



Assessing Change Management and Performance of Selected Banks in Anambra State, Nigeria

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ABSTRACT

The continuous resistance to change by employees has resulted in survival problem of Banks as the banking industry seems to experience technological and environmental change. In view of this, this study determined the relationship that exists between change management and selected Banks in Anambra State. The study adopted descriptive survey research design and Purposive Sampling Technique was used to select 3 notable banks operating in the major cities of Anambra State that is Nnewi, Awka and Onitsha, these banks Include; branches of Fidelity Bank Plc, Access Bank Plc, and Eco Bank plc, operating at Awka, Onitsha and Nnewi, Anambra State. Data were collected from 162 respondents with the aid of structured questionnaire. Personal Data of respondents were presented using simple frequency and percentage tables. Data relating to research questions were analyzed using Descriptive Statistics (Arithmetic Mean). Hypotheses were tested using Pearson Product Moment Correlation Coefficient with the aid of Statistical

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Packages of Social Science (SPSS version 23). Findings revealed that there is significant relationship between change management and organizational performance of selected Banks in Anambra State by indicating positive relationship between internal communication and business sustainability; positive relationship between employee development and business competitiveness; the study concluded that change management is a remedy to employee resistance to change. The study recommended that management should adopt supportive approach while introducing change into the organization.

business competitiveness.

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INTRODUCTION

One common problem in organizations is the difficulty in successfully implementing change initiatives and ensuring that these changes lead to improved performance. Many organizations face challenges related to resistance from employees, lack of alignment with strategic goals, and inadequate measurement of performance improvements resulting from change efforts (Cameron & Green, 2015).

Cummings and Worley (2019) Change management involves processes, methods, and strategies that organizations use to transition from their current state to a desired future state. It acknowledges that change is constant in today's dynamic business environment and seeks to manage and control it effectively. Change within an organization is usually adopted by the organization itself in a bid to improve performance as well create a conducive work environment. Environmental change is beyond the control of an organization and as such become a threat to an organization if not properly managed because it is an inevitable part of an organization as it naturally exists in the system and means of successfully adopting change initiatives is through change management (Lurdi, 2017). Organizations, particularly those in emerging economies like Nigeria, are working extremely hard to grow and maintain a competitive edge as a result of the turbulent and rapid changes in the environment. Due to this, the majority of businesses, particularly those in the banking industry, are turning to staff layoffs as a way to survive. However, the result has not been good, as this has consequently led to poor structure, information decay, and poor performance in many organizations (Omotayo, 2015; Nwagbala, Ezeanokwasa & Aziwe, 2023). Most firms are facing survival challenges due to poor decision in managing change as critical factors are not taken into consideration in the decision-making process (Katzenback & Smith, 2011; Nwagbala, Ezeanokwasa, & Ani, 2023).

The level of acceptance of change initiatives may be dependent on the approach adopted by management towards implementing the change as the failure of most failed change initiatives could be traced to management incompetency in handling change within the organization. The approach adopted by management of these banks towards implementing change in the organization seems to have impact on the acceptance of change initiatives by workers as employees tend to follow the instructions of management. Change initiatives have failed as a result of poor approaches by management in communicating and implementing change, as the method could be affected by high resistance level, insufficient resources and wrong information on change process in implementing change (Balogun & Hailey, 2014). Banks in Anambra State are financial service providers such as deposit, withdrawal, exchange of currency among other financial related services. The banking sector of Nigeria is stigmatized as a sector with high change incidence ranging from technological changes, changes in

operation such as service extension via Point of Sale Outlet (POS), changes in regulatory requirement from Central Bank of Nigeria (CBN) and changes in customer demand. (Armstrong, 2021).

The Banking sector has recorded rise and fall of notable Banks such as the former Oceanic Bank, Intercontinental Banks, Plantinum Happy Bank, AfriBank, Diamond Bank and Spring Bank among others. Tracing the failure of these Banks, one could deduce management problems or inability of this Banks to cope with the changing demands of the environment. While some Banks have failed, few others are struggling to survive as they do not operate at the pace they use to operate in the pasts. Banks such as Eco Bank do not operate as it previously named Eco Bank used to; this seems to be as a result of changes which have occurred both within the Bank and environmental factors. By understanding the principles and strategies of change management and performance improvement, organizations can effectively adapt to change while optimizing their performance and competitiveness. (Cameron & Green,2015). The management of Banks adopts various approaches towards incorporating change which seems to affect the ability of banks to adapt to changes. Some Banks such as Spring Bank Plc, Bank PHB and Afribank could not meet up with the change in CBN's recapitalization deadline, the inability to meet up with the recapitalization changes resulted in the revoking of operational license of Bank PHB alongside with Spring Bank and Afribank on 39th of September 2011. Tracing the failure of banks towards adopting change could result in pointing failed management style in adjusting the organization to both internal and external changes.

It is against this background that it becomes pertinent to study the relationship that exists between change management and organizational performance of selected Banks in Awka, Anambra State.

Statement of the problem

Banks in Anambra State seems to be faced by challenges of continuous change ranging from technological change, changes in regulatory policies by Central Bank of Nigeria (CBN), change in operations, change in management and presently, changes in relating with customers and acquisition of some Banks due to poor management of change and inability to adapt to change, however, Banks are faced with continuous technological change as its major functions are Information Communication Technology based (Cameron & Green,2015).

During a survey visitation to Fidelity Bank, by the researchers, it was reported by Staff from the Counter Section that their high resistance to change due to rumor of retrenching staff as a result of introducing ICT to undertake sensitive functions in the organization. The high resistance to change according to staff in Access Bank Plc report, resulted in unstable operations within the bank as this would have eliminated with effective internal communication. Internal communication is an important tool throughout the change process as it gives direction and purpose of the change which exposes the role employees should play in the change process. The quality of services rendered by Banks seems to be based on the competence level of Bank staff, as staff of a bank ought to be professional in dealing with customers. But some banks seem to be backward in operation as they do not match the operating standards of competitors. Banks such as Eco Plc is nothing compared to the operating standard of its former brand which is Oceanic Banks Plc as the present system of Eco Bank Plc presents a service delay system, low operational standard compared to its competitors as customers of the then Oceanic Bank Plc migrated to the services of Banks with better quality services. These Banks would have undertaken employee developmental Program to keep its staff abreast with the recent use of facilities for quality service delivery.

Objectives of the Study

The broad objective of this study is to determine the relationship that exists between change management and organizational performance of selected Banks in Anambra State. The specific objectives are;

1. To determine the extent of relationship that exists between internal communication and business sustainability of selected Banks in Anambra State.
2. To investigate the degree of relationship that exists between employee development and business competitiveness of selected Banks in Anambra State.

Research Questions

The following questions were formulated for the purpose of this study

1. To what extent is internal communication related to business sustainability of selected Banks in Anambra State?
2. What degree of relationship exists between employee development and business competitiveness of selected Banks in Anambra State?

REVIEW OF RELATED LITERATURE

Conceptual review

Change Management

Change management is a systematic approach employed by organizations to plan, implement, and control changes effectively. It involves understanding the need for change, setting clear objectives, planning and strategizing, engaging stakeholders, strong leadership, transparent communication, training and development, ongoing monitoring, managing resistance, and ensuring the sustainability of changes. Successful change management is crucial for organizational adaptability and growth (Cameron & Green, 2015). Change management has been defined as the process of continually renewing an organization's direction, structure, and capabilities to serve the ever-changing needs of external and internal customers. It is a structured and systematic approach used by organizations to plan, implement, and control changes to their processes, technologies, structures, or cultures. It is a critical discipline that helps organizations navigate transitions and adapt to new circumstances effectively (Moran & Brightman, 2018).

Internal communication

Internal communication refers to the exchange of information, messages, and ideas within an organization among its employees and various departments. It plays a vital role in fostering a cohesive and informed workforce, aligning employees with organizational goals, and ensuring efficient operations (Shockley-Zalabak, 2015).

Employee Development

Employee development refers to the process through which organizations invest in their workforce to improve their skills, knowledge, and abilities. It encompasses a range of activities such as training, mentoring, coaching, and educational programs, all aimed at enhancing employees' performance, job satisfaction, and career growth. Employee development is crucial for both individual and organizational success, as it fosters a skilled and motivated workforce (Rothwell & Kazanas, 2021). Employee

development encompasses the processes and initiatives undertaken by organizations to enhance the knowledge, skills, abilities, and overall competencies of their employees. It aims to improve job performance, career growth, and employee engagement (Goldstein & Ford,2020)

Business sustainability

Business sustainability refers to the practice of managing an organization's operations, products, and services in a manner that is economically viable, environmentally responsible, and socially equitable, with the goal of long-term success and resilience. It involves integrating environmental, social, and economic considerations into decision-making processes to minimize negative impacts on the planet, society, and the economy, while simultaneously creating value for stakeholders. Business sustainability, in the contemporary context, refers to the practice of integrating environmental, social, and economic considerations into an organization's strategies and operations to create long-term value for stakeholders while minimizing negative impacts(Eccles, & Serafeim,2021)

Business Competitiveness

Porter (2019) Business competitiveness refers to an organization's ability to effectively compete in its industry or market by offering products or services that meet customer needs and deliver superior value compared to competitors. It involves a combination of factors such as innovation, cost-efficiency, quality, market positioning, and adaptability.

Organizational performance

Organizational performance refers to the overall effectiveness and efficiency of an organization in achieving its goals and objectives. It encompasses various aspects, including financial results, productivity, customer satisfaction, employee engagement, and strategic outcomes. Assessing and improving organizational performance is crucial for long-term success and sustainability. Organizational performance is a multifaceted concept that assesses how effectively an organization achieves its objectives and goals. It encompasses various dimensions, including financial success, operational efficiency, customer satisfaction, employee engagement, and strategic outcomes. Evaluating and enhancing organizational performance is vital for sustained competitiveness and growth(Robbins,Coulter,& DeCenzo,2017).

Impact on overall performance.

1. **Resistance to Change:** Employees often resist change due to fear of the unknown, job insecurity, or the discomfort of adjusting to new processes or technologies. This resistance can hinder successful change initiatives (Kotter, 2012).
2. **Lack of Strategic Alignment:** When change efforts are not aligned with the organization's strategic goals, they may not contribute to improved performance (Cameron & Green, 2015).
3. **Inadequate Communication:** Poor communication about the reasons for change, its goals, and the expected impact can lead to confusion and resistance (Kotter, 2012).
4. **Insufficient Resources:** A lack of resources, including budget, time, and skilled personnel, can impede the successful execution of change initiatives (Cummings & Worley, 2019).
5. **Ineffective Performance Measurement:** Without proper performance metrics and measurement systems, organizations may struggle to assess the impact of change on performance improvement (Armstrong, 2021).

Performance Improvement

Performance improvement in organizations refers to the systematic effort to enhance various aspects of an organization's operations, processes, and outcomes. This can include improving productivity, efficiency, quality, customer satisfaction, and financial results. Performance improvement initiatives are typically aligned with an organization's strategic objectives to drive success and competitiveness. (Armstrong,2021)

Theoretical Review

This study was anchored on Problem Centered and Appreciative approach of Change by Kotter (1996).The approaches to Change may be divided into two types: (1) problem-centered, and (2) appreciative. Problem-centered approach is a gap between an existing and ideal state of affairs which is identified and change processes are designed and implemented to reduce this gap. Problem-solving steps normally include defining the problem, determining evaluative criteria, generating alternative solutions, evaluating solutions, and implementing solutions. Once the problem has been clearly defined, a structured set of steps needs to be followed in order to facilitate the change process. Appreciative approach of change begin with the premise that the organizations are doing something right and promote inquiry into the organization's moments of excellence, life-generating values, and best practices. It affirms the "best of what is" in the current organization by building on the organization's existing strengths and developing processes that elaborate, develop, and enlarge the organization's capacity. This also emphasizes the importance of creating a sense of urgency, building a guiding coalition, and communicating a clear vision, among other steps, to drive and sustain change within an organization, it provide frameworks and models for understanding how organizations can plan, implement, and manage change effectively. Change management and organizational performance are essential for understanding how organizations can effectively adapt to change and improve their overall performance.

Empirical Review

Naveed, Jantan, Saidu and Bhatti (2017) carried out a study on the validation of the organizational change constructs using confirmatory factor analysis of Pakistan commercial banks. G-Power software 3.1 version and Krejcie and Morgan (1970) sample size criteria were used to determine the sample size of 380. A stratified simple sampling technique was used to select the sample from the targeted population of 73,714 across the six selected commercial banks in Pakistan, namely Habib Bank Limited (HBL), National Bank of Pakistan (NBP), United Bank Limited (UBL), Muslim Commercial Bank (MCB), Allied Bank Limited (ABL) and Bank Alfalah (BAF). The study identified and used nine dimensions to measure organizational change, and 380 Bank managers were surveyed using a self-administered questionnaire. To conform the dimensions and their contributions towards main construct, first-order and second-order confirmatory factor analysis was conducted. The result showed that process, strategy, attitude, structure, culture and technology are the main predictors of organizational change.

Wanza and Nkuraru (2016) investigated the effects change management on the performance of employees in relation to technological changes, organizational leadership, structure and culture. The study adopted a case study research design. The target population was 403 employees. A sample size of 121 employees was selected using simple random sampling technique. Primary data was collected using questionnaires and interview schedules. Analysis was done using descriptive statistics and presented using graphs and tables. The study found that structural changes and organizational leadership

influenced university employees' performance positively. The study further revealed that technological changes have a great impact on employees' performance due to the rapid technological changes that the world is rapidly adjusting that eases employee's work load and to increase efficiency and effectiveness at work place. A strong organizational culture creates synergy and momentum that encourages teamwork and enhances employee performance. The study concluded that structural changes, leadership, technology and organizational culture influence the performance of employees positively. The study recommended that the university leadership needed to change their mindsets on the impact of change management, management styles that increase employee motivation to exceed expected results and a change process that is result oriented thus increasing their levels of employee's performance.

Adefope (2017) carried out a research on the impact of training and development on employee performance in Radisson Blu Anchorage Hotel. Survey research design was adopted in the study and questionnaire was designed using structured questions to collect primary data from employees of Radisson Blu Anchorage Hotel. The sample size comprises of 68 employees. Analysis of data was done using SPSS and the findings of this research indicated that the various training undergone in Radisson Blu Anchorage Hotel has impact on employee performance but the management needs to look into the training package. Results of analysis of the data collected show that various training conducted in Radisson Blu Anchorage Hotel has impact on the employees.

Nebo, Nwankwo and Okonkwo (2015) examined the role of effective communication on organizational performance in Nnamdi Azikiwe University, Awka. The survey research method was adopted for the study and the study relied much on secondary and primary data. The population of the research was drawn from the academic and non-academic staff of Unizik. The population is made up of 170 non-academic and 130 academic staff. The sample size of 166 was determined using Taro Yamane technique and stratified random sampling. The data collected were analyzed using Chi-Square X^2 . The findings from the study show that effective communication is the remedy to effective and efficient management performance of employees in an organization. The study recommended the need for every organization to make effective communication an essential integral part of its management strategies and map out strategic ways of storing information.

Kibe (2014) researched on the effects of communication strategies on organizational performance at Kenya Authority. The main objective was to investigate the effects of communication strategies on organizational performance at Kenya Port Authority. The targeted population consisted of 200 employees derived from the corporate service division. Taro Yamane technique was used to derive a sample size of 132 employees. The findings of the research revealed that communication strategies are communicated in the business world. A single business may have multiple strategies for different categories of people such as clients investors and employees. The study concluded that for any organizational performance to be effective, the communication strategies applied should be open, inclusive, two-way end result-driven business communication. The study recommended that for effective communication to take place, the barriers to effective communication must be reduced since they cannot completely be removed.

Gap in Literature

Studies have been carried out on organizational change, change management strategies, training and development and effective communication but none of these studies sought to investigate the relationship that exists between change management and performance of selected Banks in Anambra State by focusing on the following gaps;

None of the studies sought to determine the extent of relationship that exists between internal

communication and business sustainability of selected Banks in Anambra State.

Studies could not investigate the degree of relationship that exists between employee development and business competitiveness of selected Banks in Anambra State. This is the identified gap that this study intended to fill.

MATERIALS AND METHODS

The study adopted descriptive survey research design. The population of this study comprises of the management and employees of money deposit banks currently operating in Anambra State; Purposive Sampling Technique was used to select 3 notable banks operating in the major cities of Anambra State that is Nnewi, Awka and Onitsha, these banks include; branches of Fidelity Bank Plc, Access Bank Plc, and Eco Bank Plc, operating at Awka, Onitsha and Nnewi, Anambra State. The reasons for selecting Fidelity Bank, Access Bank Plc, Eco Bank Plc is because the banks are located side by side each other. The reason for selecting Awka, Onitsha and Nnewi is because the three selected towns are the major cities in Anambra State and densely populated. The sample size of 162 was drawn from the total population of 273 for the study using Taro Yamane. The structured questionnaire was used to collect data from respondents

The three selected banks and their locations are presented in the table below;

Tabular Representation of Staff

SN	Names of Banks	Location of Banks	Staff Strength
1.	Fidelity Bank	Enugu Onitsha Expressway	26
		Edo Ezemewi Road, Nnewi.	21
		Port Harcourt Road, Niger bridge Onitsha.	33
		Total 80	
2.	Access Bank Plc.	Enugu Onitsha Expressway	28
		Edo Ezemewi Road, Nnewi.	23
		Port Harcourt Road, Niger bridge Onitsha.	41
		Total 92	
3.	Eco Bank Plc	Enugu Onitsha Expressway	33
		Port Harcourt Road, Niger bridge Onitsha.	47
		Edo Ezemewi Road, Nnewi.	21
		Total 101	
			Grand Total= 273

Source: Personnel Officer (2023)

Decision rule

The necessary decision will be made with reference to the analysis of mean rating which is Strongly Agree (SA)-5 points, Agree (A)- 4 points, Disagree (D) -(3points), Strongly Disagree (SD)- (2points) and Undecided (U) -(1point). The mean of the rating is presented as $(5+4+3+2+1)/5 = 3.0$. Hence, with

the mean score, any score below 3.0 will be regarded as disagree and scores above 3.0 will be regarded as agree.

Question 1: To what extent is internal communication related to business sustainability of selected Banks in Anambra State?

Table 1. Responses to questions in relation to the extent of relationship between internal communication and business sustainability of selected Banks in Anambra State.

S/N	Internal Communication	SA	A	U	D	SD	Mean	Remark
1	Job related information gets to us directly from our superior.	35	39	14	28	29	2.95	Disagree
2	We share job ideas among ourselves.	38	37	13	30	27	3.2	Agree
3	We relate work challenges to management via an effective platform	33	42	13	35	22	3.2	Agree
	Business Sustainability							
4	This organization enjoys stable operations.	48	58	7	17	15	3.74	Agree
5	We have not experienced decline in our performance.	31	35	7	38	34	2.94	Disagree
6	We maintains our speed of operation.	53	41	12	23	16	3.63	Agree
	Grand Total						3.28	Agree

Table 1. above revealed that respondents agree to questions relating to the relationship between internal communication and business sustainability with a grand mean of 3.28. But disagreed to getting job related information from superior and not experiencing decline in performance with averages of 2.95 and 2.94 respectively.

Question 2: What degree of relationship exists between employee development and business competitiveness of selected Banks in Anambra State?

Table 2. Relationship existing between employee development and business competitiveness of selected Banks in Anambra State.

S/N	Employee Development	SA	A	U	D	SD	Mean	Remark
1	This organization organizes training for employees.	33	42	15	27	28	3.17	Agree
2	This organization subscribes to programmes that improve employee's performance.	23	33	14	36	39	2.76	Disagree
3	This organization encourages skill acquisition programs.	29	38	9	33	36	2.94	Disagree
	Business Competitiveness							
4	We compete favourably among other businesses.	34	35	13	36	27	3.09	Agree
5	We have been able to make name for ourselves.	34	39	5	33	34	3.11	Agree
6	We have advantages over other businesses.	34	33	15	37	26	3.08	Agree
	Grand Total						3.03	Agree

Table 2. above revealed that respondents agree to questions relating to the relationship between employee development and business competitiveness with a grand mean of 3.03. But disagreed to organization subscribing to programmes that improves employee's performance and organization encouraging skill acquisition programmes with averages of 2.76 and 2.94 respectively.

Test of Hypotheses

Test of Hypothesis one

Ho₁: There is no significant relationship that exists between internal communication and business sustainability of selected Banks in Anambra State.

**Table 1.1. Correlation between internal communication and business sustainability
Correlations**

		Internal_communication	Business_sustainability
Internal_communication	Pearson Correlation	1	.861 ^{**}
	Sig. (2-tailed)		.049
	N	145	145
Business_sustainability	Pearson Correlation	.861 ^{**}	1
	Sig. (2-tailed)	.049	
	N	145	145

Result Summary

Table 1.1. shows that there is significant relationship between internal communication and business sustainability with $r=0.861$, $n=145$ and p value of 0.049 ($p<0.05$). Therefore, we accept the alternate Hypothesis and conclude that there is significant positive relationship between internal communication and business sustainability of selected Banks in Anambra State.

Test of Hypothesis Two

Ho₂: There is no significant relationship that exists between employee development and business competitiveness of selected Banks in Anambra State.

**Table 2.1 Correlation between employee development and business competitiveness.
Correlations**

		Employee_development	Business_competitiveness
Employee_development	Pearson Correlation	1	.612 ^{**}
	Sig. (2-tailed)		.021
	N	145	145
Business_competitiveness	Pearson Correlation	.612 ^{**}	1
	Sig. (2-tailed)	.021	
	N	145	145

^{**}. Correlation is significant at the 0.01 level (2-tailed).

Result Summary

Table 2.1. shows that there is significant relationship between employee development and business competitiveness with $r=0.612$, $n=145$ and p value of 0.021 ($p<0.05$). Therefore, we accept the alternate hypothesis and conclude that there is significant positive relationship between employee development and business competitiveness of selected Banks in Anambra State.

Summary of Findings

Based on test of hypotheses, findings revealed that there is significant relationship between change management and organizational performance of selected Banks in Anambra State by indicating the following;

- 1) Table 1. Shows that there is significant relationship between internal communication and business sustainability with $r=0.861$, $n=145$ and p value of 0.049 . The implication of this finding is that internal communication is an essential tool for sustaining business operations in times of effecting change.
- 2) Table 2. Shows that there is significant relationship between employee development and business competitiveness with $r=0.612$, $n=145$ and p value of 0.021 . This implies that employees skill set is an essential tool for a business to have edge over competitors.

Conclusion

Based on the findings of this study, it can be deduced that change management is a remedy to employee resistance to change. Effective change management involves management adopting a supportive approach to the introduction of change in the organization. For change initiative to be successfully introduced into the organization, management is open to communication and developmental tool as a strategy to align employee's interest to the change initiatives and sustainability of the organization. Business competitiveness and communication is an essential part of change management practices as employees would need vital information prior to the introduction of change initiatives, during and after the implementation of change initiative. Vital information such as expected behavior during the change process, assigned roles and goal expectation would be related to employees so as to ensure successful implementation of change for a business to have edge over its competitors. The study also concluded that employee development is an effective capacity building strategy for organization to compete with other firms in the industry. Employee development assists in updating skills to match the adaptive demand of change.

Recommendations

The following were recommended by the study;

- 1) Management should adopt supportive approach while introducing change into the organization. This will support staff of the organization to adapt to change successfully.
- 2) There is need to establish an effective communication platform so as to provide employees with necessary information that will assist them to function effectively in times of change. This will sustain business operations during change process.
- 3) There should be existing developmental plan for employee if the change features is strange to them. This will give organization edge over competitors.

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