in the banking industry

This hypothesis is tested using the Kolmogorov Smirnov (Z) test. The result is presented in Table 4.11.

Table 4.11:One-Sample Kolmogorov-Smirnov (Z) Test for Hypothesis Three

	factors determine organisational performance level

N		875
Normal Parameters[a,b]	Mean	4.1170
	Std. Deviation	.76934
Most Extreme Differences	Absolute	.216
	Positive	.178
	Negative	-.216
Kolmogorov-Smirnov Z		6.378
Asymp. Sig. (2-tailed)		.000

a. Test distribution is Normal.

b. Calculated from data.

Source: Field Study, 2015

As presented in Table 4.11, the calculated Z-test value is 6.378. This is greater than the critical Z-value of 1.96 (95% level of confidence). This result is significant as p (0.000) < 0.05.

Based on this, it is concluded that teamwork improved employees performance and ultimately have positive effect on organizational growth in the banking industry.

4.3.4 Test of Hypothesis Four

There is significant positive relationship between effective communication and improved productivity in the banks under study.

This hypothesis was tested using the linear regression analysis. The result is presented in Table 4.12.

Table 4.12: Summarized Regression Results for Hypothesis Four

Variable	Coefficient	t-value	p-value

Constant	0.849	26.308	0.000
Communication (Co)	0.805	101.653	0.000

r = 0.960; r^2 = 0.922; RegSS = 562.527; ResSS = 47.524; F-value = 10333.342; sig. = 0.00

Source: Field Study, 2015

The result of the regression analysis summarized in Table 4.12 shows that the model for the relationship between Communication (Co) and Improved Productivity (IP) is:

$$IP = 0.849 + 0.805Co$$

This reveals that communication has positive impact on improved productivity. Furthermore, as t-value > 1.96 (t-critical) and p-value < 0.05, this impact is significant.

Also, the regression coefficient (r) of 0.960 indicates a strong relationship between the independent variable (communication) and the dependent variable (improved productivity). The coefficient of determination (r^2) of 0.922 reveals that 92.2% of the variation observed the dependent variable is caused by the independent variable. Having a regression sum of square of 562.527> the residual sum of squares of 47.524, this variation is not due to chance. The F-value and corresponding significance value of 10333.342 (0.000) shows that these results are significant.

Based on this, the results indicate that there is significant positive relationship between effective communication and improved productivity in the banks under study.

4.3.5 Test of Hypothesis Five

Effective employees' participation in decision making during organizational change process to a large extent improved organization's market share.

This hypothesis was tested using the linear regression analysis. The result is presented in Table 4.13.

Table 4.13: Summarized Regression Results for Hypothesis Five

Variable	**Coefficient**	**t-value**	**p-value**

Constant	0.765	27.871	0.000
Employee Participation in Decision Making on Change Process (EPDM)	0.820	118.853	0.000

$r = 0.970$; $r^2 = 0.942$; RegSS = 597.925; ResSS = 36.952; F-value = 14125.962; sig. = 0.00

Source: Field Study, 2015

The result of the regression analysis summarized in Table 4.13 shows that the model for the relationship between employee participation in decision making on change process (EPDM) and organizationǿs market share (MS) is:

$$MS = 0.765 + 0.820EPDM$$

This reveals that employee participation in decision making on change process has positive impact on organizationǿs market share. Furthermore, as t-value > 1.96 (t-critical) and p-value < 0.05, this impact is significant.

Also, the regression coefficient (r) of 0.970 indicates a strong relationship between the independent variable (employee participation in decision making on change process) and the dependent variable (organizationǿs market share). The coefficient of determination (r^2) of 0.942 reveals that 94.2% of the variation observed the dependent variable is caused by the independent variable. Having a regression sum of square of 597.925> the residual sum of squares of 36.952, this variation is not due to chance. The F-value and corresponding significance value of 14125.962 (0.000) shows that these results are significant.

Based on this, the results indicate that effective employeesô participation in decision making during organizational change process to a large extent improved organizationǿs market share.

4.4 Discussion of Findings

The findings of this study are discussed under the various study objectives.

4.4.1 Extent Technological Innovation Enhances Profitability

This findings from this study revealed that technological innovation significantly and to a large extent enhances profitability in the banking sector in Nigeria. This is particularly true as the banking industry in Nigeria is one industry that ensures that newer technological innovations are utilized in their day to day activities. This ensures that they are more effective, particularly with respect to improving their quality of service. This is everything to them, as poor service quality results in loss of existing and prospective bank customers. With increase in bank customers, there is also a commensurate increase in the volume of customer deposits, which makes available to the bank financial resources which they trade with to make profit. This being the case, banks ensure that they take advantage of the opportunities provided by technological advances, resulting in increased profitability. Also, technological innovation helps improve employee motivation and commitment, as it enables the employees work smarter, with better ease, comfort and performance. All these benefits are particularly hinged on the pool of resources and range of knowledge and expertise technological innovation affords the banking industry. With the regression coefficient of 0.960 and p (0.000) < 0.05, this impact is established.

This finding is in line with the findings of Kyompaire (2005) who noted in his study on ñthe effect of technology on the EU banking systemò that technological innovation and advancement increases profitability.

4.4.2 Resistance to Change as a Function of Employee Satisfaction

As has been established in existing literature, organizational performance is hinged on employee satisfaction. Hence, it is worth every organizationøs effort to ensure the satisfaction of their employee. When the changes are being implemented in any organizations, the banking industry especially, care must be taken to ensure that the employees are carried along. This is so because if the employees are averse to these changes, they display dissatisfaction to the changes by resisting the change.

The level of acceptance of organizational change among employees in the banking sector is not high. This can be corrected when employees are informed about such proposed change, under training and development programmes before the change, are assured of the development of their competencies required to be effective in the new situation and are allowed involved and allowed to participate in the change.

This is in consonance with the findings of Zhang (2000), who posited that top management had a great effect on the smooth execution of change process, with respect to its acceptance among employees by ensuring their satisfaction.

4.4.3 Effect of Teamwork on Organizational Growth

While applying the use of teams in implementing or managing change to ensure that organizations perform better, various factors have to be considered by the banking industry. The effect of teamwork measured against these factors will ensure that the change process optimizes the desired level of organization performance. Such factors are employees commitment to goal achievement (especially as it bother around accepting the proposed change), employee satisfaction (and especially with the change process), increase in market share, improved productivity, profitability and the effective management of resistance to change. When these factors are focused on and activities are built around them using teamwork, the banking sector would have gone a long way in ensuring that its change process yields the required fruit of increase in organizational growth. This is supported by the views of Yoon and Suh (2003), Cross (2000), Babakus *et. al*. (2004) and Doucet (2004) who all opined that these factors are very instrumental to the enhancement of organizational performance, hence the need for teamwork in improving these factors towards achieving organizational growth.

4.4.4 Relationship between Effective Communication and Improved Productivity

Communication is the life-line of any organism. Organizations are organisms, as they have different uniquely and interrelated parts that functions, though with distinct activities, to achieve the organizational goal. If these different units do not communicate effectively within and among themselves, there is a breakdown in the flow of information, which ultimately hampers the progress of the organization.

Due to the importance of communication to every organization, the findings from this study showed that employees in the banking sector in Nigeria are communicated of organizational changes. This has the result of quick response to change thereby improving productivity as measured by the production of quality goods and services, increase in psychological intimacy, reduction in cost and increase in integrated involvement. Nwodu and Agbanu (2008), in agreeing with this, concluded that persuasive communication fosters high productivity.

4.4.5 Extent Employees' Participation in Decision Making during Change Process improves Organization's Market Share

The banking sector has the opportunity of improving and increasing the market share of the organization when they involve their employees in the decision making during the change process. This is tenable especially as involving employees in decision making during a change process holds good prospects for improving the market base, viability and sustainability of the banking industry. It also ensures that employees are motivated for better performance, which leads to improved service quality, enhanced employee productivity (as the employees are more satisfied with the process) and ultimately increased customer patronage, thereby positioning the organization to be very competitive in the banking sector. Rowntree (2001) was also of this opinion when he noted that some organizationsô policy promotes employeesô participation as a means of improving companiesô performance, especially by changing employeesô attitudes and improving the work environment.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

The major findings of this study are;

- Application of technological innovation significantly enhances profitability in the Nigerian banks ($r = 0.960$; $p (0.000) < 0.05$);

- Resistance to change, to a large extent, is a function of employee satisfaction ($Z = 3.657$; $p (0.000) < 0.05$);
- Teamwork has positive effect on organizational growth in the banking industry ($Z = 6.378$; $p (0.000) < 0.05$);
- There is significant positive relationship between effective communication and improved productivity in the banks under study ($r = 0.960$; $p (0.000) < 0.05$); and
- Effective employeeÕs participation in decision making during organizational change process significantly improved the organizations market share ($r = 0.970$; $p (0.000) < 0.05$).

5.2 Conclusion

This study focused on the impact of change management on organizational performance in selected Nigerian deposit money banks between the years 2004 to 2014. It revealed that for change management to effectively enhance organizational performance, especially in the Nigerian banking sector. There is need to utilize technological innovations. In the utilization of technological innovation, the prospects of improvement in service quality, increased profitability, improved employee motivation and commitment, with vast resources of knowledge and expertise abound. For any successful and effective change management, technological innovations cannot be overlooked.

In change management, issues of resistance to change, especially by the employees abound. This arises as a result of dissatisfaction among the employees, particularly with respect to the change process. This resistance is heightened when employees are not informed of the proposed change, are not carried along during the change process, are not trained, and do not have their fears abated, more especially when attention is not given to developing their competencies in be effective in the new situation.

Organizations that have shown through the use of teams their capabilities to achieve employee commitment to goal attainment, ensure employee satisfaction, increased market share, improved productivity and profitability and effective management of resistance to change, have always had very successful and effective change management processes. Also, the role and importance of communication in ensuring improved productivity was highlighted in this study. It is not just enough to introduce change. A vital component of change management is communication be it vertical or horizontal. This is achieved when organizations involve their employees in decision making that concerns any change process.

5.3 Recommendations

Based on the findings of this study, it is recommended that;

i. In effectively managing change, the Nigerian banks should always take advantage of opportunities provided by technological advancement, and adopt technological innovations that enhances profitability. In achieving profitability, these innovative adoptions should focus on improving quality of service, as well as employing motivation to gain employees commitment.

ii. Programmes should be designed that will help mitigate employeesô resistance to change. These programmes should border on achieving employee satisfaction, through and not limited to, trainings and development of employee competencies required to be effective in the new change situation.

iii. Any change process engaged on by the Nigerian banks should ensure that it considers employees fear and their satisfaction and have them grouped into teams with leaders who have the power to influence them into management decision, alleviate their fears, and teach them on how to cope with the new system towards achieving organizational growth.

iv. Effective communication processes should be initiated, maintained and enhanced in the organization, especially during change processes.

v. Employees should be involved in decision making during change processes.

5.4 Contribution to Knowledge

This study contributes to the body of existing knowledge on change management, as it shows the relevance of effective change management on organizational development. Particularly it reveals that effective change management is achieved when technological innovations are utilized, resistance to change mitigated, communication is enhanced, and employee participation in decision making during change process initiated.

Fig. 5.1: Conceptualized Change Management and Organizational Performance Model

Source: Researcher, 2015

5.5 Suggestions for Further Study

Further studies should be carried out on the impact of achieving employee satisfaction through effective change management on organizational profitability.

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APPENDIX

Department of Management,
University of Nigeria,
Enugu Campus.
Enugu State.
12th November, 2014

Dear Sir/Madam,

I am a Post Graduate student of University of Nigeria Enugu Campus in the department of Management.

I am conducting a research work on ñ**IMPACT OF CHANGE MANAGEMENT ON ORGANIZATIONAL PERFORMANCE OF SELECTED DEPOSIT MONEY BANKS IN SOUTH EAST, NIGERIA**ò for the award of the degree of Ph.D in Management.

Kindly assist in filling this questionnaire. The answers, comments, and contributions are purely for academic purposes and will be treated with absolute confidence.

Thanks for your invaluable assistance

Ifegwu, John Ifegwu
PG/Ph.D/ 10/54859

QUESTIONNAIRE

SECTION A: PERSONAL DATA

1. Highest Educational Qualification
   - a. Senior School Certificate [ ]
   - b. Diploma /OND [ ]
   - c. H.N.D [ ]
   - d. First Degree [ ]
   - e. Second Degree [ ]
   - f. Ph.D [ ]
2. Length of Service in years
   - a. 1 -5years [ ]
   - b. 6-10 years [ ]
   - c. 11-15years [ ]
   - d. 16-20years [ ]
   - e. 21 years and above [ ]
3. What category of staff are you?
   - a. Management Staff [ ]
   - b. Core Staff [ ]
   - c. Contract Staff [ ]

SECTION B: RESPONDENT VIEWS ON THE SUBJECT OF INVESTIGATION

Objective One: Extent Technological Innovation enhances profitability

Question	SA	A	U	D	SD
Newer technological innovations are regularly applied in appropriate organizational processes					
Innovation improves quality of service					
Taking advantage of the opportunities provided by technological advantages enhances profitability					
Technological innovation improves employee motivation and commitment					
Technological innovation provides a pool of resources and brings a range of complement of knowledge and expertise					

Objective Two: Resistance to Change as a Function of Employee Satisfaction

Question	SA	A	U	D	SD
The level of acceptance of organizational change among employs in the organizations are high					
Employees accept change when they are informed about such proposed change					
Employees would accept change more if training and development programmes are done, before the organizations undergoes major changes					
Employees resist change if they fear that they will not be able to develop the competencies required to be effective in the new situation					
Resistance to change often becomes less when organizations allow participation and involvement of employees					

Objective Three: Effect of teamwork on organizational growth

Factors	**SA**	**A**	**U**	**D**	**SD**
Teamwork improves Employees Commitment to goal achievement					
Teamwork has positive effect on Employee satisfaction					
Teamwork improves product quality and propels Increase in market share					
Teamwork Improves productivity					
Teamwork improves Profitability					

Objective Four: Relationship between effective communication and improved productivity

Question	**SA**	**A**	**U**	**D**	**SD**
Organizational change is communicated to employees to a large extent					
Quick response to change is an effect of communication on improved productivity					
Communication ensures the production of quality goods and services					
Communication increases psychological intimacy					
Effective communication results in reduction in cost					
Adequate communication increases integrated involvement					

Objective Five: Extent employees' participation in decision making during change process improves organization's market share

Question	SA	A	U	D	SD
Involving employees in decision making during a change process holds good prospects for improving organizationôs market share, viability and sustainability of the banking industry					
Employees are motivated for better performance when they participate in change process					
Employeesô participation in decision making during change process leads to improved service quality					
Employeesô participation in the change process increases employee satisfaction, which results in enhanced employee productivity					
Organization experiences better customer patronage and competiveness when employees are involved in decision making on the change process					

APPENDIX II
ORAL INTERVIEW SCHEDULE

a. Have your organization been involved in any change programme?

b. Have your organization noticed resistance to change in your organization?

c. What are the approaches used by your organization to introduce change?

d. Have your organization ever used teamwork approach as a change management technique?

e. Do your managers communicate organizational change to your employees?

f. Do your managers involve employees during decision making process?

g. Would you say employee participation approach in decision making during a change management process increase its market share and holds good prospect in your organization, for survival?

h. How would you rate the relationship between employee satisfaction and improved productivity?

APPENDIX III

REGRESSION RESULTS FOR TEST OF HYPOTHESIS ONE

Descriptive Statistics

	Mean	Std. Deviation	N
Profitability	4.1017	.91958	875
Technological Innovation	4.0949	.93074	875

Correlations

		Profitability	Technological Innovation
Pearson Correlation	Profitability	1.000	.960
	Technological Innovation	.960	1.000
Sig. (1-tailed)	Profitability	.	.000
	Technological Innovation	.000	.
N	Profitability	875	875
	Technological Innovation	875	875

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.960[a]	.922	.922	.25685

a. Predictors: (Constant), Technological Innovation

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	681.479	1	681.479	10329.824	.000[b]
	Residual	57.594	873	.066		
	Total	739.072	874			

a. Dependent Variable: Profitability

b. Predictors: (Constant), Technological Innovation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.217	.039		5.531	.000
	Technological Innovation	.949	.009	.960	101.636	.000

a. Dependent Variable: Profitability

APPENDIX IV

REGRESSION RESULT FOR TEST OF HYPOTHESIS FOUR

Descriptive Statistics

	Mean	Std. Deviation	N
IP	4.0293	.83546	875
communication	3.9531	.99718	875

Correlations

		IP	communication
Pearson Correlation	IP	1.000	.960
	communication	.960	1.000
Sig. (1-tailed)	IP	.	.000
	communication	.000	.
N	IP	875	875
	communication	875	875

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.960[a]	.922	.922	.23332

a. Predictors: (Constant), communication

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	562.527	1	562.527	10333.342	.000[b]
	Residual	47.524	873	.054		
	Total	610.051	874			

a. Dependent Variable: IP

b. Predictors: (Constant), communication

Coefficients[a]

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

	B	Std. Error	Beta		
1 (Constant)	.849	.032		26.308	.000
communication	.805	.008	.960	101.653	.000

a. Dependent Variable: IP

APPENDIX V

REGRESSION RESULTS FOR TEST OF HYPOTHESIS FIVE

Descriptive Statistics

	Mean	Std. Deviation	N
organizationŝ market share	3.9203	.85229	875
employee participation	3.8457	1.00807	875

Correlations

		organizationŝ market share	employee participation
Pearson Correlation	organizationŝ market share	1.000	.970
	employee participation	.970	1.000
Sig. (1-tailed)	organizationŝ market share	.	.000
	employee participation	.000	.
N	organizationŝ market share	875	875
	employee participation	875	875

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.970[a]	.942	.942	.20574

a. Predictors: (Constant), employee participation

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	597.925	1	597.925	14125.962	.000[b]
	Residual	36.952	873	.042		
	Total	634.877	874			

a. Dependent Variable: organizationŝ market share

b. Predictors: (Constant), employee participation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.765	.027		27.871	.000
	employee participation	.820	.007	.970	118.853	.000

a. Dependent Variable: organizationÕs market share