

**THE IMPACT OF CHANGE MANAGEMENT IN NIGERIAN
BANKING INDUSTRY
A STUDY OF UNITED BANK FOR AFRICA (UBA)
STATION ROAD, ENUGU**

BY

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BA/2007/198**

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FACULTY OF MANAGEMENT AND SOCIAL SCIENCES
CARITAS UNIVERSITY, AMORJI NIKE ENUGU,
ENUGU STATE**

AUGUST, 2012

TITLE PAGE

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**A RESEARCH PROJECT SUBMITTED TO THE EPARTMENT
OF BUSINESS ADMINISTRATION
FACULTY OF MANAGEMENT AND SOCIAL SCIENCE
CARITAS UNIVERSITY, AMORJI NIKE ENUGU
ENUGU STATE**

**SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF BACHELOR OF
SCIENCE (B.SC) DEGREE IN BUSINESS ADMINISTRATION**

AUGUST, 2012

CERTIFICATION

This is to certify that this project by Lawrence Blessing with Reg. No BA/2007/198 has been read and approved in partial fulfillment of the requirement for the Award of Bachelor of Science (B.Sc) Degree in Business Administration, Caritas University, Amorji Nike, Enugu, Enugu State.

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.....
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DEDICATION

This project is dedicated to the Almighty God for his love, care, kindness and mercy on me and for guiding me through my academic pursuit.

ACKNOWLEDGMENT

My sincere appreciation goes to my supervisor Mr. Melletus Agbo whose valuable suggestions and constructive criticisms contributed substantially to the success of this research.

My appreciation also goes to my HOD, Prof G.U. Nwanguma and my lecturers, Mr. Walter Ani, Mr. Innocent Ubawuike, Mr. Eziedo Kenneth for their academic support and encouragements.

My gratitude goes to my beloved mother Mrs Esther Ijiga Lawrence who contributed immensely to my education and my two siblings Cecilia and Grace my Aunties and uncles for their supports and my friends Angela Idogo, Uche Maryann Nkechi, step hanie Dike, Aku Abaje Fatima, Ekoli Ukamaka and Dominic Emmanuel, Eya Mercy, Iwodi Clementina who support me in this project also my friend Blessing Ogechukwu Okafor.

ABSTRACT

The research topic of this study is the impact of change management in Nigerian Banking Industry, A study of United Bank for Africa (UBA) station Road, Enugu. The research was a descriptive research, the researcher made use of primary sources and secondary sources of data. The primary sources of data was obtained through questionnaire and oral interview while secondary sources was sourced through texts books ,journals and magazines

The population of the study was seventy seven (77) employees. The sample size was 77 employees of the bank. The finding revealed among others that change management results to quality services. The researcher recommended among others that management should ensure effective communication link between management and workers before any change process is embarked upon to attract co-operation from workers.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Change as a fact of life in modern organization and in the world in general in at the same time a disruptive and disorienting event which people continue to resist. Individuals resist changes for reason ranging from self interest to low tolerance to change organization on its part tend to change plans, technologies organization structures, people etc to improve the standard level of the performance. Effective leadership in times of change will consider the nature of the change (including its effect) so as to be able to choose from among a variety of strategies to overcome resistance.

In the dynamic society surround, today's organization, the question of whether change will occur is no longer relevant instead, the issue is how do managers and leaders cope with the inevitable barrage of changes that confront them daily in attempting to keep their organization viable and current.

The economic transformation where in the industrial revolution brought with it new and constantly changing ways of conducting business planning implementing managing change in a fast changing environment is increasingly implementing and managing change in a past changing environment is increasingly the solution in which most organization now work.

The Nigeria economy for instance, with the new bank reforms, the minimum capital requirement of N25 billion has resulted in bank consolidating

through mergers and acquisition. Dynamic environment such as this require dynamic processes, people, systems and culture especially, notably effectively optimizing organizational response to market opportunities and threats.

United bank for Africa plc is one of the leading and oldest financial services groups in Nigeria and sub Sahara Africa. Its diversified-base of shareholders include individuals, institutions and leading international bank such as Dentsche Bankers Trust, Banca Nazionnale der lavovo and note dei paslidisiena.

UBA is the first maturational bank to be registered under Nigeria law, the first Nigerian bank to open a branch in the U.S.A the first and only Nigerian bank issue global depository receipt which makes its share easily accessibly and tradable to investors he first to be listed on the first to be listed on the Nigerian bank to establish a branch on university campus.

UBA plc has grown steadily and rapidly over the years and as 250 branches and offices across Nigeria, including two foreign branches in New York and Grand Cayman Island thus making it one of the leading international banks in Africa.

UBA provide a wide range of financial service to national and multinational companies, government institution non-governmental institutions, multilateral institution, small and medium scale businesses and individuals throughout its network.

In January 2006, following the new bank reform in Nigeria, UBA and standard trust bank of Nigeria merges as a single corporate entity. Thus consolidation has actually introduced various changes, consequently has introduced difficulties in the discharging of banking services. Thus this research is aimed at resolving some, if not all of this shut coming.

1.2 STATEMENT OF THE PROBLEM

In the organization, attempts to resist change are some time called organizational inertia. That is inertia is a term, which describes the tendency of members in an organization to resist new and unwanted changes.

There are times when organizations are likely to change time during which changes is less likely. Even if the need for change is high and resistance to change low, (two) important factors) it does not follow that organization change will occur change is likely to occur when the people involved [Jennifer 1996; 600] the benefits are reflected by three consolidations reviewed here.

The amount of satisfaction with current conditions the availability of desirable alternatives and the existence of plan for achieving those alternatives only when the readiness for change is high will organizational change effort be successful.

This work is expected to provide solution to the following problems at the end of the research.

1.2.1 Overcoming resistance to change

1.2.1 Effective implementation of change plan

1.3 OBJECTIVE OF THE STUDY

The purpose of this study rest on the following main points.

- 1.3 To determine the cause of change in service organization
- 1.3.2 To determine the effect of change in the management of service based organization.
- 1.3.3 To determine the factors that facilitate or hinder successful change programme.
- 1.3.4 To develop a strategy for successful change implementation in the organization.

1.4 RESEARCH QUESTIONS

- 1.4.1 What are the factors that call for change in the organization?
- 1.4.2 What are the problems faced in implementing change?
- 1.4.3 What are the control system to implementing change programme in the service based organization?
- 1.4.4 To what extent does change management affect the effectiveness service based organization?

1.5 RESEARCH HYPOTHESIS

In an attempt to offer recent and accurate solution to the research problem, the researcher wishes to use hypothesis to test the validity of certain variables

used in the research work to get useful solution to any identified problem. Thus, the following hypothesis about the statement of problem will be tested.

Ho: There are no factors that call for change in the service based organization.

Hi: There are factors that call for change in the services based organization.

Ho: There is no significant relationship between change management and effectiveness in the service-based organization.

Hi: There is a significant relationship between charge management and effectiveness in the service-based organization.

1.6 SIGNIFICANCE OF STUDY

1.6.1 To enhance the people's knowledge on change management.

1.6.2 The study will benefit. The organization planning and implementing change programmes

1.6.3 It will also show the steps to achieving successful change programme in the organization.

1.7 SCOPE AND LIMITATION OF THE STUDY

This study on the effect of change management in service based organization was restricted with a selected institution, lack of money to carry out wider scope of research that would have incorporated the country wide constituted constraint in the study.

The very first problem encountered in the course of the research is the unpopular knowledge of the term change management in the organization. The un-cooperating attitude by the managers and the administration staff in the organization and response rate to administered questionnaires also constituted constraint in the study. Despite this, it is hoped that the study will contribute to the growing body of change and proffering ways of effectively implementing change programmes.

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CHAPTER TWO

2.0 REVIEW OF RELATED LITERATURE

2.1 THEORETICAL FRAMEWORK

Change can refer to the action or an instance of making or becoming different. It could be an alteration of organizational structures, technologies, plans, people etc. In a bid to improve the employee's performance towards attainment of organizational goals. Researchers usually define changes according to their individual perception and the aspect of the phenomenon that is of most interest to them. After a comprehensive review of change literature, Olise (2005 pg. 120) describes change as the ability of an organization to improve the design and implementation of initiatives and to reduce cycle time in all organizational activities. In his view, change must be grounded in the past, honoring the tradition and history of a business while acting for the future.

Webster defines change as "to cause to turn from one state to another: thus even the dictionary defines change as a "cause or force to be dealt with in one way or another by organization members and managers.

Armstrong (1999: pg.29) said that the change process starts with an awareness of the need for change, an analysis of this situation and the factors that have created it, leading to a diagnosis of their distinctive characteristics and an indication of the direction in which action needs to be taken.

The degree or amount of change is what has primarily drawn attention in recent management literature. Alvin Toffler was among the first to catalog the dimensions of change in his book *Future Shock*, three trends which Toffler identified would continue well into the 21st century are:

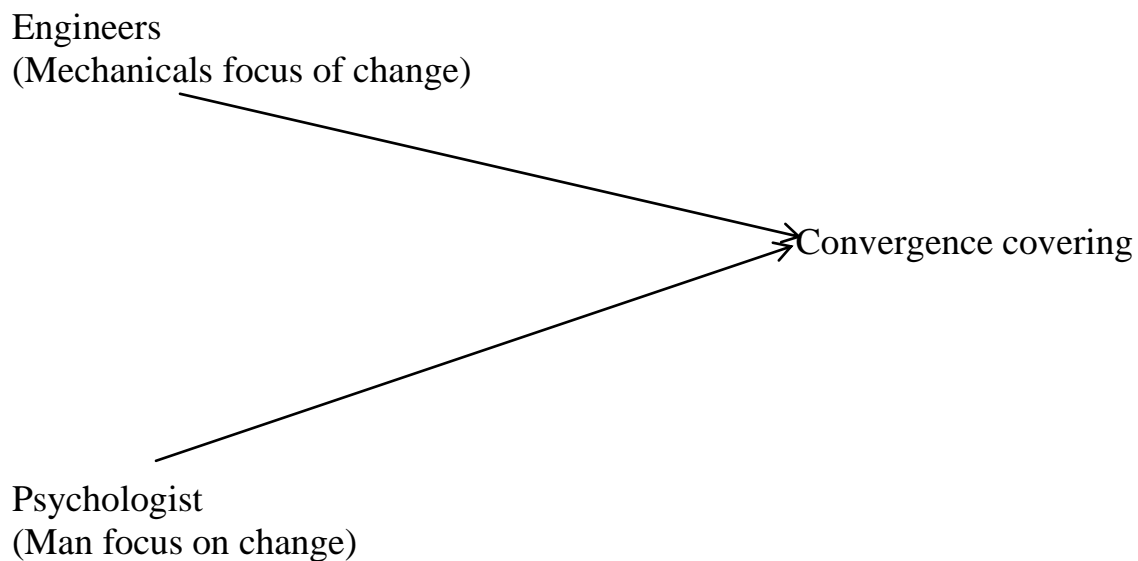
- ✓ The rate of change is increasing
- ✓ Change is disorienting and disruptive experience
- ✓ Most people tend to resist change

To make his point about the rate of change, Toffler cites the amount of printed literature in the world as an example. Printed literature represents not only with quite a bit of trash, but also new learning it currently takes about 30 years. For the amount of printed literature in the world to double. Toffler argues that this represents a substantial amount of new, new knowledge, theory and understanding of things and consequently leads to an accelerated rate of change that need to be understood and incorporated into all aspects of use.

The disturbing and disorienting nature of change will tend to alter the nature of change will tend alter the nature of people and their larger society, Toffler suggests individuals who are disoriented by the dizzy rate of change will cling to their lives and do anything which represent stability.

The saying “the only certainty is uncertainty; the only constant is change” applies very much to management to as we know it today, you need to consider two converging and predominant fields of thought: an engineer approach to

improving business performance and a psychologist approach to managing the human side of change.



Source: Jeff Hatt (2006)

First, student of business improvement have been learning and practicing how to make changes to operation of a business as mechanical system since Fredrick Taylor's wok in the late nineteenth century. This measurable business element that can be changed or improved, including business strategy, processes, systems, organizational structures and job roles.

Historically, companies embracing the mechanical approach to change typically did not embrace changing the managerial concepts until their projects encountered resistance the tendency from an engineer's perspective was to isolate this "people" problem and then eliminate it or design a quick fix for the perceived obstacle to their environment initiatives.

The other side of the story begins with psychologist concerned with how human react to their environment.

The field of psychology has often focused on how an individual thinks and behaves in a particular situation. With his 1980 publication of transition, Williams Bridges became a predominant thinker in the field of human adaption to change and his early text is frequently cited in organization Development books on change management. However, only once or twice this book does Bridges relate his theory to managing change in the workplace. It was not until later the Bridges began to write a significant body of work relate to his theories of change and how they relate to the work place change management the et result of this evolution is that two schools of though have emerged. The table below summarize they key differences in terms of focus business practice, and measure of success and perspective of change.

	Engineer	Psychologist
Focus	Process, system and structure	People
Business practices	BPR, JGM, ISO 900 Quality	Human resources organization Development
Starting Report	Business issues or opportunities	Personal change employee resistance
Measures of success	Business performance station and statistical metrics	Job satisfaction turn over, productivity loss
Perspective on change	“Short the stragg lets, carry the wounded	Help individuals make sense of what the change means to them”

Source: Jeff Hatt (2006:)

Contribution from both the engineering and psychology fields producing a convergence of thought that is crucial for successful design and implementation of business change.

2.1.2 THE PSYCHOLOGY OF CHANGE

Attitudes towards change result from a complex interplay of emotional and cognitive process. Because this complexity everyone reacts to change is seen as a kin to opportunities, rejuvenation, progress, innovation, and growth but just as legitimately, change can also be seen as skin to instability, upheaval, unpredictability, threat and disorientation. Whether employees perceive change with fear, anxiety and demoralization or with excitement and confidence, or somewhere in between, depend partially on the individuals psychologies make up.

2.2 HISTORICAL BACKGROUND

United Bank of African Plc is one of the leading and oldest financial services groups in Nigeria and Sub-Sahara Africa. Its diversified-based of shareholder include individuals, institutions and leading international banks such as deutsche Bankers Trust, Bankers Nazionale de Lavovo and Mote det Pashidisienna.

United Bank for Africa Plc is the international bank to be registered under Nigeria Law, the first Nigerian Bank to open a branch in the U.S.A. the first and only Nigerian Bank issue Global Depository Receipt (GDR); which makes its

share easily accessible and tradable to investors he first to be listed on the Nigerian Bank to establish a branch on university campus.

United Bank for Africa Plc has grown steadily and rapidly over the years and as 250 branches and offices across Nigeria, including two foreign branches in New York and grand Cayman Island thus making it one of the leading international banks in Africa.

United Bank for Africa Plc provide a wide range of financial services to national and multinational companies, government, institutions, non-governmental institutions, multilateral institutions, small and medium scale business and individuals through its network.

In January 2006 following new bank reform in Nigeria, UBA and standard trust bank of Nigeria merges as a single corporate entity. Thus consolidation has actually introduced various changes in the bank in areas of technology, process, people and management. This changes consequently has introduced difficulties in the discharging of banking services. Thus this research is aimed at resolving same, if not all of this shut comings.

2.3 CURRENT LITERATURES ON THEORIES POSTULATED ABOVE

2.3.1 DEFINITION OF CHANGE MANAGEMENT

Change management according to the encyclopedia is the process of developing a planned to reach to change in an organization. Typically the

objective is to maximize the collective effort of all people involved in the change and minimize the risk failure of implementing the change.

Changes management according to Burnes (1992 pg. 70) also focuses on how changes necessary to achieve organization objective are managed.

According to Lamarsh (1980 pg.140) change management is an organized systematic application of the knowledge, tools and resources of change that provides organization with a key process to achieve their business strategy. Managed change is the Lamarsh approach to change management and is designed to bring the organizational peoples sides of change together for result and benefits addressing the human elements of change by way of this disciplined approach with increase the speed of implementation of your change project and thereby decrease the cost.

According to Tim (1999:pg 29) editor for the change management learning center change management is defined as the process tools and techniques to manage the people side of business change to achieve the required business outcome and realize that business change effectively within social infrastructure of the work place.

According to Donald B. Fedor and David M. Herald of College of Management in Georgia Institute of Technology, Atlanta, Georgia from the gave out an overview of the finding from the early stages of a stream of research on managing change. At the present time, results are available from three different studies when have encompassed 92 different change initiate in many different

organizations representing twenty one different industries including banking, engineering, health care manufacturing, technology services, and activities, the picture that begin to interesting study one (1) points to the fact that even relatively minor changes need to be properly managed, while more major changes might be given more latitude possibly because the reason(s) for them are more obvious. In addition, this study found that age was negatively related to change acceptance (not totally surprisingly) and this was not ameliorated managing the change fairly.

In contrast, good change management well for your employees raising a concern about how to get older work “on board” when it comes to change initiatives.

Study to found that organizations creates change related strain for the employees in two ways, first, the level of strain depends on the impact the change has on the individual is own job. In other owed high personal demand tend to translate into high strain. Second, if a change has a significant impact managed well, in term of fairness this also tends to experiences of personal strain. In the final study, we found further evidence the need to consider the change occurring at both the work unit and individual job level in relation to two forms of commitment (i.e to the change and to the organization and the importance of including the impact that the change had to the work unit, some what ironically, while the participating employees report reasonable acceptance of change being implemented, they also see to become less committed to the organization moreover, the highest commitment occurred when the change was seen as good

for the work unit, there as a lot of change of work unit level, but little direct job impact.

2.3.2 TYPES OF PLANNED CHANGE

An organization can be by altering its features, the following are very good example of planned change that can be implemented in the service based organization.

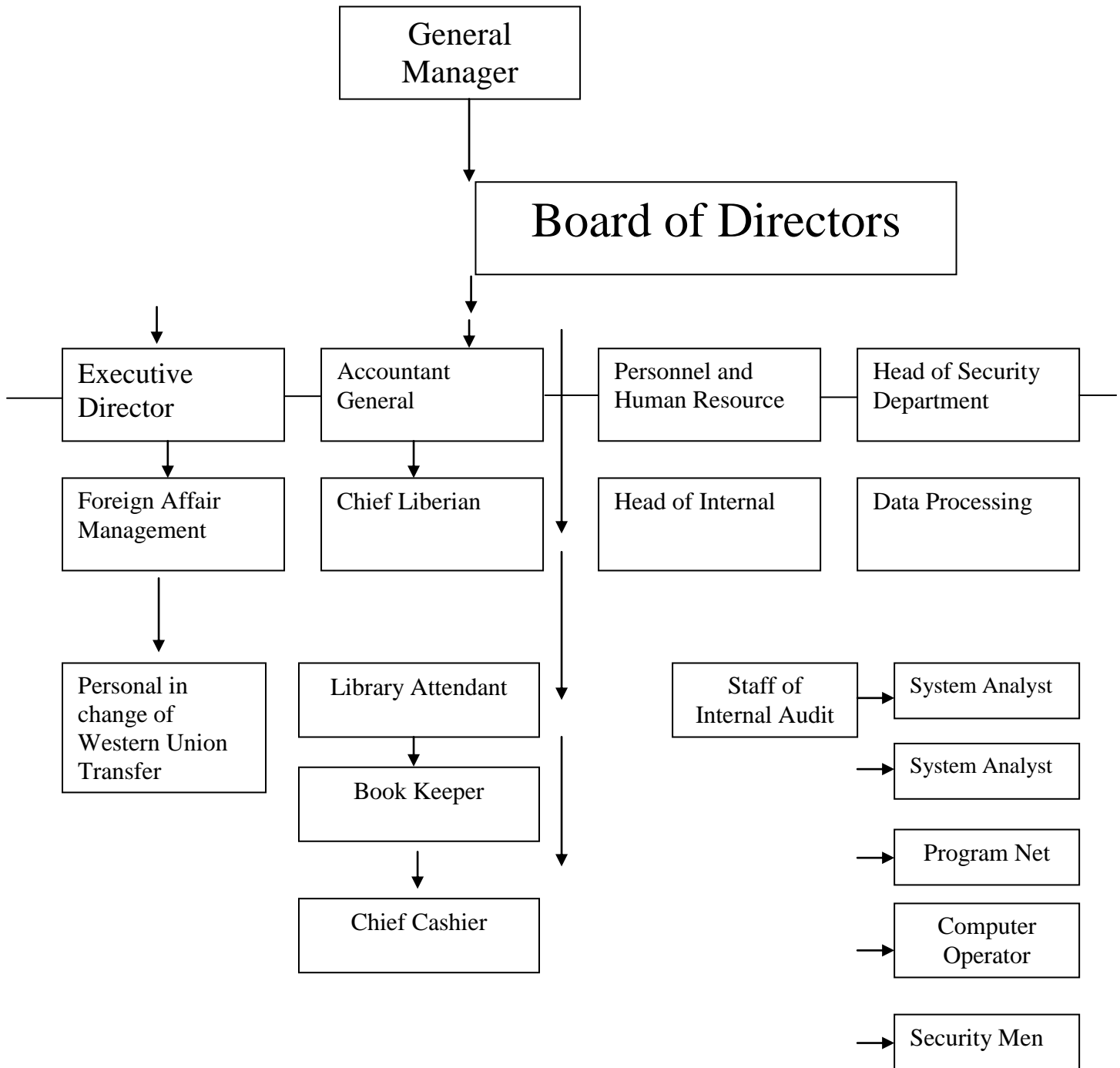
1. **Technological change:** New and improved technology is of strict requisite for stimulating innovation, empowering employee and most importantly meeting up with the standard of attainment of the need for change in service based organization. For instance computer are now common place in almost every organization and cell phones and handheld are increasingly being perceived as necessities by a large segment of the population. Computer network are also reshaping entire service based organization. Therefore; the need for modern computers and other related and constructive technological machines and electronics in service based organization cannot be overemphasized considering the fact that it will beef up the nature of the performance in conjunction with the importing of fresh knowledge to the employees.
2. **Administration/structure change:** This emphasize the need for the alteration in the hierarchical position in service based organization in high of those who are less dedicated to their responsibility and unproductive. However;

changes in administration does not rely solely on the consequence of workers/manages is negligence, are sometimes giving a strict consideration. For instance following the merging of Standard Trust Bank and United Bank for Africa Plc may be relegated in that, the merging bank is able to produce an elevated quality of General Manager and majority of the Board of Directors the bank that can undertake the responsibility for better than United Bank For Africa Plc Former Management.

Moreover, Administrative change may also include the change in the organizational, budgeting can as well the reward system.

Below is the structural hierarchy of the service-based organization in the United Bank For Africa Plc as the element of installation.

HIERARCHICAL CHART OF STRUCTURE IN SERVICE BASED ORGANIZATION (UBA PLC)



Source: UBA Bulletin 2012

- 1. CHANGE OF PEOPLE IN THEIR SERVICE:** Planning change is also crucial in the aspect of human resources in service based organization. Versatility of knowledge and constructive experience to perform better constitutes the major factors that responsible for the alteration of people in their respective service to another. However, the lack of interest in one's job, negative attitude to work, excessive complaints, Tardness, insubordination etc. But effective training programme. According to Blum and Alaglor (1970:78) can put paid to these negative implication and result in increased productivity reduce labour turnover and greater employee satisfaction.
- 2. SOCIAL TREND/PEOPLE'S ATTITUDE:** Effective of change tend to change in other features in place demands for change social activities, people's behaviour toward, changed responsibility. In this regard, the adoption of communication and education is very necessary for the people affected to appreciate the need for the modifications, the introduction of seminar, work teams regular counseling and orientation will therefore come to play in a bid to educate and train the existing employees with new skill required and strategy the could elevate their ability in service base organization Ergo, employee like lots of beneficial change that also leaves them relatively in touched. In contrast, the greatest decrease in organizational commitment was reported when a some what minor change was seen as good from the work unit, but personal job impact was high.

Taken all together, these studies point to the need to include multiple levels of change, how the change was managed the impact of the change and individuals employees (i.e change implements) responds to change.

2.3.3 CHANGE MANAGEMENT THEORIES

There are many schools of thoughts and tools that are related to change management. Most of them coming into three theories. The individual perspective school, the group dynamics school, and the open system school.

THE INDIVIDUAL PERSPECTIVE SCHOOL

In investigating organizational changed focuses on individual, however members of this school are split into two camps: the behaviourist who view behavior as resulting from individuals interaction with their environment, and the gestalt field, psychologist who on the other hand, believe that behaviourist view is only a partial explanation. Instead they argue that individuals behaviour is the product of environment and reason.

In behaviourist theory, call behaviour is learn the individual is the passive recipient of external and objective data. Among the earliest to work in the field of behaviour conditioning was (PAVLOV 1927 pg 20). Into experiment, which was no passed into folklore, he discovered that a dog could be “taught” to Exclivate at the ringing of bell with food Arising from this, one of the basic principles of the Behaviourist is that human actions are condition by there is expected,

consequences. Behaviour, it is necessary to change the conditions of which it is a function (Skinner, 1974 pg 262).

For Gestalt field theorist, learning is a process of gaining changing insights, outlooks, expectations or thought patterns in explaining an individual behaviour.

This group takes into account not only a person actions and the responses, these elicit but also the interpretation the individual place on these. As French and Bell (1984:140) explain:-

Gestalt therapy is based on the belief that person function as a whole, total organisms. And each person possesses positive and negative characteristics that must be own up to and permitted expression people get into trouble when they get fragmented, when they do not accept their total selves... Basically, one must come to terms with oneself - most stop blocking, off awareness, authenticity, and the like by dysfunctional behaviours. Behaviours is not just a product of external stimulating rather it arises from how the individual uses reason to interpret these stimuli.

Both approaches of the individual perspective school have proved influential in the management of change. Here the emphasis is on the use of strong individual incentives (external stimuli) and discussion, involvement and debate (internal reflection) in order to bring about organizational change (Peter and Waterman 1982 pg. 74).

THE GROUP DYNAMICS SCHOOL

In terms of change theory, this school has the longest history (Shem 1969 pg. 89). Its emphasis is on bringing about organization rather than individuals.

Lewin (1958 pg. 301) postulated that group behaviour is an intricate set of symbolic interaction and forces, which not only affect group structures, but also modify individual behaviour. Therefore, he argued that individual behaviour is a function of the group environment or field as he termed it.

To bring about change therefore, it is useless to concentrate on changing the behaviour of the individuals, according to the Group Dynamics School. The individual in isolation is constrained by group pressures to conform. The focus of change must be at the group level and should concentrate on influencing changing the group's norms, roles and values.

- Norms are rules of standard that define what people do think or feel in given situation.
- Roles are pattern of behaviour to which individuals are expected to conform. In organizational terms, roles are formally defined by job descriptions, though in practice they are also strongly influenced by norms and values as well.
- Values are ideas and beliefs which individuals hold about what is right and wrong. Values refer not to what people do or think or feel in a given situation, instead they are related to the broader principles, which lie behind these responses.

THE OPEN SYSTEM SCHOOL

The school sees organizations as composed of a number of inter-connected sub-system. It follows that any change to one part of other parts of the systems, and, in turn on its overall performance (Scott, 1987). The open system approach to change is based on the method of describing and evaluating this sub-systems, in order to determine how they need to be changed so as to improve the overall functioning of the organization.

However, this school does not just see organization as systems. Organization as a system in isolation, they are open system. Organization are seen as open in two aspect. Firstly, they are open to interact with their external environment. Secondly, they are open internally, the various sub-systems interact with each other. Therefore, internal changes in one affect other areas, and in turn have an impact on the external environment and vice versa.

The objective of the open system approach is to structure the functions of a business in such a manner that through clearly defined lines of co-ordination and inter-dependence, the overall business objective are collectively pursued. The emphasis is on achieving overall synergy, rather on optimizing the performance of anyone individual parse.

In looking at three schools which form the central planks of change management theory.

In practice, the open systems perspective may be correct change at one level or in one area should take into account the effect it will have also where in

the organization. However, whether the perspective adopted is organization wide or limit to group and individuals, in the final analysis. What is it that is being changed: the answer surely, is the behaviour of individuals, groups because organization are social systems. To change anything depends on the corporation and consent of the groups and individuals who make up organizations for it is through their behaviour that the structure, technology, system and procedures of an organization move from being abstract concept to concrete realities.

2.3.4 MODEL OF ORGANIZATIONAL CHANGE

Kurt Lewin was a political theorist, researcher and practitioner in interpersonal, group, inter-group and community relationships. In 1945, he provided and became the first director of the hugely influential research centre for group Dynamics. The models of change process which emerged from his work are:

- The Action Research Model
- The 3-set model
- The phases of planned change model

ACTION RESEARCH MODEL

Action Research (or action learning) was designed as collective approach to solving social and organizational problems. Through developed in America by Kurt Lewin in the 1940s, it was adopted soon after its emergence by the Tavistock

institute in Britain and used to improved managerial competence and efficiency in the, then newly nationalized coal industry.

An action Research is based on the proposition that an effective approach to solving organizational problem must involve rational, systematic analysis of the issues in question. It must be an approach, which secures information, hypothesis and action from all parties. Involved, as well as evaluating the action taken towards the solution of the problem.

An action Research project usually comprises three distinct groups the organization (in the form of one or more senior managers). The subject (the people who make up the area where the change is to take place) and the change agent (a consultant who may or may not be a member of the organizations or group problems is solved.

The method of data gathering analysis and diagnosis is earned out participatively. The change agent provides the methods of investigation in accordance with their understanding of the problem the organization contributes its idiosyncrasies. This data is the presented to the subject for consideration, the response is feedback to the other two parties, and a series of interaction begins. The knowledge and understanding gained from this exchange of views and perceptions of the issues often result in a redefinition of the situation and of the problem.

THE 3-STEP MODEL

According to Lewin (1958 pg 219) a successful change project should involved three steps.

1. Unfreezing - The present level
2. Moving – to new level
3. Refreezing - new level

This recognizes that before new behaviour can be successfully adopted, the old has to be discarded. Only then can the new behaviour become accepted.

The step of unfreezing usually involves reducing these forces maintaining the organizations behaviour at its present level. Unfreezing requires some form of confrontation meeting or re-education process for those involve. This might be achieved through team-building or some other form of management development, in which the problems to be solved (changed). Is analyzed or data presented to show that a serious problem exists. This is to enable those concerned to be convinced of the need for change. Unfreezing clearly equates with the action element.

Moving in practice, involves acting on the result of the first step. That is having analyzed the present situation identified alternative and selected the most appropriate, action is then necessary to move to the more desirable state of affairs. This requires developing new behaviours, values and attitudes through changes in organizational structures and processes. The key task is to ensure that this is done

in such a way that those involved do not, after a short period, revert back to the old way of doing things.

Refreezing is the final step in the 3-step model and represents depending on the view point, either a break with action Research or its logical extension. Refreezing seeks state of equilibrium in order to ensure that new ways of regression. The 2-step model providing the process of organization change however, the three steps are relatively broad and require further development in order to enhance the practicable value of this approach.

THE PHASES OF PLANNED CHANGED MODEL

In attempting to elaborate upon Lewin's 3-step model, water have expanded the number of steps or phase (Buillock and Battern, 1985) developed on integrated four-phase model of planned changed based on a review and synthesis of over 30 models of planned change. The model describes planned change in terms of two major dimensions: change phase, which are distinct, state how an organization from one state to another the four change phases, and their attendant change processes identified by Buillock and Battern, are as follows:

1. Exploration phase: In this state an organization has to explore and decide whether it wants to make specific change in its operations and if so, commit resources to planning the change. The change process should involve becoming aware of the need for change, searching for outside assistance (a

consultant/ facilitator) to assist with planning a contract with the consultant which define each parties responsibilities.

2. **Planning phase:** Once the consultant and the organization have established a content, then the next state, which involved understanding the organization problem of concern, design. The change process involved in this are collecting information in order to establish correct diagnosis to the problem establishing change goals and designing the appropriate actions to achieve these goals; and getting key decision makers to approve and support the proposed change.
3. **Acting Phase:** In this state, an organization implements the change drive from the planning. The change process involved are designed to move an organization from its current state to a desired future, and include: establishing appropriate arrangements to manage the change process and gain support for the implementation activities and feeding back the result so that any necessary adjustment or refinement can be made.
4. **Integration Phase:** This is concerned with consolidating and stabilizing the change so that they become part of the organization normal, everyday operation and do not require special arrangement or encouragement to maintain them: the change processes involve are: reinforcing new behaviours through feedback and regard systems and gradually decreasing reliance on the consultant: differs and employees to monitor the changes constantly and seek to improve upon them.

This model has broad applicability to most change situation. It clearly incorporates key aspect of man other change models and especially, it overcomes any confusion between the procession (methods of change and the phase of change the segmental states which organization, must go through to achieve successful change.

2.3.5 HOW DO YOU MANAGE CHANGE?

The honest answer is that you manage it pretty much the same way you would manage anything also of a turbulent, really manage it, you grapple with it, its more a matter of leadership ability than management skill.

The first things to do is jump in, you cannot do anything about it from the outside.

A clear sense mission or purpose is essentials, the simpler the mission statement the better “kick as in the market place” is a whole lot more meaningful than “Respond to market needs with a range of product and service that have been carefully designed and developed to compare so our competitions that the majority of buying decisions will be made in our favour.

- Build a team “(one involves” have their uses, but managing change isn’t one of them. On the other hand, the right kind of lone world makes an excellent temporary team leader.
- Maintain a flat organizational team structure and rely on minimal and informal reporting requirements.

- Pick people with relevant skills and high energy levels.
- Set flexible priorities, there must be ability to drop what you are doing and tend to something more important.
- Give the team members whatever they ask for except authority.
- Concentrate dispersed knowledge, start and maintain an issues logbook. Let anyone go anywhere and talk to anyone about anything keep communication barriers low, widely spaced and easily hurdled.
- Treat everything as temporary measure don't lock in until the last minute and then insist on the right to change your mind.

Finally, the task of change management is to bring order to messy situation, not pretend that it's already well organized and disciplined organization inability to change is organizational inertia, the tendency of an organization to maintain the status quo. Resistance to change lowers an organization's effectiveness and reduce its chances of survival (Jennifer and Gareth 1996:604): Impediments to change that cause inertia are found at the organization, group, and individual levels.

Table 2.3.6

IMPEDIMENTS TO CHANGE
Organizational impediments
Power and conflict
Differences in functional orientation
Mechanistic structure
Organizational culture
GROUP IMPEDIMENTS
Group norms
Group cohesiveness
Group thick and escalation of commitment
INDIVIDUAL IMPEDIMENTS
Uncertainty and insecurity
Select perception and retention habit

Organization – level resistance to change

May forces inside an organization make it difficult for the organization to change in response to changing conditions in its environment. The most powerful organization level of impediment to change include power and conflict. Difference in functional orientation, mechanistic structure, and organization culture.

POWER AND CONFLICT: Change usually benefits some people functions or division at the expense of others. When change causes power struggles and organization conflict, and organization is likely to resist it. Suppose that change in purchasing practices will help materials management to achieve its goal of

reducing input costs but will harm manufacturing's ability to reduce manufacturing costs. Materials management will resist it. The conflict between the two slows the process of change and perhaps prevents change from occurring.

DIFFERENCE IN FUNCTIONAL ORIENTATION: This is another major impediment of change and source of organizational inertia. Different functions and divisions often see the source of a problem differently because they see an issue or problem, primarily from their own viewpoint. This "funnel vision" increases the time an organization must spend to reach agreement about the source of a problem before it can even consider how the organization needs to change to respond to the problem.

Mechanistic structure: A mechanistic structure is characterized by decision-making hierarchy, centralized decision making, and standardization of behaviour through rules and procedures. In contrast, organic structures are flat and decentralized and rely on mutual adjustment between people to get the job done. Mechanistic structures are more resistant to change; people who work within a mechanistic structure are expected to act in certain ways and do not develop the capacity to adjust their behaviour to changing conditions. A mechanistic structure typically develops as an organization grows and is a principal source of inertia, especially in large organizations.

Organizational culture: The values and norms in an organization's culture can be another source of resistance to change. Just as role relationships result in series of

stable expectation between people, so do values and norms cause people to behave in predictable ways. If organizational change disrupts taken for granted values and norms and force people to change what they do and how they do it: an organization culture will cause resistance to change.

GROUP-LEVEL RESISTANCE TO CHANGE: Most of an organizations work is performed by group, and several group characteristics can produce resistance to change. Here we consider four group norms.

GROUP NORMS

Group cohesiveness

Group thing and

Escalation of commitment

Group Norms: Many groups develop strong informal norms that specify appropriate and inappropriate behaviors and govern the interactions between group members often change after takes and role relationship in a group as a result, member of a group may resist change because a whole new set of norms may have to be developed to meet the needs of new situations.

GROUP COHESIVENESS: The alternativeness of a group to its members affects group performance, too much cohesiveness may actually reduce performance because it stifles opportunities for the group to change and adopt. A

highly cohesive group resist attempts by management to change what it does or even who is a member of group.

GROUP THINK ESCALATION: Group think is a pattern of faulty decision making that occurs in cohesive groups when members discount negative information in order to arrive at a unanimous agreement. Escalation of commitment worsens this situation because even when group member realize that their decision is wrong, they continue to pursue it because they are committed to it.

These group processes make changing group's behaviour difficult. Individual level resistance to change individuals within an organization may be declined to resist change because of uncertainty, selective perception and force of habit.

Uncertainty and insecurity:- People tend to resist change because, they feel uncertain and insecure about what is outcome will be. Workers insight be given new tasks, some might lose their jobs some people might benefit at the expense of others. Workers resistance to the uncertainty and insecurity surrounding, change can cause organization inertia.

Absenteeism and turnover may increase as change takes place, and workers may become uncooperative, attempts to delay or slow the change process, and otherwise passively resist the change in an attempt to quash it.

SELECTIVE PERCEPTION AND RETENTION

This is a general tendency for people to selectively perceive information that is consistent with their existing views of their organizations. This, when change takes place, workers tend to focus only on how it will personally affect them or their function or division if they perceive few benefits, they may reject the purpose behind the change.

HABIT: People preference for familiar actions and events, it another impediment to change. The difficulty of breaking bad habit and adopting new styles of behaviour indicates how resistant habits are to change.

2.3.7 CHANGE MANAGEMENT PRINCIPLES

Below are five (5) fundamental principles guideline change management as given in the change management and business tips www.businessballs.com

1. At all time involves and agree support from people within system (system environment, processes, culture, relationships, behaviours etc. whether personal or organizational).
2. Understand where you want to be, why, and what the measure will be for having got their.
3. Understand where you want to be, why, is at the moment.
4. Plan development towards above (No 3) in appropriate achievable measurable.

5. Communicates, involve, enable and facilitates involvement from people, as early and openly and as fully as possible.

2.3.8 EFFECTS OF CHANGE MANAGEMENT IN THE SERVICE BASE ORGANIZATION

The immediate effects of the change management will be to increase customer satisfaction through open business/information technology (IT) communications and to reduce bureaucracy through, the planning, prioritization, scheduling and classification of change requests and the definition of standard procedure to facilitate managed changes.

The long-term benefits of change management include:

1. Reduction of unplanned downtime.
2. Reduction of planned downtime.
3. Improve quality of service.
4. Repeatable processes enable faster, more angle response to change request.
5. Increased communication between business and information technology.
6. Reduces number of change requests, ill-effects of change and technical support calls.
7. Improves satisfaction.
8. Reduces the risk created by changes.
9. Helps overcome resistance to change.

2.3.9 SUMMARY

Change is unsettling and disruptive. It is occurring at an increasing rate in society and in the world of business workers are easily disenchanted and wormed by changed, and they have a variety of reasons for resisting change ogranisational inertia (change) can be part institutional and part political. As a result, managers must seek to identify the level of resistance to be expected in any change and then select models for overcoming resistance which best match the issue involve. A change agent may be chosen from among insiders or outsider. The person best able to make the necessary adjustment need to continue the effective operation of the company should be chosen change and effectiveness will go hand in the 21st century, firms which expect to succeed must be able to diagnoses the need for change through both internal and external monitoring. Effectively creates themselves properly so that the firm may move forward to meet the next challenge present in a dynamic and difficult environment.

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CHAPTER THREE

RESEARCH METHODOLOGY

INTRODUCTION

This chapter deals with the research design data, collection, procedure and population of the study, sample size sample method. Questionnaire design, method of data analysis among others.

3.1 THE RESEARCH DESIGN

This research is designed by the researcher to determine the effect of change management in service based organization.

3.2. SOURCE OF DATA

The data collected for this study was from two source namely:
Primary and Secondary sources of data.

3.2.1 PRIMARY SOURCE

Primary data was obtained from the completed questionnaire recovered from that staff of United Bank for it Africa (UBA PLC) Station Road, Enugu.

The other source of primary data was obtained through oral interview. The basic underlying reason for the drawing of the questionnaire is to find out the relationship between change management and organization effectiveness.

3.2.2 SECONDARY SOURCE

Secondary data was obtained from the materials collected from libraries, textbooks, internet and from the study organization (UBA) Plc bulletin.

3.3 POPULATION OF THE STUDY

According to (Ubaka et al, 1999), the study population is that group about whom the researcher wants to draw conclusion from. In this case it is the totality of all staff (both junior and senior of united bank. For African Plc. Station Road, Enugu. Seventy seven employee made up of 45 senior staff and 32 junior staff of UBA Station Road, Enugu are involved.

3.4 DETERMINATION OF SAMPLE SIZE

Since the population of UBA Station Road is seventy seven (77) which is not too large there is need to study all the object or element of the population.

3.5 SAMPLING METHOD

Stratified sampling method is used for the purpose of this study. The method of data collection the research used to instrument of personal interview questionnaire in the collection of data.

To determine the minimum number of questionnaire to distribute to each category, Bowley,s proportioned allocation formula was used = $n_1 \frac{(n)}{N}$

Where n_1 = Element within the sample frame

= sample size

N = The population of the study

$$\text{Senior staff} = \frac{45 \times 77}{77} = \frac{3465}{77} = 45$$

$$\text{Junior staff} = \frac{32 \times 77}{77} = \frac{2464}{77} = 32$$

3.5.1 Questionnaire Design, Distribution and Collection of Response.

A total of seventy seven questionnaire were distributed and collected by the researcher.

The researcher collected the questionnaire personally after the responses of the respondents.

3.5.2 Secondary Method of Data Collection

The researcher used text books, journals and newspapers as instrument of secondary data collection.

3.6. Method of Data Analysis

The researcher adopted the simple percentages/frequency /chi-square as a statistical tool for the analysis of Data.

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CHAPTER FOUR

4.1 DATA PRESENTATION AND ANALYSIS

INTRODUCTION

This chapter shows how the primary and secondary data relating to the role which change management play in assisting management to achieve effective management in organization are analyzed and used to answer the research questions and how the hypothesis earlier formulated in chapter one were tested. The result of the test of the hypothesis and analysis of the researcher question provided the bases for summary, conclusion and finally the recommendation for this study.

4.2 ANALYSIS OF THE POPULATION OF THE RESPONDENTS

Table 4.1 project respondent populations

Description of respondent	Number of questionnaires distributed	Component %	Number of questionnaire retired	Population component %
Senior staff UBA	45	58.4%	28	57.1%
Junior staff of UBA	32	41.6%	21	42.9%
Total	77	100%	49	100%

Source: Field Survey 2012

The table above show that 58% out of the total of 77 questionnaires was distributed to the senior staff of UBA PLC and the remaining 42% was distributed among Junior staff UBA PLC out of the 77% distributed 49% was retrieved.

ANALYSIS OF THE PERSONAL DATA OF RESPONDENTS

Table 4.2.1 Gender of respondents

RESPONSE	FREQUENCY	PERCENTAGE
Male	28	57.1
Female	21	42.9
Total	49	100

Source: field survey 2012.

The above table shows that the most of the respondent are male staff which is about 57% of 49 staff members. Where as female respondents are 42.9%.

TABLE 4.2.2 AGE DISTRIBUTION OF RESPONDENTS

AGE GROUPS	NUMBER OF RESPONSE	PERCENTAGE NUMBER F RESPONSE
25 – 30yrs	5	10.2%
31-35yrs	19	38.8%
36 – 40yrs	15	30.6%
41 above	10	20.4%
Total	49	100%

Source: field survey 2012.

At the age group 25 – 30 only five (5) respondent were recorded. Thus groups are mainly the supervising level.

The above table shows that the age of manager/supervisor started being significant from 41 and above showing that most of them are matured individuals.

TABLE 4.2.3 ANALYSIS OF EDUCATION QUALIFICATION

RESPONSE	FREQUENCY	PERCENTAGE
FSLC	0	0
SSCE/GCE	4	8.2
OND/NCE	9	18.4
HND/B.SC	15	30.6
M.SC/MBA and above	21	42.9
Total	49	100%

Source: Field survey, 2012.

From the statistical table above, most of the respondents have M.Sc/MBA and above which constitute above 42.9% this figure shows that most of respondent are highly experienced.

4.3 ANALYSIS OF DATA

QUESTION ONE

HOW MANY YEARS HAVE YOU BEEN IN THE ORGANIZATION?

TABLE 4.3.1 DISTRIBUTION OF RESPONSE ON SPAN OF THE STAFF IN THE ORGANIZATION

RESPONSE	FREQUENCY	PERCENTAGE
Below 10 yrs	7	14.28
11- 20 yrs	19	38.77
21 – 30	15	30.61
31 – 40	5	10.2
41 – 50	3	6.12
Total	49	100%

Source: Field Survey 2012.

In this statistical table, most of the respondent said they have worked with organization for about twenty (20) year. This group 10.2% and 6.12% of respondent have worked with organization for 40 year and 50 years respectively.

The remaining 14.28% have been in the bank for less than 10 years.

TABLE 4.3.2 THE COMMITMENT OF THE SENIOR MANAGEMENT TEAM TO THE CHANGE

RESPONSE	FREQUENCY	PERCENTAGE
Yes	49	100
No	0	0
Total	49	100%

Source: Field Survey 2012.

The above table shows that all the respondents agreed without any exception that the senior management team is really committed to change.

TABLE 4.3.3. DISTRIBUTION OF ANSWERS ON HOW THE MEMBERS UNDERSTAND THE IMPLICATION OF TE CHANGE

RESPONSE	FREQUENCY	PERCENTAGE
Yes	40	81.63
No	5	10.21
Undecided	4	8.16
Total	49	100%

Source Field Survey 2012.

In table 4.3.3 81.63% of 40 respondents were of the opinion that members understand the implication of the change. About 10.21% of 5 respondents do not understand the implication while the remaining 8% were untended.

TABLE 4.3.4 DISTRIBUTION OF RESPONSE ON WHETHER THE DESIRED OUTCOME HAVE A DIRECT RELATIONSHIP TO A VALUED BUSINESS GOAL.

RESPONSE	FREQUENCY	PERCENTAGE
Yes	49	100
No	0	0
Undecided	0	0
Total	49	100%

Source: Field survey, 2012

From the statistical table above all respondent agreed that the desired outcome have a direct relationship to a valued business goal.

TABLE 4.5 CLEAR STATEMENT SETTING OUT WHAT WILL BE DIFFERENT AT THE END OF THE CHANGE PORCESS

RESPONSE	FREQUENCY	PERCENTAGE
Yes	35	71.43
No	14	28.57
Undecided	0	0
Total	49	100%

Source: Field Survey 2012

The table above showing I there is a clear statement setting out what will be different at the end of the change process? When asked, the respondents opinion were distinctly in two categories while about 72% believed that there is a clear statement setting out what will be different at the end of the charge process and the rest of he respondent said there is no clear statement setting out what will be different.

TABLE 4.3.6 AVAILABILITY OF A COMPOSITE PROGRAMME COVENING THE CHANGE.

RESPONSE	FREQUENCY	PERCENTAGE
Yes	28	57.14
No	12	24.49
Undecided	9	18.37
Total	49	100%

Source: Field Survey 2012.

In the above table 57% of the respondent believes that there is a composite programme covering the change. However, 24.94% said there is no composite programme covering the change 18% remained undecided about this issue.

TABLE 4.3.7 DISTRIBUTION OF ANSWERS ON WHETHER IT HAS MILESTONE TIMESCALES OR COST.

RESPONSE	FREQUENCY	PERCENTAGE
Yes	26	53
No	12	24.5
Undecided	11	22.5
Total	49	100%

Source: Field Survey 2012

From the above table, when respondents were asked if change programmes have milestone timescales and costs, 53% agreed with this view and 22% were undecided.

TABLE 4.3.8 RESPONSES ON IF THERE ARE ANY FACTORS THAT CALL FOR THE CHANGE IN THE ORGNIZATION

RESPONSE	FREQUENCY	PERCENTAGE
Yes	24	48.87
No	13	26.53
Undecided	12	24.48
Total	49	100%

Source: Field Survey 2012.

In the above table, about 92% of the respondent agreed that there are factors that call for the change in the organization. Where as 8% of respondent disagreed with the view. However none of them was undecided.

TABLE 4.3.9 SIGNIFICANT RELAIONSHIP BETWEEN THE CHANGE MANAGEMENT AND ITS EFFECTIVENESS IN THE SERVICE BASE ORGANIZATION.

RESPONSE	FREQUENCY	PERCENTAGE
Yes	28	57.14
No	12	24.49
Undecided	9	18.37

Source: Field survey 2012

From the above, 53% of the respondent said yes meanwhile, 24% of the responded negatively where 11% were undecided.

TABLE 4.3.10 RESPONSES ON THE EFFECTIVENESS AND QUALITY OF SERVICE RENDERED BY THE ORGANIZATION RESULTING FROM THE CHANGE MANAGEMENT INTRODUCED.

RESPONSE	FREQUENCY	PERCENTAGE
Low	3	6.1
Very low	0	0
Average	11	22.5
High	26	53
Very high	9	18.4
Total	49	100%

Source: field survey 2012.

53% of the respondents believe that the effectiveness and quality of service rendered by the organization as result of the change management is high however 22% rated the result average 18% or responded rated it very high 6% and 0% other rated it low and very low respectively.

GENERAL PROCEDURE

A general procedure from testing the variables is as follows:

1. There is a population of elements in which each element may be classified by two different variables of classification.

TABLE 4.3.11 RESPONSES ON THE PERFORMANCE OF INDIVIDUALS EMPLOYEES OF THE ORGANIZATION AS I RELATED TO THE CHANGE MANAGEMENT INTRODUCED.

RESPONSE	FREQUENCY	PERCENTAGE
Low	2	4.1
Very low	0	0
Average	12	24.5
High	26	53
Very high	9	18.4
Total	49	100%

Source: field survey 2012.

From the statistical table above, 53% agreed and rated the performance of the individual employees of the organization high while 18% rated it very high 24.5% of the respondent rated it average, however 4% of them ticked low while none of the in recorded it very low.

RESPONSE	FREQUENCY	PERCENTAGE
Yes	49	100
No	0	0
Undecided	0	0
Total	49	100%

Source: Field Survey, 2012.

The table above shows that change programme ought to be communicated to all involved for better understanding and mutual agreement before implementation. When asked this question, all respondents agreed that all the changes been implemented have been discussed and communicated before implementation.

4.4 HYPOTHESIS TESTING

INTRODUCTION

The hypothesis is tested by using the appropriate statistic method hat is the chi-square (χ^2). The formula for the chi-square is $\chi^2 = \sum (O - E)^2$

Where O = Observed frequency

E = Expected frequency

χ^2 = Chi-square

Σ = Summation

GENERAL PROCEDURE

A general procedure for testing the variables is as follows:

1. There is a population of elements in which each element may be classified by two different variable of classification.
2. The sample element is selected from the population and into a contingency table.
3. The number of element following in each cell of the table is the observed frequency.
4. Null hypothesis that they are not independent and an alternative hypothesis that they are not independent will be tested.
5. A critical value must be specified.
6. The degree of freedom that is $(r - 1) (c - 1)$ should be stated where r is the number of rows and c is the number of columns.
7. The value of the χ^2 is computed on the equation
8. The H_0 is tested by comparing the computed value of the χ^2 with the critical value of the χ^2 reject H_0 if $\chi^2 = \chi^2_{\alpha} (r - 1) (c - 1)$.

4.5 STATEMENT OF HYPOTHESIS RULE

H_0 : There is no significant relation between change management and effectiveness in the service organization.

H_1 : There is a significant relationship between change management and effectiveness in the service organization.

The above hypothesis is tested using question Eighteen and table 4.3.9, Do you think that there is a significant relationship between the change management and its effectiveness in the base organization?

TABLE 4.5.1 SIGNIFICANT RELATIONSHIP BETWEEN CHANGE MANAGEMENT AND EFFECTIVENESS IN THE SERVICE ORGANIZATION.

RESPONSE	FREQUENCY	PERCENTAGE	TOTAL
Positive	22	4	26
Negative	4	8	12
Undecided	2	9	11
Total	28	21	49

Source: Field Survey, 2012.

4.5.2 FORMULATION OF DECISION RULE

The level of significant is specified at 5% which is 0.05 degree of freedom

$$\text{is on} = (r-1) (c-1)$$

$$(3 - 1) (2 - 1)$$

$$\text{Degree of freedom} = 2$$

Therefore, the critical value of $\chi^2 = 5.991$ at 2 degree of freedom

4.5.3 COMPUTATION OF TEST STATISTICS

The first step is to calculate the expected frequencies of the six (6) cells using rows and columns total. Thus, the expected frequency are cell 1, where the observed is 22, expected is

$$\frac{28 \times 26}{49} = 14.86$$

Cell 2: Where the observed is 4, the $\frac{21 \times 26}{49} = 11.14$

Cell 3: Where the observed is 8, the expected is $\frac{28 \times 12}{49} = 6.8$

Cell 5: Where the observed is 9, the expected is $\frac{21 \times 11}{49} = 4.71$

Where R = Total of the row

CJ = Total of the column

N = Total observation

Computation of the contingency table (χ^2)

1	E	O - E	(O - E)	(O - E)
22	14.86	7.14	50.98	3.43
4	11.14	-7.17	50.98	4.58
4	6.86	-2.86	8.18	1.19
6	5.14	2.86	8.18	1.59
2	4.71	4.29	18.40	3.90
χ^2				17.6

In the contingency table above, the χ^2 computed is 17.6 at 2 degree of freedom. The critical value at 2 degree of freedom and 0.05 level of significance reading from tables is 5.9. This show that χ^2 value at 17.59 is greater than the critical value at the same degree of freedom and level of significance that is $17.6 > 5.99$.

DECISION

Since χ^2 calculated is greater than χ^2 table, based on decision rule, the null hypothesis H_0 is hereby ejected. The alternative hypothesis H_1 is thus accepted. In other words there is a significance relationship between change management and effectiveness in the service organization.

STATEMENT OF HYPOTHESIS II

H_0 : There are no factors that calls for change in the service based organization.

H_1 : There are factors that calls for change in the service based organization.

The above hypothesis is tested using question seventeen and table 4.3.8

Are there any factors that call for this change in the organization?.

TABLE 4.5.2 RESPONSE OF THERE ARE ANY FACTORS THAT CALL FOR THE CHANGE ORGANIZATION.

RESPONSE	SENIOR STAFF	JUNIOR STAFF	TOTAL
Positive	21	3	24
Negative	4	9	13
Undecided	10	2	12
Total	35	14	49

Source: Field Survey, 2012.

FORMULATION OF DECISION RULE

The level of significance is specified at 5% which is 0.05 the degree of freedom is $DF = (r - 1) (C - 1)$

$$\frac{(3 - 1)}{2} \frac{(2 - 1)}{1}$$

Degree of Freedom = 2

Therefore the critical value of χ^2 - 5.991 at 2 degree of freedom.

COMPUTATION OF TEST STATISTICS

The expected frequency are cell, where the observed is 21, expected is

$$\frac{35 \times 24}{49} = 17.14$$

Cell 2: Where the observed is 3 expected is $\frac{14 \times 24}{49} = 6.85$

Cell 3: Where the observed is 4 expected is $\frac{35 \times 13}{49} = 9.28$

Cell 4: Where the observed is a expected is $\frac{14 \times 13}{49} = 3.71$

Cell 5: Where the observed is 10 expected is 35×12

Cell 6: Where the observed is 2 expected is $\frac{14 \times 12}{49} = 3.42$

The formular used above $e_{ij} = R_i \times C_j$

Where R = Total of the throw

CJ = Total of the column

N = Total observation.

COMPUTATION OF CONTINGENCY TABLE (χ^2)

O	E	O - E	(O - E)²	(O - E)
21	17.14	3.86	14.89	0.86
3	6.85	-3.85	14.82	2.16
4	9.28	-5.28	27.87	3
9	3.71	5.29	27.98	7.54
10	3.42	-1.42	2.01	0.58
				14.37

In the contingency table above, the χ^2 computed is 14.37 at 2 degree of Freedom. The critical value at 2 degree of freedom and 0.05 level of significance reading from tables 5.99 this shows that χ^2 table based on the decision rule the null hypothesis H_0 is hereby rejected. In other words there are factors that calls for the change management in service based organization.

4.6 ANALYSIS OF FINDINGS

In line with the principles of change management identified in 2.9, the study revealed that an important and effective factors for change implementation is communication. This is found in the presentation and analysis of data in this research that change process has been communicated and discussed for understand to all involved.

On can therefore say that the more change process is communicated the more effective change management will be.

Secondly, the study agrees with the basic principles of the behaviorists (see 2.5) which say that human actions are conditioned by their expected consequences. Behaviour that is rewarded tends to be reported. This is evident in the responses in tables 4.3.3, 4.3.4, 4.3.2, 4.3.5 and 4.3.7 as majority attested positively to the questions.

Thirdly, the study revealed that appropriate conditions or atmosphere of good relationship must exist between the management and the staff, for any change programme to be effective. This is attested to by the fact that all the respondents say that senior management team is really committed to change.

Finally, the study showed that there is a significant relationship between change management and effectiveness in the service organization and factors that calls for the result the hypothesis tested as it agree with the effect of change. Management as noted in 2.9 which say that change management will improve the quality of service in the long-turn and increase customer satisfaction through open buttress/information technology (IT) communications respectively.

CHAPTER FIVE

SUMMARY OF FINDING, CONCLUSION AND RECOMMENDATION.

5.1 SUMMARY OF FINDING

This chapter deals with summary of finding, conclusion and recommendation.

This study was undertaken to identify the effect of change management in service-based organization. A sample of 77 staff consisting of senior and Junior staff were drawn from United Bank for Africa (UBA) Plc. In station Road, Enugu. The data used for his study were collected through the use of interview method, and the measuring instrument called questionnaire. The responses collected from the respondents were presented, interpreted and analyzed using frequency distribution table were tested using chi-square (x^2) the finding of the study are as follows:

1. All the respondents agreed without any exception that all the senior management team is really committed to change.
2. That 54% of the respondents were of view that there is a composite programme covering the change.
3. 81.63% of 40 respondents were of the opinion that member understood the implication of the change.
4. That desired outcome have a direct relationship to a valued business goal as agreed by all the respondent.

5. 71.43% were of opinion that there is a clear statement setting our till be different at the end of the change process.
6. Majority of the respondents were of opinion that there are factors such as that call for change in the organization.
7. About 53% of the respondent agreed that there is a significant relationship between the change management and it's effectiveness in the service base organization.
8. Majority of the respondent were of view that the effectiveness and quality of service rendered by the organization as result of the change management is high.
9. About 92 of respondent agreed that there are factors like economic factors, social factor and technological factors that call for a change in the organization.
10. All The respondent agreed that all the change been implemented have been discussed and communicated before implementation.

5.2 CONCLUSION

Effective communication (Feedback between management and staff) and out as a tool through which an organization sun achieve the best result from employees. The organization about to deliver a purposeful change programme will not only enhance workers performance but also reduce the tendency of resistance (organization inertia). Inadequate communication of change process to those

involve in the change before change implementation will not go well for the organization.

Effective communication through the use of strong individual incentives (external and stimuli) and discussion, involvement and debate (internal reflection) will definitely result in a successful change implementation which will in turn result in the effectiveness in the organization.

5.3 RECOMMENDATION

In view of the findings earlier stated the following recommendations are made with firm belief that if implemented and monitored, would result in overall improvement in the organization level of performance.

1. Management should ensure an effective communication link between management and workers before any change process is embarked upon to attract co-operation from workers and shun resistance which could arise from ignorance about the end result of the change process.
2. Employees who embrace change process should be openly rewarded so as to keep the fire burning since rewarded behaviour tends to be repeated resistance to change will be trimmed.
3. Changes should not be imposed on workers rather management team should ensure a cordial relationship as a means of educating staff members on the importance of the changes.

4. There should be a career building programme tailored towards the organizations objective and goals. This will bring a sense of fulfillment to the staff, which in turn serves as a motivating factor.
5. The management should encourage change process in the organization since the effect of change management on the organizational performance cannot be overemphasized.

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Department of Business Administration
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Amorji Nike
Enugu.
18/06/212

Dear Sir/Madam

I am a final year student of Business Administration of the above named institution.

I am conducting a research on the topic The Impact of Change Management in the Nigerian Banking. A Study of United Bank for Africa Station Road Industry. Please, kindly respond to the questionnaire below.

Your information will be held in strict confidence where necessary.

Thank you for finding time to fill the questionnaire.

Yours faithfully,

Lawrence Blessing

QUESTIONNAIRE

Please tick (✓) as applicable to you

PERSONAL DATA OF RESPONDENT

Sex: (a) 25 – 30years (b) 31 – 35years

Educational qualification: (a) FLSC (b) SSCE/GCE (c) OND/NCE
(d) HND/B.Sc (e) MSC/MBA and above

NON-PERSONAL DATA

1. How many years have you been in the organization?

(a) Below 10 years (b) 11 – 20 years (c) 21 – 30 years
(d) 31-40 years (e) 41 – 50 and above years

2. Is there a clear statement setting out what is to be changed and why?

(a) Yes (b) No (c) Undecided

3. has this been discussed with all involved to gain understanding and agreements (a) Yes (b) No (c) Undecided

4. Is there a clear statement setting out what will be different at the end of the change process? (a) Yes (b) No (c) Undecided

5. Has a bench mark organization been identified?

(a) Yes (b) No (c) Undecided

6. Is the senior management team really committed to change?

(a) Yes (b) No (c) Undecided

7. Do all members understand the implication for the m?

(a) Yes (b) No (c) Undecided

8. Does the desired outcome have a direct relationship to a value of business goal? (a) Yes (b) No (c) Undecided
9. Has the change been categories as strategic of innovative?
(a) Yes (b) No (c) Undecided
10. Is there a composite programme covering the change?
(a) Yes (b) No (c) Undecided
11. Does it embrace learning opportunities?
(a) Yes (b) No (c) Undecided
12. Is there an effective monitoring and control structure in place?
(a) Yes (b) No (c) Undecided
13. Does it have milestone, times scale and cost?
(a) Yes (b) No (c) Undecided
14. Are there any factors that call for this change in the organization?
(a) Yes (b) No (c) Undecided
15. Do you think that there is a significant relationship between the change management and its effectiveness in the service-based organization?
(a) Yes (b) No (c) Undecided
16. How would you rate the effectiveness and quality of service rendered by the organization resulting from the change management introduced?
(a) Yes (b) No (c) Undecided
17. How would you rate the performance of individuals employees of the organization as it relates to the change management introduce?
(a) Very low (b) Low (c) Average
(d) High (e) Very high