The Impact of Organizational Change on Employees' Performance: A survey of Nigerian Deposit Money Banks

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Abstract: *This study investigated how organisational change affects employees' performance in the Nigerian banking industry. This paper was based on an empirical investigation of eighteen banks operating in Ondo State. Data were collected through a survey questionnaire from 254 respondents purposively selected for the study and were analysed using the regression model. The results revealed that the organisational change constructs covered in this study had a significant influence on employees' innovative performance, productivity, and customer service performance. This study concluded that since organisational change dimensions would play a significant role in providing information to predict employee's performance, there should be re-orientation for employees mostly the older ones about the presence and need for change in the Nigerian banking sector through continuous training, workshops, and group discussions thereby reducing the fear of the unknown.*

Keywords: Organisational Change, Employee's Performance, Deposit Bank

Introduction

It is widely accepted that the only constant variable of the contemporary world is change, thus businesses across the world are restructuring their operations and re-strategizing to overcome stiff competition facing the business world as a result of an inherent change in the environment (Babalola & Adesanya, 2013; Eruemegbe, 2015; Gomez-Meijaet al., 2016; Gotcheva et al., 2013). Organisational change means rightsizing new development, and changes in technologies, rescheduling operations, and major partnerships (McNamara, 2011). The biggest challenge of the 21st century is the accelerated rhythm of change that organisations are facing. This has forced organisations to witness permanent transformations in their operations, thus the best strategy for organisations to survive in this dynamic and turbulent environment is to react promptly to the changes (Todericiua et al., 2013). However, resistance to organisational change may occur at the level of organisation or individual. From the employee's side, resistance can occur as a result of the perceptions guided by the life perspectives, from the habits resulted from privileged perceptions, from dependency, fear of the unknown, insecurity and uncertainty, and financial reasons (Ala et al., 2013; Katsaros et al., 2014; Paoletta, 2020; Todericiua et al., 2013). One of the strategies open to every organisation which supports the process of its development is change management (Kassim et al., 2010).

Management of change according to Paoletta (2020) is to safeguard workers from potential harm during the crucial period of transition and the aftermath effect of change. Human resources, the most vital asset of any organisation, can be said to be the basis for the change process in an organisation. According to Todericiua et al., (2013), the change affects mentalities, systems of values, principles, attitudes, habits, and even the entire existence of the individual. Also, Todericiua et al., (2013) opined that regardless of the type or nature of organisational change, the role of the human resource in the process of organizational change is vital, according to them, employees are simultaneously the object and subject of change. Therefore, in today's dynamic and competitive economy, the organisations require better qualified, dedicated, and capable employees to achieve their goals and to prosper in an intensely competitive environment. By effectively utilizing talented people, organisations may achieve successful results and develop a highly productive workforce (Fapohunda, 2014; Kurgat, 2016). The workforce is the most essential and imperative for organisations competitiveness. Human resource is the real asset of an organisation and plays a major part in the progress of the organisations (Batool, 2013). Organisations achieve their set objectives when competent and committed employees are engaged (Khan et al., 2013).

The impact of organisational change on employees' performance is view differently. For instance, Oreg et al (2011) maintained that organisational change has frequently been connected with adverse effects on jobholders. Typical organisational changes that can impact employees negatively are salary reductions, benefits lost, demotion, firing, or relocation to another city, state, or country. Such changes may have been seen to decrease employees' morale resulting in a decrease in employee performance. More so, the literature indicates that employees often oppose changes due to increased work pressure (Wisse & Sleebos, 2016). Moreso, Osei-Bonsu (2014) stated that employees' low level of trust in an organisation resulting from the change could make those employees uncertain about their ability to influence management actions. Meanwhile, Malatjie and Montana (2019), Muzanenhamo et al (2016), and Osei-Bonsu (2014) opined that change does not only lead to an increase in organisational effectiveness but it also leads to the desired satisfaction of employees. Furthermore, researchers such as Al-kaloti et al (2020), Karanja (2015), Khosa et al (2015), Kwizera et al. (2019), Ndairo et al (2015), Nwinyokpugi (2018), Olajide (2014), Ombati et al (2010), and YuSheng and Ibrahim (2020) had established that organisational change is positively linked with employee's innovative performance, productivity, and customer service performance. Therefore, there has not been a consensus among scholars and management practitioners on the aftermath effects of organisational change on employees.

The reformation exercise that started in the Nigerian banking industry in the year 2004 has changed the country's banking industry in terms of the number of institutions, ownership structure, as well as depth and breadth of operations. Before the reformation period, the banking industry had witnessed series of turbulent times, in particular, the decade 1995-2005 was traumatic for the Nigerian banking industry; with the magnitude of distress reaching an unprecedented level, thereby making it an issue of concern not only to the regulatory institutions but also the policy analysts and the general public (Olajide, 2014). In the quest to improve the Nigerian financial sector, certain strategic moves such as mergers, acquisitions, technological changes, and organisational restructuring have been embarked on. The organisational changes that are rocking the Nigerian banks are tremendously affecting the employees' commitment, satisfaction, productivity, and performance (Kolawole et al, 2013; Ikyanyon, 2012; Nwinyokpugi, 2018).

A review of the literature showed that many researchers such as Adeniji et al (2013), Adeniji et al (2018), Ejabefio and Nwaeke (2018), Nwinyokpugi (2018), Ogosi and Agbaeze (2018), Ringim et al (2015), and Ugoani and John (2017) had been conducted on the aftermath effect of organisational change on Nigerian banks in the post-consolidation era. However, the bulk of these researches was concentrated on bank performance with little or no studies that focused on the empirical link between organisational change and bank employees' performance. Besides, among the few existing research on the influence of organisational change on employees' performance, the studies that empirically examined the relationship between each of the basic four organisational change constructs namely- structural change; functional change; behavioural change; and technical change as explained by change curve model and employees' performance indices in the Nigerian banking industry are scanty. Hence, this study. The objective of this study is to empirically examine the influence of specific organisational constructs on the bank workers' performance in the Nigerian banking industry.

Literature Review

Conceptual Review

Organisational Change

Organizational change has been seen as a fact of life which involves changes in organizations' strategic intents, processes, structure, culture with effect at both individual and organization level.

Organizational changes have a large number of concepts, constructs, and dimensions, it can be discontinuous and radical, catastrophic or evolutionary, continuous and incremental, positive or negative, planned or unplanned, strong or weak, internally or externally stimulated, and slow or rapid (Shivappa, 2015; Naveed et al., 2017). Acceptance of change in an organisation is depended on necessity, organizations embrace changes if they consider them as necessary and quickly adapt their behaviour in a desire new direction but if changes are considered unnecessary organizations do not adapt to it (Bejinariu et al., 2017). Most of the researchers in organisational change concept suggested that organisational change could be the intentional or on-purpose effort by the organisation to make the things better towards success (Cawsey, 2012; Kwizera, et al., 2019; Vemeuleu et al., 2012). Rodrik (2013) sees organizational change as any initiative or set of actions that result in a shift in direction or progression that influences how an organisation operates. Change can be seen as the process of becoming different. According to Rodrik (2013) organisational change may be on mission and intended by the management within the organisation, or it can come from the organisation's uncontrollable external environment. Schmid (2010) cited in Packard (2013) defines organizational change as "the process that occurs in Human Service Organisations as a result of external constraints imposed on it or as a result of internal pressures that cause alterations and modifications in the organization's core activity, goals, strategies, structures, and service programs." According to Packard (2013) planned organizational change has to do with leadership and the deploying of staff in such adjustments and modifications to position the organization to a craved future state using change processes that involve technical and human of the organization. In the study conducted by Chun-Fang (2010), he asserts that change is a fact of organizational existence. He argues further that an organisation that failed to change cannot survive in the contemporary business environment. Change has the strength to alter the strategies an organisation employees to implement its strategic intents and functions performed by the people within the organisation, as well as the relationships between those people (Karanja, 2015). It is widely believed that organizational changes are necessary to ensure that organizational strategies remain attainable (Imberman, 2009). Luzano et al (2016) ascertained the relationship between structural change and optimal change paths for organisations. Also, Mirela et al (2010) established that organisational culture is highly sensitive to organisational change implementation. He pointed this out in the first step of his change theory that organisation needs to unfreeze the existing culture before executing any change. Anthony et al (2017) argued that the attitude of employees towards change can affect organisational change. Culture, structure, strategy, process, people, and values were mentioned as factors that capable of trigger and accelerate the organizational change and change process (Naveed et al., 2017). Zheng et al (2010) submitted in their study that knowledge management partially mediates the impact of organizational structure and strategy on organizational effectiveness. Also, Dalati (2017) and Zhang and Zhu (2012) posited that technology is a major driver of organisational changes. From the foregoing, organisational constructs can be grouped in four namely, structural, behavioural, technological, and functional changes.

Employee's Performance

The performance of each employee is being assessed either annually or quarterly by both line and staff superordinate to assist them in identifying suggested areas for improvement. The concept of employee performance has been defined differently by scholars and management practitioners. However, there is a consensus among the researchers that employee's performance connected with job-related activities of jobholders, the degree to which the activities were executed, and it has a multi-dimensional concept. Notable among these definitions is the one given by Shields (2016), according to him, employee performance is the extent to which an employee carries out the duties and responsibilities assigned by superordinate. According to Aguinis (2009) cited in Ahmad and Shahzad (2011), employee's performance excludes the results of employee's behavior, but focuses only on the behaviors themselves. Performance is viewed as mainly "about behaviors or what employees do, not about what employees produce or the outcomes of their work". Employee's performance is defined by Nmadu (2013), "as a degree of accomplishment of the task(s) that make up an employee's job". Richard and Morrison (2009) observed that employee performance can best be explained only in the context of organizational situations and perspectives. However, in their study, Chin-Wen et al (2012) viewed employee performance as workers' complete ability and productiveness in attainment the projected value and realization of everyday jobs in line with the prescribed procedure and timeline of the organization.

Theoretical Review

Consideration was given to a couple of theories relevant to this study. The theories relevant to this study include the Kotter model, Kubler-Ross five change management model, and the change curve.

Kotter's Model

This model was developed by John P. Kotter, a Harvard professor, and change management theorist. Kotter's model is one of the leading challengers to the Lewin model and one of the most accepted and adopted change management theory. Unlike some of the existing change management theories, Kotter's theory focuses on workers' attitudes to change. The model has eight stages and each of the stages is employee-oriented (Kotter, 1996). The eight-stage model according to Kotter (1996) includes factors like Increase urgency – This has to do with motivating employees about the urgency in embracing the change. This may be the only way to drive and occupy employees during the change process. Build the team – Choosing the right set of skills and personalities employees to be responsible for motivating change within the organization. Get the vision correct – The employees' innovative abilities and emotions need to be taken into consideration. Communicate - Frequently communicate and open up with people about the changes being implemented. Get things moving – Get support, remove the roadblocks, and constructively collect feedback. Focus on short term goals – the emphasis should be placed on attainable goals with a short term. This will enable the employees to feel a sense of accomplishment as the changes roll out. The focus should not be on the end itself but the means to the end. Incorporate change – Reinforce and make change a part of the workplace culture. Help employees adjust and reward them for the new behaviors. Don't give up – Changes are a gradual process and barriers are inherent hence, those involved in the change process must be persistent while the process of change management is going on (Kotter, 1996).

Kotter's change management model is one of the most commonly used models because it focuses on preparing employees for change rather than change implementation itself. However, the model according to Bucciarelli (2015) is criticized on the bases that it is too dependent on linear progression through the phases, so when there are hiccups, companies have little flexibility to move forward.

Kübler-Ross Five Stage Change Management Model

This model is similar to Kotter's model in a sense that is 100% employee-oriented**.** The Kubler-Ross Change Curve can be effectively utilized to assist employees to adapt to change and move towards success. The model focuses on employees, their feelings, concerns, and needs. This model stressed five stages in which the workforce may pass through in the process of organizational changes. According to Kubler-Ross (1969), the five stages are: Denial – At this first stage, employees are not willing to or unable to accept change. The reason for the resistance is because at the initial level most employees may not want to believe what is happening. Anger – This model assumes that denial will convert to anger when it is cleared to the employees that the change is inevitable. Bargaining – In order not to be caught with the aftermath effect of the change, employees will resort to bargaining. At this stage, employees try to get to the best possible solution out of the situation or circumstance. Depression – When bargaining fails to bail employees out, employees may end up being depressed and may lose faith. The following symptoms may manifest; low energy, non-commitment, low motivation, and lack of any kind of excitement or happiness. Acceptance – When employees realize that there is no point in fighting change anymore, they may finally accept what is happening and may begin to resign to it.

The Change Curve

The Change Curve is closely related to the Elisabeth Kübler-Ross model propounded in 1969 consisted of the five stages of grief. However, the Change Curve occurs over four distinct stages, each of which evokes a response for employees. The five stages according to Kubler-Ross are Status Quo — in this stage, employees hold on to the existing strategies, policies, and procedures. Disruption — at this stage, employees will fight back with fear and anger the change that as forcefully introduced by the management. Thus, productivity and performance lag as employees adjust to the new paradigm. Exploration — Employees begin to explore the possible benefits of the change once they realize that the change has come to stay. As time goes on, the workers will release that the change introduced has positive influences on their jobs. Rebuilding in the final stage, companies experience accelerated growth as the changes take root and performance reaches a higher level than it was before. This study adopted the change curve model because it has been classified as the most natural of all of the change management systems and meets the least resistance from employees.

Empirical Review of Related Studies

Organisational Change and Employee's Performance

Khosa et al (2015) analyzed the impact of organisational change on employee performance in the banking sector of Pakistan. The study used primary and secondary data collection techniques for obtaining data. Primary data were collected through Questionnaire administration to 252 respondents in the banking sector of Pakistan. Leadership, Communication, Procedural justice, Employee development, Tolerance to change were the variables considered for the study. Descriptive statistics and correlation analysis techniques were used for the analysis of data using SPSS software. The results showed that organisational change has a positive significant impact on employee's performance in the banking sector of Pakistan. Ndairo et al (2015) analyzed the effect of change management on the performance of government institutions in Rwanda. The study adopted a survey research design and the target population was employees of Rwanda Revenue Authority (RRA). Data were collected using questionnaires and interviews and analyzed using SPSS and Microsoft Excel. Consequent to the data collected, the study concluded that all changes made in RRA in the past four years had been well planned and implemented. Most of the employees in the institution had generally embraced the changes made in the organisation and at the same time resulting in overall organisational performance. The study revealed that there was statistically a significant relationship between the impact of various forms of organisational change and the marketing activities of banks. There was a positive correlation between the forms of organisational change and marketing strategies of change in addition to an inverse relationship. Technical changes had a positive relationship with the marketing strategies of change, except for the strategic redirection of the organisation. Behavioral changes had a positive relationship with the strategies of limited change, a continuation of strategy, and routine change. Also, Olajide (2014) examined empirically change management and its effects on organisational performance of Nigerian telecoms industries. In conducting the study, a total of 300 staff of Airtel were randomly selected from their staff population of 1000. Three hypotheses were formulated to guide the study and data collected for the study were analyzed using One-way Analysis of Variance. The result revealed that changes in technology had a significant effect on performance and that changes in customer taste had a significant effect on customer's patronage. The result also showed that changes in management via leadership had a significant effect on employee's performance. Besides, Abubakar and Haruna (2014) investigated the impact of organisational change through the adoption of Information and Communication Technology (ICT) on Bank Performance and Economic Growth in Nigeria. The study obtained annual data of selected commercial banks in Nigeria for 11 years (2001 – 2011). The ordinary least squares (OLS), among the commonly used models in analysing panel data, were used. The results of the study revealed that the use of ICT, from the random-effects model, did not improve bank performance in the Nigerian commercial banks. However, increased profitability, total equity showed significant relationships between bank performance and hence economic growth in the country. Similarly, a positive influence on bank performance was also revealed but not statistically significant. Another laudable contribution was made by Kwizera et al (2019). The researchers conducted the study to examine the effect of organizational change on employees' performance. The relationship was examined among employees of selected Commercial Banks in Bujumbura, Burundi. A cross-sectional research design was adopted for the study. Using a questionnaire, data were obtained from 104 respondents. The results indicated that structural change, strategic change, and technological change significantly affect employee performance. The study concluded that organizational change had a significant effect on employee performance. More so, Karanja (2015) examined how organizational change relates to employees' performance using Kenyan Postal Corporation as a case study. The study concentrated on the organizational changes that had occurred in the last 7 years. The sample consisted of 61 employees in the selected organisation. The research instrument used to collect data was a questionnaire and employed a descriptive research design. The results of the analysis using regression analysis, revealed that employee performance had been positively influenced by organizational change. The study found that among the study's variables, technology had the most positive influence on employees' performance. Wanza and Nkuraru (2016) in their study investigated the link between change management and the performance of employees concerning technological changes, organizational leadership, structure, and culture in Kenyan universities. The study revealed that technological changes, structural changes, and organizational leadership influenced university employees' performance positively. From the foregoing discussion, it can be hypothesized that:

H_1: there is a significant relationship between organisational change and employee's performance in Nigerian Banks

Nwinyokpugi (2018) in an attempt to investigate the consequence that change has on organizations and how best these consequences can be addressed to enhance employees' productivity, conducted a study using major Nigeria Banks operating in Rivers State. Using a random sampling technique, 152 respondents which comprise employees and management staff of the selected banks were drawn as the study sample. The study revealed that there is statistically a significant relationship between all tested dimensions of organizational change management and the measures of employee productivity. Furthermore, in the study conducted by Rajpal (2016) on the empirical link between organizational change and employee productivity regarding selected co-operative banks in Pune area, organizational change factors were found to have a positive and significant relationship employee productivity. Also, Obiukwu and Alaneme (2017) carried out research titled "employee productivity as a function of organizational climate in selected manufacturing firms in the South-West, Nigeria". The researchers employed a descriptive survey design and a non-probability convenience sampling technique was used to draw a sample of one hundred and fifty (150) for the study. It was empirically showed by the study that there is a significant relationship between organisational change and employee productivity. It is now imperative to hypothesize as follows:

H_2: that there is a significant relationship between organisational change and productivity of Nigeria bank employees.

Suhag et al (2017) in a study critically examined the empirical link between innovation and organizational performance in which an organizational culture acted as a moderating variable. The research was survey research and a questionnaire was administered to 200 employees that were concerned with innovation in Islamabad and Rawalpindi telecommunication industry. Using inferential statistical methods to analyze the data obtained, the study's findings showed that product innovation, process innovation, and organizational innovation has a positive impact on organization performance. Similarly, Zhang et al (2019) examined empirically the effect of management innovation and technological innovation on organizational performance. Moreover, the mediating role of sustainability in the relationship between the two variables was investigated. Structural Equation Modeling (SEM) was employed to test the study model and the researchers applied Analysis of a Moment Structures (AMOS) on the empirical evidence collected from 304 Pakistani CEOs and top managers. The results indicated that management innovation and technological innovation significantly positively contribute to sustainability and organization performance. In the study carried out by Al-kaloti et al (2020) investigating the influence of innovation capability on organizational performance in service firms using a survey questionnaire that was uploaded and distributed through an online platform. 160 valid responses were collected and analyzed through various statistical methods. Findings show that innovation capability affects both financial and non-financial performance positively. More so, YuSheng and Ibrahim (2020) evaluated the impact of innovation capabilities and innovation types on the performance of Ghanaian Banks. Data for the study were obtained from 450 respondents comprising bank employees and customers in the Kumasi metropolitan area in Ghana. An Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and SEM were used to analyze the collected data. The results of the data analysis revealed that there is a direct and positive relationship between innovation dimensions (product, marketing, and organizational innovations) and bank performance. Also, the study showed a positive relationship between innovation capability and the four dimensions of innovation employed in the study. Thus, based on the empirical literature reviewed above, it can be hypothesized that:

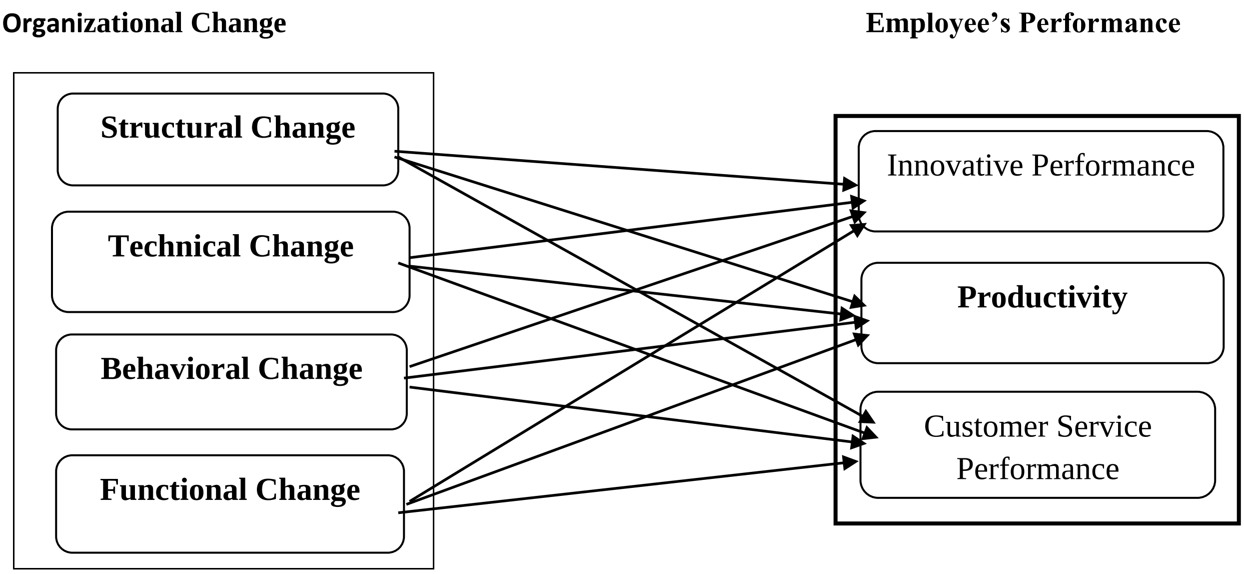
H_3: that there is a significant relationship between organisational change and the innovative performance of employees in Nigerian Banks.

Osabuohien and Evans (2008) investigate the impact of ICT adoption on Nigeria banks. To gather data necessary for the implementation of the study, a questionnaire was administered on 152 respondents comprised of the selected bank employees and the branch managers. Using regression analysis on the data collected, the paper findings revealed that organisational change through ICT adoption has positive and significant impacts on the speed of operations and service delivery, productivity, and profit level of the banks. In their work Ombati *et al*. (2010) studied the relationship between technology and service quality in the banking industry in Kenya using primary data drawn from a sample of 120 customers using e-banking services within the Central Business District, Nairobi. The authors used descriptive and inferential statistics such as correlation analysis, percentages, and means to analyse the data. The findings of the study indicated a direct relationship between technology and service quality in the banking industry. From the foregoing review, this study hypothesized that:

H_4: that there is a significant relationship between organisational change and customer service performance in Nigerian Banks.

Conceptual Framework

The structural Change provides for employees how their jobs are divided and coordinated and this includes responsibilities, allocation of tasks and authority thus influencing innovation performance in an organization. Technological Change creates a wide range of value added products and services to bank customers resulting in improved bank performance, in terms of, customized products and better response to customer service performance. Behavioural Change indicates that inclusion and participation of employees into decision-making processes would lead into improved organization's and management's trust in their employees thereby enhancing productivity in the banking sector while Functional Change refers to economic valuations of individuals in terms of responsiveness, reliability, empathy and price within a secure and shared working environment, thus improving organizational performance. All the above mentioned independent variable proxies influenced the final outcome of change management in the banking sector in Nigeria. Important benefits such as innovation, productivity and customers' service performance of employees are achieved thus improving organizational performance. This is shown in the diagram below:



Source: Authors' Design, 2020

Study Method

A cross-sectional survey design was adopted for this study. This research design was ideal because it allowed researchers to collect data across different banks in Akure, Ondo State. This study population is comprised of the entire workforce in all the 38 branches of the 18 banks that are operating in Akure in respect of their status (permanent or temporary) and unit/department. Respondents were selected across the four major units in the selected banks namely; Business Development, Operations, Compliance, and Security. Altogether, there were 696 employees in all the branches in the study area and these constituted the study sampling frame. Out of this, a total of 254 employees were selected as respondents for this study using stratified random sampling and purposive sampling techniques. This sample size was assumed to be representative of the opinions of all deposit banks in Nigeria. Since the study population is finite and the population size is known, Yamane's formula was used to derived the study sample size. Data for this study were collected using a structured questionnaire. The questionnaire was a partial adoption of the study of Dauda and Akingbade (2011). The questionnaire consisted of two sections (A and B). Section A focused on the socio-demographic information of the respondents while section B focused on the link between organisational change and employees' performance. A 5 point Likert scale ranging from '1' = strongly disagree to '5' = strongly agree was used. Cronbach's Alpha was used to test the reliability of the research instrument (Bryman, 2012; Lanier & Briggs, 2014). Cronbach's alpha for the instrument of this study was calculated for each of the constructs. Only Cronbach's alpha for the behavioural change measure was low at .59. Because five items (3, 5, 6, 8, and 11) had item-total correlations below .10, these items were dropped. The resulting alpha was 0.702, which was acceptable. The overall results indicated that the values of Cronbach's alpha calculated separately for both independent and dependent constructs were between 0.702 and 0.845 indicating good reliability of the measurement scales of the instrument. The independent variable was measured using structural change, technical change, behavioural change, and functional change while the dependent variable was measured using innovation, productivity, customer service performance respectively. Descriptive and inferential statistical methods such as simple percentage, frequency distribution, analysis of variance, correlation coefficient, and regression analysis were employed in analysing the data collected.

Model Specification

In line with the previous studies (Alsamydai et al., 2013) the basic regression model for this study in functional form as stated hereunder:

EP = f(OC)

EP = f(Structure Change, Technical Change, Behavioural Change, Functional Change, Marketing Change)

$EP = \acute{\alpha} + \beta_1SC + \beta_2TC + \beta_3BC + \beta_4FC + U$ ……………. equation 1

Where;

EP = Employee's Performance

OC = Organisational Change

SC = Structural Change

TC = Technical Change

BC = Behavioural Change

FC = Functional Change
U = Error Term
ά = Constant
β = Coefficients

A priori expectation is that $\beta_1, \beta_2, \beta_3, \beta_4 > 0$

Discussion of Findings

Table 1: The Relationship between Organisational Change and Employees' Performance of the selected Nigerian banks in Akure.

Explanatory Variables	Innovation Coef.	Innovation T-test	Innovation Prob (ρ-Value)	Productivity Coef.	Productivity T-test	Productivity Prob (ρ-Value)	PSC Coef.	PSC T-test	PSC Prob (ρ-Value)
Constant	5.644	2.847	0.005	4.470	2.945	0.004	2.084	1.453	0.149
SC	0.094	1.173	0.243	0.059	1.017	0.311	0.064	1.158	0.249
FC	0.407	3.395	0.001	0.163	1.821	0.071	0.308	3.636	0.000
TC	-0.725	-5.342	0.000	-0.185	-1.765	0.080	-0.171	-1.721	0.088
BC	0.23	10.026	0.000	0.631	8.051	0.000	0.831	11.217	0.000
F-statistics	44.955	-	0.000	27.045	-	0.000	60.372	-	0.000
R	0.773			0.678			0.810		
R^2	0.598			0.460			0.655		
Adjusted R^2	0.584			0.460			0.644		
Std Error of the estimate	2.28252			1.76741			1.67029		
Durbin-Waston	1.702			1.704			1.756		

Source: Computation from SPSS, 2020

a. *Dependent variables: Innovation, Productivity, Personal Service to Customers*
b. *Predictors: (Constant), BC, SC, TC, FC*

Key:
BC = Behavioral Change
SC= Structural Change
FC= Functional Change
TC= Technical Change
PSC = Personal Service to Customer

Table 1 showed the effect of organisational change on the employees' performance among the selected banks in the study area. The employees' performance proxies considered in this study included: innovation, productivity, and personal service to customers. The results of the analysis in Table 1 as indicated by the respondents showed that organisational change components in the selected banks had a positive effect on employee's innovative skills. The study hypothesis indicating that there is a significant relationship between organisational change and innovative performance of employees in Nigerian Banks tested using regression analysis revealed that the predictor variables (structural change, functional change, and behavioral change) were individually statistically significant to the innovative performance of employees in the selected Nigerian banks. Structural change explained 9.4% of the variance in the innovative performance of employees, Functional change explained 40.7% of the variance in the innovative performance of employees while behavioral change explained 23% of the variation in the innovative performance of employees of the selected banks. Specifically, two proxies of organisational change (functional change and behavioral change) were individually statistically significant to the innovative performance of employees in the selected Nigerian banks as indicated by its t-values and p-values shown in parenthesis: Functional change *($t = 3.395$; $\rho < 0.05$)*; and behavioral change *($t = 10.026$; $\rho < 0.05$).* However, Technical change had a negative relationship with the innovative performance of employees of the selected banks and was statistically significant as shown in parenthesis: Technical change *($t = -5.342$; $\rho < 0.05$)*; while the structural change was statistically not significant *($t = 1.173$; $\rho > 0.05$)*. It, therefore, followed that organisational change had a significant relationship with innovation performance. Consequently, the alternate hypothesis was accepted while the null hypothesis was rejected. Also, multiple regression is essentially a measure of naturally occurring scores on several predictor variables and establishes which set of the observed variables gives rise to the best prediction of the dependent variables. The *R*-value of the model of this study was 0.773 while the R^2 was 0.598 which represented the simple correlation and therefore indicated a good degree of correlation. Adjusting to a degree of freedom, the model of this study could still account for 58.4% of the variation in innovative performance of employees in the Nigerian banks while 41.6% in innovative performance of employees' variations in the selected Nigerian banks were accounted for by other variables not included in this study. Furthermore, the overall effect of organisational change on the innovative performance of employees of the selected banks was significant *($F= 44.955$, $p < 0.05$).* The regression assumptions were also checked by autocorrelation and multi-collinearity tests. The results of the Durbin Watson (DW) was satisfactory at 1.702 implying that in this model the residuals are not auto-correlated as the value is close to 2. The multi-collinearity of the variables in the model was verified by the Tolerance (Tol.) and the values were satisfactory. The Tolerance values were high ranging from 0.472 to 0.732 which are far above 0.1 the worrying level and the Variance Inflation Factor (VIF) values ranging from 1.278 and 2.121 were also lower than the worrying level of 10 and above indicating that there were no multi-collinearity problems among the independent variables in the data. The findings of this study agreed with our *a priori* expectation and equally in agreement with the work of Ismail (2015), Biswakarma (2016), Suhag et al (2017); Zhang et al (2019) and Al-kaloti et al (2020) who revealed in their studies that organizational innovation such as product innovation, process innovation, and organizational innovation has a positive impact on organization performance

On the productivity performance of employees in the selected Nigerian banks, the results as shown in Table 1 revealed that the predictor variables namely; structural change, functional change, and behavioral change were positively related to employees' productivity in the selected Nigerian banks. Structural change explained 5.9% of the variance in the employees' productivity, Functional change explained 16.8% of the variance in the employees' productivity while behavioral change explained 63.1% of the variation in the employees' productivity of the selected banks. Specifically, behavioral change as a proxy of organisational change was individually statistically significant to employees' productivity in the selected Nigerian banks as indicated by its t value and p-value shown in parenthesis: behavioral change *($t = 8.051$; $\rho < 0.05$)*. However, Technical change had a negative relationship with employees’ productivity of the selected banks and was statistically not significant as shown in parenthesis: Technical change *($t = -1.765$; $\rho > 0.05$);* while structural change and functional change had a positive relationship with employees' productivity and statistically not significant as shown in Table 1 Structural change *($t = 1.017$; $\rho > 0.05$)*; functional change *($t = 1.821$; $\rho > 0.05$)*. It, therefore, followed that organisational change had a significant relationship with productivity. Consequently, the alternate hypothesis was accepted while the null hypothesis was rejected. Also, multiple regression is a measure of naturally occurring scores on many predictor variables and establishes which set of the observed variables gives rise to the best prediction of the dependent variables. The R-value of the model of this study was 0.678 while the R^2 was 0.460 which represented the simple correlation and therefore indicated a good degree of correlation. Adjusting to a degree of freedom, the model of this study could still account for 58.4% of the variation in employees' productivity in the Nigerian banks while 44.3% in employees' productivity' variations in the selected Nigerian banks were accounted for by other variables not included in this study. Furthermore, the overall effect of organisational change on employees' productivity of the selected banks was significant *($F = 27.045$, $p < 0.05$)*. The regression assumptions were also checked by autocorrelation and multi-collinearity tests. The results of the Durbin Watson (DW) was satisfactory at 1.704 implying that in this model the residuals are not auto-correlated as the value is close to 2. The multi-collinearity of the variables in the model was verified by the Tolerance (Tol.) and the values were satisfactory. The Tolerance values were high ranging from 0.502 to 0.779 which are far above 0.1 the worrying level and the Variance Inflation Factor (VIF) values ranging from 1.284 and 1.991 were also lower than the worrying level of 10 and above indicating that there were no multi-collinearity problems among the independent variables in the data. The findings of this study agreed with our *a priori* expectation and equally in agreement with the work of Ombati (2010), Khosa et al (2015), Rajpal (2016), Alaneme (2017), Nwinyokpugi (2018), and Obiukwu and Alaneme (2017) who revealed in their studies that organisational change had a positive significant effect on employees' productivity.

On Customers’ service performance by the employees in the selected Nigerian banks, the results as indicated in Table 1 revealed that the predictor variables (functional change and behavioral change) were individually statistically significant to employees' performance in terms of service to customers in the selected Nigerian banks. Structural Change explained

6.4% of the variation in the customers' service performance by the employees of the selected banks. Functional change explained 30.8% of the variance in the customers' service performance by the employees while behavioral change explained 83% of the variation in the customers' service performance by the employees of the selected banks. Specifically, functional change and behavioral change as proxies of organisational change were individually statistically significant to customers' service performance by the employees in the selected Nigerian banks as indicated by its t value and p-value shown in parenthesis: Functional change *($t = 3.638$; $\rho<0.05$)* and behavioral change *($t = 11.217$; $\rho<0.05$)*. However, structural change and technical change were not statistically significant to customers' service performance as shown in parenthesis: structural change *($t = .249$; $\rho>0.05$)*; Technical change *($t = -1.765$; $\rho>0.05$)*; while structural change and functional change had positive relationship with employees' productivity and statistically not significant as shown in Table 1 Structural change ($t = 1.017$; $\rho>0.05$); functional change *($t= -1.721$; $\rho > 0.05$)*. It, therefore, followed that organisational change had a significant relationship with customers' service performance. Consequently, the alternate hypothesis was accepted while the null hypothesis was rejected. The *R*-value of the model of this study was 0.810 while the R^2 was 0.655 which represented the simple correlation and therefore indicated a good degree of correlation. Adjusting to a degree of freedom, the model of this study could still account for 64.4% of the variation in personal service to customers by the employees in the Nigerian banks while 35.6% in employees' service to customers' variations in the selected Nigerian banks were accounted for by other variables not included in this study. Furthermore, the overall effect of organisational change on employees' productivity of the selected banks was significant *($F= 60.372$; $\rho<0.05$).* The regression assumptions were also checked. The results of the Durbin Watson (DW) was satisfactory at 1.756 implying that in this model the residuals are not auto-correlated as the value is close to 2. Besides, the multi-collinearity of the variables in the model was verified by the Tolerance (Tol.) and the values were satisfactory, ranging from 0.502 to 0.779. More so, Variance Inflation Factor (VIF) values ranging from 1.284 and 1.991 were below the worrying level of 10 and above indicating that there were no multi-collinearity problems among the independent variables in the data. The findings of this study agreed with our a priori expectation and equally in agreement with the work of Osabuohien and Evans (2008) and Ombati *et al* (2010) who revealed in their studies that organisational change had a positive significant effect on employees' quality of service.

Conclusion and Recommendation

The study revealed that organisational change dimensions such as structural change, functional change, technical change, and behavioral change in the Nigerian Banks had a positive and significant effect on its employees' performance. Thus, organisational change dimensions were strong predictors of employees' innovative performance, productivity, and customer service performance in the Nigerian banks. The beauty of the finding of this study is that organisational change as modeled in a cross-sectional study is a reliable and valid instrument for predicting employees' performance. Therefore, organisational change dimensions would play a significant role in providing information to predict employee's performance. The study recommended that there should be re-orientation for employees mostly the older ones about the presence and need for change in the Nigerian banking sector through continuous training, workshops, and group discussions thereby reducing the fear of the unknown. Shareholders and the various stakeholders such as managers, regulatory authorities, and policy makers in the Nigerian banking sector will find this study beneficial and useful as it will provide a framework for further discussions and stimulate debate on management of change particularly when it comes to involvement in the entire process thereby increasing participation in decision making. Also, the findings of the study would be highly important for those organisations that had gone through changes in the past few years' time.

Limitation and Suggestion for Further Studies

Research limitations/implications – The research sample of 254 banks employees in just 18 branches in one state out of 36 states of Nigeria, chosen from a population of approximately one hundred and ten thousand employees in Nigerian banks, is relatively small and is not representative of all employees and banks in this country. Therefore, this research sample is not a random or statistically significant selection of employees in the Nigerian banking sector. This study considered organisational change dimensions such as structural change, Functional change, Technical change, and Behavioral change. However, other variables to measure organisational change such as culture, process, and attitude could be used by other researchers as proxies. Also, organisational change could be investigated by researchers in other Nigeria sectors.

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