

**ATTITUDE OF MANAGERS TOWARDS ORGANIZATIONAL
CHANGE IN SELECTED BANKS IN ASABA,
DELTA STATE**

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CHANGE IN SELECTED BANKS IN ASABA,
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BY

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**A DISSERTATION SUBMITTED TO THE POSTGRADUATE
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IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
AWARD OF MASTER OF SCIENCE (M.Sc.) DEGREE IN
BUSINESS MANAGEMENT**

SUPERVISOR: PROF. C.G.E. SALAMI.

MAY, 2017

CERTIFICATION

This is to certify that this research work was carried out by **OJIE, Blessed Doris** with Matric No. **(PG/M.Sc/11/12/205955)** in the Department of Business Management and Marketing and that, it is adequate in scope and content and has been approved by the undersigned on behalf of Delta State University, Abraka.

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DECLARATION

I hereby declare that this is an original research work was carried out by me in the Department of Business Management and Marketing, Faculty of Management Sciences, Delta State University, Asaba Campus.

.....
OJIE, Blessed Doris
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.....
Date

DEDICATION

I dedicate this project to God Almighty for His unending love and grace upon me and for making this work a reality.

ACKNOWLEDGEMENTS

I wish to respectfully and sincerely express my profound gratitude to Almighty God for His grace, provisions and protection from the inception of this project work to its completion.

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ABSTRACT

This study determined the attitude of managers towards organizational change in the Nigerian banking industry. The study employed a cross-section survey research design method and the sampling procedure adopted was the stratified sampling method. Correlation and regression were used as the analytical tools. The findings of the study revealed that managers' commitment affect their attitude towards organizational change, communication of change process affect managers' attitude towards organizational change, managers' past experience influence their attitude towards organizational change and that employees' participation in the change process positively affect their attitude towards organizational change. It concludes that managers' commitment enhance attitude towards organizational change, that communication of change process has positive effect on the attitude of managers towards organizational change, that there is positive relationship between managers' past experience and their attitude towards organizational change, that there is positive relationship between reward and managers' attitude towards organizational change and that employees' participation in change process affect their attitude towards organizational change. It finally recommends that banks should provide these opportunities to enhance increasing commitment to the organization and acceptance of organizational change.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The complexity of today's business environment has imposed continually changing settings in which organizations compete for survival. As a result, special emphasis may be placed on acquiring and retaining quality employees as this could serve as a key factor underpinning organizational success. The concept of organizational change could be a situation where company or organization is going through a transformation. Organization change occurs when business strategies or major sections of an organization are altered which is known as reorganization, restructuring and turnaround. It is also about reviewing and modifying management structure and business processes where small businesses must adapt to survive against bigger competitors and grow.

At present there could be various types of organizational changes, this among others may includes the most difficult situations relating to reorganization, downsizing, innovation and improvement of product quality. Specifically, looking at the economic crisis faced by industries in Nigeria, change need to be immediate and fast. For instance, within the Nigerian banking industry, there may be increased global competition, outsourcing, and fast changing new technologies resulting in massive confusion and challenges for those involved in such a volatile environment. It is imperative that any type of change embarked upon by any organization should be able to move the organization a step ahead of the competition. Companies need to look for ways to do things more efficiently and cost effectively. There is no need to fear change. Instead, small businesses should embrace change as a way to lay the foundations for enduring success. As much as organizatios are realizing the dire need for

change, individuals involved in working together to implement change are one of the major challenges faced by change agents in trying to implement any type of change.

Change agents need to understand why employees are not changing their behaviour in the desired ways. In the process of change, employees are worried that change will take away their power and status and they argue that change is associated with tiresome processes of breaking old habits and learning new skills, hence they are generally not interested in the change. Resistance to change is the number one reason for failures of organizational change initiatives and it is a common problem. Executives could identify low-level managers' resistance as the most important barrier to corporate restructuring or improved performance. The major question the top managers today may answer is whether this resistance is a symptom of a deeper problem in the change process, or it is a result of negative attitude towards change itself. As much as change is perceived inevitable; it could lead to a state of chaos, low job security, additional workloads and guilt for the management team responsible for implementing the changes. This may result in consistent and strong negative attitudes towards change caused by fear, cynicism and ambiguity. Some forms of change may lead to emotional exhaustion among managers resulting in their failure to give as much support and care to clients as planned.

Again, change may be important for any organization because, without change, businesses would likely lose their competitive edge and fail to meet the needs of what most companies hope to be a growing base of loyal customers. This appears to be one of the reasons that made the past CBN governor, Prof. Soludo to introduce changes in the Nigerian banking sector in 2004. among the reforms are the bank consolidations, e-banking, etc. The recent consolidation in the banking industry by the Central Bank of Nigeria (CBN) through

the recapitalization to N25 billion is monumental. The changes in the banking industry have been influenced by the need for sounder banking industry, globalization of operations, technological innovation and the adoption of supervisory and prudential requirements that conform to international standards and the need to make Nigerian banks Basel Accord I and II compliant. Finally, organizational changes increases in importance and pace against a backdrop of stretched budgets, as such, it is clearly critical to maximize the return on investment and minimize cost.

Many studies seem to have been done on organizational change. But none of the studies seem to be done in the Nigerian banking industry in Asaba, Delta State. It is based on this gap in knowledge that necessitated idea of this study. Hence, the study seeks to assess managers' attitudes towards organizational change in selected banks in Asaba, Delta State.

1.2 Statement of the Problem

Organizational leaders appear to be facing increasing pressure to implement change initiatives to respond effectively to growing competition and fluid operational environments. Organizations seem to be in a turbulent state as a result of changes in the markets, competition, and globalization, widespread technological advancement which lead to quicker, flexible and cheaper ways of doing work. This seems to leave the future of employees in a very uncertain state. No company today is in a particularly stable environment; even the Banking industry seems to have witnessed and will continue to experience turbulent change. If organizational change is inevitable for the industry today and

to ensure that they move in a positive direction, manager's attitudes towards organizational change need to be understood and potential impediments to change should be identified.

Most organizations appear to be structured in a way that may result to employees not being committed to the organization. They seem to be unaware of the fact that the more employees are committed, the more they are likely to accept organizational change if it is perceived to be beneficial. But a highly committed employee may also resist change if he/she perceives it as a threat for his/her own benefit. It is therefore a problem to know what managers want and how to align the change to suit them for acceptance.

The complexities of communication process combined with human emotions seem to complicate the change process. Most Bank owners seem not to understand that effective communication entails an understanding of the nuances of organizational operations as well as the organizational culture. They see communicating with their employees as reducing their respect. They felt that communication strategies that work well in other organization could as well work for them. Little will they know that they may not necessarily work for their organizations.

Inadequate socially supportive environment, as expressed by stress created by bad work environment, job insecurity, work overload and unfair pay could be strong predictors of negative attitudes of employees towards organizational change. But most firm owners seem not to notice this. They also appear to be lacking in the area of setting appropriate reward strategy for compensating their outstanding employees.

More so, they seem not to be aware of the importance of involving their employees in decision making. They appear to be ignorance of the fact that employees' perceptions of their involvement in the development and implementation of the change initiative may be

related to more positive attitudes towards the change. This could in turn reduced negative attitude to change. They thought that involving them in strategic decisions may reveal their secret. This is a problem.

1.3 Objectives of the Study

The General objective of this study is to determine the attitude of managers towards organizational change in the Nigerian Banking industry. The specific objectives are:

- i. To determine how managers commitment enhance organizational change.
- ii. To examine the relationship between communication of change process and managers' attitude towards organizational change.
- iii. To find out whether managers past experience affects their attitude towards organizational change.
- iv. To review the relationship between reward and managers attitude towards organizational change.
- v. To ascertain the relationship between managers' participation and their attitude toward organizational change.

1.4 Research Questions

The following research questions shall guide this study:

- i. Does managers' commitment enhance their attitude towards organizational change?
- ii. What is the relationship between communication of change process and managers attitude towards organizational change?
- iii. Does managers' past experience affect their attitude towards organizational change?
- iv. What is the relationship between reward and managers attitude towards organizational change?

- v. What is the relationship between managers' participation and their attitude toward organizational change?

1.5 Statement of Hypotheses

- Ho₁: There is no significant relationship between managers' commitment and their attitude towards organizational change.
- Ho₂: There is no significant relationship between communication of change process and managers' attitude towards organizational change.
- Ho₃: There is no significant relationship between managers' past experience and their attitude towards organizational change.
- Ho₄: There is no significant relationship between reward and managers' attitude towards organizational change.
- Ho₅: There is no significant relationship between managers' participation in the change process and their attitude toward organizational change.

1.6 Significance of the Study

This study will identify potential impediments to change and establish ways of fostering positive attitudes towards organizational change initiatives. This study will act as a significant empirical form of reference for change agents who are planning new organizational changes. While the results may not be generalized, they may shed some light on change in organizations with volatile markets and competition on whether managers are the best tools for facilitating change in the organizations. Since much research has focused on change processes and benefits to change, this study takes a stance on emphasizing the

importance of the human factor in organizational change process and identifying factors that affect employee attitudes.

Again, many studies have been done on attitude and organizational change but very few were done as it relates to managers' commitment, communication, employees' past experience, reward and managers' participation etc. Again, none was done in relation to Branches of Banks in Asaba. This study will therefore be of significant to these establishments as it will help them to know the necessary step to take in introducing change to the firms.

Finally, this study will provide information as regard how commitment, communication, employees past experience, reward and managers' participation in the change process as it relates with their attitude towards organizational change.

1.7 Scope of the Study

This study covers the attitudes of managers towards organizational change in Nigerian Banking industry with focus on technology. It also covers the ten selected Banks in Asaba, Oshimili South Local Government Area of Delta State. These Banks were selected because the researcher can easily get information needed for her research due to proximity to the researcher. The study is limited to Asaba in Oshimili South Local Government Area, the capital of Delta State.

In every organization there exists various levels of managers, such as Junior, middle, and Senior. However, this study covers the three level managers.

The population element employed for this study was limited to Managers of the Banks. The adopted indicators for this study include commitment, communication, past experience, reward and employees' participation. It was presumed that the indicators would

make for easy measurement of attitudes of managers to organizational change in the Nigerian Banking industry.

1.8 Limitations of the Study

The researcher encountered some problems while carrying out this study. The problems are:

Many employees of the Banks disliked activities that appear to be probing them. They seem to have special liking for secrecy, thereby tend to avoid researchers. The research is mainly for academic purpose. Other academic workload hindered the research from covering a wide range since the research is being carried out along side with the academic workload.

Furthermore, research requires enough money. The researcher was not having the required sum to finance the research. This was another constraint.

Finally, there was no much work done by researchers in the areas of study. The researcher found it difficult to get materials for the literature review.

1.9 Definition of Terms

Attitudes: Certain regularities of an individual's feelings, thoughts and predispositions to act toward some aspect of his environment. They reflect a person's tendency to feel, think or behave in a positive or negative manner towards an object.

Communication: The act of sending and receiving information from one person to another.

Managers: This refers to managers who head specific departments or serve as project managers responsible for implementing the company policies and plans.

Organizational change- It is transformational process where a company moves from the known to the unknown.

Organizational Commitment: This is the relative strength of an individual's identification and involvement in an organization.

Past Experience: Event and activities that have happened to the employees that influence the way they think and behave in the organization.

Reward: Reward is the combination of financial and non-financial benefits given to employees in exchange for their efforts.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section focuses on reviewing related literature pertaining to organizational change and how managers perceive it. An in-depth explanation of the variables under study which are organizational change and attitudes of the managers as well as factors influencing the attitude will be addressed. Each variable will be discussed separately before the relationship between the two variables of organizational change and managers attitudes is critically analyzed using previous related studies with special reference to the organizations in selected new generation Branches of Banks in Asaba, Delta State.

2.2 Concept of Organizational Change

According to Werner (2007), organizational change refers to a transformational process where a company moves from the known to the unknown. A number of factors, in the modern business scenario, have necessitated this transformational process. Mcshane & VonGlinow (2008) noted such factors including globalization, technological change, increasing government regulations, Organizations aim to increase responsiveness to clients, as well as productivity and efficiency through employee involvement and participation, they also aim to develop flexible organizational and management strategies that will enable the organization to anticipate and adapt to environmental changes and finally to survive. According to Wagar (2000), organizations are adopting flatter, more agile structures and more empowering, team-oriented cultures to be competitive.

Beer and Nohria (2000) indicated that, organizations must change not only to survive, but also to retain its relevance in a world of intense competition, constant scientific

progress, and rapid communication. However, despite the fact that change is necessary, Godki (2010) noted that organizations are apathetic toward change and fight change. Even when knowledge is available to organizational members, it remains embedded in social structures and difficult to move. Stopford (2003) indicated that, what makes change difficult to achieve are the dysfunctional mental models and modes of behaviour contained in organizational memory that need unlearning if change is to occur. Despite how much change is needed by the organizations, shockingly Eaton (2010) indicated that common statistics shows that 75 percent of change programs fail and it is highly questionable why change initiatives fail at such high rates. However, Gleicher (1999) as quoted by Giangreco and Peccei (2005) provides a formula easy to follow structure for determining whether an improvement program will be successful and if organizations could check on the aspects in the formula that can assist with the answers on why most of the change initiatives fail. The formula is provided below:

Δ =probability of change success.

D =dissatisfaction with the current state among the team.

V =clarity of the vision of what the organization is trying to achieve and what it means to individuals.

F =clarity of what the first steps will be.

R =the level of resistance to the change.

It should also be noted that above all, in order for change to bring a benefit and advance an organization to a higher level of service and operation, employees must be willing to change as well through the inspiration of effective leadership which facilitates proper change management (Werner, 2007). Moreover, Piderit (2001) highlighted that,

success of organizational change depends on certain attitudes of members of the organization towards change, the way in which they understand its role, the way in which they participate in the building and the implementation of the strategy of change. In addition to this, Vakola and Nikolaou (2005), indicated that, the attitude towards change is connected to the mentality of work in which work is perceived in a positive way, as a condition of personal existence. It is expected that understanding what factors are significant predictors of negative or positive attitudes will assist top management and change agents to eliminate potential resistance to organizational change and provide useful information to practitioners in the process of innovation and change (Wood, 1998). However, due to change, as status differences erode, some employees will come to expect involvement in decisions about organizational change. Successful organizational adaptation and change is increasingly reliant on generating employee support and enthusiasm hence it is important to understand how these employees perceive change programmes especially the team leaders and managers (Schalkwyk, 1998).

Robbins and Judge (2009) emphasized the importance of middle and junior managers on the day-to-day commitment of their teams to improvement and change activities. If front-line managers are giving out messages that contradict the corporate message or are not seen to be committed to the process, the teams they lead will consequently become negative and this will account to the failure of the change programs. Therefore while there is a high need for change on one side of the coin, there are potential threats to successful change on the other side (Werner, 2007). When both sides of the coin are considered, the importance of managers in the change process becomes more apparent.

2.3 Manifestation of Organizational Change

With respect to Nigeria situation, Larwood (1995) noted that the study of organizational change is one area of investigation in which cognition research has been interested, among such areas as decision making and environmental sense making. The intersect of researching how change phenomena are construed and managed , with how they are measured is a crucial issue in our quest for understanding how managers reason and behave in changing work conditions. Polley (1997) indicated that, this issue has become even more critical with the continuing dramatic transformations work organizations have been experiencing as a result of structural, process and technological changes and advances. The extent to which machines replace human energy, dexterity, diligence, judgment and evaluation of the manufacturing process is of great importance. Managers participate in the planning and execution of such change efforts, and they also react to them in various modes, thus affecting the strategy, progress and viability of their organizations depending on how the change manifests itself in the organization (Wood 1998). The following are some of the ways change can manifest in organizations.

2.3.1 Unplanned Versus Planned Change

According to Cummings and Worley (1997), unplanned change usually occurs because of a major sudden surprise to the organization which causes its members to respond in a highly reactive and disorganized fashion. This type of change occurs when a significant figure suddenly leaves the organization resulting in public relations problems, poor product performance, loss of customers, and other disruptive situations. Unplanned change has high potential of ambiguity and uncertainty for those involved especially the managers. On the other hand, planned change occurs when leaders in the organization recognize the need for a

major change and proactively organize a plan to accomplish the change (Schalkwyk, 1998). Planned change occurs with successful implementation of a strategic plan for reorganization, or other implementation of a change of this magnitude. Isabela (1990) noted that, planned change, even though based on a proactive and well done-plan, often does not occur in a highly organized fashion. Instead, planned change tends to occur in more of a chaotic and disruptive fashion than expected by participants hence it might also negatively impact on the employees and managers involved.

2.3.2 Leadership in Organizational Change

Successful organizational change depends on leaders - managers and bosses who have direct authority with people going through the change - to support and execute change in the span of influence effective leaders acknowledge that their support is crucial to success and commit to doing their part. The following are some of the roles leaders may play as they drive change in their organizations.

1. Sponsor leaders act as advocates for the change at their level in the organization. They are representatives who keep the change in front of their peers, the “higher – ups”. A sponsor is the person who will not let the change initiative die from lack of attention and is willing to use their political capital to make the change happen. As sponsor, the leader is the champion.
2. Role model leaders of change must be willing to go first. They demonstrate the behaviour and attitudes that are expected to everyone else. Employees watch leaders for consistency between words and actions to see if they should believe the change is really going to happen. Leaders are self-aware and deliberate.

3. Make decisions as managers, leaders usually control resources such as people, budgets and equipment, and thus have the authority to make decision that affect the initiative. They have the ability to say “yes” or “no” to the project moving forward within the span of their control. During change, leaders must leverage their decision – making authority and choose the options that will support the initiative. Leaders are decisive set priorities that support change.
4. Communicate leaders are the face and the voice of change. They communicate often to share information, keep people updated and offer encouragement. When employees hear multiple messages in the organization, the one they listen to the most is their immediate boss. Leaders interpret the change message to be relevant for their reports, while still matching the overall message. Leaders are transparent and consistent.
5. Engage leaders provide the motivation to change and get people involved. They create a sense of urgency and importance about the change, and show commitment and passion about getting things done. They offer recognition to those who are participating and doing well. Leaders realize that change can be difficult, and understand the need for people to be motivated to step out of their comfort zone. The leaders are energetic and empathetic.
6. Hold accountable with their authority, leaders hold people in the organization accountable for the change. They uphold agreements and make sure others do the same. They do not get away with not changing and work to understand the underlying reasons so they can remove obstacles. Leaders follow through on delivering consequences when people do not do their part. Leaders are exacting and fair. Effective leaders recognize that change cannot happen unless they fulfill the roles that

only those in authority can. Enlist their support and clarify the roles you need them to fill in their areas and in different situations. Managers' help leaders in their organization see the importance of the unique part they play in change, and help them fulfill it.

2.3.3 Fierce Competition

The number one thing that can prevent you from getting ahead in a fierce market does not know what to expect from your competitors. The last thing you want is to be surprised by a competitor – it could cost your business customers and revenue. That's why it's crucial to stay on top of everything they are doing.

Competing in a cutthroat industry is not just about getting ahead. You can not just develop an advantage – you have to maintain it too.

When you know what is going on with competitors, you can react to new trends, find new ways to out – compete, and stay to ahead of the competition. This in how you build a lasting competitive advantage that keeps your business growing.

How to do it:

1. Follow industry news. Subscribe for updates from your industry's top publishers, attend new product announcements, stay up to date on regulatory changes – be as informed as possible about what is going on in your market
2. Anticipate their next move. Put yourself in your competitor's shoes. What would you do if someone stole market share away from your business? How would you counter the move you have about to make?

3. Be a customer. Depending on the industry, it might make sense to actually be a customer of your competitor. Find out how their product works and identify its strengths and weaknesses from the inside.

2.3.4 Developmental Change

According to Mcshane and VonGlinow (2008), most of the changes within the Banking industry focused on developmental change such as improving performance in a small skill , method , performance standard or condition that for some reasons do not measure up to current or future needs. The key focus is to strengthen or correct what already exists in the organization, thus ensuring improved performance. The process of development keeps people vibrant, growing and stretching through the challenge of attaining new performance levels by focusing on continuous improvement initiatives. Usually when this type of change occurs, no major business processes are introduced or replaced (Werner, 2007). The culture, values and mindset of the organization remain unchanged in this respect. Such type of change brings with it very limited stress and frustrations.

2.3.5 Transformational and Transitional Change

Nair (2009) pointed out that, the aluminum industry also embarks on transitional change which involves moving from a current way of operating to a new way of operating like a reorganization or creation of new services or products. It may require the dismantling of a current way of operating and replacing it with another. Rather than simply improve what is there, transitional change begins when leaders recognize that a problem exists or that an opportunity is not being pursued and that something in the existing operation needs to change or be created to better serve current and future demands.

On the other hand, transformational change is the radical shift from one state of being to another, so significant that it requires a shift of culture, behavior and mindset to implement successfully and sustain overtime (Werner, 2007). Transformational demands refers to a shift in human awareness that completely alters the way the organization and its people see the world , their customers , their work and themselves (Piderit, 2001). In light of the definition, transformational change is highly a potential cause of stress and strain among employees and managers. Therefore, if the Banking industry is going through transformational change, there is a possibility that managers may have negative attitudes towards such change making change difficult to achieve.

2.4 Common Forms of Change within the Nigerian Banking Industry

There are dramatic transformations experienced as a result of structural, process and technological changes and advances within the Banking industry (Taylor & Cooper, 2000). These changes include the following:

2.4.1 Organizational Restructuring (Re-organization)

Organizational restructuring as a means of change has become a popular concept for organizations in recent years. Many organizations are currently engaged in change initiatives though their experiences are mixed. Organizational restructuring seem to have become a way of life and a feature of many organizations in the industrial world (Ryan & Macky, 1998). The impetus behind restructuring efforts appears to be a desire to reduce organizational costs and increase productivity and overall competitiveness (Cascio, 1998). According to Wood (1998), corporate restructuring is a broad concept; however, it is defined as a major change in the composition of a firm's assets combined with a major change in its

corporate strategy. Regardless of the fact that many organizations view restructuring as a preferred way to increase organizational productivity and competitiveness.

2.4.2 Innovative Change

According to Wood (1998), organizational innovation has been consistently defined as the adoption of an idea or behavior that is new to the organization. The innovation can either be a new product, a new service, a new technology or a new administrative practice. It takes into account the differential implementation of radical innovations, most typically advanced manufacturing technologies and new ways of doing work.

2.4.3 Technological Change

Technological change is also one of the common changes that occur within the Banking industry which has had a huge impact on employees and management. Kent and Williams (2001) noted that, technology has become an ever increasing presence in the workplace and it is one of the major topics within the business world. More and more organizations large and small are trying to incorporate the latest technology in their operations and the Banking industry is not an exception. Campbell (2000) defines technology as tools and machines that are used to solve real world problems that pose a threat to organizations.

Change in terms of technology is also forcing managers to face various internal challenges ranging from how to secure and protect employee information transmitted electronically (Campbell, 2000). Technology can be of tremendous help to the organization but it can also present huge challenges including job dissatisfaction resulting in employees failing to operate the new machines.

2.4.4 Total Quality Management

Total Quality Management (TQM) is one of the forms of change occurring within the Banking industry. According to Duffin (1995) TQM imply such issues as leadership, zero defects, continuous improvement, mistake-prevention, process and team work. It emphasizes that each step of the production process is seen as a relationship between a customer and a supplier (whether internal or external to the organization). Suppliers have to meet customers' agreed requirements, formal and informal, at lowest cost, first time every time. Schalkwyk (1998) suggest that the main purpose of TQM is to continually improve organizational processes, resulting in high quality products or services. It is a corporate-wide process and has to involve all levels of employees. In short, TQM is best suited to helping with the design of organizational processes so that quality products or services can be provided. TQM also focuses on cultural change, concerning the commitment of employees to the idea of quality and teamwork, which is seen as difficult to achieve (Schalkwyk, 1998). Possible features of incompatible cultures may include value and norms oriented towards short-term production and quick fixes, discrete activities and pursuing departmental goals, and fundamentally the traditional individualism-based organizational culture.

2.5 Employees Attitudes towards Organisational Change

Employee attitudes towards change are central to the success of organizational change. Elias in Christopher and Douglas (2014) defined attitudes towards change 'as an employee's overall positive or negative evaluative judgment of a change initiative implemented by his or her organization'. According to Stephen and Robbins (2009), attitudes refer to certain regularities of an individual's feelings, thoughts and predispositions to act towards some aspect of his environment. When employees are more positive about the

change they are likely to behave in ways that support the change, whereas when employees are negative about the change they will resist and oppose the changes. Arnold et al., (1995), indicated that attitudes reflect a person's tendency to feel, think or behave in a positive or negative manner towards the object of the attitude. Mcshane and Von Glinow (2008), gave another dimension of attitude toward change indicated that, it generally consists of a person's cognitions about change, affective reactions to change, and behavioural tendency toward change. Researchers have therefore, identified various employees' responses to an organizational change ranging from strong positive attitudes (for example, this change is essential for the organization to succeed) to strong negative attitudes (for example, this change could ruin the company) (Piderit, 2000). Therefore, change can be received with excitement and happiness or anger and fear while employees' response to it may range from positive intentions to support the change to negative intentions to oppose it (Robbins & Odendaal, 2005). A major change could be appraised as "irrelevant" for those employees whose jobs and departments are unchanged, whereas a minor, more proximal change could pose a significant "threat" for those directly affected by it.

Werner (2007) noted that attitudes shape people's feelings and perceptions, as well as their behaviour concerning change. Attitudes help people to understand the new face of the environment, to assimilate each new item into a set of beliefs that transmit value and guide behaviour. In times of change, if the members of the organization embrace the change or believe it will bring benefits, they will probably adapt rapidly to the new system of work. In contrast, negative attitudes towards change may have the opposite effect, decreasing the probability of adaptation to the proposed changes. Eby (1999) as quoted by Piderit (2000) added that positive attitudes to change were found to be vital in achieving organizational

goals and in succeeding in change programmes. Piderrit (2000) noted that, although change management literature has provided practice, frameworks and methodologies to understand and manage change, the results are quite disappointing. The brutal fact, as Beer and Nohria (2000), described it, is that 70 per cent of all change initiatives fail. The number one reason why organization change initiatives fail is resistance to change which is closely linked with the development of negative attitudes to change. In this study, attitudes towards organizational change is defined as the beliefs and feelings of a manager about organizational change and their likelihood to take action based on these beliefs and feelings (Alreck & Settle, 2004). These beliefs, feelings and behaviours can be receptivity to change: They understood through the following aspects:

- i. willingness of a manager to receive new change ideas in the organization and his beliefs in the effectiveness of change programs (Arnold et al, 1995).
- ii. Readiness for change: A collection of thoughts and intentions towards a change effort (Bernerth, 2004). These thoughts and intentions include an individual's perceptions of the need for change in the organization, the appropriateness of the changes for the organization's objectiveness and the perception of management and principal support.
- iii. Commitment to organization: The psychological attachment of Managers to their organization.
- iv. Trust in management: The willingness of the managers to be vulnerable to the actions of competent authorities. (Bernerth, 2004).
- v. Communication of organizational change: The extent to which a manager receives necessary information about organizational changes in the agency.

- vi. Training for the organizational Change: The extent to which the managers feel he receives necessary training about organizational changes.
- vii. Socio-demographic characteristics: gender, age, rank, level of education and work experience (Polley, 1997).

It is important to note that, organizational change emphasis is now shifted from the process to the importance of human factor in the organizational change process. In utter concurrence, Alreck and Settle (2004), points out that, change is inevitable for organizations and no change program can be achieved without the support and acceptance of organization members. According to Rabelo and Torres (2005) attitudes towards change is one of the sources of resistance at the individual level. Diamond (1986), as quoted by Vakola and Nikolaou (2005), argues that, resistance is ignited when attitudes are negative, or when competences and security are threatened. Individual attitudes serve as the link between a person's feelings and perceptions regarding a change or novel object and the behaviour displayed toward that change or object. Negative attitudes towards change should have the opposite effect, decreasing the likelihood that the new social structure will be adapted as prescribed hence a crucial area of investigation (Berneth, 2004). Organizations invest lots of efforts to stimulate change, empower employees, and introduce work teams directed at responding to change in the environment. Moreover, Werner (2007), points to the fact that, attitudes help people make sense of new facets of their environment, linking each new item into a belief set that transmits value and drives behaviour. This view of attitudes suggests that in times of change, if members of the organization embrace the change or believe the change will benefit them, they may quickly adapt to new working systems in line with management's dictate (Beer & Nohria, 2000).

Herold (2007), draw attention to the importance of management reaction to organizational change including, being committed to change, acting in alignment with change, the intentions to support it, and the willingness to work on behalf of its successful implementation. When trying to understand how a particular group of individuals' perceive change, it is important to consider their evaluations of the change process. Favourable evaluations of change are an important condition leading to higher acceptance of change resulting in valuable outcomes in organizations. Lau and Woodman (1995), claim that, individuals' general cognitive schemes are mediators of attitudes to generic and specific changes.

Moreover, attitudes function as predictors of subsequent behaviour with regard to participation in the process of change. Therefore, whenever change occur attitudes towards such change should be taken into consideration because it predicts success and failure of the programme (Chreim, 2006). In addition to that, Eby (2000) indicated that, positive attitudes to change were found to be vital in achieving organizational goals and in succeeding in change programmes. Therefore, repetitive studies on attitudes towards organizational change are crucial for informational expansion (Bovey & Hede, 2001).

2.6 Managers and Organisational Change

Managers comprises of managers who head specific departments or serve as project managers for implementing the company policies and plans. According to Werner (2007), managers consist of a diverse group of primarily professionals rather than managers. Salami (2011) asserted that managers develop action plans consistent with higher level objectives. They are also expected to be team-oriented and able to work well with peers (horizontal managers) and coordinate activities across the organization. Robbins and Judge (2009)

indicated that managers are the primary change agents in most organizations. By the decisions they make and their role-modeling behaviours, they shape the organization's change culture.

Many studies suggested that organizational change efforts can be very stressful experience for individuals (Elrod & Tippet, 2002). Emotions and responses to change can be so intensive that the literature in organizational change has compared them with individual responses to traumatic changes such as death and grief. Research indicates that, there are many emotional states that a person can experience during change processes, which are equilibrium, denial, anger, bargaining, chaos, depression, resignation, openness, readiness and re-emergence and these emotional states are similar to those experienced in grief (Vakola & Nikolaou 2005).

According to Mcshane and Von Glinow (2008), stress refers to a dynamic condition in which an individual is confronted with an opportunity, demand, or resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important. Vakola and Nikolaou (2005) noted that stress is one of the major implicit effect of change and result in loss of loyalty to the organization, loss of motivation to work, increased errors and mistakes, increased absenteeism due to sickness. All these consequences affect managers when they try to maintain change within the organization. It becomes difficult for employees and managers to understand, reconcile, or perform various roles in the changing workplace.

Mcshane and Von Glinow (2008), in trying to address the subject of stress, introduced the idea of role conflict, role ambiguity and work overload for managers as a result of change. Role conflict refers to the degree of incongruity or incompatibility of

expectations associated with a person's role. Some people experience stress when they have two roles that conflict with each other. Role conflict also occurs when an employee's personal values are incompatible with organizational values. When there is organizational change, Piderit (2000), indicated that, managers experience these various emotional stresses and this affects their attitudes towards organizational change. In relation to this, previous studies by Bovey and Hede (2001) indicated that if majority of the employees are stressed during change process results may be detrimental losses to the organization hence change is regarded as a risk of person.

2.7 Effects of Change on Employees Attitude

Having highlighted the different forms of change common in the organization in Nigeria, it is important to explain the effects of such change on employees and managers involved. Change does not occur in a vacuum. Whenever it occurs, there are detrimental effects that it can cause to the organization at large or to individual members involved (Taylor & Cooper 1998, as quoted by Werner, 2007). These effects can be both positive and negative and they determine future attitudes of employees towards change. Receptivity, resistance, commitment, cynicism which inhibits success, stress, and related personal reactions are clearly relevant criterion variables to be considered in the framework of planning and implementing an organizational change. Studies examined individuals' reactions to the announcements of change and reported that their concerns and perceptions of both the personal and organizational implications and outcomes of the change guide their reactions to the change (Giangreco and Peccei, 2005). In addition to that, Chreim (2006) found that individuals' reactions were also influenced by whether or not they believe they had the skills and competencies to be effective in their new roles.

In support of this, Mcshane and Von Glinow (2008) proposed that, there are major direct costs caused by change to employees including change threats to autonomy, job security and career opportunities. It should be noted that, employees can go to the extent of trying to prove a point that change was a poor decision and if their efforts fail to prove that, they go through emotional stress (Chreim, 2006). However, according to Werner (2007), organizational change, for some individuals, can pose threat, for others challenge and opportunity. Elrod and Tippet (2002) found out that, given the same organizational stressors, certain individuals fall victim to stress and ill-health, whereas others remain healthy. It is suggested that organizational change management should be within the framework of communication, control and counseling. Some of the major negative effects of organizational change include insecurity, economic factors, fear of the unknown, ambiguity, role conflict, work overload, decrease in morale and increased turnover intentions (Cartwright & Cooper, 2002).

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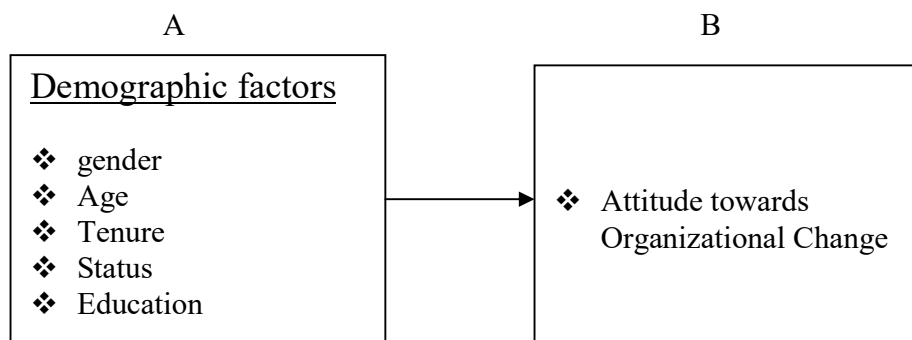
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with increased stress, and associated with low job satisfaction, low commitment and increased intentions to quit (Bovey & Hede, 2001). All these responses to change which are directly related, and constitute negative attitude to change are normal and determine the success and failure of change initiatives.

2.8 Factors Influencing Attitudes towards Organizational Change

There are two major factors that affect attitudes towards organizational change. They include external and internal factors. The external factors are demographic need for personal growth, locus of control, internal motivation, past experience, organizational commitment, types of the change, communication, degree of involvement, and the threats and benefits posed by the change programme (Werner, 2007; Salami, 2011). Salami (2011) included technological advancement, market change and social and political pressure as part of external forces for change.

Figure 2.1 Demographic Factors Affecting Attitude Towards Organizational Change.



Box “A” of Figure above represents demographic factors (gender, age, tenure, status and educational level) - the independent variable. Box “B” represents attitude towards organizational change- the dependent variable.

2.8.1 Demographic Variables

Abdulhamid (2011) carried out study to identify the attitudes of employees in the public and private sectors towards the different aspects of resistance to change as well as the relation of these attitudes with a number of personal and job-related variables, such as sector, qualifications, gender, training courses, and age. In the study employees' response towards change, their opinions about their reasons for resistance to change, and the strategies which must be established by the management to face the resistance were measure. The study revealed that there is a significant relationship between gender, qualifications, work experience, and resistance to change.

Alloazi, (1998) studied employees' attitudes towards change administration in the Jordanian governmental organizations with a random sample of 603 and found that there is an impact of sex and education variables on the employees' attitudes towards change. Yousef (2000) studied the factors influencing the attitudes of employees towards organizational change in public institutions in UAE and concluded that attitudes of employees in the public sector towards organizational change are very positive and that there is significant effect of the level of education and experience in the organization.

Iverson (1996) studied organizational change and commitment in a public hospital and found that employees with low tenure and high education are more positive towards organizational change. Cordery, Sevastos, Mueller, Parker, (1999) also identified a positive relationship between years in education and acceptance of organizational change. They also reported that men were more resistant to change when they perceived they were gaining skill that were traditionally female (e.g. typing).

2.8.2 Threats and Benefits of Change

When change programs are introduced, employees and managers consider whether the proposed changes will be of any benefit to them. Chreim (2006) found that individuals consider their own skills and competencies, and make a determination of the likelihood of their success in new roles. In a survey by Oreg (2006), with 177 defense firm employees, results indicated that individuals were concerned with job security which was strongly related to emotional reactions, and if change threatens their power and prestige there is likelihood that they would be negative about it. With regard to the technology change, the themes that emerged from the survey were that, employees embraced the change if they believed it would enhance their jobs and improve services to customers. However, they were reluctant to embrace the change and were discouraged if they felt they lacked the personal capabilities for success. Individuals also embraced change if they deemed the change consistent with their existing capabilities and the existing culture.

2.8.3 Personal Growth and Autonomy

In addition to the above, locus of control, need for personal growth and internal work motivation are positive factors influencing employee attitudes towards organizational change. Judge *et al.*, (1999), examined seven dispositional constructs related to coping with organizational change. They surveyed 514 managers in six organizations. The companies had experienced recent changes including major reorganization efforts, downsizing, changes in top management, mergers and acquisitions, and business divestments (Lau & Woodman, 1995). The dispositional constructs examined were reduced to two factors, which the researchers labeled self-concept and risk tolerance. Self-concept was comprised of internal *locus* of control, positive affectivity, self-esteem, and self-efficacy. Risk tolerance was

comprised of higher openness to experience, lower risk aversion, and higher tolerance for ambiguity (Stopford, 2003). These factors were related to an individual's success in coping with organizational change. Therefore impliedly when employees are granted the power to control their work and the change process; it is highly possible that they may be positive about the change since it brings in new challenges and opportunities (Eaton, 2010).

2.8.4 Administration of Change Processes

Another issue linked to individuals' attitudes towards change is the administration of appropriate human resource functions, such as training (British Industrial Society, 2001). Change process factors that influence individuals' attitudes and resistance towards change include communication of the change, the level of understanding of the change, consistence of management actions with the goals of the change initiative, and participation in the change process. Wanberg and Banas (2000), and Oreg (2006), found an association between communication and attitudes towards change. Bovey and Hede (2001) found that the level of understanding of change by managers influenced their feelings towards the initiative. Employees need to feel adequately trained and informed especially during change because effective communication reduces fear and uncertainty and, therefore, resistance to change. However, Oreg (2006), found a positive correlation between individuals who reported receiving information about change and their resistance to change. He suggested, that, the result might indicate that simply providing information does not result in reduced resistance to change, but rather that employees make decisions of whether or not to resist based upon whether or not they agree or disagree with the change proposed.

Under the concept of administration, pay and benefits is another occupational stressor associated with negative attitudes to change. Financial rewards determine the type

of lifestyle that an individual can lead and they are perceived to indicate the individual's value to the organization (Cartwright & Cooper, 2002). They are also important in a change context since they facilitate change institutionalization. For example, participation in change programmes should be included in employee's performance appraisals and rewarded in order to reinforce such behaviours.

2.9 The Nigerian Banking Industry

Nigerian Banking industry has made exceptional progress in last few years, even during the times when the rest of the world was struggling with financial meltdown (<http://www.ibef.org/industry/Banking.aspx>). The size of Banking among services shows a very impressive and sound growth in the Banking sector. However on the flip side, according to Olofin and Udoma (2010) Banks are slashing jobs since 2008 global credit crisis due to slowing down of operations. The loss of a lucrative job creates tremendous stress among employees resulting in psychological problems like frustration, strain, anxiety, etc, that creates a fear and may affect the performance of the Bank employees which may ultimately affect growth of the Banking sector.

The face of Banking is changing the world over. The average consumer is now used to accessing goods and services on the go. These changes to how Banking is being conducted are driven either by regulation, competition, or just the changing nature of customer needs. A number of years ago, it was preposterous to even think of transferring money from one's Bank with a mobile phone, but this sort of service is routinely offered by most Banks today. Nigerian Banks and the local Banking industry are certainly not left behind. They, like their counterparts in other developing and developed markets, have had to change in line with regulation, competition or trends.

2.9.1 Consolidation of Banking Industry

The consolidation of the Banking industry in Nigeria started in 2004 when the CBN mandated all commercial Banks to meet the N25 billion minimum paid-up capital by 31st December, 2005. Basically, Banks used various mechanisms to comply e.g. mergers and acquisition, initial public offerings (IPOs), foreign equity participation, group consolidation etc. (orji 2005). Almost all the Banks went to the capital market to raise funds in order to meet the new capital base. Soludo (2006) reports that about \$650 million were invested in the Banking sector in 2005. Al Faki (2006) puts the figure that was raised from the capital market by the Banks to meet the minimum capital requirement of N25billion as over N406.4 billion. Out of the N198.19 billion worth of securities raised in 2004, N128.58 billion was for the Banking sector. In 2005, Banks' new issues were worth N517.6 billion. This amount represented about 75% of the total new issues value of N692.86 billion.

Due to the consolidation, the Banking sector continues to dominate the Nigerian Stock Exchange accounting for over 97% of turnover, having 10 out of the top most capitalized stock and also contributing 6 out of the 10 most capitalized companies (Salako 2006). In the meantime, shares of the Banking sub-sector account for about 80% of the volume of shares traded on the floor of the NSE almost on daily basis (ThisDay 2007).

2.9.2 Benefits of Banking Consolidation

Some of the benefits of the consolidation of the Banking industry include availability of funds for the small and medium scale enterprises, opportunity for Nigerian Banks to explore other regional and international markets, reduction in capital flight, massive and continuous innovations in the Banking sector, externally-focused competition and restoration of confidence in the Nigerian Banking Sector etc. Izedonmi (2005) has argued

that the consolidation of Nigerian Banks was to make them Basel Accord II compliant by 2007. Basel II emphasized the need for Banks to have a higher level of capital base which is proportional to their risk exposure. Since the consolidation, many Banks have gone to the capital market to raise additional capital for various purposes such as expansion, enhancement of operational efficiency through investment in ICT. Okoro (2006) remarked that “never in the country’s history has anything near the inflow of off-shore investment of over \$500 million through the Banking sector been registered in one year”. Equally, the bond and repurchase market are expected to kick off due to the growth in the Banking sector Teriba (2004). Donwa and Odia (2011) believed that Bank consolidation will reduce distresses in the Nigerian Banking sector.

2.9.3 E-Banking and Banks’ Performance

A strong Banking sector is important to every country to stimulate economic growth and to maintain financial stability for the whole financial system. According to Al-Smadi (2011), information and technological revolution motivated Banks to spend more on technology to maximize return and attracting more customers who will not accept less than above-average services. In addition, Banks have changed to keep up with the information technology and communication developments. This change includes using the technology of computer and communications to replace manual and paper operations to electronic operations; electronic Banking (e-Banking) or internet Banking is the commonly methods adopted by Banks Salhi and Alipour (2010).

The definition of electronic Banking varies among researchers partially because electronic Banking refers to several types of services through which a Bank’s customers can request information and carry out Banking services. At the Basel Committee Banking

Supervision, electronic Banking is defined to include the provision of retail and small value Banking products and services through electronic channels as well as a large value electronic payment and other wholesale Banking services delivered electronically (Basel Committee on Banking supervision, 2003).

E-Banking offers significant benefits for both Banks and customers.

It provides Banks additional channels to deliver products and services to customers at a lower cost (Lin, HU, and Sung, 2005). These channels expand the geographical area for Banks and can help attract and keep further customers (Dandapani, Karels, and Lawrence, 2006). E-Banking not only provides customers with appropriate and faster transactions, but also benefits from higher interest rate resulting from cost saving by the Banks (Sumra and Manzoor, 2011). On another hand, adopting of e-Banking brings additional risks. E-Banking operations increased and modified some of the traditional risks associated with Banking operations, thereby influencing the overall risk of Banking (Pennathur, 2001).

2.9.4 Bank Verification Number (BVN)

Another change in the Nigerian banking industry is the launching of a centralized biometric identification system tagged “Bank Verification Number (BVN)” by the Central Bank of Nigeria through the banker’s committee in collaboration with all Nigerian banks in February 14, 2014. The BVN was used to address existing challenges with identity management. The BVN gives each Bank customer a unique identity across the Nigerian Banking industry that can be used for easy identification and verification at Point of Banking operations (Evangelista et al, 2001). Biometrics refers to identification of an individual based on physiological or behavioral attributes- fingerprint, voice, signature, facial features etc. BVN uses biometric technology to register customers in the financial

system. It records these physical features which are unique to individuals – fingerprints and the face. The record would be used to identify the person afterwards (Diamond, 1991). Once a person's biometrics have been recorded, and BVN issued the account would be accessed through BVN. The major objectives of the initiative are to protect bank customers, reduce fraud and strengthen the Nigerian banking system.

Biometric enrolment is helpful to people who cannot read and write. Their finger prints and pictures would serve the same purpose as signatures (Claudio, 2002). Multiple account holders would be covered with a single registration in any of the banks where they have accounts. BVN will help the banking system reduce situations where loan defaulters, for instance, move from one bank to the other and the banks extend new credits to them, without knowing their history. Banks would be able to track transactions across all banks in Nigeria with more ease. As CBN implements the BVN initiative, it has to ensure the security of the data, from rogue bankers and also importantly from damage, as has been the experience with other sectors that engaged in biometric enrolments. It should also create measures to punish banks that might exploit the information they have to blackmail customers with whom they have disagreements.

Customers Bank Accounts are protected from unauthorized access with the use of BVN. Through an enhanced biometric real-time security system, the danger of unauthorized access to customer's bank account is brought under check. The BVN is encompassing in detecting fraud of whatever type, whether through unauthorized access or through illegally authorized forms, and any other forms of fraud that's against the rule of law and social justice (De Meza & David, 2000). It will be of great benefit to Nigerian economy as she undertakes a means to effective transaction delivery through the BVN irrespective of

diversities in opinions, critics and shortcomings that may ensue in actualization of this project. With BVN, Customers who borrow from one bank and default would not go to another bank to borrow without being tracked due to a unified credit performance system as Credit Bureau and lenders would be able to effect “Know Your Customer (KYC)” policy by the CBN and fraudulent activities would be curtailed and banking activities would be monitored appropriately.

According to Vanguard (2015), the Bank Verification Number (BVN), is another important step the Central Bank of Nigeria, CBN, is using to strengthen the security of banking transactions and to ensure that fraudulent transactions are minimized, if not totally eliminated. The campaign is on, but the public may not realize its importance until it closes in June 2015. Yet as the public embraces the initiative with enthusiasm, it should be aware that some fraudsters are trying to undermine the exercise by providing seemingly easier registration options for bank account holders. They request these details online and threaten that the account would be closed if the owner does not provide them the details. Their target is the account holder’s money.

The best way of enrolling remains direct communication with one’s bank. BVN uses biometric technology to register customers in the financial system. It records these physical features which are unique to individuals – fingerprints and the face. The record would be used to identify the person afterwards. Once a person’s biometrics have been recorded, and BVN issued the account would be accessed through BVN. According to Vanguard (2015), the major objectives of the initiative are to protect bank customers, reduce fraud and strengthen the Nigerian banking system. Biometric enrolment is helpful to people who

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BVN is a great initiative that would reduce illegal banking transactions and improve national financial intelligence gathering. Vanguard (2015) recommends that the interests of account holders should be accorded importance so that their increased confidence in the banking system would improve the financial standing of banks. Customers will use banks more when they know that their transactions are safe. BVN offers vast opportunities to protect customers, banks and the entire financial system. The CBN should enhance the security of BVN to protect the entire financial system. It should be on the watch for technologies to keep improving BVN capacities.

2.10 Models of Organizational Change

2.10.1 Lewin's Three-Step Model of Change

On the bases of experimental works, Lewin (1951) conceptualized a 3-step Model of Change –unfreezing, moving, and refreezing. He asserted that change happens when those forces restraining change are reduced rather than when those forces driving change are increased. According to Coghlan and McAuliffe (2003), his findings from these studies formed the basic philosophical tenets of organizational development. Lewin (1951) believed that a successful change includes three aspects: unfreezing the present level, moving to the new level, and freezing group life on the new level.

Unfreezing: The first phase of organizational change involves breaking up the equilibrium that exists in the group. This has to be done because new behavior cannot be implemented before old behavior is unlearned. Schein (1999) argues for a three stage process within unfreezing involving ways to accept change interventions. First is creating a disconfirmation with the status quo, so that one feels that nonparticipation in changing a system would result in its failure and ultimately personal loss. Secondly, a generation of survival of anxiety that represents an acceptance of data showing current systems as inadequate. This involves not letting typical defensive feelings hinder admittance of an unsatisfactory status. Thirdly, creating psychological safety, without which disconfirming information will be denied or in other ways defended against, no survival anxiety will be felt and consequently, no change will take place.

According to Salami (2011), the focus of this stage is to create the motivation to change. In so doing, individuals are encouraged to replace old behaviors and attitudes with those desired by management. Managers can begin the unfreezing process by disconfirming

the usefulness or appropriateness of employees' present behavior or attitudes. In other words, employees need to become dissatisfied with the old way of doing things.

Moving (change): This is second phase involves learning and providing employees with new information, new behavioural models, or new ways of looking at things (George and Jones, 2001). During a change process, organizations are role models, mentors, consultants, benchmarking results and training to facilitate change Salami (2011). Experts recommend that it is best to convey the idea that change is a continuous learning process rather than a one-time event. The actual use of the term “moving” has been exchanged in the literature of change management for the simple term “change” (Klein, 1996). Lewin understands of moving is best described as relating to the equation for the quasi-stationary equilibrium. It is the understanding that the equilibrium is only moved if the restraining forces are re-moved. The moving of the equilibrium is hindered because of the ramifications of the restraining forces, therefore emphasizing the importance of the first step in creating and implementing change. However, there is an essential recognition that without considerable reinforcement the change (the move) will be short lived, calling for the last phase in the three-step model.

Refreezing: The final phase in the change process is called refreezing and entails institutionalizing the changes made. Securing that moving the equilibrium does not go wrong. It requires employees to demonstrate commitment to the new structures or processes. This presents the problem that new behavior must be concurrent with personal behavior of the change-participants. The new behavior must be identified as the “only way to do things” so as not to set off a new round of disconfirmation, which in turn can result in “unlearning”. This framework for change presents a simplified picture widely criticized for not taking into account the instability of organizational environments. However it must be

recognized that even though it simplifies, it gives organizations a point of departure arguably lacking in most theoretical approaches to change. In the words of Salami (2011), change is stabilized during refreezing by helping employees integrate the changed behavior or attitude into their normal way of doing things. This is accomplished by first giving employees the chance to exhibit the new behaviours or attitudes. Once exhibited, positive reinforcement is used to reinforce the desired change. Additional coaching and modeling also are used at this point to reinforce the stability of the change.

2.11 Conceptual Framework

2.11.1 Managers' Commitment and Organizational Change

Lines (2004), defined organizational commitment as the relative strength of an individual's identification and involvement in a particular organization. Vakola and Nikolaou (2000), conceive commitment as an attitude that reflects the nature and quality of the linkage between an employee and an organization. It is argued that commitment often establishes an exchange relationship in which individuals attach themselves to the organization in return for certain rewards from the organization (Robbins & Odendaal 2005). Individuals come to organizations with certain needs, skills, expectations and they hope to find a work environment where they can use their abilities and satisfy their needs. When an organization can provide these opportunities, the likelihood of increasing commitment is increased.

There is evidence in the change management literature identifying the role of organizational commitment in a change context. Many authors indicated that organizational commitment plays an important role in employee's acceptance of change (Darwish, 2000).

Iverson (1999) suggested organizational commitment as the second most important determinant after union membership of attitudes toward organizational change. More specifically, Lau and Woodman (1995), argued that a highly committed employee is more willing to accept organizational change if it is perceived to be beneficial. But other researchers indicated that a highly committed employee may resist changing if he/she perceives it as a threat for his/her own benefit.

According to Iverson, (1996), employees with high organizational commitment are more willing to put more effort in a change project and, therefore, are more likely to develop positive attitudes towards organizational change. Similarly, Guest (1998) suggested that organizational commitment mediated the total causal effects of positive affectivity, job security, job satisfaction, job motivation and environmental opportunity on organizational change. Therefore, organizational commitment is a factor that influences positive attitudes towards change.

2.11.2 Communication of Change Process and Organizational Change

A divergence exists concerning the frequency and level of communication shared with employees and the proper delivery modalities (Kupritz & Cowell, 2011). Given the improvements of communication and information sharing technologies, organizations have more resources to communicate change. The complexities of the process combined with human emotions can complicate the change process (Bisel, Messersmith, & Keyton, 2010). Effective communication also entails an understanding of the nuances of organizational operations as well as the organizational culture (Summers, Humphrey, & Ferris, 2012). Communication strategies that work well in one organization are not necessarily transferable to other organizations (French & Holden, 2012). Although no communicational principles

universally apply, the following section provides an overview of organizational change communication paradigms.

Whittle, Suhomlinova, and Mueller (2011) stipulated change communication is a process of mediating, not a process of intermediating. The intermediating approach entails addressing issues from an inert state, whereas the mediating approach involves interpreting and reinterpreting ideas and processes in a linear protracted fashion (Whittle et al., 2011). To create positive perceptions or perceptions of opportunity among employees during organizational change, organizational leaders need to frame organizational change as an opportunity to enhance for employees' to enhance their skills, and provide direction for the post change organization (Nelissen & van Sale, 2009). Communication skills among organizational leaders should extend beyond traditional skill sets such as personality traits, sociability, extraversion, and assertiveness, to include nonverbal capabilities (Riggo, Riggo, Salinas, & Cole, 2003). Gill (2011) noted that storytelling is an underused communication strategy during organizational change. Given the complexity of organizational communication, the quality of communication is important (Allen et al., 2007).

Different types of information necessitate specific types of intra organizational communication (Kupritz & Cowell, 2011). Given the improvement of information and communication sharing technologies, organizational leaders have used these technologies based on their perceived time and monetary benefits (Barachini, 2009). These technologies might not always provide the subtle nuances needed when communicating organizational change. Schallock (2009) stipulated the importance for organizational leaders to create a space for alternative perspectives and experiences during organizational change. To communicate organizational change in an effective manner, radical new perspectives and

experiences need to be included into the organizational construct to change status quo operations (Soonsawad, 2010). Organizational leaders must encourage diverse entities within the operational milieu to participate in the change process (Werkman, 2009).

Communication is increasingly being recognized as a critical factor in organizational change processes. Organizational communication theory stresses that communication is a central means for organizations. However, organizational change gets relatively little attention in theory. Organization development theory traditionally focuses on the process of change, yet it does not specifically address the role of communication. According to Christopher and Douglas (2014), combining insights from Organizational Communication and Organizational Development theory can teach us more about the different aspects of communication during organizational change and provide ways for improving change communication. This is important because research shows that poor communication is a major barrier to change. The importance of effective communication during organizational change is becoming clearer. The reasons for change have to be clear to the people involved, and they must have a vision of the direction or goals of the change in order to know where they need to go.

Managers and change agents are usually seen as the ones who have to explain why change is needed and which improvements are intended (Kilian et al, 2014). Communication is often discussed as a factor that determines the attitude towards change. For example, Christopher and Douglas (2014) argue that readiness for change can be created through effective communication of the message for change. A study by Chawla and Kelloway (2004) showed that openness to change is directly and indirectly influenced by communication. Many studies have investigated the extent to which information and

communication decrease uncertainty about change (Dougherty, & Pierce, 2004). Communication is therefore presented as a strategy for dealing with resistance to change.

2.11.3 Managers' Past Experience and Organizational Change

One of the factors that might affect attitudes towards organizational change is previous experience. Examples of such experiences include stress created by bad work relationships, overload and unfair pay and benefits. All these can cause negative attitudes toward organizational change and, therefore, inhibit change processes (Bovey & Hede, 2000). More emphasis was invested on previous lack of a socially supportive environment, as expressed by bad work relationships, which was found to be the strongest predictor of negative attitudes towards change. Furthermore, Damanpour (1991) indicated that, job insecurity may also become an obstacle to change with evidence from the literature suggesting that job security is associated with organizational commitment, which is associated with positive attitudes to organizational change. Therefore, individuals who are guaranteed job security have a potential possibility of being positive about change but those whose jobs were once threatened may have negative attitudes towards change (Oreg, 2006).

Experiences can vary significantly because some employees thrive during organizational change periods while other employees suffer (Parent & Levitt, 2009). Although individual employee attributes concerning change often developed prior to his or her change experience, this phenomenon was not universally true as change processes, communication, and outcomes often shape employee experiences (Meyer, Srinivas, Lal, & Topolnysky, 2007). Though strategy development and change implementation are often the main focus of organizational change, the following literature provides a more human-centered perspective on the change process (Prison & Lawrence, 2009).The variances in

employee change experience can have a profound effect on organizational change outcomes, given that organizations are comprised of diverse individuals (Choi & Rouna, 2011; Driver, 2009).

Understanding how the organizational environment influences employees' abilities to adapt to organizational change is critical to communicating change (Lamb & Gordon, 2010). Although previous management literature focused on employee attributes regarding organizational change (Fugate & Kinicki, 2009), the change process and the organizational culture have a substantive role concerning change implementation.

Change processes must be psychological empowering (Reissner, 2010). The role of value systems in organizational change has become increasingly important (Marginson, 2009). To overcome organizational inertia, the culture of an organization must become change-oriented (Lamm, Gordon, & Purser, 2010). Aligning value systems can help organizations develop cultural congruence to change (Raukko, 2009). Engineering new value systems oriented to change can provide organizational leaders a useful mechanism for conveying the need for change to multiple organizational actors (Marginson, 2009). Chaudhry, Coyle-Shapiro, and Wayne (2011) explored the use of *sensemaking* by employees to develop psychological contexts during organizational change. Psychological contexts consist of two primary elements: contextual factors and cognitive factors (Pirson & Lawrence, 2009). Within the contextual realm, factors such as novelty, discrepancy, conscious deliberation, uncertainty, and personal influence were central concerns.

Organizational leaders often ignore how employees make sense of organizational change in terms of future positioning within the organization's hierarchy (Bisel & Barge, 2011). Central to assuaging employee resistance to change is establishing discursive

discourse within the organizational construct (Jones, Watson, Honman, Bordia, Gallois, & Callan, 2008). A significant problem with intra organizational discourse, though, is the lack of understanding regarding the purpose of discourse (Jain, 2011). Though organizational leaders have attempted to communicate change, such communication paradigms are typically top-down and one-way conduits in which organizational leaders dominate change narratives (Bisel & Barge, 2011).

2.11.4 Reward and Organizational Change

The concept of total reward has emerged quite recently and is exerting considerable influence on organizational change. Total reward is the combination of financial and non-financial rewards given to employees in exchange for their efforts. Worldat Work (2006) defines total reward as all of the tools available to the employer that is used to attract, motivate and retain employees and includes everything the employee perceives to be of value resulting from the employment relationship. Thompson (2002) also defines total reward to typically encompass not only traditional, quantifiable elements like pay and benefits, but also more intangible elements such as scope to achieve and exercise responsibility, career opportunities, learning and development, the intrinsic motivation provided by the work itself and the quality of working life provided by the organization. As expressed by Lawler (2003), the greatest amount of motivation is present when employees perform tasks that are both intrinsically and extrinsically rewarding. Total reward strategies are vertically integrated with business strategies, but they are also horizontally integrated with other HR strategies to achieve internal consistency. This view has been shared by Kaplan (2007), who said that total reward is a holistic approach aligning with organizational change. This reward strategy brings about maximum return and builds up employment

brand, all of which create sustainable competitive advantage for organizations. The conceptual basis of total reward is that of bundling, so that different reward processes are interrelated, complementary and mutually reinforcing (Armstrong, 2006).

The aim of total reward is to maximize the combined impact of a wide range of reward elements on motivation, commitment and job engagement. Hence, total reward embraces everything that employees' values in the employment relationship that will enable them respond positively to organizational change. According to O'Neal (1998), a total reward strategy is critical to addressing the issues created by recruitment and retention as it creates a work experience that meets the needs of employees and encourages them to expend more effort and accept change. According to Armstrong (2006), the benefits of a total reward approach include a combined effect of different types of rewards makes a deeper and long-lasting impact on the motivation and commitment of employees. Also, the employment relationship created by a total reward approach makes the maximum use of relational as well as transactional rewards and therefore appeal more to employees. Besides, a system of total rewards allows flexibility to meet individual needs as relational rewards binds employees more strongly to the organization because they answer those special individual needs. Relational rewards also deliver a positive psychological contract and this can serve as a differentiator in the recruitment market which is much more difficult to replicate than individual pay practices. Hutcheson (2007) also stated that organizations that practices total reward strategy are able to establish a distinctive set of rewards to support the institution's employment brand and enables the institution to attract and retain qualified workforce. Following from the above literature review, it appears financial rewards are just one part of a reward package and may not be sufficient in motivating employees for best results. It also

suggests that for an effective and beneficial exchange between employer and employee to occur, the organization's reward system must be all embracing, taking into consideration both financial and non-financial rewards. A total reward concept with an underlying holistic approach must thus be adopted to gain a employees' acceptance of organizational change.

2.11.5 Participation in the Change Effort and Organizational Change

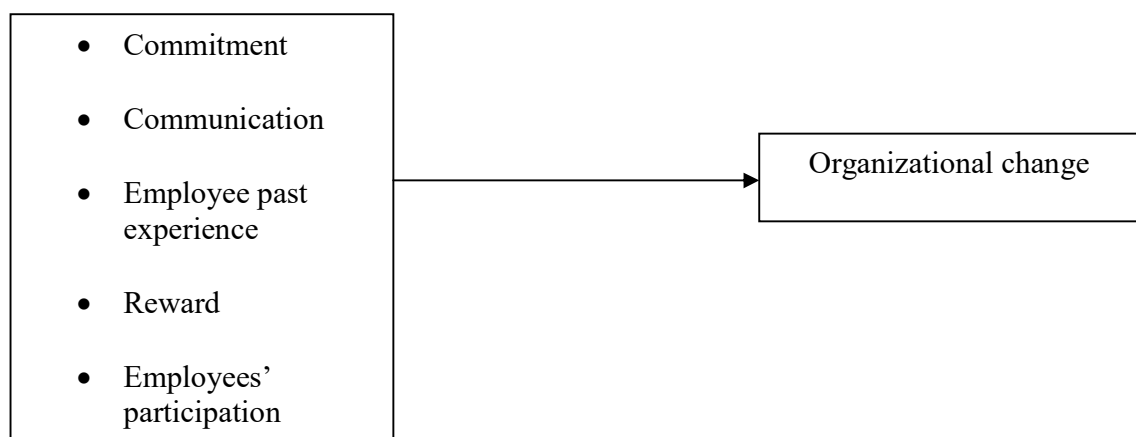
According to Lines (2004), participation can be defined as involvement in the initial assessment and development of the change plan as well as the right to veto in addition to participating in the process. Several studies found that participation in change initiatives was associated with more positive views of the change, reduced resistance, and improved goal achievement (Chreim, 2006). The Giangreco and Peccei (2005), study of managers in general in an Italian electric company, reported that employee perceptions of their participation in the development and implementation of the change initiative was associated with more positive attitudes towards the change and reduced resistance to change. Moreover, Lines (2004), found similar results in a self-report survey study of 138 managers of a telecommunication company involved in a major strategic reorientation. There are reported strong relationships between employee perceptions of their participation and goal achievement, organizational commitment, and reduced resistance.

In another study examining participation, Msweli-Mbanga and Potwana (1991), reported that access to participation in a meaningful way, receiving information and the ability to express opinions, and involvement in decision making built a positive attitude within individuals involved. This is manifested through responding favourably to participation opportunities by attending meetings, providing input, working harder, and accepting possible disruption of relationships with colleagues. In relation to this, managers

in the Banking industry, given the opportunity to actively participate will possibly portray positive attitudes towards change. However, little active participation means resistance to change through the loss of comfort and privileges, the interests of the individual versus the organization, and the possible loss of jobs (Lines 2004).

However, the conceptual framework of this study shall be presented as follows.

Figure 2.2 Researcher's Model



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This study seeks to establish the relationship between managers' attitude and organizational change in the Banking industry. This chapter shall provide the methods that will be adopted in carrying out the study. Therefore, the procedures that will be applied in the study shall include research design, the study population, sampling technique, research instrument, validation of research instrument, data collection methods and analytical procedure.

3.1 Research Design

The cross-sectional survey research design is employed for this study. This method is considered to be relevant to the study because sample was drawn from population and data was equally collected from the sample at one point in time as stated by (Shaughnessey, Zechmeister and Zechmeister, 2003). Also, Olannye (2006) noted that cross-sectional study involves classification by time in which data is collected at the same time. According to him, it is the type that studies a cross-section of the population at a single point in time. This method constitutes a class of empirical studies with human beings, organization, groups, and communities. Because of its descriptive nature, it is useful for generating new facts and natural experimentation without intentional manipulation of the variables of the research (Olannye, 2006). Factors that were considered before choosing this method were:

- i. Cross-sectional survey design is very feasible for the time frame available for the completion of the study.
- ii. The study is an academic exercise. As a result, it has time period for completion.

- iii. Cross-sectional survey is widely used in management social sciences research.
- iv. Cross-sectional research survey is economical.

These and many other reasons made the researcher to choose the cross-sectional research survey method.

3.2 The Study Population and Sample Size

The study population shall be made up of employees of selected Branches of Banks in Asaba which are UBA, Zenith Bank, Eco Bank, Access Bank, Diamond Bank, Fidelity Bank, First Bank, GTB, Union Bank and Keystone Bank. On the whole, the population of the study is eight hundred and sixteen (816). From the population, a workable sample of two hundred and sixty- eight (268) will be chosen bearing in mind the fact that, it is easier to use a sample size because of the limited resources.

The study sample will be dully chosen with the belief that, it will help in ascertaining the attitude of managers towards organizational change in the Banking industry in Asaba, Delta State. The sample size will be derived from Yaro Yamen's formula as given.

$$n = \frac{N}{1 + N(e^2)}$$

Where n = sample size.

N = population.

e = level of significance.

Therefore the sample size of 268 is derived thus: $n = 816/1+816(0.05)^2$.

$$n = 816/1+2.04$$

$$n = 816/3.04 = 268.$$

This sample size will be proportion of individuals drawn from the population in order to determine the attitude of Managers in relation to organizational change in the Nigerian Banking Industry.

3.3 Sampling Procedure/Techniques

A stratified sampling technique will be adopted for this study. This is due to the fact that the population will be divided into two categories of staff and customers of selected Branches of Banks in Asaba. Stratified random sampling according to Olannye (2006) is a means of obtaining representative samples from heterogeneous population. This method involves a process of dividing the target population into mutually exclusive/ non-overlapping homogenous groups which is called strata.

3.4 Research Instrument for Data Collection

Structured sets of questionnaire shall constitute the primary instrument for data collection in this study. Olannye (2006) stated that questionnaire is an instrument for gathering data from respondents to aid in finding solution to research problems. The questionnaire shall be divided into two sections A and B. Section A shall contain questions relating to the respondents' profile while section B contains information about attitude toward organizational change. The set of questionnaire was self administered to two hundred and sixty-eight (268) staff of selected Branches of Banks in Asaba.

3.5 Validation of Research Instrument

In order to validate the instrument for data collection, sets of the structured questionnaire were given to some experts in the Department of management and Marketing for validity. Consequently, adjustments and corrections were effected to ensure that they elicit the desired information.

3.6 Reliability of Research Instrument

To establish the reliability of the instrument, a test-retest method was employed. This entails the collection of two sets of scores on two occasions. The instrument was administered to a group of employees of the ten Banking firms in Asaba at interval of three (3) weeks. The results from the two tests if shown some similarity, suggests that the questionnaire is reliable.

3.7 Data Collection Methods

The instruments that were for collection of data were from primary and secondary sources. Set of constructed questionnaire which was distributed to respondents served as a source of primary data. Business journals, newspaper, dailies, and magazines consulted from the library constituted the secondary source of data collection.

3.8 Data Analysis Techniques

The data that was collected was analyzed using regression and correlation as the data analytical tools. The data was first deduced from the questionnaire distributed and then coded for the running of regression and correlation using SPSS version 20 software package. The reason for the use of these analytical tools was that the regression analysis was used to determine the relationship between two or more variables and to make predictions of one variable on the basis of the other(s), while correlation was used to measure the degree of the relationship between the variables.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter focuses on the presentation and analysis of data and information collected through questionnaires administered to the staff of selected Branches of Banks in Asaba. The data presented and analyzed in this study is categorized into three parts; the first is the descriptive analysis of respondents profile with percentage weighting attached. The second is the correlation analysis of the research questions and their respective variables. The third is the testing of hypotheses formulated for the study with the use of regression analysis. According to Nwadinigwe (2002) data analysis is the engine room of every research, this is because if it is done properly the researcher is likely to reach conclusion that are valid and could lead to a good decision.

Out of the two hundred and sixty eight (268) sets of questionnaire administered, two hundred and sixty one (261) were returned, six (6) were not properly filled. Two hundred and fifty-five (255) were useable. Therefore, the analysis in this chapter is based on the sample size of two hundred and fifty-five (255) copies.

4.2 Analysis of Respondents Profile

Table 4.1: Demographic Information of Respondents

Gender	Frequency	Percentage
Male	139	54.5
Female	116	45.5
Total	255	100
Age Range		
18-30 years	32	12.5
31-40 years	85	33.3
41-50 years	102	40
50 years and above	36	14.2
Total	255	100
Marital Status		
Married	170	66.7
Single	85	33.3
Total	255	100
Educational Qualification		
SSCE/GCE/NECO	17	6.7
NCE/ND	47	18.4
HND/B.Sc	139	54.5
MBA/M.Sc	34	13.3
Others	18	7.1
Total	255	100
Categories of Respondents		
Sales Managers	127	49.8
Non-Sales Managers	128	50.2
Total	255	100

Source: Analysis of field survey, 2015.

From Table 4.1 above, 139 (54.5%) were males and 116 (45.5%) were females. This indicates that the male were more in number than the female respondents. The age distribution of respondents which was spread across various age brackets shows that the highest concentration of respondents fell within the age bracket of 41-50 years 102(40%) of respondents. The categories of respondents between 18-30years accounts for 32(12.5%). 85(33.3%) of the respondents fall under 31- 40years, while 36 (14.2%) were above 50years. The table also indicates the marital status of the respondents. It was observed that 170(66.7%) of the respondents were married, while 85(33.3%) were single.

The table shows that greater part of the respondents 139(54.5%) had HND/B.Sc, ND/NCE holders account for 47(18.4%), those respondents that possess MBA/M.Sc were 34(13.3%). 17(6.7%) of the respondents indicated that they were WAEC/GCE/NECO holders and those with other qualifications accounted for 18(7.1%) of the respondents. In terms of the categories of the respondents. It reviewed that 127(49.8%) of the respondents were sales managers while 128 (50.2%) were non-sales managers.

4.3 Analysis of other Research Data

This section focuses on the analysis of responses to the major research questions which were broken down into twenty (20) sub questions using the Likert scale of point 5. Specifically, they are analyzed using correlation and regression and descriptive statistics.

Research Question One: Does managers commitment enhance their attitude towards organizational change?

Correlation among variables of managers' commitment (X_1), such as quality improvement team, learning session, monthly progress report and social networking are explained by X_{11} , X_{12} , X_{13} , and X_{14} . Therefore, X_{11} represents improvement team, X_{12} represents learning session, X_{13} represents monthly progress report, and X_{14} represents social networking.

Table 4.2 Correlations among the Variables of Managers' Commitment

Variables	X_{11}	X_{12}	X_{13}	X_{14}
X_{11}	1			
X_{12}	.101	1		
X_{13}	.178**	.295**	1	
X_{14}	.095	.677**	.330**	1

Source: Analysis of Field Work, 2015.

In Table 4.2 above, ten correlation coefficient values were reported. The results of the correlation analysis involving all the indicators of X_1 (managers' commitment) showed an overwhelming positive correlation among the variables. It showed that X_{11} (improvement team) which is the first variable correlates positively with X_{12} (learning session) ($r=.101$, 0.05). It also indicates that X_{11} (managers' commitment) maintained a positive correlation with X_{13} (monthly progress report) ($r=.178^{**}$, 0.01). The table again shows that X_{11} (improvement team) has positive correlation with X_{14} (social networking) ($r=.095$, 0.05). X_{12} (learning session) reported a positive correlation with X_{13} (monthly progress report) ($r=.295^{**}$, 0.01) and X_{14} (social networking) ($r=.677^{**}$, 0.01). There was a positive correlation between X_{13} (monthly progress report) and X_{14} (social networking) ($r=.330^{**}$, 0.01).

Table 4.3 Regression Analysis of Managers' Commitment and Organizational Change Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.439	.983		9.601	.000
Mgrs comt.	.406	.057	.410	7.160	.000

Source: Analysis of Field Work, 2015.

Table 4.3 above, showed that the results from regression analysis reported that managers' commitment exhibited positive relationship with organizational change ($\beta=.410$, $P<0.01$). The β value shows the effect of managers' commitment on organizational change i.e the extent to which managers' commitment accounted for the change in organizational change.

Table 4.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410 ^a	.168	.165	1.932

Source: Analysis of Field Survey, 2015.

Table 4.4 above shows the changes in organizational change brought about by the effect of managers' commitment. .165(16.5%) of the change in organizational change is explained by managers' commitment.

Research Question Two: What is the relationship between communication of change process and managers' attitude towards organizational change?

Correlation among variables of communication of change process (X_2) such as Goal of Change, Good Information, Appealing, and Constructive Critic are explained by X_{21} , X_{22} , X_{23} and X_{24} respectively.

Table 4.5 Correlations among Variables of Communication of Change Process

Variables	X_{21}	X_{22}	X_{23}	X_{24}
X_{21}	1			
X_{22}	.257^{**}	1		
X_{23}	.082	.341^{**}	1	
X_{24}	.024	.518^{**}	.198^{**}	1

Source: Analysis of Field Survey, 2015.

The result of the correlation analysis involving all indicators of X_2 (communication of change process) showed positive correlation among the variables. In table 4.5 above, 10 correlation coefficients were reported. It is reported that X_{21} (Goal of Change) correlate positively with X_{22} (Good Information) ($r=.257^{**}$, 0.01). It also maintained that X_{21} (Goal of Change) correlate positively with X_{23} (Appealing) ($r=.082$, 0.05). The table also showed that X_{22} (Good Information) correlate positively with X_{23} (Appealing) ($r=.341^{**}$, 0.01) and X_{24} (Constructive Critic) ($r=.518^{**}$, 0.01). Again, X_{23} (Appealing) correlate positively with X_{24} (Constructive Critic) ($r=.198^{**}$, 0.01).

Table 4.6 Regression Analyses of the Relationship between Communication of Change Process and Organizational Change

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.668	.981		8.836	.000
Com. Of change process	.473	.059	.448	7.965	.000

Source: Analysis of Field Work, 2015.

From Table 4.6 above, results from the regression analysis showed that communication of change process exhibited a significant positive relationship with organizational change ($\beta=.448$, 0.01). The β value indicates the impact of communication of change process on organizational change which implies the extent to which communication of change process accounted for the change in organizational change.

Table 4.7 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448 ^a	.200	.197	1.895

Source: Analysis of Field Survey, 2015.

Table 4.7 above exhibited the change in organizational change which is brought about by the effect of communication of change process. .197 (19.7%) of the change in organizational change was brought about by communication of change process.

Research Question Three: Does managers' past experience affect their attitude towards organizational change?

Correlation among the variables of managers' past experience (X_3) such as, bad work relationship, job insecurity, lack of social supportive environment and unfair pay are explained by X_{31} , X_{32} , X_{33} , and X_{34} . Where X_{31} is bad work relationship, X_{32} is job insecurity, X_{33} is lack of social supportive environment and X_{34} is unfair pay.

Table 4.8 Correlations among the Variables of managers' past experience

variables	X_{31}	X_{32}	X_{33}	X_{34}
X_{31}	1			
X_{32}	.216**	1		
X_{33}	.108	.237**	1	
X_{34}	.094	.455**	.082	1

Source: Analysis of Field Work, 2015.

In Table 4.8 above, ten correlation coefficient values were reported. The correlation analysis involving all indicators of managers' past experience maintained a favourable relationship amongst them. Thus, X_{31} (bad work relationship) correlates positively with X_{32} (job insecurity) ($r=.216^{**}$, 0.01) and also maintained a positive correlation with X_{33} (lack of social supportive environment) ($r=.108$, 0.05) and X_{34} (unfair pay) ($r=.094$, 0.05). From the result as well, X_{32} (job insecurity) correlates positively with X_{33} (lack of social supportive environment) ($r=.237^{**}$, 0.01) and also with X_{34} (unfair pay) ($r=.455^{**}$, 0.01). X_{33} (lack of social supportive environment) correlates positively with X_{34} (unfair pay) ($r=.082$, 0.05).

Table 4.9 Regression Analyses of managers' past experience and Organizational Change Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.550	.607		5.845	.000
Mgrs past expri.	.789	.037	.802	21.378	.000

Source: Analysis of Field Work, 2015.

From table 4.9 above, results from the regression analysis indicated that managers' past experience exhibited significant positive relationship with organizational change ($\beta=.802$, 0.01). The β value indicates the extent to which managers' past experience accounted for the change in organizational change.

Table 4.10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.644	.642	1.265

Source: Analysis of Field Survey, 2015.

Table 4.10 above shows that the change in organizational change is on account of managers' past experience. It was reported that .642 (64.2%) of the variance in organizational change is brought about by managers' past experience.

Research Question four: What is the relationship between reward and managers' attitude towards organizational change?

Correlation among the variables of reward (X_4) such as compensation, appreciation, recognition, and benefits are represented by X_{41} , X_{42} , X_{43} and X_{44} respectively.

Table 4.11 Correlations among the Variables of Reward

Variables	X_{41}	X_{42}	X_{43}	X_{44}
X_{41}	1			
X_{42}	.365**	1		
X_{43}	-.293**	.213**	1	
X_{44}	-.076	-.039	.292**	1

Source: Analysis of Field Work, 2015.

In Table 4.11 above, 10 (ten) correlation coefficient values were recorded. The results of the correlation analysis involving all the indicators of X_4 (reward) showed positive and negative correlation among the variables. It showed that X_{41} (compensation) had a positive correlation with X_{42} (appreciation) ($r=.365^{**}$, 0.01). It also maintained that X_{42} (appreciation) correlates positively with X_{43} (recognition) ($.213^{**}$, 0.01). Also, X_{43} which is the third variable correlates positively with X_{44} (benefits) ($.295^{**}$). Hence, the negative correlation coefficient values were ignored as they do not reflect any relationship with the variables.

Table 4.12 Regression Analyses of the Relationship between Reward and Organizational Change

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.118	1.093		11.086	.000
Reward	.266	.067	.242	3.967	.000

Source: Analysis of Field Work, 2015.

From table 4.12 above, results from the regression analysis indicated that reward has a significant relationship with organizational change ($\beta = .242$, $p < 0.01$). And this is the extent to which reward accounted for the change in organizational change.

Table 4.13 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.242 ^a	.059	.055	2.056

Source: Analysis of Field Work, 2015.

Table 4.13 above shows the changes in organizational change as brought about by reward. The .055 (5.5%) of the change in organizational change is explained by reward.

Research Question Five: What is the relationship between employees' participation and their attitude toward organizational change?

Correlation among the variables of employees' participation (X_5) such as decision, development and implementation, change initiative and opinion, where X_{51} is decision, X_{52} is development and implementation, X_{53} is change initiative and X_{54} is opinion.

Table 4.14 Correlations Among Variables of Employees' Participation.

Variables	X ₅₁	X ₅₂	X ₅₃	X ₅₄
X ₅₁	1			
X ₅₂	.245**	1		
X ₅₃	.070	.347**	1	
X ₅₄	.019	.519**	.193**	1

Source: Analysis of Field Work, 2015.

In Table 4.14 above, 10 (ten) correlation coefficient values were reported. All the ten (10) exhibited positive values implying that they are good indicators of employees' participation. Thus, X₅₁ (decision) had a positive correlation with X₅₂ (development and implementation) ($r=.245^{**}$, 0.01). it also correlates positively with X₅₃ (change initiative) ($r=.070$, 0.05) and X₅₄ ($r=.019$). Findings from the result also shows that X₅₂ (development and implementation) correlates positively with X₅₃ (change initiative) ($r=.347^{**}$, 0.01) as well as X₅₄ (opinion) ($r=.519^{**}$, 0.01). X₅₃ (change initiative) also indicated a positive correlation with X₅₄ (opinion) ($r=.193^{**}$, 0.01).

Table 4.15 Regression Analyses of the Relationship between Managers' Participation and Organizational Change.**Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	8.738	.986		8.859	.000
1 Mgrs participation	.469	.060	.443	7.849	.000

Source: field work, 2015.

Table 4.15 above shows the results from the regression analysis of the relationship between managers' participation and organizational change. It indicated that managers' participation has a significant relationship with organizational change ($\beta = .443$, $p < 0.01$). And this is the extent to which managers' participation accounted for the change in organizational change.

Table 4.16 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.443 ^a	.196	.193	1.900

Source: Analysis of Field Survey, 2015.

Table 4.16 above exhibited the change in organizational change which is brought about by the effect of managers' participation. .193 (19.3%) of the change in organizational change was brought about by managers' participation.

4.4 Hypotheses Testing

The Regression analysis was employed as an analytical tool for testing the hypotheses. Hypotheses' testing is a systematic way for testing claims or ideas about any given parameter in a population using data measured in a sample. The p-values reported in the regression coefficient tables are used for testing the study hypotheses.

The Decision Rule

If the probability value calculated is greater than the critical level of significance, then the null hypotheses will be accepted while the alternate hypotheses is rejected and vice versa. If the probability value of 0.00 is smaller than the critical value of 5% (i.e. $0.00 < 0.05$), it will be concluded that the given parameter is statistically significant. In this

situation, it is accepted that there is need to reject the null hypotheses and to accept the alternate.

In Gujarati and Porter (2009), when the null hypotheses are rejected, it will be concluded that the findings are statistically significant and vice versa. They also posited that it is preferable to leave it to the researcher to decide whether to reject the null hypotheses at the given value.

Note the p- value (probability value) is also known as the observed or exact level of significance or the exact probability of committing a type 1 error. More technically, the p-value is the lowest significance level at which a null hypothesis can be rejected (Gujarati and Porter, 2009). Thus, the p-value is at 0.05 (5%).

Hypothesis One

H₀₁: There is no significant relationship between managers' commitment and their attitude towards organizational change.

Table 4.17: Test of Hypothesis One

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.439	.983		9.601	.000
Mgrs comt.	.406	.057	.410	7.160	.000

Source: Analysis of Field work, 2015.

Since the p-value established is at 0.05 (5%) i.e. the level of significance which is the tolerable error in estimation is greater than the critical level of significance ($0.000 < 0.05$), the null hypothesis is rejected while the alternate is accepted implying that there is significant relationship between managers' commitment and their attitude towards organizational change.

Hypothesis Two

H₀₂: There is no significant relationship between communication of change process and managers' attitude towards organizational change.

Table 4.18: Test of Hypothesis Two

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.668	.981		8.836	.000
Com. Of change process	.473	.059	.448	7.965	.000

Source: Analysis of Field Work, 2015.

From the table 4.18 above, the critical level of significance of 0.000 is less than the p-value established ($0.000 < 0.05$), therefore the null hypothesis is rejected to accept the alternate thereby implying that there is significant relationship between communication of change process and managers' attitude towards organizational change.

Hypothesis Three

H0₃: There is no significant relationship between managers' past experience and their attitude towards organizational change.

Table 4.19: Test of Hypothesis Three

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.550	.607		5.845	.000
Mgrs past expri.	.789	.037	.802	21.378	.000

Source: Analysis of Field Work, 2015.

Table 4.19 above shows that the calculated critical level of significance is less than the p-value of 0.05 (5%) i.e. (.000 < 0.05) and this means that the level of confidence between the two factors is 100%. Similarly, the null hypothesis is rejected to say that there is significant relationship between managers' past experience and their attitude towards organizational change.

Hypothesis Four

H0₄: There is no significant relationship between reward and managers' attitude towards organizational change.

Table 4.20 Test of Hypothesis Four

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.118	1.093		11.086	.000
Reward	.266	.067	.242	3.967	.000

Source: Analysis of Field Work, 2015.

The level of significance that was calculated in table 4.20 above is lesser than the established p-value ($.000 < 0.05$), therefore the null hypothesis is again rejected to accept the alternate hypothesis which states that there is significant relationship between reward and managers' attitude towards organizational change.

Hypothesis Five

HO₅: There is no significant relationship between managers' participation and their attitude toward organizational change.

Table 4.21 Test of Hypothesis Five

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	8.738	.986		8.859	.000
Mgrs participation	.469	.060	.443	7.849	.000

Source: field work, 2015.

Since the p-value established is at 0.05 (5%) i.e. the level of significance which is the tolerable error in estimation is greater than the critical level of significance ($0.000 < 0.05$), the null hypothesis is rejected while the alternate is accepted implying that there is significant relationship between managers' participation and their attitude toward organizational change.

4.5 Discussion of Findings

In accordance with the analysis of data conducted in chapter four and the review of related literature in chapter two, the discussion of findings of this research study is presented below.

Managers' Commitment and their Attitude towards Organizational Change

From the results of data analyzed in table 4.2, it was reported that the overall positive correlation coefficients values among variables of managers' commitment is indicative that they are appropriate indicators and dimensions of managers' commitment. Table 4.3 showed the extent to which managers' commitment accounted for change in organizational change ($\beta=.410$, $P<0.01$). This shows that there is significant relationship between managers' commitment and their attitude towards organizational change. Also, table 4.4 showed that .165(16.53%) of the change in organizational change is explained by managers' commitment.

More so, the result of hypothesis tested in table 4.17 revealed that that there is significant relationship between managers' commitment and their attitude towards organizational change. This result agreed with the findings of Guest (1998) suggested that organizational commitment mediated the total causal effects of positive affectivity, job security, job satisfaction, job motivation and environmental opportunity on organizational change. This implies that managers' commitment is a factor that influences positive attitudes towards organizational change.

Communication of Change Process and Managers' Attitude towards Organizational Change

From the results of data analyzed in table 4.5, it was reported that all the items used to measure communication of change process reported positive correlation among them. This suggests that all the items were appropriate indicators and dimensions of communication of change process. Table 4.6 showed that the ($\beta=.448$, 0.01) indicates that communication of change process has significant relationship and accounted for variance in attitude of managers' towards organizational change. In table 4.7, it was reported that .197 (19.7%) of the change in organizational change is explained by communication of change process.

Furthermore, the result of hypothesis tested in table 4.18 reported that there is significant relationship between communication of change process and managers' attitude towards organizational change. This is in line with Summers, Humphrey, & Ferris, (2012) assertion that effective communication entails an understanding of the nuances of organizational operations as well as the organizational culture. This implies that Communication is often discussed as a factor that determines the attitude towards change.

Managers' Past Experience and their Attitude towards Organizational Change

From the analysis of data in table 4.8, overwhelming positive correlations were observed among the variables. It maintained a high positive correlation between job security and unfair pay ($r=.455^{**}$, 0.01). It shows a low positive correlation between lack of social supportive environment and unfair pay ($r=.082$, 0.05). This suggests that the overwhelming positive correlation among the variables shows that they are appropriate indicators and

dimensions of managers' past experience. Table 4.9 showed that the β value ($\beta=.802, 0.01$) has an impact on managers' past experience and organizational change. This shows the extent to which managers' past experience accounted for change in organizational change. In table 4.10, it was reported that .642 (64.2%) of the variance in organizational change is brought about by managers' past experience.

More so, the result of hypothesis testing in table 4.19 showed that there is significant relationship between managers' past experience and their attitude towards organizational change. This is in line with Bovey & Hede, (2000) observation that one of the factors that affect attitudes towards organizational change is previous experience. This implies that negative past experience will lead to negative attitude towards organizational change and a positive experience will also influence positive attitude towards organizational change.

Rewards and Managers' attitude toward Organizational Change

From Table 4.11, it was reported that all the variables of rewards exhibited overwhelming positive correlation coefficient values implying that these items are all appropriate indicators of rewards. Table 4.12 reported that β value ($\beta = .242, 0.01$) to have had a positive relationship between rewards and managers' attitude towards organizational change and also rewards as being capable of accounting for the change in organizational change. Thus Table 4.13 showed that .055 (5.5%) of the change in organizational change was as a result of rewards. Accordingly, the result of hypothesis four tested in table 4.20 reported that there is significant relationship between reward and managers' attitude towards organizational change. This is further supported by the findings of Kaplan (2007), who said that total reward is a holistic approach aligning with organizational change. The implication

of this is that when employees are rewarded for their effort, they will want to put more effort even when there is going to be organizational change, they will adapt easily because they know that they will be rewarded for the change.

Employees Participation and Attitude towards Organizational Change

The results of data analyzed in table 4.14 reported that the overall positive correlation coefficients values among variables of employees' participation is indicative that they are appropriate indicators and dimensions of employees' participation. Table 4.15 showed the extent to which employees' participation accounted for change in organizational change ($\beta=.443$, $P<0.01$). This shows that there is significant relationship between employees' participation and their attitude towards organizational change. Also, table 4.16 showed that .193(19.3%) of the change in organizational change is explained by employees' participation.

More so, the result of hypothesis tested in table 4.21 revealed that that there is significant relationship between employees' participation and their attitude towards organizational change. This result agreed with the findings of Giangreco and Peccei (2005) that employee perceptions of their participation in the development and implementation of the change initiative was associated with more positive attitudes towards the change and reduced resistance to change. This implies that employees will have positive attitudes towards organizational change if they are involved in the development and implementation of the change process.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The main objective of this study was to examine the attitude of managers towards organizational change in the Nigerian Banking industry in order to bridge this gap in knowledge. Five objectives were spelt out with the aim of addressing the five research questions raised. Five hypotheses were subsequently tested in line with objectives.

In order to find solution to these problems, the researcher employed cross-sectional survey design which was very feasible for the time frame available for the completion of the study. Two hundred and fifty-five (255) respondents were sampled. The data collected from the respondents were analyzed using correlation and regression analytical tools. The data were analyzed using SPSS version 20 software package.

The reliability test for the measuring instrument using the Cronbach Alpha coefficient estimation mode was used as a means of testing the reliability of the instrument and the findings revealed that all the sub-scale were deemed to be reliable enough to carry out the research in line with Nunnally and Bernstein (1994) cut of point 0.7. On the specifics, service quality has the highest Cronbach Alpha value of .790 customers satisfaction has the lowest Cronbach Alpha value .751.

The analysis of the background profile of the respondents shows that 54.5% were males, while 45.5% were females. The age distribution of the respondents indicated that 12.5% were between the ages of 18-30years, 33.3% falls between the age range of 31-40 years, 40% were between the ages of 41-50 years and 14.2% were 50years and above. The marital status of the respondents indicated that most of the sampled respondents (66.7%) were married, while 33.3% of the respondents were single. The educational profile of the

respondents indicated that 6.7% of the sampled respondents were O/Level holders, 18.4% were either NCE or ND certificate holders, 54.5% were either HND or B.Sc. Degree holders, 13.3% were MBA/M.Sc. holders and others who were uncategorized made up 7.1% of the total sample size. As regards the categories of the respondents, 49.8% were sales managers while 50.2% were non sales managers.

The result of the inter-item correlation indicated that all the variables were positively correlated with each other. Specifically, on managers' commitment, X_{12} (learning session) has the highest correlation coefficient score with X_{14} (social networking) ($r=.677^{**}$, 0.01), while X_{11} (improvement team) and X_{14} (social networking) has the lowest correlation score of ($r=.095$, 0.05). The findings from the regression analysis indicated that there was a positive relationship between managers' commitment and their attitude towards organizational change ($\beta=.410$, $p<0.01$), while it shows that there exists a significant relationship ($.000<0.05$).

On communication of change process, X_{22} (good information) has the highest correlation coefficient score on X_{24} (constructive critic) ($r=.448^{**}$, 0.01) and the lowest correlation coefficient score were recorded between X_{21} and X_{23} (.082, 0.05). The regression analysis indicated that there was a positive relationship between communication of change process and managers' attitude towards organizational change ($\beta=.448$, $p<0.01$), It also indicated that there was a significant relationship between the variables given that the exact level of significance (.000) is less than the probability of committing a type one error (.05).

On managers' past experience, the entire ten 10 correlation coefficient were positive. X_{32} recorded the highest coefficients with X_{34} ($r=.455^{**}$, 0.01), while the lowest coefficient

was recorded among X_{33} and X_{34} ($r=.082$, 0.05). The findings from the regression analysis indicated that there was a positive relationship between managers' past experience and organizational change ($\beta=.802$, $p<0.01$), the result of the findings also indicated that there was a significant relationship between variables given that the exact level of significance ($.000$) is less than the probability of committing a type one error ($.05$).

On the coefficient score for reward, some of the correlations coefficient were positive and some were negative, however, X_{41} recorded the highest positive correlation coefficient score with X_{42} ($r=.365^{**}$, 0.01). The lowest positive coefficient was recorded between X_{42} and X_{43} ($r=-.213^{**}$, 0.01). The findings from the regression analysis indicated that there was a positive relationship between reward and organizational change ($\beta=.242$, $p<0.01$), while it shows that there exists a significant relationship ($.000<0.05$).

On employees' participation, X_{52} recorded the highest correlation coefficient with X_{54} ($r=.519^{**}$, 0.01). The lowest correlation coefficient was recorded among X_{51} and X_{54} ($r=.019$, 0.05). The findings from the regression analysis indicated that there was a positive relationship between employees' participation in the change process and organizational change ($\beta=.443$, $p<0.01$), while it shows that there exists a significant relationship ($.000<0.05$).

Based on the analysis, the study revealed that:

That Managers' commitment has positive relationship with their attitude towards organizational change.

Also Communication of change processes has significant effect on their attitudes towards organizational change.

Managers' past experience affect their attitudes towards organizational change.

Again, it was found that when appropriate reward strategy is in place in organizations, it influence managers attitude towards organizational change.

It was found that there is positive relationship between managers' participation in the change process and their attitude toward organizational change.

5.2 Conclusion

The purpose of this study was to examine the attitude of managers as it relates to organizational change. This research was carried out as a result of perceived employees not committed to organization. It was also perceived that most managers in the Nigerian Banking sector do not communicate change effectively with their sub-ordinates. Again, the researcher observed that the previous experience of employees in the Nigerian Banking industry led to negative attitude of managers towards organizational change. It was also inferred that some managers are not included in the decision making towards organizational change in the Nigerian Banking industry. All these led to managers' negative attitude towards organizational change.

In order to find solution to these problems, the researcher employed cross-sectional survey design which was very feasible for the time frame available for the completion of the study. Two hundred and fifty-five (255) respondents were sampled. The data collected from the respondents were analyzed using correlation and regression analytical tools. The data were analyzed using SPSS version 20 software package.

Attitude towards change is connected to the mentality of work in which work is perceived in a positive way, as a condition of personal existence. It is expected that understanding what factors are significant predictors of negative or positive attitudes will assist top management and change agents to eliminate potential resistance to organizational

change and provide useful information to practitioners in the process of innovation and change. However, due to change, as status differences erode, some employees will come to expect involvement in decisions about organizational change. Successful organizational adaptation and change is increasingly reliant on generating employee support and enthusiasm hence it is important to understand how these employees perceive change programmes especially the team leaders and managers. That managers' commitment enhances attitude towards organizational change. This is because commitment leads to quality improvement team, it helps them to attend learning session and conference calls for their firm, it also makes them to always submit monthly progress report for their firm, and involved in local social networking of their firm. Employees with high organizational commitment are more willing to put more effort in a change project and, therefore, are more likely to develop positive attitudes towards organizational change. Therefore, organizational commitment is a factor that influences positive attitudes towards change.

It also concluded that communication of change process has positive effect on the attitude of managers toward organizational change. This is because the managers will be familiar with the goal of the change, the information about the change will be good to them, the communication of the change is done in an appealing manner, and they will value constructive criticism about the change. Managers' are afraid of the change because of bad work relationship, job insecurity makes them to be scared of change initiative, lack of socially supportive environment is a threat to change and as they are skeptical about change because of unfair pay from their firm. Individuals come to organizations with certain needs, skills, expectations and they hope to find a work environment where they can use their

abilities and satisfy their needs. When an organization can provide these opportunities, the likelihood of increasing commitment is increased.

Effective communication also entails an understanding of the nuances of organizational operations as well as the organizational culture. Communication strategies that work well in one organization are not necessarily transferable to other organizations. Although no communicational principles universally apply, the following section provides an overview of organizational change communication paradigms. Stipulated change communication is a process of mediating, not a process of intermediating. The intermediating approach entails addressing issues from an inert state, whereas the mediating approach involves interpreting and reinterpreting ideas and processes in a linear protracted fashion. To create positive perceptions or perceptions of opportunity among employees during organizational change, organizational leaders need to frame organizational change as an opportunity to enhance for employees' to enhance their skills, and provide direction for the post change organization. Communication skills among organizational leaders should extend beyond traditional skill sets such as personality traits, sociability, extraversion, and assertiveness, to include nonverbal capabilities

Communication is increasingly being recognized as a critical factor in organizational change processes. Organizational communication theory stresses that communication is a central means for organizations. However, organizational change gets relatively little attention in theory. Organization development theory traditionally focuses on the process of change, yet it does not specifically address the role of communication. Organizational Communication and Organizational Development theory can teach us more about the different aspects of communication during organizational change and provide ways for

improving change communication. This is important because research shows that poor communication is a major barrier to change. The importance of effective communication during organizational change is becoming clearer. The reasons for change have to be clear to the people involved, and they must have a vision of the direction or goals of the change in order to know where they need to go.

There is evidence in the change management literature identifying the role of organizational commitment in a change context. Many authors indicated that organizational commitment plays an important role in employee's acceptance of change and organizational commitment is the second most important determinant after union membership of attitudes toward organizational change. Highly committed employee is more willing to accept organizational change if it is perceived to be beneficial. But a highly committed employee may resist changing if he/she perceives it as a threat for his/her own benefit.

The study also concludes that there is positive relationship between reward and managers' attitude towards organizational change as the respondents are compensated for hard work, their boss appreciate their commitment to the firm, they are recognized by the organization for adapting change and that the benefits they receive from their organization are enough to key into the change arrangement. Total reward is the combination of financial and non-financial rewards given to employees in exchange for their efforts.

Total reward as all of the tools available to the employer that is used to attract, motivate and retain employees and includes everything the employee perceives to be of value resulting from the employment relationship. Total reward should typically encompass not only traditional, quantifiable elements like pay and benefits, but also more intangible elements such as scope to achieve and exercise responsibility, career opportunities, learning

and development, the intrinsic motivation provided by the work itself and the quality of working life provided by the organization. As expressed by Lawler (2003), the greatest amount of motivation is present when employees perform tasks that are both intrinsically and extrinsically rewarding. Total reward strategies are vertically integrated with business strategies, but they are also horizontally integrated with other HR strategies to achieve internal consistency. Total reward is a holistic approach aligning with organizational change. This reward strategy brings about maximum return and builds up employment brand, all of which create sustainable competitive advantage for organizations. The conceptual basis of total reward is that of bundling, so that different reward processes are interrelated, complementary and mutually reinforcing.

Access to participation in a meaningful way in the change process, receiving information and the ability to express opinions, and involvement in decision making built a positive attitude within individuals involved. This is manifested through responding favourably to participation opportunities by attending meetings, providing input, working harder, and accepting possible disruption of relationships with colleagues. In relation to this, managers in the Banking industry, given the opportunity to actively participate will possibly portray positive attitudes towards change. However, little active participation means resistance to change through the loss of comfort and privileges, the interests of the individual versus the organization, and the possible loss of jobs.

The study finally concludes that employees' participation affect their attitude towards organizational change as employees' perceptions of their participation in the development and implementation of the change initiative enhance positive attitudes towards the change, employees' participation in the change initiative improves goal achievement,

they are involved in the organizational decision of change process and the acceptance of their opinion reduces their resistance to change arrangement.

5.3 Recommendations

On the bases of the findings of the study and the conclusion, the study recommends as follows:

1. Commitment is an attitude that reflects the nature and quality of the linkage between an employee and an organization. It often establishes an exchange relationship in which individuals attach themselves to the organization in return for certain rewards from the organization. Individuals come to organizations with certain needs, skills, expectations and they hope to find a work environment where they can use their abilities to satisfy their needs. It is therefore recommended that Banks should provide these opportunities to enhance increasing commitment to the organization and acceptance of organizational change.
2. Communication is recognized as a critical factor in organizational change processes. It is recommended that Nigerian Banking industry should communicate change processes effectively so that employees will be able to understand the processes. If it is effectively communicated, employees will be able to accept it because they understand it.
3. The experience of the employees play important role on organizational change. If they experience job insecurity, they will have negative impression towards change. But job security will be associated with organizational commitment, which is associated with positive attitudes to organizational change. Therefore, Banks

managing directors should ensure that their staff are guaranteed job security. This will make them to have potential possibilities of being positive about change as against those whose jobs once threatened have negative attitudes towards change.

4. Reward is a holistic approach aligning with organizational change. It embraces everything that employees' values in the employment relationship that will enable them respond positively to organizational change. Therefore, Bank directors should compensate the employees with those values to enable them respond positively to organizational change.
5. Participation in change initiatives is associated with more positive views of the change, reduced resistance, and improved goal achievement. The study then recommends that Banks should ensure that they allow their employees to participate in the change arrangement to get the best cooperation from them as regards the change.

5.4 Contributions to Knowledge

Based on the findings and conclusions of this study, the following were the contributions to knowledge.

1. The study established that managers' commitment enhance their attitude towards organizational change.
2. The Study showed that effective communication of change process influence managers' attitude towards organizational change.
3. Again, it added to knowledge that managers' past experiences have effect on their attitude towards organizational change.

4. It further contributed that rewarding of employees' influence their attitude towards organizational change.
5. Lastly, this study has contributed that in other to have managers' positive attitude towards organizational change, they should be allowed to participate in the change arrangement.

5.5 Suggestions for Further Studies

The results of this study appear to be in accordance with some theoretical expectation. However as in any study, further research is still needed in order to address some limitations replicate and extend the findings of this study.

First, the use of cross-sectional data in a single industry may limit some of the conclusions. This is due to the fact that sample objects are ascertained by taking a snap shot of a situation and analyzing it. Further study may avoid such limitation by using longitudinal data generated from the sample objects at different points in time for analysis.

This study examined the attitude of managers towards organizational change in the Nigerian Banking industry. Industry specific studies may be tempted to highlight the constructs managers' attitudes on the background of the inherent features of the selected industry. It will be useful to extend further research to other different industries in Nigeria towards developing further consolidated view on this area of study.

This research work was conducted in one state (Delta State) only. The findings from this area alone may not reflect the situations of other states in Nigeria. Based on the forgoing therefore, generalization should be done with care. Therefore further studies should be extended to cover other geographical locations. Thus extending the observations and findings to the entire country at large.

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APPENDIX I

Department of Management,
Faculty of Management Sciences,
Delta State University,
Abraka.

23th February, 2015.

Dear Sir/Madam,

REQUEST FOR THE COMPLETION OF QUESTIONNAIRE

I am an M. Sc. student in the Department of Management and Marketing, Faculty of Management Sciences, Delta State University, Asaba Campus. I am conducting a research on managers' attitude towards organizational change in the Banking industry in Asaba, Delta state. It will be appreciated if you kindly respond objectively to the sets of questions contained in this questionnaire. The exercise is purely academic and whatever may be your views will be treated in confidence.

Thanks for your time and assistance on this research.

Yours faithfully,

Ojie, Blessed Doris

(Researcher)

SECTION A: Demographic Information of the Respondents.

Please answer the following questions to the best of your knowledge. Mark (✓) in the option you choose appropriate.

Measuring Group	Categories
Gender	Male Female Total
Age Range	18 – 30 years 31 – 40 years 41 – 50years 50 years and above Total
Marital Status	Married Single
Educational Qualification	SSCE/GCE/NECO NCE/OND HND/B. Sc MBA/M. Sc Others
Category of respondent	Staff.
	Customer.

SECTION B: Information about Attitude and Organizational Change

Use the scale below:

SD	Strongly Agreed
D	Agreed
U	Undecided
D	Disagreed
SD	Strongly Disagreed

Does managers' commitment enhance their attitude towards organizational change?

S/N	STATEMENTS	SA	A	U	D	SD
1.	I lead quality improvement team.					
2.	I attend learning session and conference calls for my firm.					
3.	I always submit monthly progress report for the firm.					
4.	I am involved in local social networking of my firm.					

What is the relationship between communication of change process and attitude towards organizational change?

S/N	STATEMENTS	SA	A	U	D	SD
5.	I am familiar with the goal of the change.					
6.	The information about the change is good.					
7.	Managers communicate the change in an appealing way.					
8.	Constructive criticism about the change is valued.					

Does managers' past experience affect their attitude towards organizational change?

S/N	STATEMENTS	SA	A	U	D	SD
9.	I am afraid of the change because of bad work relationship.					
10.	Job insecurity makes me to be scared of change initiative.					
11.	Lack of socially supportive environment is a threat to change.					
12.	I am skeptical about change because of unfair pay from my firm.					

What is the relationship between reward and managers' attitude towards organizational change?

S/N	STATEMENTS	SA	A	U	D	SD
13.	I am compensated for hard work.					
14.	My boss appreciates my commitment to the firm.					
15.	I am recognized by the organization for adapting to change.					
16.	The benefits I receive from my organization are enough to key to the change arrangement.					

What is the relationship between employees' participation and their attitude toward organizational change?

S/N	STATEMENTS	SA	A	U	D	SD
17.	I am involved in the organizational decision of change process.					
18.	Employee perceptions of their participation in the development and implementation of the change initiative enhance positive attitudes towards the change					
19.	Employees' participation in change initiative improves goal achievement.					
20.	The acceptance of my opinion reduces my resistance to change arrangement.					

APPENDIX II

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Variables Entered/Removed^a

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1	Mgrs comt. ^b	.	Enter

a. Dependent Variable: Orgal change

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.410 ^a	.168	.165	1.932

a. Predictors: (Constant), Mgrs comt.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	191.435	1	191.435	51.262	.000 ^b
	Residual	944.824	253	3.734		
	Total	1136.259	254			

a. Dependent Variable: Orgal change

b. Predictors: (Constant), Mgrs comt.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.439	.983		9.601	.000
	Mgrs comt.	.406	.057	.410	7.160	.000

a. Dependent Variable: Orgal change

```

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Regression

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	Cases Used	Statistics are based on cases with no missing values for any variable used.
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[DataSet1]

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Com. Of change process ^b		. Enter

a. Dependent Variable: Orgal change

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.448 ^a	.200	.197	1.895

a. Predictors: (Constant), Com. Of change process

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	227.813	1	227.817	63.447	.000 ^b
	Residual	908.442	253	3.591		
	Total	1136.259	254			

a. Dependent Variable: Orgal change

b. Predictors: (Constant), Com. Of change process

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.668	.981		8.836	.000
	Com. Of change process	.473	.059	.448	7.965	.000

a. Dependent Variable: Orgal change

```

REGRESSION
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/NOORIGIN
/DEPENDENT Orgal change
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Regression

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Variables Entered/Removed^a

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1	Mgrs past expri ^b		Enter

a. Dependent Variable: Orgal change

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.644	.642	1.265

a. Predictors: (Constant), Mgrs past expri.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	731.378	1	731.378	457.020	.000 ^b
	Residual	404.881	253	1.600		
	Total	1136.259	254			

a. Dependent Variable: Orgal change

b. Predictors: (Constant), Mgrs past expri.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.550	.607		5.845	.000
	Mgrs past expri.	.789	.037	.802	21.378	.000

a. Dependent Variable: Orgal change

```

REGRESSION
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Regression

Notes

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	Cases Used	Statistics are based on cases with no missing values for any variable used.
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[DataSet1]

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Model	Variables Entered	Variables Removed	Method
1	Reward ^b		Enter

a. Dependent Variable: Orgal change

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.242 ^a	.059	.055	2.056

a. Predictors: (Constant), Reward

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.525	1	66.525	15.734	.000 ^b
	Residual	1069.734	253	4.228		
	Total	1136.259	254			

a. Dependent Variable: Orgal change

b. Predictors: (Constant), Reward

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.118	1.093		11.086	.000
	Reward	.266	.067	.2429	3.967	.000

a. Dependent Variable: Orgal change


```

REGRESSION
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Orgal change
/METHOD=ENTER Mgrsparticipation.

```

Regression

Notes		
Output Created		24-JUL-2015 16:43:21
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	256
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT Orgal change /METHOD=ENTER Mgrsparticipation.
Syntax		
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Memory Required	1916 bytes
	Additional Memory Required for Residual Plots	0 bytes

[DataSet1]

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Mgrs participation ^b		Enter

a. Dependent Variable: Orgal change

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.443 ^a	.196	.193	1.900

a. Predictors: (Constant), Mgrs participation

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	222.498	1	222.498	61.605	.000 ^b
	Residual	913.761	253	3.612		
	Total	1136.259	254			

a. Dependent Variable: Orgal change

b. Predictors: (Constant), Mgrs participation

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.738	.986		8.859	.000
	Job security	.469	.060	.443	7.849	.000

a. Dependent Variable: Orgal change

CORRELATIONS

/VARIABLES=qltyimprmtteam learningsession monthlyprogressreport socialnetworking

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Notes		
Output Created		24-JUL-2015 16:43:57
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	256
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
		CORRELATIONS /VARIABLES= qltyimprmtteam learningsession monthlyprogressreport socialnetworking /PRINT=TWOTAIL NOSIG DESCRIPTIVES /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1]

Correlations

		Qty imprmt team	Learning session	Monthly progress report	Social networking
Qty imprmt team	Pearson Correlation	1	.101	.178**	.095
	Sig. (2-tailed)		.108	.004	.130
	N	255	255	255	255
Learning session	Pearson Correlation	.101	1	.295**	.677**
	Sig. (2-tailed)	.108		.000	.000
	N	255	255	255	255
Monthly progress report	Pearson Correlation	.178**	.295**	1	.330**
	Sig. (2-tailed)	.004	.000		.000
	N	255	255	255	255
Social networking	Pearson Correlation	.095	.677**	.330**	1
	Sig. (2-tailed)	.130	.000	.000	
	N	255	255	255	255

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

CORRELATIONS

/VARIABLES=goalofchange goodinfo appealing constructivecriticisvalued

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Notes		
Output Created		24-JUL-2015 16:44:23
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in	256
	Working Data File	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS
		/VARIABLES= goalofchange goodinfo appealing constructivecriticisvalued
		/PRINT=TWOTAIL NOSIG
Resources		/MISSING=PAIRWISE.
	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

		Correlations			
		Goal of change	Good info	Appealing	Constructive critic is valued
Goal of change	Pearson	1	.257**	.082	.024
	Correlation				
	Sig. (2-tailed)				
	N	255	255	255	255
Good info	Pearson	.257**	1	.341**	.518**
	Correlation				
	Sig. (2-tailed)				
	N	255	255	255	255
Appealing	Pearson	.082	.341**	1	.198**
	Correlation				
	Sig. (2-tailed)				
	N	255	255	255	255
Constructive critic is valued	Pearson	.024	.518**	.198**	1
	Correlation				
	Sig. (2-tailed)				
	N	255	255	255	255

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

[DataSet1]

CORRELATIONS

/VARIABLES=badwkrelationship jobinsecurity lacksocialenviron unfairpay

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Notes		
Output Created		24-JUL-2015 16:44:51
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	256
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
		CORRELATIONS
Syntax		/VARIABLES=
		badwkrelationship
		jobinsecurity lacksocialenviron
		unfairpay
		/PRINT=TWOTAIL NOSIG
Resources		/STATISTICS
		DESCRIPTIVES
		/MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.09

[DataSet1]

Correlations

		Bad wk relationship	Job insecurity	Lack social environ	Unfair pay
Bad wk relationship	Pearson Correlation	1	.216**	.108	.094
	Sig. (2-tailed)		.001	.084	.133
	N	255	255	255	255
Job insecurity	Pearson Correlation	.216**	1	.237**	.455**
	Sig. (2-tailed)	.001		.000	.000
	N	255	255	255	255
Lack social environ	Pearson Correlation	.108	.237**	1	.082
	Sig. (2-tailed)	.084	.000		.255
	N	255	255	255	255
Unfair pay	Pearson Correlation	.094	.455**	.082	1
	Sig. (2-tailed)	.133	.000	.193	
	N	255	255	255	255

*. Correlation is significant at the 0.05 level (2-tailed).

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

CORRELATIONS

/VARIABLES=compensation appreciation recognition benefits

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Notes

Output Created		24-JUL-2015 16:45:16
Comments		
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
Input	Split File	<none>
	N of Rows in Working Data File	256
	Definition of Missing	User-defined missing values are treated as missing.
Missing Value Handling		Statistics for each pair of variables are based on all the cases with valid data for that pair.
	Cases Used	
Syntax		CORRELATIONS /VARIABLES= compensation appreciation recognition benefits /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.08

[DataSet1]

Correlations

		compensation	appreciation	Recognition	benefits
compensation	Pearson Correlation	1	.365**	-.293**	-.076
	Sig. (2-tailed)		.000	.000	.229
	N	255	255	255	255
appreciation	Pearson Correlation	.365**	1	.213**	-.039
	Sig. (2-tailed)	.000		.001	.533
	N	255	255	255	255
recognition	Pearson Correlation	-.293**	.213**	1	.292**
	Sig. (2-tailed)	.000	.001		.000
	N	255	255	255	255
benefits	Pearson Correlation	-.076	-.039	.292**	1
	Sig. (2-tailed)	.229	.533	.000	
	N	255	255	255	255

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

CORRELATIONS

/VARIABLES=decision devlpmtamplmntn changeinitiative opinion

/PRINT=TWOTAIL NOSIG

/MISSING=PAIRWISE.

Correlations

Notes		
Output Created		24-JUL-2015 16:45:40
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	256
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
		CORRELATIONS
Syntax		/VARIABLES= decision devlpmtamplmntn changeinitiative opinion
		/PRINT=TWOTAIL NOSIG
		/MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1]

Correlations

		Decision	Devlpmt &imntn	Change initiative	opinion
Decision	Pearson Correlation	1	.245**	.070	.008
	Sig. (2-tailed)		.000	.266	.909
	N	255	255	255	207
Devlpmt&imntn	Pearson Correlation	.245**	1	.347**	.474**
	Sig. (2-tailed)	.000		.000	.000
	N	255	255	255	207
Change initiative	Pearson Correlation	.070	.347**	1	.218**
	Sig. (2-tailed)	.266	.000		.002
	N	255	255	255	207
Opinion	Pearson Correlation	.019	.519**	.193**	1
	Sig. (2-tailed)	.760	.000	.002	
	N	255	255	255	207

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