Change Management In The Banking industry: The Case Of Ecobank Ghana Limited

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<div align="center">**DECLARATION**</div>

This work has not previously been accepted in substance for any degree and is not being concurrently submitted in candidature for any degree.

Signed: John Barnett Quaicoo (candidate)

Date: 29th September 2020

STATEMENT 1

This thesis is the result of my own investigations, except where otherwise stated. Where correction services have been used the extent and nature of the correction is clearly marked in a footnote(s). Other sources are acknowledged by footnotes giving explicit references. A bibliography is appended.

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DEDICATION

This thesis is dedicated to my wife, Dr. Patricia Barnett-Quaicoo and my children, Nana Aba Asefua, Paa Kwesi Korang, Ewurabena Amoaba and Adjoa Dumaa for their love and support during the conduct of this thesis. Achieving this Doctor of Business Administration (DBA) degree was their dream for me, and I am excited that I did not disappoint them. Together as a family, we accomplished this milestone.

I also dedicate this thesis to my parents, Mr. and Mrs. Quaicoo, my siblings, Golda, Mildred, Michael, Shirley, Carl, Doreen, Dorinda and Ato who persistently urged me and constantly loved me and believed in me accomplishing whatever I pursue.

Finally, I dedicate this thesis to my friends, doctorate and working colleagues and loved ones who supported me in diverse ways in the course of undertaking this thesis.

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ABSTRACT

The Ghanaian banking industry has undergone several changes in the past decade because of the effects of the global financial crisis in 2008 resulting in the collapse of some banks in Ghana. The Bank of Ghana introduced many measures to make the banking industry in Ghana robust. All banks were expected to introduce change strategies in line with the directives of Bank of Ghana. These changes had great impact on employees due to lack of understanding of the change. Conducting business in an ever-changing environment demands that all stakeholders especially employees understand change and change management processes and practices to make it effective. This is because employees were required to tweak their thinking and practices to respond to the changing needs and expectations demanded of them by management and the central bank. The collapse of some of the banks in the process of change was attributed to among other factors, poor employee engagement, poor communication, and poor employee commitment change. The role of management during change was also sighted to be unsatisfactory.

In view of the above, this case study sought to explore and analyse the understanding of employees of the banking industry in Ghana regarding change and change management processes and practices. Only Ecobank Ghana Limited out of the 27 banks in Ghana was selected as case for this research. This is because some of the banks were established within the last 5 years and did not have enough change experiences. Other banks gave the presence of COVID-19 as a reason not to participate in this study. That notwithstanding, Ecobank Ghana Limited was representative of the Ghana banking industry because of its wide geographical spread across the country and its long-standing operations since 1990. The bank also satisfied all Bank of Ghana requirements.

The qualitative method was adopted for the study. This was meant to allow the researcher the opportunity to explore the experiences of employees in respect of finding answers to the research questions of the study. It also allowed the researcher to probe deeper into employee perspectives on the subject matter. It was also cost effective and easy to use. Data was gathered through in-depth telephone interviews with the use of a semi-structured interview guide. This was appropriate due to the cancellation of flights as a result of Covid 19. As part of the data collecting process, participants were required to answer questions relating to their understanding of change and their experiences of change relative to employee engagement, communication, employee commitment to change, role of managers and resistance to change. In all, 39 employees of Ecobank Ghana Limited,

cutting across all levels and different departments were interviewed. Data were analyzed using thematic analysis with 5 themes guided by the research questions.

The case study found out that there was no consensus on the understanding of employees on change and change management which had a potential of adversely affecting the effective implementation of any change project. The study also found out that the general feelings of employees with the introduction of change were negative and mostly expressed as fear, uneasiness, doubtfulness and uncertainty. Majority of employees did not feel engaged in the change process with the explanation that their views did not matter to management. Additionally, majority of employees were not satisfied with how change was communicated to them indicating that, in most cases they got information from the grapevine. In spite of the above findings, the majority of employees did not resist change because they did not see the need to resist change, and also for the fear of victimization and loss of their jobs and position.

Additionally, appreciating the dynamics between the reality of organisational change and employees Ecobank Ghana Limited is vital to management, policy makers and the industry regulator. Furthermore, whilst there is considerable literature on change and change management, not much has been made to tackle and resolve the fears, concerns and expectations of these changes upon employees of the bank and this has dangerous implication for the success of future change. Moreover, little evidence exists in the literature of the positive or negative aspects of change and change management from the viewpoint of employees and as stakeholders at the receiving end, the success or otherwise of change and change management rely on how employees accept and buy into the change initiative.

The study recommends a strategic change framework for Ecobank Ghana Limited in particular, and the Ghanaian banking industry in general that will potentially guide the effective initiation, implementation and evaluation of change management within the industry.

Table of Contents

ABBREVIATIONS

ADKAR	Awareness, Desire, Knowledge, Ability, Reinforcement
BoG	Bank of Ghana
CAT	Consolidated Audit Trial
CAWCS	Centre for Advanced Welsh and Celtic Studies
EBG	Ecobank Ghana Limited
EP	Ecobank Participant
EU	European Union
FINSAP	Financial Sector Adjustment Programme
FINSSP	Financial Sector Strategic Plan
GAT	Ghana Amalgamated Trust
GhIPSS	Ghana Inter-Bank Payment and Settlement System
IFRS	International Financial Reporting Standards
KPMG	Klynveld Peat Marwick Goerdeler
LSC	London School of Commerce
SME	Small and Medium Enterprise
SMS	Short Message Services
VAT	Value Added Tax
UTB	Unique Trust Bank
UWTSD	University of Wales Trinity Saint David

LIST OF FIGURES

LIST OF TABLES

CHAPTER ONE: INTRODUCTION

1.0   Introduction

Change is undoubtedly sweeping through all industries and organisations globally with an unpredictable and unprecedented speed and is considered as a constant for all organisations in the world (Van Den Heuvel, Demerouti, Bakker, & Schaufeli, 2016). In recent times, there has been tremendous growth in new economies providing potential opportunities for businesses to take advantage of (Cummings & Worley, 2015). Almost all sectors and industries are on the edge of ruthful changing environments (Ling, Guo, & Chen, 2018) and change processes are occurring faster than ever before (Militaru & Zanfir, 2016). Organisations are operating in an environment characterized by volatility, uncertainty, complexity, and ambiguity (Appelbaum, Cameron, Ensink, Hazarika, Attir, Ezzedine, & Shekhar, 2017).

The drive for many organisations to initiate change is necessary to generate or sustain a competitive advantage and be successful within the industry they operate in the long-term (Van Den Heuvel, Demerouti, Bakker, & Schaufeli, 2016). Additionally, according to Eriksson & Fundin (2018) the objectives of change management are to save time, reduce wastages and provide maximum output with minimal resources available. Therefore, managers of organisations consider it important to make a conscious effort to plan, initiate and implement organisational changes with a more wholistic approach with the aim of ensuring sustainability over time (Vantrappen & Wirtz, 2018). This is because the success or failure of most organisations depends on how change which is inevitable is effectively managed (Aleksic, Zivkovic, & Boskovic, 2015).

Organisational change has come about as a result of the introduction of new technology, increased competition, globalization, deregulation, continuous customer demands and changes in employee behaviours (Cummings & Worley, 2015). According to Johnson, Nguyen, Groth, Wang & Ng (2016), perhaps the biggest factor that has contributed towards change in most industries including banking is the role of technology. There is no doubt that because of technology many of the old ways of doing business have become redundant and new ways have replaced them, and this process has been going on repeatedly, and in the future, the processes that were recently invented will become redundant and will be replaced by newer ways (Petrou, Demerouti, & Schaufeli, 2018).

Consequently, many organisations have embraced the concept of change and come to

terms with the fact that they stand the risk of compromising their very existence if they refuse to change (Vantrappen & Wirtz, 2018). To further elaborate on this issue, Stobierski (2020) stressed that it could not be anticipated in the near future that the change that is taking place in the current business environment would be curtailed, or even show signs of slowing down. And for majority of organisations the prudent way to increase their effectiveness and efficiencies is to embrace the driving force of change and try to implement it as early as possible (Burnes, 2015). In theory, the concept of organisational change seems simple to carry out. Contrarily, Shah, Irani & Sharif (2017) asserted that the practical execution of a change project can be challenging, frustrating many organisations to fail in the process; with the discouraging truth of about 70% of all change initiatives failing to succeed.

Pollack & Pollack (2015) stated that successful organisational change requires that organisations anticipate the changes required in their systems, processes, procedures, materials and humans (employees) in an unstable business environment. Hussain, Lei, Akram, Haider, Hussain & Ali (2018) stressed that irrespective of the focus of the change, the one factor that is of immense significance in the change process is the human resource (employees). Kirschenboim (2018) indicated that in managing organisational change, majority of the organisational efforts required to embrace and implement change are invested in systems, processes, procedures and material resources to ensure increase in productivity. In buttressing this observation, Akarsu, Gencer, & Yildirim (2018) opined that this approach by most organisations has become crucial because with each passing day, organisations are ensuring that their systems, processes and procedures are as efficient and effective as possible and change management provide organisations with the opportunity to achieve the intended and desired change. This whole process of change management has one primary goal of saving time, reducing wastages and ensuring maximum output is attained from the minimal resources available (Eriksson & Fundin, 2018).

However, Caves (2018) indicated that one of the major challenges that organisations face in the process of organisational change is the effective management of employees. The management of employees is as crucial as the management of change (systems, processes, procedures and materials) because it is the employees that are implementing the change and if they are not effectively managed, the resulting effect on the change will be adverse and the change may not be implemented as it was planned, eventually failing to achieve its

intended objectives (Heckmann, Steger, & Dowling, 2016). And to tackle this issue, organisational change leaders should ensure that employees' understanding, engagement, communication, commitment, performance and productivity during all the stages of the change process are properly managed (Febriansyah, Pringgabayu, Hidayanti, & Febrianti, 2018).

A Study by Das (2019) concluded that from an employee's viewpoint, any manner of organisational change has the potential of directly or indirectly affecting their personal lives and the nature of their work. Such impact can be experienced by employees through changed working conditions, employee benefits and future aspirations (Dobrovic & Timkova, 2017). As a result of this, it is imperative that employees can understand the change process, examine its effectiveness, identify their place in it and act by influencing those factors that are likely to affect them (King, Hopkins, & Cornish, 2018). According to Das (2019), in as much as most employees may not have been allowed enough opportunities to participate in the initiation of organisational change, it has not necessarily prevented them from observing and thereby formulating their own views regarding change and change management in their work environment.

Employees' understanding of these changes as and when they come has significant implications for employees because they will be required to make adjustments in their routine day to day activities as a result of management responding to the sophistication of change (Petrou, Demerouti, & Schaufeli, 2018). It is not in doubt that employees who do not have the understanding of what 'change' and 'change management' are, have the potential to resist any introduction of such change no matter how small the change may be (Cummings & Worley, 2015). Authors such as Nikolova, Schaufeli & Notelaers (2019) identified employee engagement as a significant factor that can influence the success or failure of an organisational change. This is because when employees do not feel engaged in a change process, they turn to exhibit unfavourable behaviours, maintain unhealthy mental capacity, show low levels of commitment and reduce productivity. This is mainly as a result of the lack of understanding of employees of the change introduced (King, Hopkins, & Cornish, 2018).

Communication is also one of the significant tools during organisational change and it is used to inform, create certainty and security, and also to create a community (Yue, Men, & Ferguson, 2019). Kotter & Schlesinger (2018) opined that communication is also used to

overcome resistance to change. Over the years the failure of most organisational change has been attributed to poor communication (Yue, Men, & Ferguson, 2019). Hasanaj (2017) established a direct relationship between effective communication and successful implementation of organisational change and vice versa. According to Hartge, Callahan & King (2019), a study by Willis Towers Watson found that only two-thirds (68%) of senior managers say they are getting the message about the reasons behind major organisational change. Similarly, below the senior management level, the message dwindles further with only half (53%) of middle managers and 40% of first-line supervisors saying their management does a good job of explaining the reasons behind a major change. This indicates that once communication among management is poor then it is likely to be poorer with lower-level employees (Burke, 2018). As a result, employees need to strive to understand and modify practices and processes that are complicated, in a constant state of change, and sometimes find it difficult to understand (Huarng & Mas-Tur, 2016). A lot of communication barriers identified by Sánchez (2017) which adversely affect the understanding of employees of organisational change included filtering; selective perception; information overload; emotions; language; gender differences; communication apprehension and 'politically correct' information.

One other significant factor identified by Ahmad & Cheng (2018) with the potential of influencing the success or failure of organisational change is the commitment of employees to change. The commitment of employees to organisational change may be affective (Alkahtani, 2015), continuance (Nazir, Shafi, Qun, Nazir & Tran, 2016) or normative (Zayas-Ortiz, Rosario, Marquez & Gruñeiro, 2015). Whichever the commitment to change may be, it shows some level of employee's attachment to, and participation in the change process. According to Vos & Rupert (2018), most organisational change failed because employees were not committed to the change as a result of inadequate awareness of the discrepancy between the status quo and desired state; inadequate change leader support; uncertainty of the value of the change; and the perceived inability of the organisation and the employee to achieve change objectives. Mangundjaya (2015) stressed that employee commitment has been one of the main causes of organisational change failures and that once employees do not properly understand the benefits of the change especially to themselves, they are likely not to be committed to the change.

Just like other sectors and industries, the banking industry has experienced some failures during organisational change (Jones & Van de Ven, 2016). This is because changes in the

banking industry can be said to be one of the fastest and the capacity of these banks to effectively managed these changes has been a challenge (KPMG International, 2016). An International Monetary Fund Working Paper WP/04/55 identified the lack of employee understanding of the change introduced as one of the major causes of these bank failures in Africa as a result of inadequate employee engagement and poor communication (Pilcher, 2015). Within the African continent, countries such Ghana, Benin, Tanzania, Cameroun, Senegal, Cote D'Ivoire, Guinea, Kenya, Nigeria, and Uganda have also experienced bank failures at different times in their history (Adjei-Frimpong Gan & Hu, 2016). A KPMG International (2016) report revealed that most these bank failures were as a result of poor introduction and implementation of organisational change. The report further mentioned lack of financial resources, poor employee engagement, poor regulations, ineffective communication, poor cooperate governance and poor employee commitment as some of the specific causes of bank failures during organisational change.

1.1   Background to the study

The global financial crisis that took place between 2005 and 2010 triggered the collapse of many financial institutions including many banks in Ghana (Bank of Ghana, 2019). The crisis is the most severe economic crisis to affect Ghana since it became an independent country in 1957 (Mohamud & Mungai, 2019). It is not in doubt that the effective functioning of the Ghanaian economy and its growth relies to a large extent on the huge inflows of venture capital equity and other foreign direct investments (Kablan, 2017). The economy of Ghana is an integral component of the global financial system and thus was negatively impacted by the global financial crises (Mohamud & Mungai, 2019). The global financial meltdown led to lower foreign exchange receipts, lower capital and financial inflows, substantial reduction in investments from the stock market and huge divestment and drying up of foreign credit lines to Ghanaian banks (Mohamud & Mungai, 2019). It also led to reduction in government revenues as a result of lower foreign exchange receipts in Ghana (Bernanke, 2018). Both government projects and private businesses were adversely affected due to the fall in bank capital and liquidity.

The Committee on the Global Financial System (2018) indicated that the banking sector was the hardest hit by the global financial crunch. The Ghanaian capital market saw significant decline in investments as foreign investors were faced with acute credit squeeze. The Ghanaian Stock Exchange market capitalization which was GH¢ 17 895.10 million in 2008, dropped to GH¢ 15 941.92 million in 2009 (Effah & Nartey, 2016). The

infectious impact of the capital market triggered higher loan loss provisioning by Ghanaian banks (Kablan, 2017). The resulting effect was reduced profitability and deteriorated capacity of banks to transact business (Tagoe, 2016). The shrinkage of bank performance resulted in enormous retrenchment of employees in a number of banks (Alhassan & Ohene-Asare, 2016). As a result, banks that could not cope with the adverse effects of the global financial meltdown collapsed, and other banks needed to develop strategies to survive (Saka, Aboagye & Gemegah, 2015).

The survival and competitiveness of organisations in Ghana especially in the banking industry became important in a changing global environment (Alhassan & Biekpe, 2016). Coupled with the rising globalization and its associated sophistication, it became necessary for organisational leaders in the banking industry of Ghana to reassess the operational systems, structures, processes, procedures, and employees to adapt to the changing business environment (Okoe, Adjei & Osarenkhoe, 2015). This necessity for a change-oriented strategy in organisational management was justifiable because the Ghanaian banking industry which has suffered some bank failures may be as a result of the inability of the industry to sufficiently respond to or survive the challenges of globalization (Kablan, 2017).

The Central Bank of Ghana (Bank of Ghana) which is the constitutionally mandated regulator of the financial sector including banks introduced several changes geared towards the effective operation of the banking industry in Ghana such that they could compete favourably within Ghana, the sub-region and globally (Tagoe, 2016). These measures required individual banks within the industry to also initiate changes to improve their structures, systems, processes, procedures, finances, and more importantly human capital (Alhassan & Ohene-Asare, 2016). Failure of banks adhering to these measures had the potential of directly threatening their survival which could eventually lead to reducing the banking industry's contribution to the country's Gross National Product (GNP) (Okoe, Adjei & Osarenkhoe, 2015).

Subsequently, between 2008 and 2017, the Ghanaian banking industry witnessed many changes to strengthen and stabilize the industry including the enactment of new banking laws; compliance with International Financial Reporting Standards (IFRS); increment in the minimum capital requirement; introduction of the Ghana Inter-Bank Payment and Settlement System (GhIPSS); compliance with the Basel II; compliance with the Foreign

Exchange Act 2006 (Act 723) and the provisions of amendment of Anti-Money Laundering (PriceWaterHouseCoopers & Ghana Banking Association, 2019). In addition to these were other measures such as compliance with Cyber and Information Security protocols, Corporate Governance Directives, the Ghana Reference Rates, Mergers and Acquisitions directive, the Fit and Proper directive and the Financial Holding Company directive (Bank of Ghana, 2019).

1.2   Problem statement

The introduction and implementation of changes in the banking industry in Ghana have not come about without difficulties (Alhassan & Biekpe, 2016). These changes affected a wide range of banks from strategic, systems, structural, financial, operational, process, cultural change and more important to this study, the human capital (Rafferty & Griffin, 2016). Unfortunately, some individual banks did not survive as a result of their inability to manage the changes they introduced (Mohamud & Mungai, 2019).

The Bank of Ghana therefore allowed several indigenous banks to be taken over by private companies between 2016 and 2018 (Bank of Ghana, 2019). Most of these banks had been at the risk of defaulting on their loans, as they had been affected by the economic fallout of the global financial crisis as indicated earlier. In 2017, the Bank of Ghana approved the takeover of two indigenous banks, UT Bank Limited and Capital Bank Limited, by Ghana Commercial Bank Limited (Bank of Ghana, 2019). The Bank of Ghana cited the insolvency of the banks in question, as the major reason for the revocation of their operation licenses. According to Bank of Ghana (2019), upon several agreements with the banks to increase their capital requirements, managers of the banks failed. Additionally, poor implementation of change was identified as one of the main reasons for the failure (Bank of Ghana, 2019). Consequently, to protect customers, the licenses of the banks were revoked under a Purchase and Assumption transaction with Ghana Commercial Bank Limited (Bank of Ghana, 2019).

Further in 2018, the Bank of Ghana announced the consolidation of five indigenous banks to form a new bank called the Consolidated Bank Ghana Limited. The five collapsed banks included Unibank Ghana Limited, The Royal Bank Limited, Beige Bank Limited, Sovereign Bank Limited, and Construction Bank Limited. Again, in addition to insolvency being cited as a cause of the collapse of these banks, Bank of Ghana also citied reasons of poor corporate governance, poor human resource capacity, regulatory lapses, poor change

communication and poor reporting structures within the banks during organisational change for six of these banks (Bank of Ghana, 2019).

Studies also revealed that the need for banks to deploy new banking technologies led to the failure of some banks because some employees did not have the capacity to adapt causing the banks to be insolvent (Quansah, 2019). Additionally, some employees feared the introduction of technology may render them redundant and this affected their commitment levels leading to the failure (Quansah, 2019). Bank failures in Ghana also occur due to liberalised and deregulated financial markets. Non-performing loans and speculative attacks, causing panic amongst depositors can cause a run-on banks (Quansah, 2019 as well as shocks resulting from illiquidity posit that collapsed banks have some common characteristics which include high loan-to-asset ratios, unusually rapid growth, and bad corporate governance (Quansah, 2019).

A survey conducted by Adjei-Frimpong, Gan & Hu (2016) also revealed that the ability to adapt to change is the most important skill for employees to have in order to enable the organisation to effectively implement change. Reasons attributed to bank failures in Ghana included insolvency and inadequate flow of foreign investment. This is a problem since liquidity is key to bank operations and bank without enough financial strength finds it difficult initiating and implementing change successfully (Alhassan, & Ohene-Asare, 2016).

Moreover, the complex and multifaceted phenomenon of globalization which was basically motivated by new developments such as standardized reporting was also a challenge for most banks in Ghana (Coffie, 2016). This exposed the inadequacies of some banks especially in respect of the understanding of employees on what is expected of them. As a result, some banks did not meet the requirements of the Bank of Ghana and their licenses were revoked (Anabila, Narteh & Tweneboah-Koduah, 2015). Furthermore, with occasional directives from the Bank of Ghana to increase in the minimum capital requirement for all banks, some banks merged, others were acquired and led to the collapse of some banks (Alhassan, & Ohene-Asare, 2016).

In Ghana, limited studies have concentrated on the favourable roles played by employees during organisational change in the banking industry (Quansah, 2019). Most of the studies focused on the understanding of employees on change from the perspective of either

management alone or employees alone with limited attention on the views of both management and employees (Adjei-Frimpong, Gan & Hu, 2016; & Coffie, 2016). An appreciation of employees' understanding of change and change management during organisational change of Ghana's banking industry is imperative for banks to better manage the process of change.

The few change management studies (Anabila, Narteh & Tweneboah-Koduah, 2015; Adjei-Frimpong, Gan & Hu, 2016; Alhassan, & Ohene-Asare, 2016; Coffie, 2016; & Quansah, 2019) also failed to provide a strategic change management framework to guide the Ghanaian banking industry on the effective initiation and communication of change, operationalisation of the organisational change, controlling the management of the working environment of change, ensuring sustainability of the change as well as evaluating the change. These studies even recommended the need for the development of a strategic change management framework that will guide the Ghanaian banking industry in the effective initiation and implementation of organisational change (Quansah, 2019).

Thus, this current study aims at exploring the views of employees of the Ghanaian banking industry relative to their understandings, feelings and experiences of engagement, communication and commitment during organisational change using Ecobank Ghana Limited as a case. The end result is expected to assist the researcher to develop a comprehensive strategic change management framework that has the potential to provide present and future guidelines for the Ghanaian banking industry for the effective initiation, implementation and evaluation of organisational change.

1.3   Personal motivation for the study

The desire by the researcher of becoming a change management expert was a driving force towards settling on the topic. The researcher has a personal interest in the development of the banking industry because bank failures have serious economic, financial, and social implications on the economy of Ghana where the researcher comes from. The researcher was also motivated by the seeming gap existing in the change literature in respect of employees' understanding of change and change management during organisational changes in the banking industry in Ghana (Anabila, Narteh & Tweneboah-Koduah, 2015; Adjei-Frimpong, Gan & Hu, 2016; Alhassan, & Ohene-Asare, 2016; Coffie, 2016; & Quansah, 2019).

As for the country chosen for the purposes of this case study i.e. Ghana, is still a developing country, and an emerging market where organisations have gone through several change process and its management, and in so doing, many of the organisations faced some challenges and did not survive (Adjei-Frimpong Gan & Hu, 2016).

1.4   Aim of the study

The aim of the research is to explore the understanding and experiences of employees of Ecobank Ghana Limited on change and change management processes and the role of communication and managers in organisational change and develop a strategic change management framework that is expected to guide the initiation, implementation and evaluation of organisational change in the banking industry in Ghana.

1.5   Objectives of the study

The primary objective of this dissertation is to investigate and explore the understanding and experiences of employees on change and change management processes and practices within Ecobank Ghana Limited and examine how a strategic change management framework can assist in achieving change objectives within Ghana's banking industry.

The specific objectives of the research are:

1. To critically examine employees' understanding of change and change management processes and practices within Ecobank Ghana Limited.
2. To examine the practical experiences of staff of Ecobank Ghana Limited of change and its management.
3. To find out how 'communication' was used in the initiation and execution of change and change management within Ecobank Ghana Limited.
4. To explore the roles played by management/managers during change processes within Ecobank Ghana Limited.
5. To assess the level of resistance or otherwise of employees during change processes within Ecobank Ghana Limited.
6. To recommend a new strategic change-management-framework for the Ghanaian banking industry that positively links the achievement of change objectives to the change management process.

1.6   Research questions

It is worth mentioning that the main research question was: What are the understandings and practical experiences of employees with regards to change and change management and what are the roles of communication and managers in the change process within the Ghanaian banking industry? The study is guided by the following specific research questions.

1. What are employees' understandings and perceptions on change and change management processes and practices within Ecobank Ghana Limited?
2. What are the practical experiences of Ecobank Ghana Limited staff of change and change management with the organisation?
3. How was communication used in the initiation and execution of change and change management within Ecobank Ghana Limited?
4. How effective was the management during change process at Ecobank Ghana Limited?
5. What was the level of resistance or otherwise of employees during change processes within Ecobank Ghana Limited?

1.7   Significance of the study

It is expected that this study will be of significance by adding value to the existing literature pertaining to change management. One of the major legacies of this study is to provide a plan or a guide that will enable the management of banks, business executives and policymakers to navigate through a change management project in a smooth and effective manner. The regulator of the banking sector in Ghana will benefit from a more comprehensive strategic change management framework that can be used to build the capacity of banks and others financial institutions in order to prevent bank failures. Additionally, it is also envisaged that the main beneficiary of this study which is the banking industry of Ghana will be provided with relevant information on sensitive areas that the banks are vulnerable at especially with employee engagement, change communication, employee commitment and the expected role of management during organisational change.

Beyond the possible policy implications that this study offers the banking industry in Ghana, the findings of this case study could also inform the review of the legal framework governing the operations of banks in respect of the initiation and implementation of

organisational change. This could spell out the legal implications of banks not adhering to some specific actions in the initiation and implementation of organisational change. This if done, is likely to sanitize the banking industry for effective organisational change management.

This study also has the potential of contributing to business practices by assisting other managers of businesses to build their specific strategies, minimize cost of implementing change projects, build and strengthen trust and confidence in management, and make the change process more efficient by finding appropriate strategies adopted by some business managers to effectively execute organisational change projects.

Apart from the benefits to the corporate and the banking sector, this study is beneficial to the academia, because the results will add knowledge to the existing literature, and the knowledge gathered in this study will be of immense help for teachers and students alike. This is also because the study will provide an in-depth knowledge of how change management is carried out and what organisations could do so as to make sure that the process goes smoothly and without many difficulties. Another advantage that is expected of this study is that it will provide grounds for students and other researchers to base any further study on this same topic or on any related topic that requires further attention and examination.

One of the most important factors that is considered by this study is that majority of investors need substantial and relevant information to enable them take sound and informed investment decisions and obtaining information is difficult when firms are undergoing or have undergone changes. It is, therefore, justified that the outcomes of this research provide foundation for both prospective and current investors to obtain relevant information for direct investment judgments especially in the banking industry in Ghana. It is also expected that the results from this study are substantial in the field of management consultancy because it provides information which could be used for advisory purposes as well.

1.8   Scope of the study

The study was situated on organisational change management and focused specifically on exploring the understanding of employees of change and change management in the banking industry in Ghana. The research was limited to purposely selected employees of

Ecobank Ghana Limited who had worked with the bank between the year 2008 and 2018. The study gathered data from 39 out of 50 participants purposely selected across the different levels within Ecobank Ghana Limited (senior management, managers, officers and junior staff) due to their significance to the study to provide information for the research. The participants for the study were drawn from 5 different branches out of the 35 branches of the bank. These branches were in 5 regions of Ghana (Accra, Ashanti, Western, Brong Ahafo and Central). Data was collected between March 2020 and April 2020.

1.9   Research assumptions

The assumptions made with respect to the research is described as follows:

- That there was access to the relevant and desired information, and that all or majority of the respondents were willing to provide the information and will not make any serious attempts to forge or manipulate the information. This assumption was crucial because in order to carry out a meaningful analysis in the research, it was extremely important that the information that was obtained was free from severe bias or any other sort of manipulations.
- That the management of Ecobank Ghana was helpful towards the process of research and that the bank directed their relevant staff to provide the requisite information that was necessary to carry out the research.
- That there were not any substantial and critical variations in the information provided by the personnel of the bank; and that the information presented does not vary to such an extent that the analysis done relative to the older information was meaningless.
- That there was not any natural disaster and pandemic that renders the conduct of the study practically impossible

1.10   Research structure

The research is divided in to six (6) chapters.

Chapter 1 - Introduction

This is the introductory chapter to the research. It discusses the research background, aim and objectives, research questions and significance of the study. The chapter also captures the justification, the scope, and the underlining assumptions of the study. The methodology used for the research is summarised in this chapter and concludes with the structure of the research.

Chapter 2 - Literature review

Chapter two discusses the available and relevant literature on the phenomenon of change, change management, reasons for change, types of changes, models of change, employee engagement in change, communicating change, commitment to change and resistance to change.

Chapter 3 - Research methodology

The chapter discusses the methodology used by the researcher, the research philosophy, research design and the research strategy adopted. This chapter also looks at the specific methods that are used for sampling and data collection, the process of data collection as well as analysis.

Chapter 4 – Findings and analysis

Data collected during the fieldwork is presented in chapter four. The chapter discusses the interviews conducted and the institutions interviewed. The interviewees' positions held in the organisations used are also mentioned and their relevance and importance emphasized in the chapter.

Chapter 5 - Discussions

Data collected during the fieldwork is discussed and analysis made in chapter four. The results of the analysis are reviewed and discussed in the same chapter.

Chapter 6 - Conclusions and Recommendations

Chapter 6 gives a grand conclusion to the research, the contributions made by the research to knowledge and literature, and recommendations made. The need for future research in this subject area is also discussed in the chapter.

CHAPTER TWO: LITERATURE REVIEW

2.0   Introduction

This chapter reviews relevant literature on change and change management. In the effort of the researcher to conduct an extensive review of literature, the concept and definition of change and change management was reviewed. In addition, the review focused on the justifications for change; types of change; and change models (Satell, 2019).

The employee is a central point of change, therefore, employee engagement in terms of how it improves the understanding of employees on change and change management was reviewed (Rafferty & Restubog, 2017). This literature review explored effective change communication, employee commitment to change, resistance and management effectiveness and how understanding the change initiative through these, result in effective change and change management (Hulshof, Demerouti & Le Blanc, 2020). These reviews are done in respect of the main research question and specific objectives as captured in the first chapter. This chapter finally develops a conceptual framework to guide the study.

2.1   The definition and concept of change

The term 'change' is often expressed with limited reference to the reasons for the change, how the change was initiated and even the actors responsible for the change (Pratt, 2020). According to Satell (2019), change is when there is any change in structure, system, management, employees, processes, and other associated activities. Others such as Hughes and Ford (2016) defined change as any alteration in the status quo of an organisation including recruitment of employees.

Change management is a coordinated approach of moving persons, groups, and organisations from an existing place to a preferred future place, to achieve or implement a vision and strategy (ten Have, S., ten Have, Huijsmans, & Otto, 2016). Change can be summarised as a continuous process of altering part or the whole of the organisation through its structure or systems or process or procedures or human capital that has an impact on the organisation and the organisational stakeholders including employees and focuses on enhancing the performance of the organisation by changing the present state of doing things to a desired end.

In the 1980s, many organisations functioned in a secured environment and did not appreciate the need to support any change effort (Satell, 2019). Most of these organisations

had no competition and virtually functioned as monopolistic entities (Kao, 2017). However, Jarrel (2017) was of the view that most of these organisations were not effective nor efficient because they had limited or no competition that would instigate them to change. The continuous pursuit of novel ways of conducting business by organisations to give them competitive advantage within an industry was the product of increased competition, shorter product life cycles, uncertainties within the product and market milieus (Kao, 2017).

One significant avenue to ensuring competitive advantage was the initiation and implementation of change management practices (Kempton, 2019). Moreover, it became imperative for employers and employees to have a mutual understanding of change, readiness for change and be committed to change when necessary (Wren, 2020; & Heather, 2020). In theory, the concept of change and change management seem simple to carry out but on the contrary, (Scott, 2020) asserted that the practical execution of a change project can be challenging.

2.2   Factors justifying change

The justifications for change for this current case study is worth discussing because the main subject matter under investigation is directly connected to this component of change and change management (Keller & Shaninger, 2020). The questions that come to mind include, does employees understand the reason behind the organisation pursuing change? What are the factors influencing the route of change? The extensive discussion of the subject matter (that is the justifications for change) has the potential of helping the researcher to effectively analyse the data gathered in an effort to appreciate and properly document employees' understanding and experiences of change and change management (Babalola, Stouten, & Euwema, 2016).

According to Hayes (2018), the emergence of change in recent times in organisations is attributed to six major factors. These are (1) new technologies that have changed communications, electronics, consumer markets and accelerated the operations of industries; (2) globalisation, which has led to a world linked and reliant on each other as information, capital and goods move across the globe; (3) globalisation and new technologies, which jointly have led to an increase in competition and triggered the increase and decrease of organisations leading markets; (4) new change processes and practices, which are unprecedentedly occurring more rapidly; (5) speed – an extraordinary

surge in technological speed is equalled in business and in individuals' lives; and (6) complications and contradictions which are rising due to all these changes and making it increasingly challenging requests on managers who are used to pursuing certainties and 'either/or' solutions in order to generate values that are stable.

In reference to the factors identified by Hayes (2018), the introduction of change maybe caused either by external or internal impetus or both (Demerouti, Xanthopoulou, Petrou, & Karagkounis, 2017). According to Satell (2019), changes instigated by external factors may include political ones. In some cases, laws, policies and programmes of a particular government may lead to the initiation of specific changes in particular industries (Satell, 2019). In support of this point, in the Ghanaian context, the Central Bank of Ghana in the last decade has introduced several change policies that influenced and continues to influence the operations of banks within the industry (Alhassan & Ohene-Asare, 2016). This was meant also to give the banks the capacity to compete both internally and outside of Ghana (PriceWaterHouseCoopers Ghana, 2019).

Additionally, the introduction of technology and its associated usage ranging from the use of computers and other gargets for various business transactions through cables, satellite and the internet all influence change (Proci, 2018). Social factors such as age, gender, health and other related factors also put some burden on organisations and agitate them to react as a matter of urgency to such burdens and also stir organisations up to envisage change (Heyden, Fourné, Koene, Werkman, & Ansari, 2017). Throwing more light on other factors influencing change Satell (2019) gave an indication that the behaviour of competitors and the present market situation may encourage organisations to initiate change. Furthermore, to merge with other competitors or to integrate with suppliers which may be because of the quest to ensure sustained supplies or to assume a strategic position to pursue globalisation also bring about change (Todnem, 2020). Change is not only initiated as a result of external pressures (Dobrovic & Timkova, 2017). Focusing on the significance of internal factors in the introduction of change, Flinchbaugh, Ishqaidef & Chadwick (2020) referred to the threats confronting the banking sector of the United Kingdom. This internal threat was perceived as a result of weak management and the lack of proper internal control measures. The threat was not caused by any of the external factors discussed earlier. Improper lending practices, weak internal controls, focus on size than profitability, and unplanned mergers and diversification led to the changes (Flinchbaugh, Ishqaidef & Chadwick, 2020).

In other words, factors that may cause organisations to initiate change are environment, diversification, technology and people (Kirrane, Lennon, O'Connor & Fu, 2016). The 'environment' is made up of the social, political and legal undertakings that have continuous effect of the operations of an organisation (Kirrane, Lennon, O'Connor & Fu, 2016). The term 'diversification' is explained to mean the organisational products meant to satisfy the demands of customers and reacting to the competition within the industry (Kirrane, Lennon, O'Connor & Fu, 2016). In the case of 'technology' it includes but not limited to how business is carried out but also the computerisation of current way of doing business (Kirrane, Lennon, O'Connor & Fu, 2016). The last factor is 'people', involving innovative and ever-changing skill needs as a direct product of organisational needs (Wiedner, Barrett, & Oborn, 2017). Banks in Ghana were also exposed to the influence of these factors indicated above (Alhassan & Ohene, 2016). Consequently, why organisations adopt change may differ from organisation to organisation due to varying strategic plans they individually pursue. These strategic plans also hinge on the financial capacity and budgets allocated for prosecuting them. It is important to note that the financial capacity and the kind of services and products by and for the organisations are also different from each other (Wiedner, Barrett, & Oborn, 2017). Thus, banks have varying reasons for and different types of change to be executed (Alhassan & Ohene, 2016).

2.3   Types of changes adopted by organisations

Changes adopted by organisations differ from one organisation to the other depending on the reasons and ongoing situation of each organisation (Satell, 2019). There are several types of change and can be grouped under some main similarities and differences.

Planned change: In organisations where anticipated change is properly designed and scheduled, and the resources and projected change outcomes are made available, it is considered that the change is planned (Jouany & Martic, 2020). The planning process hinges on the assumption that the operational environment of the organisation remains unchanged and thus preferred future outcomes can be predicted (Conrado, 2017). This change type focuses on preplanning, logic, central and a methodical change process. Critiques such as Bligh, Kohles, & Yan (2018) are of the opinion that it is difficult to hold an organisational environment unchanged especially in respect of the fast change nature of the current business environment.

Emergent change: Proponents of this type of change are of the view that change is endless without a definite end as perceived by those of planned change (Draft & Marcic, 2017). In addition, this change cannot be predicted by any organisational process. It is usually executed from employees at the bottom of the organisational structure to managers up the top (Roth & DiBella, 2015). Unlike the other types, this kind of change is focused on bringing to the attention of employees, new work attitudes, ethics and behaviours and encourage employees to appreciate the advantages that accrue to the organisation and as a result adopt the change intervention to the way they work (Hayes, 2018). According to Satell (2019), it promotes effective communication and proper cooperation and collaboration between management and employees.

Incremental change: It is mostly deemed as an improvement of the planned type of change (Satell, 2019). Where they differ is that with this change, planning is done logically and changes are done incrementally (Petrou, Demerouti & Schaufeli, 2018). Mostly, managers make effort to align the product and service offering of the organisation following in depth environmental need analysis and it is not considered as 'blinded' method (Al-Maamari, Kassim, Raju, AlTahiotah, Ameen & Adbulrab, 2018). Critiques such as Alavi & Gill (2017) argue that it does not have the ability to cope with extreme organisational changes.

Stepped change: This change type is likely to happen when there is a disruption of a specific trend line from operating smoothly and the possibility of a substantial leap either to the upwards or downwards direction (Cai, Loon, & Wong, 2018). In criticising this type of change, Caves (2018) argued that it was not likely for the stepped change to be used by all organisations because the structure of most organisations poses a challenge except a specific structure is defined for this change type. Additionally, it is challenging to notice in advance as strategic planning has transitioned towards scenario planning from trend analysis (Caves, 2018).

Radical Change: The radical change is seen as drastically changing an 'accepted' or 'taken for granted' condition in an extensive magnitude, for instance a change in the state of an economy, or social structure (Hughes, 2016). Radical change seldomly makes any impact in an organisation as its introduction is usually drastic and has the potential of attracting strong resistance from employees (Burnes, 2015).

2.4   Change management models

Most organisations now recognise change as core and constant to their very existence (Johnson, 2016; & Jones & Van de Ven, 2016). The private sector of Ghana's economy especially the banking industry is confronted with competition from both within Ghana and other countries around the globe (Alhassan & Biekpe, 2016). In respect of this current case study, the impetus for banks in Ghana to ensure that change is properly managed in order to sustain their competitiveness within the industry both within and outside of Ghana has intensified (Adjei-Frimpong Gan & Hu, 2016). The term 'managing change' has been explained by Narikae, Namada & Katuse (2017) to mean both implementation of change in a planned or systematic manner and the response to change that an organisation has limited or no control over.

As indicated by some change authors Rosenbaum, More, & Steane (2018); & Burnes (2015) the definitions of 'models of change' and 'strategies of change' have not been agreed on in existing literature. According to Burke (2018); & Calegari, Sibley & Turner (2015), when an organisation selects a strategy, it is the road map towards achieving the overall goal. In addition, Bunea, Dinu, & Popescu (2016) asserted that this included basically the mission, vision, strategic position, specific objectives, goals, key values, strategy, long-term and operational plans and tactics. Contrarily, Karaxha, (2019) argued that all change models denoted fundamentals and principles when put together in an orderly manner creates some changes in the organisation. It is therefore imperative to note that change models are the pillars that support the building of strategies and their implementations (Badalola, 2016; & Dobrovic & Timkova, 2017).

The review of various models of change management is very significant to the study under consideration as the concept of change management is the bedrock on which this study was formulated (Endrejat, Baumgarten & Kauffeld, 2017). The anticipated discussions review change models that reveal the essential approaches enabling the appreciation of the processes of change and the requirements for effective execution of change. The appreciation of the change management models to be discussed in this chapter will not be complete without considering some key change management models such as Kurt Lewin's model of change; Dunphy and Stace's model of change; Kotter's 8-Step model of change; McKinsey's 7s model of change; Hiatt's ADKAR model of change; and Cummings and Worley's model of change.

Kurt Lewin's model of change

Arguably the main model for understanding organisational change was developed by Kurt Lewin (Roth & DiBella, 2015). The focus of Lewin's change model was to understand how the group behaved and he argued that how people behave varied from group to group. Lewin's model is known as Unfreezing, Transition/Initiating and Refreezing (Huarng, & Mas-Tur, 2016). Lewin analogised that if one had a large cube of ice but needed to change the ice into a cone, first is to melt the ice to make it amenable to change (unfreeze). Then mould the iced water into the preferred shape (change). Finally, solidify the new shape (refreeze) (Hulshof, Demerouti & Le Blanc, 2020). This is depicted in Figure 2.1.

Figure 2.1.   Lewin's change model

Source: Adopted from (Lewin, 1952)

The unfreeze stage of change involves preparing the organisation to accept that change is necessary, which involves the breaking down of the existing status quo before one can build up a new way of operating (Conrado, 2017). The sense of urgency in changing the daily execution of work to adopting fresh ways of executing work at the workplace is seen at this stage (Hussian, Lei, Ankram, Haider, Hussian & Ali, 2018). Here, there are anticipated associated disadvantages such as apprehension and risks with the potential of resulting in negative instead of positive conduct of employees (King, Hopkins, & Cornish, 2018).

This transition stage is where people begin to resolve their uncertainty and look for new ways to do things (Klarner, & Raisch, 2016). As roles change, a reduced state of efficiency is created, where goals are significantly lowered (Laurentiu, 2016). Good leadership according to Lines, Kumar & Vardireddy (2017) is important, and coaching, counselling or psychological support from managers may be needed at this stage. The ultimate objective

at this stage is to facilitate people to the 'refreezing' state and sustain them (Ling, Guo, Chen, 2018).

Refreezing takes people from a period of low productivity in the transitional state to a stable and productive state (Heckmann, Steger, Dowling, 2016). The focus is on the deepening and strengthening of the new ways of doing things (Gover, Halinski, & Duxbury, 2016). The success of this stage depends on how change leaders or employers recognise and reward the efforts of employees (Cummings, Bridgman, & Brown, 2016). With a new sense of stability, employees feel confident and comfortable (Espedal, 2016). This means that this model may not work well in a changing and stormy business atmosphere (Hayes, 2018).

Summarising the above review on Lewin's organisational change model, the researcher is of the view that the model provides a valuable framework for explaining organisational change and how employees can be involved at the various stages. However, there are difficulties in understanding the model by organisations and in some cases leads to it being used exclusively as an implementation plan. That notwithstanding, the model has offered managers an opportunity to contemplate change and to initiate it.

Kotter's 8-Step model of change

In reaction to critiques of the planned model of change Kotter (1996) developed the emergent change model that provided for a successful implementation of a change process which involved eight (8) steps that should be followed as illustrated in Figure 2.2 below.

Figure 2.2.   A practical approach to Kotter's 8 -Step model of change

IMPLEMENTING AND SUSTAINING THE CHANGE
7. Build on the Change
8. Make a Stick

ENGAGING AND ENABLING THE ORGANIZATION
4. Communicate the Vision
5. Empower Action
6. Create Quick Wins

CREATING THE CLIMATE FOR CHANGE
1. Create Urgency
2. Form a Powerful Coalition
3. Create a Vision for Change

Source: Adopted from (Kotter, 1996)

According to Burnes (2015), these eight steps were considered to be a process by Kotter and not just a checklist. As illustrated in Figure 2.2 above, it begins with the creation and establishment of the urgency of the situation that necessitates the change (Calegari, Sibley, Turner, 2015). It then proceeds to the building of a coalition on the basis of a strategic vision for the organisation (Satell, 2019). The model then proceeds to create a vision for the change. This vision is then effectively communicated to all stakeholders within the organisation. Everyone involved in the implementation of the change participates to remove any barriers or obstacles that may be on the path of change within the organisation (Burnes, 2015). These preparations then pave the way for results of short-term wins which help to accelerate and sustain the change process until change within the organisation is achieved and carved in stone (Eriksson, & Fundin, 2018).

In addition, the need for both employers and employees to equally appreciate the understanding of change grew in prominence and it was imperative for both employers and employees to show the same level of commitment when the need for change arose (Febriansyah, Pringgabayu, Hidayanti & Febrianti, 2018). To buttress this point further, Gover, Halinski & Duxbury (2016) maintained that in as much as organisational effectiveness is achieved by a combination of various factors, group effectiveness and individual effectiveness would specifically ensure the effectiveness, efficiency and success of organisations.

According to King, Hopkins, & Cornish (2018), Kotter's change model is a relatively new model and there is no consistency and does not consider diversity of technique. Additionally, Van Den Heuvel, Demerouti, Bakker, & Schaufeli (2016) argued that the model started from the top and was possible for employees at the bottom of the organisational structure to resist the change. Buttressing this criticism, Pollack, & Pollack (2015) added that change was a more flexible process that did not certainly adhere to a straightforward step-by-step progression route.

In summary, the researcher is of the opinion that Kotter's model is a simple model to implement in some organisations and could be the best fit for most organisations because substantial change might be needed for the different divisions of the organisation and a step-by-step approach would be most beneficial. However, as stated earlier, the successful implementation of the model is dependent upon the eight steps being worked through in an orderly manner and fully completed.

Dunphy and Stace's model of change

Building on Lewin's work on organisational change model, (Dunphy, & Stace, 1993) examined change from an organisational transformation point of view. According to them, the change model that is required by organisations should be a 'situational' or 'contingency model' (Akarsu, Gencer & Yildirim, 2018). The change model should have the capacity of varying change strategies and attain an 'optimum fit' with the changing situations. In addition, these authors indicated that the contingency model of change was grounded on the concept that situational variables determined the structure and performance of organisations and due to that, different organisations encountered different situational variables influencing their structures and performances differently (Akarsu, Gencer, & Yildirim, 2018).

In respect of Dunphy and Stace's model, change can be grouped into four distinct types: fine tuning, modular transformation, incremental adjustment and corporate transformation (Satell, 2019). The model emphasised that the change need not only happen on an incremental basis but can also take place on a radical or discontinuous basis adding that the transformational change could be both consultative as well as coercive in nature (Al-Haddad, & Kotnour, 2015). In the development of their model, Dunphy & Stace considered the formulation and implementation needs of different kinds of change and leadership styles (Akarsu, Gencer, & Yildirim, 2018). According to Al-Haddad, & Kotnour (2015), the design of a change model depended on the situation and also backed the perception that, to choose an effective kind of change, it was important to consider the strategic situational analyses. They further stressed that it was not always the case that change presented itself on an incremental basis but could present itself on a disjointed basis.

The four styles of leadership described in this model as depicted in figure 2.3 are as follows:

Collaborative Style: The collaborative leadership style attracts large scale involvement from the employees of the organisation in the crucial future decisions and decisions implementing organisational change.

Consultative Style: The consultative leadership style consults the employees prior to the implementation of organisational change by getting them involved in the process of setting goals in their area of expertise.

Directive Style: The directive leadership style involves least employee participation in the decision-making process associated with the organisational future but rather resort to the use of authority for the implementation of important decisions associated to the organisational change.

Coercive Style: The coercive leadership style uses force for the implementation of organisational change on the members of the organisation either by involving the outside parties or involving the managers/executives in the process.

Figure 2.3.   The Dunphy and Stance model of change

Style of change management	Scale of change			
	Fine tuning	**Incremental adjustment**	**Modular transformation**	**Corporate transformation**
Collaborative		*Developmental transition* *(constant change)*	*Charismatic transformations* *(inspirational change)*	
Consultive				
Directive	*Taylorism* *(avoiding change or making small adjustments)*	*Task-focused transition* *(constant change)*		
Coercive			*Turnarounds* *(frame-breaking change)*	

Source: Stace & Dunphy 2001:22.

Source: Adopted from Dunphy, D. & Stace, D. (2001)

In their analysis of the four-leadership style, Dunphy and Stace further argued that incremental change can be more appropriate when an organisation is already maintaining its best fit and require small changes in certain parameters. Therefore, the change need not be implemented rapidly or abruptly to ensure smooth organisational transition (Nejad, Behbodi, & Ravanfar, 2015). Additionally, transformational change may be needed in situations when an organisation is confronted with a position of disequilibrium and thus a quick action is required, or transformational change is necessary for the survival of the organisation. The model also argued that collaborative mode of change can be more useful under situations when the target employees or the interest groups support and cooperate in the entire process of change and no oppositions are being met with in the ensuing process (Nejad, Behbodi, & Ravanfar, 2015). Finally, the model maintain that coercive modes of change are effective if at all any change confronts large-scale opposition from the target interest groups (Bartunek & Woodman, 2015).

36

Critiques of this model opined that, the approach of analysis and explanations of change leaders and those implementing the change might be influenced instead of allowing an appropriate analysis of change by the organisation (The Open University, 2015). Managers will openly or implicitly apply coercive methods on employees if the drive of change was adopting a coercive leadership style in the process of decision making (Bartunek & Woodman, 2015).

McKinsey's 7s model of change

The McKinsey's 7s change model was developed by Tom Peters and Robert Waterman two consultants working at the McKinsey and Company Consulting Firm in the late 1970s (Kirschenboim, 2018). The model can be used widely in various situations where an alignment is required for improving organisational performance and analysing and evaluating the effects of futuristic changes on the organisation (Satell, 2019). McKinsey's framework is also useful during the situation of merger and acquisition involving striking an alignment between the key processes of an organisation (Satell, 2019). It also provides a suggestive framework for implementing a strategic plan of action and can be effectively applied to various teams or groups or projects as well (Ravanfar, 2015).

The model discovered the seven areas of change and additionally divide these areas into two main groupings: soft and the hard elements. The 7s model assumes seven (7) elements within an organisation that must be effectively aligned for the achievement of the organisational objectives (Kirschenboim, 2018). These elements are Strategy, Structure, System, Shared Values, Skills, Style and Staff. The Strategy, Structure and Systems are grouped under 'Hard' elements with Shared Values, Skills, Style and Staff grouped under 'Soft' elements (Jalagat, 2016). The model indicates that in all organisations, the 'Hard' element can be influenced by management (Ravanfar, 2015). For instance, the 'Hard' elements maybe strategic objectives and visions, chain of command and functional relationships, procedures to perform tasks and information technology systems.

According to Jalagat (2016), the 'Soft' elements are rather intangible and not really influenced by management but culture. Both 'Hard' and 'Soft' elements are equally important for the success of the organisation (Ravanfar, 2015). Shared Values located at the centre on the model indicates the fact that it is significant to all the other elements (Ravanfar, 2015). Amendments of the shared values will affect the other elements since the

initial vision of the organisation emanated from the values of the creators (Satell, 2019).
Figure 2.4 below shows the interrelationship among the 7s elements and the fact that a
difficulty with one element affects all other elements (Kaiser, 2018).

Figure 2.4.   McKinsey's 7s Model
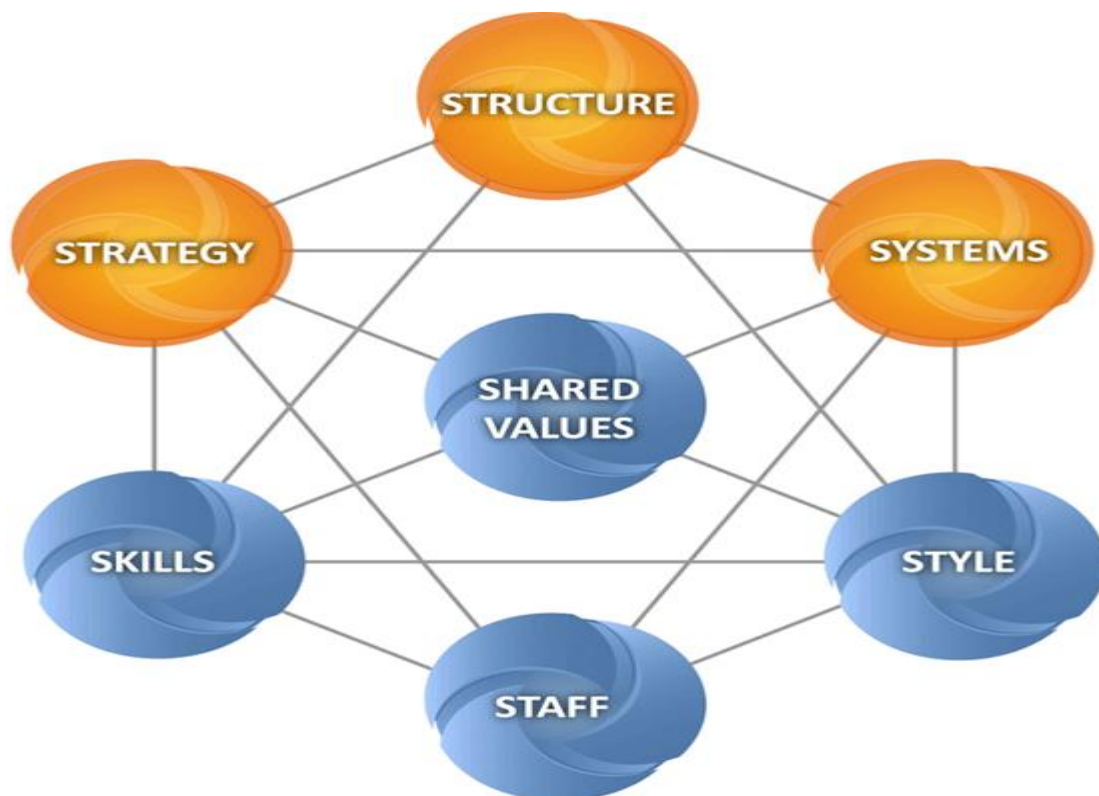
Source: Adapted from Peters, T. and Waterman, R. (1982)

The use of McKinsey's 7s model commences with the picture of the expected future of an
organisation in mind (Gokdeniz, Kartal, & Komurcu, 2017). The current situation of the
organisation is then examined and established in respect of all the seven elements (Kaiser,
2018). Gaps are then identified, and the necessary alignment done to achieve the objectives
of the organisation (Ravanfar, 2015). The main assumption of the model is the recognition
that the effective performance of every organisation to achieve its change objectives
depends on how aligned these 7s elements are and the harmony among them towards the
achievement of organisational objectives (Nejad, Behbodi, & Ravanfar, 2015).
Specifically, the process is captured in Figure 2.4 above.

Table 2.1.   Elements and essence of McKinsey's 7s model

Element	Actual Essence
Strategy	Strategy is a plan that is developed to achieve sustained competitive advantage that is also aligned with the six other elements of McKinsey's 7s model. It is also a sound strategy usually a long-term strategy that is reinforced by a strong mission, vision and values.
Structure	Structure considers the organisational chart of the company where it shows the departments or units with corresponding responsibilities and accountabilities of the workforce and the hierarchy.
Systems	Systems refer to the processes and procedures that the company possess that reflects the daily activities and on how the decisions are derived as well as determining how practically the business gets done.
Shared Values	Shared values reflects the core of the model that refer to the norms and standards that serves as guide on how employees behave and act, hence it is considered the foundation of any firm.
Style	Style means the ways and means on how the managers from the top-level manages the organisation and their leadership styles that impacts the performance of the entire organisation.
Skills	Skills connotes the workers' ability to perform their tasks that consists of their capabilities and competencies to get things done. In times of organisational changes, it will address the question on what skills are required to reinforce new strategy or structure.
Staff	Staff element is defined by the organisation's need of the workforce in terms of quantity that can be done through recruitment, training, motivation and reward.

Source: Adapted from (Kaiser, 2018)

According to Todnem (2020) McKinsey's model can be used by following five steps. The first step involves identification of those elements of the framework which do not align properly. It equally involves assessing the inconsistencies in the relationships between all the elements. The second step is concerned with the organisational design optimally and this optimal fit will be different for different organisations. The third step involves deciding the course of actions or the changes which are required to be implemented. The fourth step is the actual implementation of the change and the final step or the fifth step is the final review of the 7S framework.

Figure 2.5.   Process of McKinsey's 7s model of change

Source: Literature review

According to Gokdeniz, Kartel & Komurcu (2017), McKinsey's model has both rational and emotional sides in it approach, and this helps in addressing problems identified in a holistic manner. As indicated by Priya (2019) the benefits of this model include the fact that when proper alignment of the crucial elements of the organisation is done, the organisation can attain its anticipated change objectives in a superior manner. The model also has the potential of synchronising all the departments and processes towards achieving the objectives of change (Kaiser, 2018). The use of the McKinsey model enables the orderly use of policies, regulations, and strategies designed by the management (Priya, 2019). Once this is done it makes it easier for managers to communicate and negotiate with employees working under them and thus foster greater understanding among employees on the objectives of the change and how the change is to be implemented.

Just like other change models, some critiques such Basford & Schaninger (2016); & Todnem (2020) have raised issues about the complex nature of McKinsey's model indicating that the seven elements were enormous and examining each and the interrelationship among them could take a lot of time and effort of management, thereby delaying other activities. In addition, in the process, if one part of the organisation changes, then managers must restart the analysis from scratch, as all the other parts also change having the potential to confuse the understanding of employees (Basford & Schaninger, 2016). The model is however, considered stagnant more importantly in the short-term as it is difficult to conduct the analysis within shortest possible time (Jarrel, 2017).

In summary, the researcher is of the view that the element of shared value which is the pivot around which all the elements revolve remain important to all organisational stakeholders including employees and the understanding of employees that the anticipated change will among other objectives create a shared value for all stakeholders and enable them buy into the change project. In addition, the researcher is of the conviction that the organisational values constitute great importance in nurturing organisations where the other elements are surrounded in alignment with these elements. The researcher further believes that it is important for all aspects of an organisation to align themselves for the benefit of synergies during change, a benefit McKinsey's model provides.

Hiatt's ADKAR model of change

ADKAR is a goal-oriented change management model that permits change managers to concentrate their efforts on particular organisational outcomes developed by Jeff Hiatt in

2006 (Das, 2019). The ADKAR model was originally used as an instrument for verifying if change management activities such as communications and training to employees were having the anticipated outcomes during organisational change for employees' performances (Das, 2019). Furthermore, Wong, Lacomber, Keller, Joyce & O'Malley (2019) clarified that successful management of the human aspect of change demanded dealing with five key goals that constituted the foundation of the ADKAR model. These include awareness of the need to change; desire to participate and support the change; knowledge of how to change (and what the change looks like); ability to implement the change on a day-to-day basis and reinforcement to keep the change in place (Hiatt, 2006).

Awareness

In references to Hiatt's change model, Das (2019) explained that as the initial step in the ADKAR model, it can only be achieved once the employees in organisations are aware of the necessity to change, the objectives of change, the expected outcomes, the challenges associated with the previous ways of working and appreciate the possible consequences if they refuse to the change. Undoubtedly, the key justification of failure and employee resistance to change is identified as the absence of sufficient awareness to employees in respect of why the change is being introduced (Jarrel, 2017). Nevertheless, effective communication has not been used as key to the success of the change. Effective awareness has a lot to do with the recipient of the communication; how employees receive the change, does employees believes there is the need for change, and is there sufficient clarity and understanding of communication to employees? (Das, 2019).

Desire

After awareness of the change is created among employees, the employees also require the desire to embark on the journey of change. Employees desperately have to desire to participate in the change and approve of the change, this is the inspiration and the choice that employees make to assist the change (Jarrel, 2017). The 'desire' step is very difficult for the organisation because unlike the awareness step where there is a visible creation of awareness of change, it is difficult for management to control the desire of employees or teach them, but desire has to be initiated by employees themselves (Saulnier, 2017).

Awareness might have been effectively spread among employees. However, due to some varying factors, misunderstandings, or the absence of information they may not desire to change or participate in the change (Das, 2019). In the assertion of Saulnier (2017), the

common errors committed by many organisational leaders are mainly because they normally considered that by creating awareness automatically desire is also created; where this was the case, it also carried a delusion with the potential of leading to resistance to the change, and likely to make it more challenging for the change initiatives. To understand and identify the factors that can influence the desire of employees to change is very critical for the ADKAR model to be effective (Das, 2019). Furthermore, Jarrel (2017) maintains that one factor that will enable employees to cultivate the desire to change is to get employees to understand how positively the change affects individual employees.

Knowledge

In addition to employees being aware of the change and having the desire to participate in the change, what is essentially needed at this stage is the knowledge to change (Das, 2019). As employees receive the required capacity in training on new knowledge and skills, information on the new processes, systems and tools, and further receiving the information and understanding on the expected roles and responsibilities anticipated to be the result of the change, employees can take the lead in changing some activities at the workplace (Saulnier, 2017).

The extent of knowledge and the means by which employees retrieve this knowledge can vary. Employees may already possess the needed knowledge or there may be the possibility of a vast gap between what employees already have and what they are expected to have (Jarrel, 2017). How an individual employee learns about issues of the change may vary from other employees. While some employees are quick to learn, others are very slow to learn, since some assimilate easily with others learning with difficulties (Saulnier, 2017). During the change process the implication for employees is that they would be required to learn to use new tools, follow new processes, and acquire new technical skills or concepts (Jarrel, 2017). For effective initiation and implementation of a change project, it is imperative for employees to receive the required training to be able to get the necessary knowledge. In cases where the knowledge cannot be accessed, it will be difficult for employees to receive the necessary assistance and has the potential of inviting resistance from employees (Das, 2019).

Ability

After understanding the concept there is then the need to put it into practice. Once employees have the capacity to retrieve the required knowledge, employees would now

have the ability to change. Ability provides employees with how to execute the change and attain the anticipated result (Jarrel, 2017). Once the knowledge is the conceptual, the ability is the practice, the real meaning of employees, the real work with its associated new processes and their consequences (Prosci, 2017; & Das, 2019). For effective accomplishment of this step, organisations must allocate time to employees, offer them coaching and training and provide and take regular feedbacks from them (Prosci, 2017; & Das, 2019).

Reinforcement

This is about ensuring that the change sticks and the success is celebrated, mainstreaming the change into the organisational structure, and providing reinforcement to preserve the change (Prosci, 2017). It is mostly a difficulty to put in place reinforcement in the change management process (Pollack & Pollack, 2015). Once change is prepared for implementation, the organisation proceeds to the subsequent change initiative (Prosci, 2017). Ensuring that change is sustained, and employees are not getting back to their old ways of doing things is time consuming (Das, 2019). To ensure that the introduced change is effective, reinforcement requires robust efforts and focus on the change introduced until the change is really preserved and mainstreamed into the culture of the organisation (Jarrel, 2017).

The focus of the ADKAR model is imperative due to the fact that every person reacts differently to change (Jonsson & Jeppesen, 2015). Thus, for effective implementation of change in the organisation, it is important to create awareness, desire, knowledge, ability and reinforcement among all employees (Al-Maamari, Kassim, Raju, Al-Tahiotah, Ameen, & Abdulrab, 2018). It is therefore justifiable that a change model such as ADKAR offers the building blocks for the effective execution of the change project (Stephan, Patterson, Kelly, & Mair, 2016). The benefits of ADKAR according to Prosci (2017) are that it is simple to apply to a change initiative, generates new means of imagining change, results to action and allots how change relates to individual employees through the change process. According to Vantrappen & Wirtz (2018) another benefit is that it brings out some critical factors related to all key change processes such as planning; communication; involving everybody; leading by example and leading the process every day to make it part of a day-to-day work. It concentrates on individual employees which is significant to every change initiative (Varney, 2017).

Critiques have argued that the ADKAR model fails to draw a line between 'incremental change' and 'step change' (Willis, Saul, Bevan, Scheirer, Best, Greenhalgh, & Bitsz, 2016). In cases where the change considers critical factors such as complexity, size, scope and priority that fall outside the core business of the organisation then 'step change' has to be adopted (Das, 2019). The ADKAR model is perfect for incremental change and not step change initiative (Jarrel, 2017). In addition, Varney (2017) criticised the ADKAR model for not distinguishing between the roles and functions of leadership and management.

Leadership is expected to have the vision, offer direction and facilitate the change process but the ADKAR model does not seem to offer these. Another identified disadvantage of the ADKAR model is that it fails to recognise the macro level of programme management (Willis, Saul, Bevan, Scheirer, Best, Greenhalgh, & Bitsz, 2016). The argument is that the organisational space currently the restructuring, refocusing and re-engineering was just the beginning (Proci, 2017). Organisational leaders are confronted with the challenge of getting employees to implement their new vision which is expected to achieve anticipated revenues for the organisation (Varney, 2017). The reality is that employees are different in behaviour due to varied reasons (Vantrappen & Wirtz, 2018).

Cummings and Worley's model of change
Cummings and Worley in 1993 developed and described a comprehensive, five-phase, general process for managing change, including motivating change; creating vision; developing political support; managing the transition and sustaining momentum Varney (2017).

Figure 2.6. Cummings & Worley's model of change
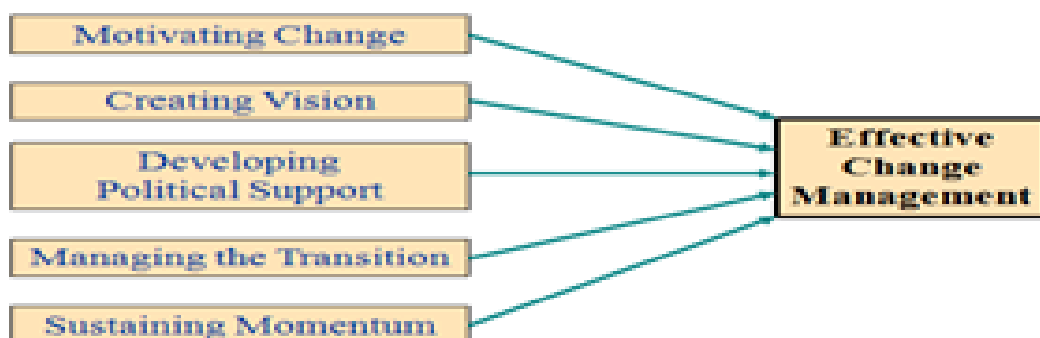
Source: Adopted from (Cummings & Worley, 1993)

Motivating Change

This stage consists of creating a readiness for change in the organisation and developing approaches to overcome resistance to change (Jarrel, 2017). Varney (2017) also observed that at this stage, employees of the organisation are to be enlightened on the need for change, the current state of the organisation and where it needs to be in the future, and the realistic approaches about how change might be achieved. Next, organisational change leaders must acknowledge that employees in the organisation may resist major changes for a variety of reasons, including fear of the unknown, inadequacy to deal with the change and whether the change will result in an adverse effect on their jobs (Kaiser, 2018). Vantrappen & Wirtz (2018) also noted that it is important at stage that employees must get the feeling that their concerns are being heard. Additionally, change leaders must effectively communicate to employees, why the change is necessary and how the change can be effectively achieved. Employees feedback at this stage is important because they need to feel that the approach to change will include their strong input and ongoing involvement (Varney, 2017).

Creating Vision

This stage is where organisational leaders must articulate a clear vision that defines what the change effort is aiming to achieve (Gover, Halinski & Duxbury, 2016). Ideally, employees have strong inputs to the creation of the vision and how it can be achieved (Jalagat, 2016). The vision must explicitly portray how the achievement of the vision will improve the organisation (Ravanfar, 2015). According to Gokdeniz, Kartel & Komurcu (2017) it is imperative that employees believe that the vision is relevant and realistic. This is because cynicism among employees is very high in organisations relative to the introduction of change.

Todnem (2020) opined that in the introduction of change, employees do not want to hear the need for the latest "silver bullet" that will completely turn the organisation around and make things better for everyone all the time. Rather employees want to feel respected enough by change leaders, to be involved and to work toward a vision that is realistic yet promising in the long run. The vision is often explicitly described in terms of overall outcomes (or changes) to be attained by the whole or sections of the organisation, including associated goals and objectives to achieve the outcomes (Basford & Schaninger, 2016).

Developing Political Support

Pollack & Pollack (2015) stressed that this stage of change management is often overlooked, yet it is the stage that often prevents the success of change from happening. Politics in organisations is about power and it is important among employees of organisations when striving for the resources and influence needed to effectively execute their jobs (King, Hopkins & Cornish, 2018). Power is also crucial when employees are striving to retain their jobs and ensure job security. Power normally emanates from credibility, whether from strong expertise or integrity and also from the authority of one's position in an organisation (Ravanfar, 2015). Hayes (2018) indicated that some employees have a strong negative reaction when discussing power because it is often linked to negative applications, such as manipulation, abuse or harassment. Nevertheless, power, like conflict, occurs in all human interactions and is not always negative. It is how power is used and conflict is managed that determine how power and conflict are perceived by employees.

At this stage Espedal (2016) noted that issues of power and politics are critically important and must be acknowledge and effectively managed by change leaders. Change usually implies shifts in power across management levels, functions, departments and groups (King, Hopkins & Cornish, 2018). To effectively achieve the change objectives, the change effort must obtain the endorsement and support of all key power players, such as senior management, experts in functional areas and others who are identified as having strong expertise and integrity (Pollack & Pollack, 2015).

One effective approach for ensuring alignment of power with the change effort is to develop a network of power-players who interact and count on each other to support and guide the change effort (Espedal, 2016). Todnem (2020) also suggested that to effectively manage power, change leaders must ensure that all power-players are involved in recognizing the need for change, developing the vision and methods to achieve the vision, and communicating the status of change across every section of the organisation. The suggestions or concerns expressed by all power-players must be promptly acknowledged and incorporated into the change effort.

Managing Transition

This stage referred to as the implementation of action plans, is when the organisation works to make the actual transition from the current state to the future state (Ricks, 2020).

The plans can comprise a broad array of interventions or activities intended to produce a change in the organisation, such as creating and/or modifying major structures, systems and processes in the organisation s (Cummings, Bridgman, & Brown, 2016). These changes might call for continuous coaching, knowledge and skills capacity building training and enforcement of new policies and procedures (Heckmann, Steger, Dowling, 2016). Additionally, Burnes (2015) recommended that there must be robust and clear ongoing communication about the need for the change, status of the change, and solicitation of organisation members' continuing support and input to the change effort.

In most organisations, the several actions are incorporated into one overall Change Management Plan that comprise specific objectives, or milestones, that must be achieved by various deadlines along with responsibilities for attaining each objective (Satell, 2019). Most of these plans are rarely executed precisely as planned. Therefore, as crucial as developing the plan, is ensuring the various ongoing modifications to the plan with key members of the organisation, while other members are regularly updated about the changes and the justifications for them (Eriksson, & Fundin, 2018).

Sustaining Momentum
Usually, the most challenging stage in managing change is this stage when change leaders work to sustain the impetus of the execution and modification of plans Burnes (2015). Change efforts according to King, Hopkins & Cornish (2018) can be confronted with a wide array of impediments, such as intense resistance from employees, sudden departure of a key leader in the organisation, or a dramatic fall in sales. At this stage, there is the need for a strong, visible and continuing support from top management to demonstrate overall credibility and accountabilities in the change effort (Cummings, Bridgman, & Brown, 2016). All involved in the change effort need continuous support, usually in the form of provision of resources, along with training and coaching (Satell, 2019).

Van Den Heuvel, Demerouti, Bakker, & Schaufeli (2016) suggested that to effectively sustain the momentum of the change during organisational change, the role of support from leaders cannot be minimized but regardless of its significance, the role of support is often overlooked. At this stage, it is prudent for change leaders to ensure there is ongoing support that can provide ongoing objectivity, affirmation, provision of resources and other forms of support (Cummings, Bridgman, & Brown, 2016). Burnes (2015) also suggested that employee performance management systems play a critical role at this stage of

organisational change, including in setting goals, sharing feedback about achievement of goals, rewarding behaviours that effectively attain goals and accomplish change, and addressing performance issues.

Supporters of this change model have indicated that it fosters collaborative work between the change agent and beneficiaries, and also concentrates on identifying the problem and developing new and positive ideas and best practices. It also targets change at the organisational (e.g. strategic and structural change), group (e.g. departmental behaviours and norms) and individual (e.g. job descriptions) levels. This change model places importance on cycles of research and action until the intended planned change has been attained. Additionally, this change model notifies change leaders and employees not only about the status of change at different times, but also offer clear guidance on the set of activities needed at every stage to move the organisation to the anticipated state (Saulnier, 2017).

Critiques of this change model have argued that it is limited in at least, two ways. First, the literature highlights certain important factors that can influence the planning and implementation of change such as organisational readiness, and the skills and values of change leaders and employees (Das, 2019). Nevertheless, the model does not specify evaluation of these factors as a key stage in the change process. Secondly, the model concentrates on involvement of both management and employees and promotes sharing of knowledge, skills and experiences (Jonsson & Jeppesen, 2015). However, in practically the question remains of the extent to which the involvement of management and employees can ensure that they are capable of continuous learning as well as the ability to anticipate and plan effective changes ahead of change situations triggered by either internal or external organisational factors, or of managing the unpredictable deftly? (Jarrel, 2017).

As indicated earlier, every organisation may naturally participate in some form of learning in order to survive. The researcher found this change model useful because the main objective underpinning this model can guide both change leaders and employees to foster continuous learning and adaptation.

2.5   Employee engagement and change management

What is employee engagement?

In modern literature, the meaning of employee engagement has no one clear definition making the concept ambiguous (Vakola, 2016). According to Thanyawatpornkul, Siengthai & Johri (2016), the quest for employee engagement is unending, their personalities, their working teams, their managers, the organisational values, their individual values, their ages, their experiences and their tenures with the company are all factors that potentially influence employee engagement. In respect of the organisational perspective, the main explanation for the ambiguity in the definition can be attributed to varied expectations at varied levels within the organisation which result in doubts about what engagement is in the routine operations of organisations and how employee engagement can be assessed or evaluated in research (Vakola, 2016).

In a study by O'Malley (2015), corporate institutions such as Caterpillar defined engagement as the extent of employees' commitments, work efforts, and their desire to stay in an organisation. Employee engagement was considered as the effective and cognitive relationship employees had with the organisations within which they worked which guided them to exercise discretionary attitudes on the job (Petrou, Demerouti, & Schaufeli, 2018). The key objective of employee engagement is to establish an emotional relationship between employees and organisations via communication, empowerment, rewards, recognition, and compensation connected to implementation targets (Vakola, 2016).

Nevertheless, there is a seeming consistency in agreement that employee engagement does not imply normal employee performance, such as punctuality and execution of tasks as directed by supervisors (Vakola, 2016). The generally recognised definition of employee engagement is an employee's perception of satisfying conditions at the place of work that is exhibited by dynamism, commitment, and absorption (Mouhamadou, Jeanie, & Rosa , 2017). Scholars such as Mouhamadou, Jeanie & Rosa (2017), revealed that employee engagement could be appreciated as a reversal of exhaustion. In agreement with other scholars Thanyawatpornkul, Siengthai & Johri (2016) explained engagement as the extent to which employees were responsive and prepared to be immersed in the performances of their roles.

Engagement is not always positive especially when a distinction is drawn between the concept and overwork. Studies by Decuypere & Schaufeli (2020) indicate that some

employees experience a strong inner drive to put in much work effort in an unreasonably and compulsively manner. This coupled with continually greater job demands can result in workaholism (Decuypere, & Schaufeli, 2020). Although engagement and workaholism appear to be strongly associated to each other, the fundamental inspiration for employees to be totally immersed in their job is different. According to Hawkes, Biggs & Hegerty (2017) engaged employees are immersed because they consider their work very inspiring, as workaholics are immersed because they cannot oppose their strong inner drives.

Why employee engagement?

Several scholarly works and literature have focused on other aspects of change and change management such as leadership, strategy, communication with little concentration on employee engagement (Hawkes, Biggs, & Hegerty, 2017). The very focus on the employee in change management studies have also been on employee resistance to change. In respect of the high concentration on the other aspects of change and change management studies and mostly the negativity associated with employee resistance to change, it is imperative to highlight the positive contributions from employees in change management (Nikolova, Schaufeli, & Notelaers, 2019). Academics of change management assessed that factor as contributing to the employees performing at their best (Bakker, 2017) and identified employee engagement as one of the critical factors that creates positive employee behaviour.

As indicated by Hawkes, Biggs & Hegerty (2017), employees perceive 'engagement' as a term that connotes positivity in their imagination, feelings and actions and is specifically associated with their well-being. When persons are engaged, they turn to exhibit positive behaviours on the job, identify strongly with the job, healthy mental capacity, improved productivity and inspiration and also are allocated resources for the job including their own individual resources. In addition, there is a general feeling of being closely attached to the organisation and organisational leaders when employees are engaged. In general, Gawke, Gorgievski & Bakker (2017) describes engaged employees as usually products of challenged, emboldened, happy and satisfied group of employees who collectively establish what can be referred to as engaged workforce.

In the words of Hawkes, Biggs & Hegerty (2017), employees in the future may be confronted with challenges in understanding change and change management as a result of the growth of the organisation that will change itself continuously and organically. These

changes will occur without formulating complicated mission statements and strategies, announcing a bunch of top-down directives, or bringing in an army of change management consultants (Bakker, 2017).

Looking at employee engagement from the organisational perspective, the majority of the earlier stated outcomes are directly or indirectly valuable. In the assertion of Hawkes, Biggs, & Hegerty (2017) high levels of employee engagements are likely to lead to positive corporate images, viable and successful organisations, the likelihood to preserve skilled employees and attractive performances of business-units. According to Albrecht, Bakker, Gruman, Macey & Saks (2015) engaged employees can further turn into effective executioners of organisational change, and generally contribute significantly to the improvement of the workplace.

Employee engagement can also engender high performance results and in so doing anticipate the success or otherwise of the organisation and its financial performance (Petrou, Demerouti & Schaufeli, 2018). The profitability and shareholder returns of organisations promoting high levels of employee engagement, therefore, have high potential of growth and increment (Albrecht, Bakker, Gruman, Macey & Saks, 2015). In the assertion of Karanika-Murray, Duncan, Pontes, & Griffiths (2015) it is likely to some degree to envisage and avoid employee turnover when considering the extent of employee engagement within an organisation.

Connecting the perspectives of employees and organisational perspectives in respect of employee engagement, there is an anticipation of a favaourable two-sided correlation between the employees and the organisation (Mete, Sökmen, & Biyik, 2016). In promoting employee engagement, therefore, the employee and the organisation potentially gain from the favourable results, generating synergies for them. This is because employees that will potentially exhibit feelings and characteristics of engagement will also potentially select organisations that offer an attractive working environment for employees (Vakola, 2016). Organisations that are able to hire engaged employees and also create a working environment that employees are engaged, are likely to opt for a situation where not only organisational goals but also employee goals can be achieved (Gover, Halinski, & Duxbury, 2016).

51

Employee engagement and change management

In most studies in change management approaches, employee engagement is identified as a key factor to the effective execution of a change management initiative (Gover, Halinski, & Duxbury, 2016). In Kotter's eight-step change model, employee engagement was identified as vital to the achievement of the objectives of change. He highlighted the empowerment of employees in step 5 as vital step for effectively executing change. In McKinsey's 7s model, the model highlighted the need for organisations to concentrate on employee recruitment, training, motivation and rewards as critical to effective change management.

Furthermore, Prosci (2018) clarified that a successful management of the human aspect of change demanded dealing with five key goals that constituted the foundation of the ADKAR model: awareness of the need to change; desire to participate and support the change; knowledge of how to change (and what the change looks like); ability to implement the change on a day-to-day basis; and reinforcement to keep the change in place. The above assertions buttress the stand that the engagement of employees during organisational change has the potential of resulting in the effective implementation of change. In the employee engagement model, (Albrecht, Bakker, Gruman, Macey & Saks, 2015), perceived supervisor support, procedural justices, job characteristics and rewards and recognition as factors that could influence the levels of employee engagement. This is depicted in Figure 2.6 below.

Figure 2.7.   Conceptual model of employee engagement
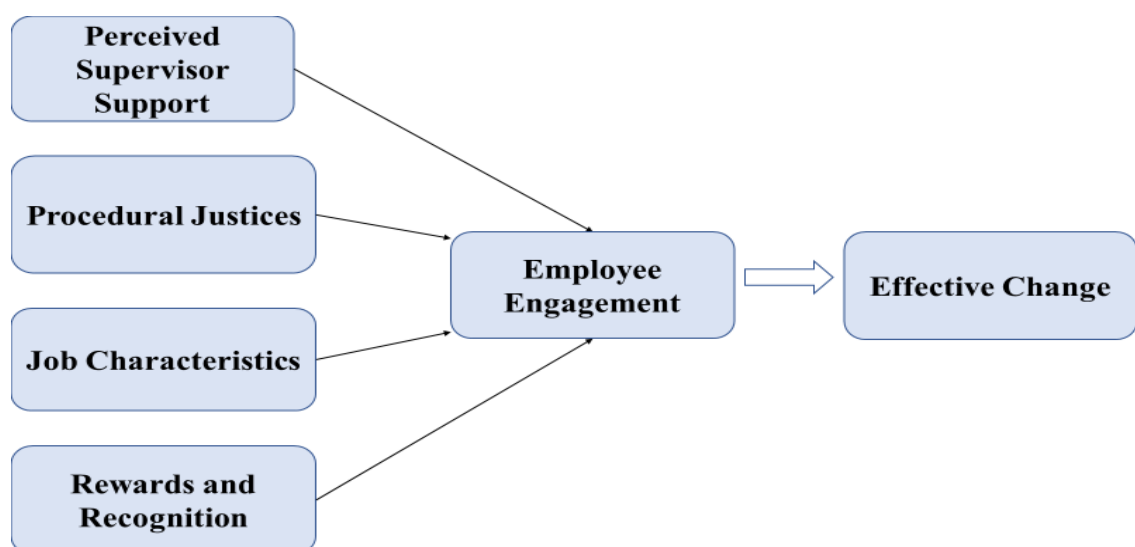
Source: (Sacks, 2006)

Perceived organisational and supervisor support

Employees within the organisation feel secured at the workplace that is open and supportive (Albrecht, Bakker, Gruman, Macey & Saks, 2015). Workplaces that exhibit supportiveness enable employees to be innovative without being anxious of the penalties. Employee engagement thrives in such working environments.

Distributive and procedural justice

In any organisation where the distribution and allocation of resources to all employees are fair, employees are encouraged to offer their best to the job (Albrecht, Bakker, Gruman, Macey & Saks, 2015). When employees feel that there is fairness and justice within the organisation, they potentially behave positively toward work. In the understanding of change, fair and just engagement of employees in terms of provision of information is motivational to employees.

Job characteristics

Jobs that provide variety and permit prospects for decision making enhance the level of employee engagements. Jobs that are high on the core job characteristics offer employees with the space and motivation in order to give of their best to their assigned job or to be more engaged (Albrecht, Bakker, Gruman, Macey & Saks, 2015).

Rewards and recognition

According to Albrecht, Bakker, Gruman, Macey & Saks (2015), employees differ in their engagements as functions of their perceptions of the benefits that they obtain from the roles they perform. By implication, those employees who receive high rewards potentially experience high levels of engagement.

The tactical decision to pursue change by any organisation is of great concern to employees of the organisation (Johnson, Whittington, Scholes, & Regnér, 2015). The introduction of change usually leads to new roles and responsibilities for employees and often requires employees to modify their skills and improve on knowledge some of which are complex (Adda, Natsir, & Rossanty, 2019) and employees of the banking industry of Ghana are not exempted from the changes introduced within their respective banks (Glavas, 2016). In most cases managers are expected to disseminate information on the understanding of the change to the employees working under them during the change in a manner that provides employees with clarity of work (Narikae, Namada, & Katuse, 2017).

Such communication from managers influences employees' understanding of the change (Gautam, 2016).

However, change is likely to cause extreme misunderstanding for middle level managers when they are not involved in the initiation of the change (Johnson, Nguyen, Groth, Wang, & Ng, 2016). This has the potential of degenerating into chaos, fears, and tension that obstruct decision making. Kondakci, Beycioglu, Sincar & Ugurlu (2015) attributed the failure of most change initiatives to managers' lack of ability to handle the anticipated changes within the organisation. In addition, Gover, Halinski & Duxbury (2016) also maintained that managers had the difficulty of understanding a change they did not develop, and therefore discussing the specifics with employees equally removed them from the strategic decision making.

Largely, most organisational changes are handled from technical standpoints, depending on but not limited to cost effectiveness, efficiency, plans of action, assessing profitability and other measurable data (Petrou, Demerouti, & Schaufeli, 2018). As a result, the human capital (employees) component does not receive sufficient time and attention or are completely disregarded during the initiation of change (Adda, Natsir, & Rossanty, 2019). According to Leybourne (2016) initiating and implementing an entire change process requires balancing the human capital requirements with the requirements of the organisation. Once the human capital component (employees) is out of the equation, Ling, Guo & Chen (2018) were of the opinion that the change project stands to suffer and possibly impeded. Inadequate understanding of the mental processes is a basic reason triggering organisations to stop functioning, and even endangering the very existence of some organisations (Todnem, 2020). This leading perception in managing organisational change offers limited avenue in acknowledging and understanding how employees can influence the effectiveness or otherwise of the change (Gover, Halinski, & Duxbury, 2016). Furthermore, Leybourne (2016) indicated that the effectiveness of a change project can be linked directly to employees' understanding and resistance to change.

Contemporary organisations do not just require employees performing their job in order to succeed in a perpetually changing business space. They rather have to depend on employees with the desire to go the extra mile, remain committed and offer their utmost best (Todnem, 2020). To a larger extent, organisations expect their employees to exhibit creativity, innovation and be interested in the work process and also take hold of their

individual career development and be devoted to high-quality performance (Bernanke, 2018). Some studies conducted by Mete, Sökmen, & Biyik (2016) revealed that from the perspective of the organisation, engaging employees in the relevant decision-making process such as the introduction of change, gave the organisation a competitive edge. This is because when employees are engaged, they become passionate in the performance of their duties and accomplish beyond the objectives set for them by the organisation (Klarner & Raisch, 2016).

Such employees are also reliable and trustworthy and thus the likelihood of they leaving the organisation is limited (Petrou, Demerouti, & Schaufeli, 2018). Considering employee engagement as the main concentration of the organisation, Mete, Sökmen, & Biyik (2016), asserted that the adaptive behaviour of employees is in line with the current focus on the changing nature of work, the kind of job roles and the energetic manner of addressing challenges in the business space. Engaging the employee, therefore, especially in the understanding of the introduction of change and how the change is going to be managed is a critical aspect and cannot be downplayed in organisational change (Mete, Sökmen, & Biyik, 2016).

It should be recognised that the process of change within certain organisations is misconstrued by most employees, because they do not have any prepared guidelines to enable them to understand the change (Heckmann, Steger, & Dowling, 2016). Employees need to put in extra effort to understand the change and revise practices and processes that are complex, in a persistent situation of review, and challenging to understand (Morgan, 2018). In respect of this justification, Ju-Chun (2015) stressed the point that, the responsibility of employees in the organisation was dependent on the issues driving the forces of change, that involved the needed style of leadership. As a result, the present case study advanced the case for the justification to bring to the fore a study on change with regards to the understanding of the employees in the discussions about change and change management in organisations in the banking industry in Ghana (Militaru, & Zanfir, 2016).

2.6   Communication and change management

Definition of communication and organisational communication

Communication is a broadly exploited word which has a comprehensive array of diverse perspectives that many scholars have discovered to define it (Akan, Er Ulker, & Unsar, 2016). Communication has been defined by many basically as an engagement between at least two individuals, where messages are sent, received and responded to among participants. It is an important means in social life and business management (Appelbaum, Cameron, Ensink, Hazarika, Attir, Ezzedine, & Shekhar, 2017). Communication also plays a vital role in organisations to create and explain messages between employees through both directional (one-way) and bidirectional (two-way) way (Akan, Er Ulker, & Unsar, 2016). Communication and organisational change are inextricably linked processes and communication is a crucial lever for change management (Hasanaj, 2017).

According to Hartge, Callahan, & King (2019), communication is the transmission of content X from a sender Y to a recipient Z using an expression W and a medium Q in an environment E with a purpose /function F. In the words of Jernigan, Beggs & Kohut (2016), communication is a methodical process where persons interact with others via symbols to construct and decipher meanings. Others such as O'Hair, Friedrich & Dixon (2016) observed communication as an interactive process geared at achieving aims and objectives. From the authors above, communication can be successful if it is interactive and involves message in the form of verbal or non-verbal representations transmitted with the help of a source (or sender).

The message is encoded (the process of organising the parts of the message so as to convey it to the recipient) in the manner that gives verbal or non-verbal signals. Verbal signals may be selecting the suitable words and sounds and voicing them sequentially. Non-verbal signals involve making gestures, laughing/smiling, nodding etc. These are then transmitted via a vehicle or channel (e.g. telephone calls, video conferencing, letters, memos, emails, personal meetings, group meetings, web pages etc.) to the ultimate destination i.e. the recipient who decides whether the communication transpired or otherwise (Jernigan, Beggs & Kohut, 2016).

The authors explain that for communication to have transpired, the recipient must take up the message. The recipients are likely to be a single person or more than one; they may be intentional or unintentional message targets (e.g. the message could be taken up by an

individual who is not the one the message is meant for). The receiver then decodes (the process of making sense of the message) the message and provides feedback (that can be verbal or non-verbal). Decoding is reliant on cultural contexts and the recipient's behaviour. Communication depends on context, and this is likely to be altered by noise (physical and psychological distractions) that is likely to happen at any time in the course of the communication process.

Mutual meaning is the primary anticipated outcome of this communication process which outcomes gives a common interpretation to both the sender and receiver. In reference to this the communication model, O'Hair, Friedrich & Dixon (2016) refer to organisational communication as the exchange of verbal (oral and written) and non-verbal messages in order to accomplish common tasks and objectives. In the context of an organisation, Akan (2016) explained the S-M-C-R Model to mean the transfer of a message (finishing of specific assignment) from a source (it can be a supervisor) through some channel (email, telephone, face-to-face etc.) to a recipient (employee). Nevertheless, it is noteworthy to consider Robert Craig's approach of looking at communication as a 'meta-model' in order to open various possibilities for developing theory and research in the subject area of communication (Akan, Er Ulker, & Unsar, 2016). In as much as one of the thematic areas of this case study orbits around communication used by the management and how employees received the communication; some perceptiveness on communication is thus required to appreciate the facets and dynamics of communications that are involved in communicating change.

Communication and change management
The effective management of change is dependent on effective communication. Therefore, effective communication is imperative for managerial and organisational effectiveness (Yue, Men, & Ferguson, 2019). The fact gradually being established shows that the process of communication and the implementation of change within organisations are intimately connected processes (Hasanaj, 2017). The primary objective of organisational communication must be to inform employees of their tasks, organisational policies and related issues. Additionally, the fundamental aim of change communication must be to inform employees of the change, and how the change will affect modifications in their work. This objective to inform employees, if properly done will impact on employees' readiness for change (Elving, 2005). Communication further builds a community, leading

to employee commitment and trust in the organisation. The current case study agrees with (Elving, 2005)'s proposed conceptual communication model as depicted in Figure 2.7.

Figure 2.8.   Conceptual model of communication in change
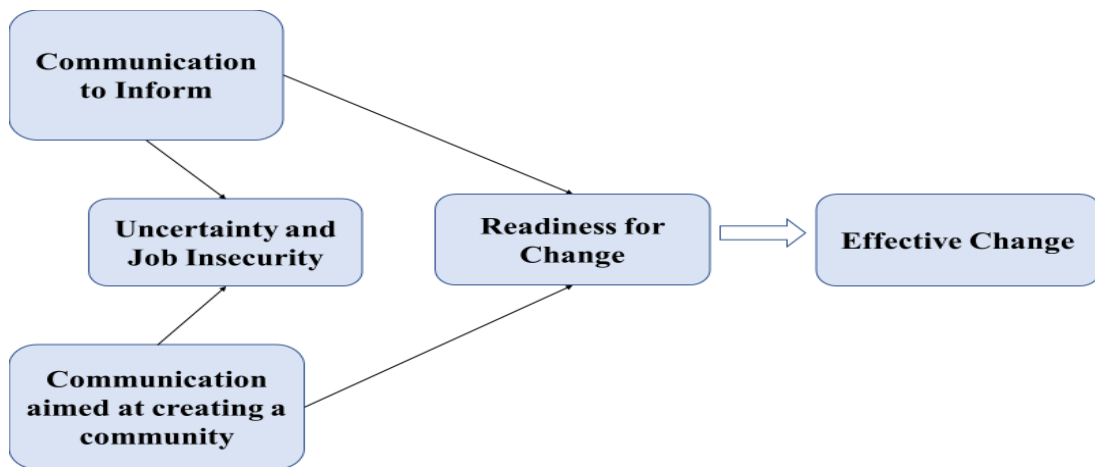
Source: Adopted from (Elving, 2005)

Communication to inform

According to Galbraith (2018) communication publicises organisational changes and offer information to stakeholders about the kind, timelines and relevance of the anticipated change. Effective communication tells and teaches all employees and inspires them to approve the approach (Eisenhauer, 2020). This creates positive attitudes among employees which are very important in effective change initiatives in respect of preventing resistance to change (Ricks, 2020).

Before the execution of change, management must clarify the justification for the change and further address costs and benefits associated with the process of change. In the course of the execution of change, employees are worried about the progress attained towards the achievement of the set organisational targets to (Galbraith, 2018). After the execution of the change, management must communicate the expected employee attitudes that will help to sustain the change project in order to thwart any temptation of employees reverting to the old ways of doing things (Ricks, 2020).

Communication aimed at creating community

Communication must be employed to build a community that will enhance employee commitment and trust, and that which will also identify with the organisation and management (Elving, 2005). Additionally, Helpap (2016) shared the views of the Elving's model by mentioning that, greater feedback levels, employee involvement, autonomy and

clarity objectives would result in superior levels of beliefs of supervisory support. Any organisation that encourages employee participation in the change process and receives employee feedback with seriousness can build a space for employees to participate openly (Helpap, 2016). This eventually results in employee commitment in respect of change that has been introduced. Trust then leads to unique consequences like positive employee behaviours, greater cooperation levels and higher productivity (Elving, 2005).

Uncertainty and Job Security

In any change initiative, the objectives of the change, the process and anticipated results of the change, and the impact on employees are highly uncertain (Eisenhauer, 2020). For employees to know about the change is not only necessary to shape the result but for employees to know about the motivation for change will assist in minimising uncertainty and get employees ready for change (Yue, Men, & Ferguson, 2019). Additionally, communication assists in dealing with employee anxiety. Prior to initiating change, communication to employees on the costs and benefits associated with the change need to be done. This enables employees to be ready for the outcomes of the change. Where change is initiated without effective communication, a feeling of uncertainty is built and a potential resistance to change is possible (Eisenhauer, 2020).

In the words of Lines, Kumar & Vardireddy (2017), explicit and consistent communication during change strategies such as mergers, restructuring and downsizing was considered among the most important factors in a study undertaken by KPMG in Canada. Considering the significant nature of change communication, managers can take advantage of it by communicating effectively, which potentially minimises fears of employees and rather inspire employees to mobilise support for the change project.

According to Quratulain, Khan, Crawshaw, Arain & Hameed (2016), communication is considered as a psychological contract between the organisation and the employees. Nevertheless, it is usually the most difficult activity due to a variety of barriers and noise which impede the effective communication of the intended message from the communicator to listener (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016). Some communication barriers as described by Sánchez (2017) are captured in Table 2.2 below:

Table 2.2.   Barriers to effective communication

Barriers	Explanation
1. Filtering	Intentional manipulation of the message by the sender so that it may sound appropriate to the receiver. The more vertical hierarchy of the organisation, the more is the chance to filter information e.g. anxiety to reveal bad news to employees may resort to filtering the news by supervisor. On the other hand, employees may filter information so as to please the boss
2. Selective Perception	The tendency of the receiver to view the message in accordance to personal needs, interests, motivations, expectations, experiences and other characteristics. As the authors explain that we do not actually see the reality. We interpret what we perceive and name it reality.
3. Information Overload	Due to the finite capacity of humans to process information, and the inability to deal with hefty amount of data through emails, phone calls, meetings, IMs and other means, there is increased potential for managers and employees to suffer information overload. This phenomenon then results in certain behaviour such as forgetting the information, ignoring it, passing it on or just letting go the whole situation.
4. Emotions	The fact that rationale and objective thinking is subsided by emotional influences which results in distortion of effective communication
5. Language	Words denote a different perspective to different people based on age, context and several other factors. This modification in language use may result in communication disorders.
6. Gender Differences	Men and women have a tendency to perceive things in a divergent manner. For instance, the way through which they engage in group talk and the purpose of communication (women communicate to make connections and intimacy; men aim to achieve status and power through communication) may create distances among the two genders in communication aspects.
7. 'Politically Correct' Information	This type of communication has the purpose to remain inoffensive. The sender of the message remains so engaged in this process that he often loses the meaning and simplicity of the original message being conveyed.
8. Communication Apprehension	This phenomenon represents the anxiety and fear that some people experience while communicating in front of a group of people. Oral apprehension (face-to-face or telephone conversation) may specially be a dreadful experience to such people. On the contrary, many people go through written apprehensiveness as well.

Source: (Sánchez, 2017)

Strategies to Communicate Change

A communication strategy is the collection of suitable communication objectives and the identification of the particular brand awareness and brand behaviour strategy (Akan, Er Ulker, & Unsar, 2016). It is expected to be connected to the overall goal of the organisation and must be accorded the best attention. Organisations cannot effectively implement change if they do not have sound plans for how to communicate to the employees about the change (Lines, Kumar, & Vardireddy, 2017). A communication strategy appears differently in different organisations during change, ranging from a one-on-one interaction to groups, units and departmental meetings, notices and others (Akan,

Er Ulker, & Unsar, 2016). There are many organisational change communication strategies outlined by Quratulain, Khan, Crawshaw, Arain & Hameed (2016) and include programmatic versus participatory approaches.

Programmatic versus Participatory:

Programmatic communication of change means sharing of information from top-down (i.e., from management to employees) in which case, management assumes immediate responsibility to instruct employees on what is to occur and what strategy to take (Weill, & Woerner, 2018). The objective of applying this communication strategy is to create conformity and reduce employee resistance by transmitting the suitable message to the intended person and at the appropriate time (Weill, & Woerner, 2018). In this scenario, power, decision-making and control are situated at the apex of the organisational hierarchy. The significance of this communication strategy hinges on fairness where all employees get equal information (The Big Picture People , 2019). Nevertheless, it is unfortunate to note that managers are likely to believe that the message transmitted was received as effectively as it was initially transmitted, which is a critique of this strategy.

Contrarily, participatory communication implies obtaining employee involvement in designing the change program rather than without their active participation. Consequently, there is the prospect for a two-way communication that offers avenues for dialogue, listening and making contributions (Weill, & Woerner, 2018). The characteristic of participatory change management is to allow employees structure the change process through participation (Grant, 2016). The advantages of this strategy are that employees assume a sense of control of the process of change with negligible resistance and more involvement. However, the initial objective of introducing the change may have disappeared in the desire to involve more employees.

Other authors such Johnson (2017) in the article 'How to communicate clearly during organisational change' identified three main strategies to effectively communicate change to employees. During change it is imperative for change leaders to be, 'Telling the organisation what you want', 'personally live the change you have asked for', and 'resourcing and measuring the change you have asked for'. In the article '6 Tips for Communicating Organisational Change', Ombres (2019) also outlined six steps that could be followed to strategically communicate organisational change. These are to create a communications plan that prioritises empathy; develop clear, consistent messaging that

other messengers can carry throughout the organisation; think carefully about how you will deliver the news and whom you should inform first, second and so on; never underestimate the power of face-to-face communication during changes; get the timing right, pay attention to important dates and plan the communications accordingly; and after informing people, listen to their feedbacks and involve them. In-as-much-as it imperative to review the strategies to communicate change, it is equally critical to think about the available options of the media so as to communicate the information to the target audience.

Choice of communication media

There are many media that are used in communicating change including group meetings, newsletters, notice boards, posters, emails, public presentations and websites (Eisenhauer, 2020). One important thing is to assess the appropriate media for every single vital message and target audience. In addition, contemplation on how employees are expected to obtain such information is made available, given that it may affect the receiving employees. The choice will indicate to the recipient how much the sender of a message cares to transmit the information and the importance placed on the recipient of the message.

The selection of which media to use is dependent on the richness of the media. Media richness implies the availability of signals and knowledge available to the recipient of the communication. In this regard face-to-face communication is the richest media due to the availability of many signals such as the voices, facial expressions and seating arrangements (Lines, Kumar, & Vardireddy, 2017). These available signals enable employees to appreciate and make sense of the anticipated change by assessing its magnitude and scope, and to evaluate their trust in senior management (Grant, 2016). Nevertheless, in some circumstances, it would be a great idea to recourse to lean communication media in order to prevent an overload of information.

At the initial stages, as change is being communicated, it is essential to offer information to employees on the justification for the specific process of change, the potential results and the subsequent stages. Secondly, in the course of stages of resistance, it is important to communicate assistance to employees. At this stage, listening activity is very critical, and the managers must focus on obtaining information on employee concerns and communicate them via one-on-one strategy. This is usually the most difficult stage during the process of change. The subsequent stage may be to pull employees out of their

unhappiness stage by discussing how the change can benefit them and the units and departments, thus delivering a vision for the future. The final stage is participation. Getting employee participation in the change process is necessarily essential. According to Quratulain, Khan, Crawshaw, Arain & Hameed (2016) the option of different communication media for change leaders include face-to-face communication; print, publications and intranets; social media; and external communication.

2.7 Employee commitment and change management

Employee commitment to organisational change shows an employee's extent of attachment to the execution of new work rules, policies, programs, technology (Ahmad, & Cheng, 2018). Literature on change management categorises commitment into three different types to include affective, continuance and normative commitments (Lambert, Hogan, & Keena, 2015).

Affective commitment

According to Alkahtani (2015), affective commitment is an emotional attachment to the organisation such that the strongly committed individual identifies with, is involved in, and enjoys membership in, the organisation. In addition, Nishanthi & Kailasapathy (2018) also defined affective commitment as the strength or depth of an employee's identification and involvement with the organisation he or she works for. This is exhibited with a keen faith and confidence in and approval of the organisation's goals and values, a desire to go the extra mile in performance and a yearn to stay with the organisation. Buttressing the above, Cafferkey, Harney, Dundon & Edgar (2017) stated that a person who is affectively committed or emotionally attached to the organisation, (1) believes in the goals and values of the organisation, (2) works hard for the organisation, and (3) intends to stay with the organisation.

Continuance commitment

Nazir, Shafi, Qun, Nazir & Tran (2016), explained continuance commitment as an inclination of an employee to take part in a steady organisational work based on the employee's recognition of the costs associated with discontinuing the work. Similarly, Nishanthi & Kailasapathy (2018) considers continuance commitment as the dedication employees have for the organisation due to their investments in the organisation, and the cost they stand to bear if they should leave the organisation. These investments of the

employees may be seen in their established relationships with colleagues at the workplace, pensions, and other career investments.

In the view of Lambert, Hogan & Keena (2015), continuance commitment among employees can be reinforced due to perceived unavailability of employment alternatives which heightens their fears of associated cost of discontinuing with the organisation. Thus, employees with high extent of affective commitment turn to stay with the organisation because they desire to do so, whereas employees with a high extent of continuance commitment turn to stay with the organisation because their options are limited. Therefore, affective commitment is an emotion-based view of organisational commitment while continuance commitment emphasizes more on the calculative aspect of a relationship between employees and an employer (Singh & Gupta, 2015).

Normative commitment
When the commitment of employees to the organisation is as result of employees feeling obliged to stay and work with the organisation because it is considered ethical then it is referred to as normative commitment (Zayas-Ortiz, Rosario, Marquez, & Gruñeiro, 2015). In some cases, employees feel obliged because the organisation may have offered them educational scholarships to upgrade their skills (Yousaf, Sanders, & Abbas, 2015). According to Ricks (2020), managers who influence their employees to be committed to new goals, policies, programmes and procedures are likely to have these vital organisational activities effectively executed.

After an extensive review of literature on commitment to change by many authors such as Lin, LiLin, & Wang, (2018); Ricks, (2020); & Al-Jabari, Basel, & Ghazzawi, (2019), observed that what was common among these authors was that commitment to change showed some level of attachment to, and participation in the change initiative. This was as a result of awareness and the understanding of the change, a mixture of inspiring factors such as goal congruence, affective affinity, or self-interest and the mental and physical capacity to perform activities on behalf of the change initiative as shown in the commitment to change model in Figure 2.8.

Figure 2.9.   Conceptual model of commitment to change
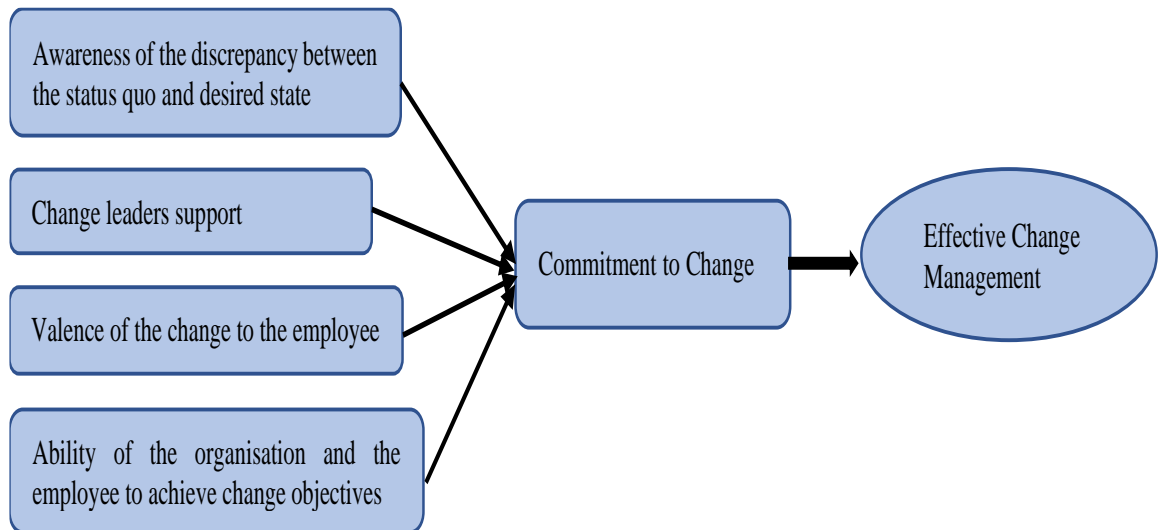
Source: Adopted from (Armenakis, Harris, & Mossholder, 1993)

Awareness of the discrepancy between the status quo and desired state

According to Willis, Saul, Bevan, Scheirer, Best, Greenhalgh & Bitsz (2016), one of the key assumptions of the commitment to a change model developed by Armenakis, Harris, & Mossholder in 1993, is that employees are likely to be committed to change if they are aware and understand the justification for moving from their current state to the desired anticipated future. Employee understanding is as a result of explicitly explaining the justification for change and describing in detail the advantages associated with the change. Once employees understand the need for change, they will then be ready for change. Extensive effort must be directed towards getting feedback from employees and incorporating the feedback into the entire change programme leading to the creation of an affective commitment.

Change leaders support

Another assumption to the commitment to change model is that change initiatives must be supported by resources. The change leadership must offer sufficient support to ensure changes are effectively implemented. Resources such as materials, equipment, human, money and information must be made available at all times in the change process. At any stage of the change process, the insufficiency of such resources in the appropriate quality and quantity will adversely impacts the achievement of change objectives. Change leaders must, therefore, ensure that the appropriate resources are made available at the right time to extract the appropriate levels of commitment.

Valence of the change to the employee

In the commitment to change model, Al-Jabari, Basel & Ghazzawi (2019) noticed that employee resistance to change will be prevented or avoided when employees are of the feeling that they stand to gain some value as a result of the change. As several writers refer to this as 'personal valence', a difference must be drawn between views that the change is individually advantageous and views that the organisation will gain from the change (organisational valence). The assertion is that employees who consider the change to be advantageous to both themselves and the organisation will potentially approve and back the implementation of the change. On the other hand, employees who do not perceive any gains from the anticipated change will potentially resist the change initiatives (Vos, & Rupert, 2018). It thus, justified that change leadership properly recompenses the employees who approve and support the accomplishment of change goals.

Ability of the organisation and the employee to achieve change objectives

The last assumption as observed by Al-Jabari, Basel & Ghazzawi (2019) in the commitment to change model indicates that commitment to change potentially heightens when employees are of the perception that they have the abilities to survive and handle the change and also have the skills and capacities to implement the jobs and activities that are connected to the implementation of the envisioned change (change confidence) (Mangundjaya, 2015). When the extent of confidence of employees are low, or when they are not able to handle the change, there is the potential for employees to resist the organisational change.

The researcher found the conceptual model for commitment to change developed by Armenakis, Harris, & Mossholder in 1993 very useful in the development of the conceptual framework for this current study. It thus, forms a critical component of the conceptual framework for the research.

2.8   Resistance to change – meaning, nature and causes

Addressing the difficulties associated with change, resistance has remained one of the topical issues that has attracted research interest in recent times (Cinite & Duxbury, 2018). The academic basis upon which employee resistance to change offers a suitable framework for this research is because, for several employees, change connotes loss (Eseroghene & Balbuena, 2016). This has an emotional implication linked with the perception of loss as an

emotional experience associated with nervousness and tension (Palakh, Asrani, & Tinu, 2018).

Though the existence of change in some contemporary organisations remain constant, the speed at which it occurs is very fast (Nilsen, Dugstad, Eide, Gullslett, & Eide, 2016). As a result of that, it has become acceptable for recipients of change to fight it thus resistance is mostly adopted as a means of protecting the way things are done over the years (McGuinness, & Cronin, 2016). In some organisations, some employees are inclined to fight change, even if the result of the change may be beneficial to them (Worley, Thomas & Lawler, 2016).

Describing resistance, Satell (2019) looked at it as a complex concept because it has a potential of bringing unexpected interruptions, cost and uncertainties into the strategic change process of an organisation. In the words of Mathews & Linski (2016) words, resistance is:

> *"... slow motion response to meet agreements or even a complete refusal to cooperate with change. In an organisation, resistance is opposition or withholding of support for specific plans or ideas. It can be either intentional or unintentional, covert or overt".*

Resistance to change in employees' attitudes within organisations that is obvious are twofold: active and passive resistance (Burnes, 2015). Employees with attitudes of active resistance are linked to manipulation, mockery, fault-finding and the dread of losing jobs (Jones & Van de Ven, 2016). Contrary to this, employees with passive resistance attitudes are linked with keeping information to themselves, unawareness of the issues and do not respond to verbal instructions (Rosenbaum, More, & Steane, 2018). Resistance has been seen as one of the strategies used by employees to uphold the way things are done whenever there is that sense of insecurity especially with the fear of losing their jobs to other people, to machines or to no one (Georgalis, samaratunge, & Kimberley, 2015). With such resistance strategy, the way of doing things is upheld and maintained. In actual sense, employees put up attitudes that seek to interrupt, oppose, contest, question stages of authority and participate in critical discourses anytime they are faced with change management practices (Worley, Thomas & Lawler, 2016). Additionally, Febriansyah, Pringgabayu, Hidayanti & Febrianti (2018) asserted that, resistance to organisational

change presents a damaging implication, signifying unwanted employee behaviours and unproductive attitudes within the organisation.

On the contrary, according to Goler, Gale, Harrington & Grant (2018), resistance can be considered as a very helpful impact in the organisation. Resistance is seen as a tool to critically question the seriousness of the change initiators; in cases where the drive of the resistance is found on justifiable views, then significant facts could be heard, appreciated and be properly considered by those initiating the change for the objectives of the anticipated change to be achieved (Manca, Grijalvo, Palacios, & Kaulio, 2018). In addition, resistance can help in getting rid of unacceptable thoughts that have not been taken through strict scrutiny by those initiating the change or the introduction of change as an impulsive response to external happenings (Shah, Irani, & Sharif, 2017).

Most resistance to change authors are of the view that employees' resistance to change is as result of their fear of losing what they consider valuable; their inability to appreciate the anticipated change and its possible impacts (Fuioaga, & Rusu, 2018; Frahm, 2016; & Yousef, 2017). Additionally, employees are not convinced that the change has the potential of making meaning in the organisation; or employees' inability to adapt to the levels or practices of change (Ude, & Diala, 2015; & Chung, Choi, & Du, 2017). Furthermore, Cameron & Green (2020), identified six causes that influence employee resistance to change. They are: (1) the ambiguity of the nature of the change to the employees who are at the receiving end of the change; (2) where the change is subject to different many meanings thus confusing employees; (3) where employees influenced sense higher forces preventing them from changing; (4) where employees influenced by the change are pressured to conform to the nature and course of the change instead of allowing them to offer their contributions; (5) where the change is individually centred; and (6)where the change does not to take into consideration already existing institutions in the organisation.

As indicated by Smet, Vander Elst, Griep & De Witte (2016), some of the main justifications for employees resisting change in organisations include: absence of awareness of the necessity for change; anxiety and redundancy; doubt of the imminent requirements for current skills or their abilities to gain needed new skills; satisfaction with the comfort zone as to the way things are; sense of ensuring efficiency; using the same resources or for the same renumerations; lack of understanding or knowledge and fear of being demoted or less recognised. Furthermore, Cameron & Green (2020), indicated that

resistance to change could be connected to matters relating to employees being doubtful of the worth of the pending change, the vagueness of change, the style of leadership, the undercurrent within the organisation; and a working environment that was not favourable.

Overcoming resistance to change

In identifying ways to overcome resistance to change, Amarantou, Kazakopoulou, Chatzoglou & Chatzoudes (2016), outlined six explicit approaches that were useful in overcoming resistance to change to include education and communication, participation and involvement, facilitation and support, negotiation and agreement, manipulation and co-optation and explicit and implicit coercion. In overcoming resistance to change, Jones & Van de Ven (2016) mentioned that management in realisation of the benefits should define measurable stakeholder objectives, create a business case for their achievement (which should be continuously updated), and monitor assumptions, risks, dependencies, costs, return on investment, dis-benefits and cultural issues affecting the progress of the associated work.

Additionally, Kotter & Schlesinger (2018) outlined the following change approaches to address the issue of employee resistance to change as illustrated in Figure 2.9 below.

Figure 2.10.   Methods of overcoming resistance to change
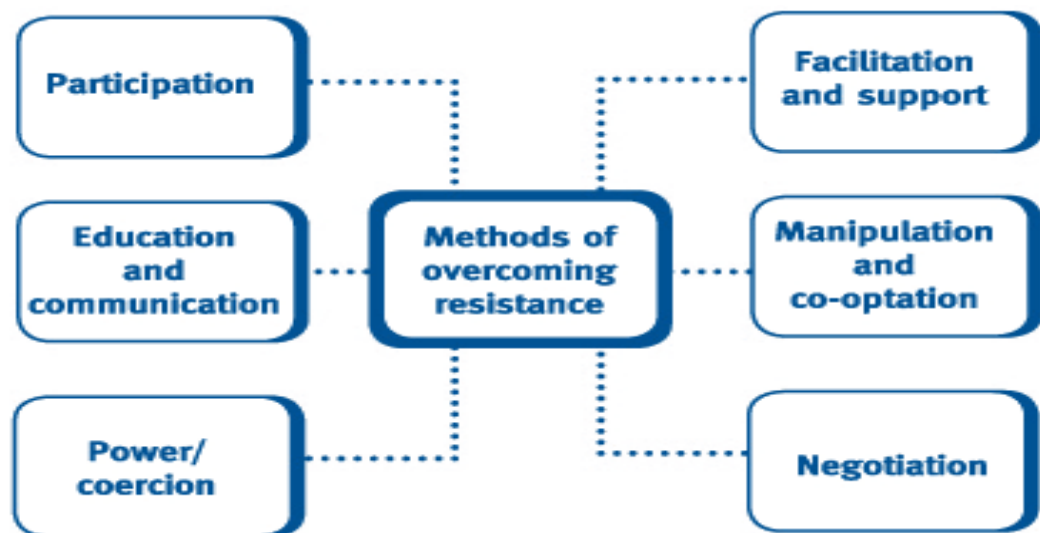
Source: (Kotter & Schlesinger, 2018)

Participation: this focuses on involving employees, generally by permitting inputs from employees to be considered in making decisions. Once employees feel their opinions have been factored into decision making, they are excited because it raises their levels of

autonomy, by permitting them to come out structuring of their own work, salaries and other relevant issues.

Education and communication: These are adopted as tools to emphasise another approach. This approach depends on the expectation that, communication about the advantages of change to employees will lead to them to embracing the necessity to initiate the needed change.

Power/coercion: This is where management adopts a strategy that uses forces in the implementation of change. This is rooted in the powers of management coupled with supportive legal provisions.

Facilitation and support: This is where employees who require counselling to confront their concerns, anxieties and worries about the change are supported. In some cases, it is likely for management to find it important to design employee awareness of the necessity for the change to individual employees.

Manipulation and co-optation: This is where management adopts covert efforts to circumvent possible employee resistance. The information shared with employees are selective and distorted to only highlight the advantages of the change. Only some key employees are involved in the decision-making process.

Negotiation: This is usually seen in organisations where unions are active. Simply, the process of negotiation is applied, allowing a number of parties with differing interests to bargain. This bargaining leads to a situation of compromise and agreement.

Kotter & Schlesinger (2018) mentioned that by overcoming resistance to change through the strategies outlined above, effective implementation of change is assured. The researcher was, therefore, interested in this model to complement the conceptual framework for this research.

2.9 Inter-connectivity between components of change models and employee engagement, change communication and employee commitment to change

Change models as reviewed in this study revealed a solid relationship to employee engagement, change communication, and employee commitment to change which are important for effective implementation of organisational change (Quratulain, Khan, Crawshaw, Arain & Hameed, 2016). The inter-connectivity between the various components of the change models reviewed and employee engagement, change

communication and employee commitment to change is of significant relevance to this study (Burnes, 2015).

Components of change models and employee engagement
Employee engagement was considered as the effective and cognitive relationship employees had with the organisations within which they worked which guided them to exercise discretionary attitudes on the job (Petrou, Demerouti, & Schaufeli, 2018). The key objective of employee engagement is to establish an emotional relationship between employees and organisations via communication, empowerment, rewards, recognition, and compensation connected to implementation target (Leybourne, 2016). It should be noted that all the change models reviewed in this study recognised employee engagement as a significant factor towards successful organisational change (Todnem, 2020). All the models acknowledged the need to engage and involve employees at the very beginning of the change process by indicating in clear terms to employees the change objectives and the approaches to be adopted in implementing the change (Bernanke, 2018). In the employee engagement model, Saks (2005) identified perceived supervisor support, procedural justices, job characteristics and rewards and recognition as factors that could influence the levels of employee engagement (Albrecht, Bakker, Gruman, Macey & Saks, 2015).

Perceived organisational and supervisor support: According to Albrecht, Bakker, Gruman, Macey & Saks (2015) employees within the organisation feel secured at the workplace that is open and supportive. Workplaces that exhibit supportiveness enable employees to be innovative without being anxious of the penalties. Organisational and supervisor support is expected at the initial stages of the change through awareness creation.

Lewin's model admonished conducting Force Field Analysis to evaluate the advantages and disadvantages of the change (Klarner & Raisch, 2016). Commenting on Lewin (1952) change model, Conrado (2017) asserted that diagnostic activities, such as interviews and questionnaires, are already powerful interventions. In essence, awareness of the need to change can prompt change itself. At the first stage of Kotter's change model is 'creation of urgency for change' (Satell, 2019). There can be no urgency without awareness. Similarly, Cummings and Worley (1993) model of change, first phase is 'motivating change' by getting employees to appreciate the objectives of the change in order to approve the change (Morgan, 2018). Hiatt's model also acknowledged this at the 'awareness' phase where the

71

necessity to change, the objectives of change, the expected outcomes, the challenges associated with the previous ways of working are explained by supervisors (Mete, Sökmen, & Biyik, 2016).

At the 'desire' stage of Hiatt (2006) model, Jarrel (2017) observed that it is not enough to create awareness among employees but also desire to be part of the change. Conrado (2017) mentioned that employee desire comes about through the right balance of 'disconfirmation', 'survival anxiety' and 'psychological safety' during Lewin's unfreeze stage. Kotter refers to "the big opportunity" at step 3 is not just a vision but also a compelling aspirational catalyst (Heckmann, Steger, & Dowling, 2016). It aligns employees around who they feel comfortable to come together and influence others to buy into the change to help make it a success. According to Gokdeniz, Kartel & Komurcu (2017) at the 'creating vision' stage of Cummings and Worley (1993) model, cynicism among employees is high in organisations relative to the introduction of change and employees will only desire to be involved when they are supported to believe that the vision is relevant and realistic to both the organisation and themselves (Heckmann, Steger, & Dowling, 2016).

The level of employee engagement is likely to be high when perceived organisational and supervisor support is given to employees especially in terms of how knowledge and skills training are provided during change Ling, Guo & Chen (2018). Additionally, employee engagement is likely to be low when they feel there is no fairness and justice in the provision of knowledge and skills to employees during the change process (Gover, Halinski, & Duxbury, 2016). Lewin (1952) considers knowledge and skills support to employees as important part of the 'transition stage' usually in the form of training exercises, coaching, and e-learning tools. Kotter (1996) recognised that knowledge and training in 'empower action' stage of the model stressing that employees need to be given to appropriate knowledge and skills needed to execute the change (Eriksson, & Fundin, 2018). The 'staff' and 'skill' component of the McKinsey (1982) change model highlighted the need for the appropriate employees to be recruited and trained and aligned to the other elements for the change to be successful (Kirschenboim, 2018).

At the 'knowledge' and 'ability' stage of Hiatt (2006) model of change, employees receive the required capacity in training on new knowledge and skills, information on the new processes, systems and tools, and further receiving the information and understanding on

the expected roles and responsibilities anticipated to be the result of the change, employees can take the lead in changing some activities at the workplace (Saulnier, 2017). Cummings and Worley (1993) model of change acknowledged the need for knowledge and skills training at the 'managing transition' stage where a broad array of interventions or activities intended to produce changes might call for continuous coaching, knowledge and skills capacity building training and enforcement of new policies and procedures (Heckmann, Steger, Dowling, 2016). There is therefore a direct relationship between employee engagement and the success of organisational change as reflected in the provision of knowledge and skills to employees during change in all the change models reviewed for this study (Adda, Natsir, & Rossanty, 2019).

*Distributive and procedural justice***:** Creating awareness among all employees of the change is the first step in ensuring effective achievement of organisational change. These components of the change models agree with the 'distributive and procedural justice' factor of the employee engagement model by Sak (2006). Thus, when employees feel that there is fairness and justice within the organisation, they potentially behave positively toward work. In the understanding of change, fair and just engagement of employees in terms of making all employees aware of the need for the change, its objectives and benefits is motivational to employees (Albrecht, Bakker, Gruman, Macey & Saks, 2015). Once employees are motivated, they are likely to approve the change and give their best to the implementation of the change (Hawkes, Biggs & Hegerty, 2017).

At the 'unfreezing' stage of Lewin (1952) model, Kotter (1996) step 1 and 2, Hiatt (2006) 'awareness' and 'desire' phases and the 'motivating change' phase of Cummings and Worley (1993) model where initial information about the change is shared, must be done in a manner that make employees feel there the presence of fairness and justice in the change process (Gawke, Gorgievski & Bakker, 2017). Bakker (2017) suggested that for change to be successful, 75 percent of an organisation's employees need to "buy into" the change. In other words, change leaders need put more effort at the initial stages of the change model and spend significant time and energy ensuring that distributive and procedural justice is not ignored (Vakola, 2016). Similarly, McKinsey (1996) model step 1 if the assessment of all the elements is not done in a fair manner, employees are likely to resist the change process (Bakker, 2017).

The 'transition' stage of the change model Lewin (1952) and the 'knowledge' and 'ability' phase of Hiatt is where knowledge and skills training are provided to employees to ensure effective implementation of change (Gover, Halinski, & Duxbury, 2016). Thus, where the training of employees towards the implementation of change is perceived to be fair, there is the potential for high employee engagement resulting effective organisational change (Vakola, 2016). Cummings and Worley (1993) model ensure this at the 'developing political support' and 'managing transition' phases ensuring communication is seen as fair (Mouhamadou, Jeanie & Rosa, 2017). At the implementation stage of change model of McKinsey (1982) and step 4 and 5 of Kotter (1996) model, provision of resources, communication and removal of obstacle are also critical for the success of the change (Decuypere & Schaufeli, 2020). Thus, in organisations where the distribution of resources; communication channels, frequency and content; and strategies to remove obstacles during change are considered to be unfair by employees, then the success of the change is in doubt (Nikolova, Schaufeli, & Notelaers, 2019).

Job characteristics: Jobs that provide variety and allow prospects for decision making enhance the level of employee engagements (Gover, Halinski, & Duxbury, 2016). Jobs that are high on the core job characteristics offer employee with the space and motivation in order to give of their best to their assigned job or to be more engaged (Albrecht, Bakker, Gruman, Macey & Saks, 2015). During the change process, jobs to be performed must offer employee the opportunity for innovation, progression and motivation (Vakola, 2016). Employees must therefore be informed adequately about the change and which jobs will change and new jobs to be introduced (Mouhamadou, Jeanie & Rosa, 2017). They must also be told of the competences, skills and abilities needed for the new jobs to be introduced. Lewin (1952) 'unfreezing' stage, Kotter (1996) 'create urgency' step, Cummings and Worley (1993) 'motivation change' phase and Hiatt (2006) 'awareness' phase ensures employees receive all the necessary information about job characteristics at the initial stage of the change process (Decuypere & Schaufeli, 2020). Not all employees armed with the necessary information about job characteristics are with the necessary abilities to implement the change and may want to put up resistance (Saulnier, 2017).

Employees without the appropriate knowledge and ability in respect of job characteristics during must be provided with capacity building training and other necessary resources for them to feel engaged (Vakola, 2016). These activities are seen at the 'transition' stage of Lewin (1952) change model and the 'removing obstacles' step of Kotter (1996) model. The

'developing political support' phase of Cummings and Worley (1993) change model and the 'knowledge' and 'ability' phases of Hiatt (2006) model of change also ensures that the capacities of employees are enough to appreciate job characteristics (Gover, Halinski, & Duxbury, 2016). Employees feel highly engaged where job characteristics during change brings them hope to approve and participate in the change (Decuypere & Schaufeli, 2020).

Recognition and rewards, corrective action, reinforcement and measurement: Rewards and recognition were identified by Saks (2006) as factors that can influence the level of employee engagement during organisational change. Employees differ in their engagements as functions of their perceptions of the benefits that they obtain from the roles they perform. By implication, those employees who receive high rewards potentially experience high levels of engagement. This is seen at 'transition' stage of Lewin (1952) change model and step 6 of Kotter (1996) model where both small and big wins are recognised, and employees are celebrated. McKinsey (1982) change model at the implementation stage also motivates employees by recognising and rewarding their efforts. Similarly, with Hiatt (2006) change model, this takes place at the 'reinforcement' stage. The focus on employee recognition is also seen at the 'sustaining momentum' phase of Cummings and Worley (1993) model where employee performance is recognised and rewarded. Employee engagement level is likely to be high when they feel recognised and rewarded in different forms resulting in the success of organisational change.

In order to take any corrective action, measurement is needed. With activity is part of the 'refreeze' stage of Lewin 91952) change model. Change progress is also measured in step 6 of Kotter (1996) model in order to create short-term wins. McKinsey (1982) model specifically measures the progress the implementation of change at the 'review' stage in order to make changes or adjustments and then analyse whether these elements function in alignment or not. Just like the other change models, Hiatt (2006) model also ensures measurement of the change process at the 'reinforcement' phase by identifying any fundamental mistakes to keep them from happening again. Cummings and Worley (1993) change model put emphasis on measurement of the change at the 'sustaining momentum' phase by demanding that leaders evaluate and offer support to all involve in the change process.

Corrective actions are taken to shift from the old ways of doing things in the process of implementing change. This is certainly part of the process of moving from 'transition'

change to 'refreeze' in Lewin (1952) model while this takes place at step 6 of Kotter (1996) model. Again, corrective actions are seen at the 'reinforcement' and 'sustaining momentum' phase of Hiatt (2006) model, and Cummings and Worley (1993) model respectively. At the implementation stage of McKinsey (1982) model, corrective actions take place. Without corrective action, old habits can return and affect the success of the change. Effective corrective actions depend on the feedback from employees. Employee engagement is likely to be high in organisations where employee feedback is considered in providing corrective actions.

Reinforcement is the main focus of the final refreeze stage of Lewin 91952) model and considered as the most important because this is where changes that has taken place in terms of new ways doing things are deepened. This is specifically addressed in step 8 of Kotter (1996) change model and at the 'reinforcement' phase of Hiatt (2006) change model. McKinsey (1982) change model identifies reinforcement at the final stage whiles Cummings and Worley (1993) change model specifically acknowledge the need for reinforcement at the 'sustaining momentum' phase. Ensuring that change is sustained, and employees are not getting back to their old ways of doing things is time consuming. Thus, reinforcement requires robust efforts and focus on the change introduced until the change is really preserved and mainstreamed into the culture of the organisation (Jarrel, 2017).

Components of change models and change communication
Yue, Men, & Ferguson (2019) indicated that the effectiveness of organisational change depends on effective communication to all involved in the change process. The communication model is meant to inform, allay the fears of employees of uncertainty and job insecurity and also create a united community with understanding and energy for change (Weill, & Woerner, 2018). In the communication model by Elving (2005) indicates that in organisational change where communicating is done effectively, employees are well informed, their fears and anxieties are minimised, and employees are rather inspired to mobilise support for the change effort. This further results in employee readiness for change and eventually leads to effective change. All the communication efforts as recognised in the various components of all the change models are geared towards the effectiveness of organisational change.

Communication to inform: In as much as communication is expected throughout the change process, some change models specifically place emphasis on communication by

allocating particular components of the model to communication (Galbraith, 2018). With reference to Lewin's unfreeze stage, it is important for organisations to absolutely disclose the state of affairs and to explain why a change process is necessary. As a result of clear communication employees are more willing to accept to the new change of direction and they can let go of old customs (Weill, & Woerner, 2018). Communication is cited by Kotter as one of the guiding coalition's responsibilities. Large-scale change can only be possible when vast number change stakeholders agree to pursue a change opportunity. Step 4 of Kotter's specifically focuses on communicating the vision of change to all involved in the change (Eisenhauer, 2020). Organisational change cannot take place without a communication plan.

In Hiatt (2006) change model, communication is critical at the 'awareness' and 'desire' phases where it is necessary to communicate the rationale of the change from different angles to all organisational members to create awareness, increase the desire for change and to ensure a change resistance does not build up due to misunderstanding or frustration among employees (Hasanaj, 2017). Within the McKinsey (1982) change framework, communication is identified within the hard elements as part 'structure' and 'systems' where the lines of communication are explicitly and implicitly determined to facilitate the change communication (Ricks, 2020). At the 'motivation change' phase of Cummings and Worley (1993) model, communication is vital for creating the readiness for change by clearly communicating the need for the change and how the change can be accomplished successfully (Yue, Men, & Ferguson, 2019). Additionally, at the 'developing political support' phase the model uses organisation-wide communication to inform employees about the status of change (Akan, Er Ulker, & Unsar, 2016). The 'managing transition' phase also acknowledges continuous communication to solicit of inputs from employees to be incorporated into the change effort (Hasanaj, 2017).

Communication aimed at creating community: Among the key need for change communication is to build a community that will enhance employee commitment and trust, and that which will also identify with the organisation and management (Akan, Er Ulker, & Unsar, 2016). Additionally, Helpap (2016) shared the views of the Elving (2005) model by mentioning that, greater feedback levels, employee involvement, autonomy and clarity objectives would result in superior levels of beliefs of supervisory support. Any organisation that encourages employee participation in the change process and receives employee feedback with seriousness can build a space for employees to participate openly

(Weill, & Woerner, 2018). It is expected that during change, all stakeholders involved will be on the same understanding and the objectives, benefits, and strategies to be adopted to effectively implement organisational change (Hasanaj, 2017). Additionally, every employee must be aware of what is expected of him/her, when they are expected to act and how they are expected to act. Change models that do not consider the element of creating through effective communication will find it difficult to succeed (Yue, Men, & Ferguson, 2019).

Change communication activities geared towards creating a community is reflected in the 'motivating change' and 'creating vision' Cummings and Worley (1993) model where employees at different levels through different channels are made aware and encouraged to have the same level of understanding of the change (Helpap, 2016). Lewin (1952) change model's 'unfreezing' stage and the 'awareness' and 'desire' phases of Hiatt (2006) model also ensure that differences in understanding of the change and what is expected of individual employees are properly clarified (Yue, Men, & Ferguson, 2019). Similar activities take place at the assessment of element alignment stage of the McKinsey (1982) model and the 'communicate the vision' step of Kotter (1996) model (Weill, & Woerner, 2018). Employees are confident and commit to change when they properly communicated to especially in terms of the objectives of the change, benefits and the approach to implement the change (Hasanaj, 2017).

Uncertainty and Job Security: In any change initiative, the objectives of the change, the process and anticipated results of the change, and the impact on employees are highly uncertain (Eisenhauer, 2020). For employees to know about the change is not only necessary to shape the result but for employees to know about the motivation for change will assist in minimising uncertainty and get employees ready for change (Yue, Men, & Ferguson, 2019). Additionally, communication assists in dealing with employee anxiety. Prior to initiating change, communication to employees on the costs and benefits associated with the change need to be done (Weill, & Woerner, 2018). In Lewin (1952) change model, such activities take place at the 'unfreezing' stage while Kotter (1996) model deals with such activities at the 'communicate the vision' step (Hasanaj, 2017). Hiatt (2006) change model highlight communication to allay the fears of employees and give assurance at the 'awareness' and 'desire' phases with the Cummings and Worley (1993) model doing same at the 'motivating change' and 'creating vision' phases (Lines, Kumar & Vardireddy, 2017).

Change communication geared towards addressing the concerns and anxieties of employees must be done in an open and honest manner (Yue, Men, & Ferguson, 2019). This enables employees to be ready for the outcomes of the change. Where change is initiated without effective communication; a feeling of uncertainty is built and a potential resistance to change is possible (Eisenhauer, 2020).

Components of change models and employee commitment to change
Employee commitment to change shows some level of attachment to, and participation in the change initiative by employees (Willis, Saul, Bevan, Scheirer, Best, Greenhalgh & Bitsz, 2016). This was as a result of awareness and the understanding of the change, a mixture of inspiring factors such as goal congruence, affective affinity, or self-interest and the mental and physical capacity to perform activities on behalf of the change initiative (Vos, & Rupert, 2018). The commitment model by Armenakis, Harris, & Mossholder (1993) identified awareness of the discrepancy between the status quo and desired state; change leaders support; valence of the change to the employee; and ability of the organisation and the employee to achieve change objectives (Singh & Gupta, 2015).

Awareness of the discrepancy between the status quo and desired state: All the change models reviewed in this study consider the commitment of employees crucial in the entire change process for achieving successful results from the change effort (Ahmad, & Cheng, 2018). Creating awareness of the change can be found in Lewin (1952) 'unfreezing' stage, Kotter (1996) step 1, Hiatt (2006) 'awareness' phase, and Cummings and Worley (1993) 'motivating change' phase (Mangundjaya, 2015). Employees are likely to commit to change if they are aware and understand the justification for moving from their current state to the desired anticipated future. At this stage feedback of employees are very important as it further deepens their commitment when it is incorporated into the change effort (Vos, & Rupert, 2018).

Change leaders support: The commitment of employee can also be secured when change leader offer sufficient support to ensure changes are effectively implemented (Lin, LiLin, & Wang, 2018). Resources such as materials, equipment, human, money and information must be made available during the change process (Ahmad, & Cheng, 2018). This is because the insufficiency of such resources in the appropriate quality and quantity will adversely impacts the achievement of change objectives. Lewin (1952) change model

provides resources and capacity to support employees at the 'transition' stage (Nishanthi & Kailasapathy, 2018). At step 5 of Kotter (1996) model, change leaders offer support to employees in the form removing obstacles impeding the change efforts through knowledge and skills training, legislation, individual employee problems and organisational traditions. Kotter (1996) step 5 also ensures that employees are recognised and rewarded for endorsing change and supporting in the process (Singh & Gupta, 2015).

McKinsey (1982) change model provides change leader support at the throughout all the stages through identification of all the elements, assessing the inconsistencies between the elements, designing optimal organisational fit, implementing required change and reviewing the change (Mangundjaya, 2015). Hiatt (2006) 'awareness', 'desire', 'knowledge' and 'ability' phases all recommends change leader support if employee commitment is to be secured (Ahmad, & Cheng, 2018). Change leader support is seen in the 'developing political support' phase of Cummings and Worley (1993) model where change is often considered to result in shifts in power across management levels, functions and groups (Lin, LiLin, & Wang, 2018). This phase is where recruitment and support are given to all key power players such as senior management, subject matter experts and others who are recognised as having strong expertise and integrity (Al-Jabari, Basel & Ghazzawi, 2019). Change leaders must, therefore, ensure that the appropriate resources are made available at the right time to extract the appropriate levels of commitment that will eventually lead to effective change (Ricks, 2020).

Valence of the change to the employee: Employees who consider the change to be advantageous to both themselves and the organisation will potentially be committed to approving and backing the implementation of the change (Lin, LiLin, & Wang, 2018). Activities to get employees to understand the benefits of the change to them is usually seen at the initial stages of most change model reviewed in this study (Singh & Gupta, 2015). The Hiatt (2006) model tries to achieve this at the 'awareness' and 'desire' phases where the need for the change and its associated benefits both to the employees and the organisation are clearly explained (Ricks, 2020). The 'motivating change' and 'creating vision' phases of the Cummings and Worley (1993) model admonishes change leaders in organisations to explicitly articulate a clear vision that describes what the change effort is striving to accomplish and how the achievement of the vision will improve the current situations of employees and the organisation (Lin, LiLin, & Wang, 2018).

In the case of Lewin (1952) model, the 'unfreezing' stage points out to the employees in clear terms of the benefits they stand to derive from the change. This stage must be devoid of ambiguity as it has the potential of reducing the commitment levels of employees (Ricks, 2020). The first step of Kotter (1996) model which is 'create a sense of urgency' allow change leaders to describe the opportunities that will appeal to employees' heads and hearts and mobilise a huge number of them to approve and support the change (Ahmad, & Cheng, 2018). Employee commitment to change will be high when they can clearly anticipate the benefits of the change to themselves (Nishanthi & Kailasapathy, 2018). Additionally, 'build a guiding coalition' of Kotter (1996) model offer change leaders the opportunity to engage employees at different levels by departments or units to better deepen discussions for employees to appreciate what exactly the benefits of change are to them and the new ways of working (Alkahtani, 2015).

Similarly, McKinsey (1993) model identifies the elements within the framework that does not align properly and assess the inconsistencies in the relationship between all the elements (Lambert, Hogan & Keena, 2015). Through this process, employees are exposed to the need to change because of inconsistencies between the elements and how it is a disincentive to both the employee and the organisation (Singh & Gupta, 2015). The second stage of this model designs an optimal organisational fit that benefits both the employees and the organisation. Once employees are convinced of the individual benefits of the change, they are likely to commit to the change (Ricks, 2020).

Ability of the organisation and the employee to achieve change objectives: The last assumption as observed by Al-Jabari, Basel & Ghazzawi (2019) in the commitment to change model indicates that commitment to change potentially heightens when employees are of the perception that they have the abilities to survive and handle the change and also have the skills and capacities to implement the jobs and activities that are connected to the implementation of the envisioned change (Mangundjaya, 2015). The models reviewed for this study addressed this issue through the provision of knowledge and skills capacity building programmes (Lambert, Hogan & Keena, 2015). At step 4 of McKinsey (1993) model various knowledge and skills training programmes are given to employees to build their capacity that will give them the required harmonization with the other elements (Alkahtani, 2015). In addition, employees are also provided with the working tools that will ensure they have the ability execute the change (Singh & Gupta, 2015).

The 'ability' phase of Hiatt (2006) model allocates times and resources to employees in addition with coaching and training to build the ability and confidence of employees to implement change (Alkahtani, 2015). This phase also allows change leaders to take regular feedbacks from employees and ensure that any employee deficient in ability is upgraded (Prosci, 2017) and (Hiatt, 2006). Cummings and Worley (1993) model ensures that the appropriate abilities of employees are available for the effective implementation of change at the 'developing political support' phase senior colleagues are expected to provide coaching and training to attain the appropriate employee ability needed for successful change (Nishanthi & Kailasapathy, 2018). At the 'transition' stage of Lewin (1952) model, training and coaching is also offered to employees to improve their abilities to implement change (Lambert, Hogan & Keena, 2015). Kotter (1996) prescribes knowledge and training to be given to employees as part of building their abilities for the change at the initial stages. When the level of confidence of employees are low, or when employees do not have the ability to handle change, there is the potential for employees to resist the organisational change (Singh & Gupta, 2015).

Through the literature review for this study, the researcher found a reasonable relation existing between the various components of the change models reviewed and employee engagement, change communication and employee commitment to change. The researcher is of the view that the effective management of the inter-connectivity between the components of the change models and employee engagement, change communication and employee commitment to change has the potential of ensuring effective organisational change. The researcher found these relationships useful for the development of the conceptual framework for this study.

2.10   Proposed conceptual framework

The two main concepts upon which this Case Study is anchored in the thesis are 'change' and 'change management'. The effective initiation and implementation of change stands the risk of not realizing the full anticipated benefits if the employees of the organisation are not appropriately engaged to understand the concept of 'change' and 'change management' (Satell, 2019). Employees' understanding of only the concepts may not be sufficient in achieving the objectives of change but in addition, the understanding of the specific situational change introduced at any period in the life of the organisation (Petrou, Demerouti, & Schaufeli, 2018).

Deriving from the literature reviewed, the researcher generated a proposed conceptual framework that would ensure a greater understanding of employees on change and change management processes which are vital ingredients for the effective implementation of change. In the generation of the proposed conceptual framework depicted in Figure 2.10 below, the researcher was influenced by various change models by different authors, employee engagement model; communication in change model; commitment to change model; and overcoming resistance model as means of deepening the understanding of employees on change and change management. These authors and their models are presented in Table 2.3.

Table 2.3.   Authors whose work influence the proposed conceptual framework

Author	Model	Year
Kurt Lewin	Kurt Lewin's model of change	1952
J. P. Kotter	Kotter's 8-Step model of change	1996
D. Dunphy and D. Stace	Dunphy and Stace's model of change	1993
T. Peters and R. Waterman	McKinsey's 7s model of change	1982
J. M. Hiatt	Hiatt's ADKAR model of change	2006
T. G. Cummings and C. G. Worley	Cummings and Worley's model of change	1993
T. G. Cummings and C. G. Worley	Cummings and Worley's the general model of planned change	2009
A. M. Saks	Conceptual model of employee engagement	2006
W. J. L. Elving	Conceptual model of communication in change	2008
A. A. Armenakis, S. G. Harris and K. W. Mossholder	Conceptual model of commitment to change	1993
J. P. Kotter and L. Schlesinger	Methods of overcoming resistance to change	

Literature review

All the models as presented in Table 2.3 above formed the basis for the researcher's pre-understanding of the processes of organisational change, employee engagement during change, change communication, employee commitment to change and overcoming resistance to change relative to effective change management. These models are presented as vital elements in the conceptual framework for this study to explain the understanding of employees in the process of organisational change and how it may lead to effective change management.

In the efforts of management to facilitate the understanding of employees on change and change management, employee engagement is of great significance (Burnes, 2015). The means to appreciate how employees' understanding as related to effective change

management is through the employee engagement model (Albrecht, Bakker, Gruman, Macey & Saks, 2015). This forms a critical part of the conceptual model for this study. The employee engagement model is built on six assumptions. It is assumed that employee engagement depends on distributive justices, job characteristics, perceived organisational support, perceived supervisor support, rewards and recognition as well as procedural justice (Albrecht, Bakker, Gruman, Macey & Saks, 2015). Once employees at all levels within the organisation are engaged in the change process, it deepens the employees' understandings of the change process, gets employees committed to the change and also gets employees ready for the change (Bakker, 2017). This promotes a sense of belonging, increases employee's commitment and loyalty, fosters clarity of employee roles, inspires high morale, and increases employee performance and productivity eventually leading to the achievement of the change objectives (McGuinness & Cronin, 2016).

On the other hand, in change projects where employees are not engaged, there is a high potential of resistance from employees because they do not feel to be part of the whole change process resulting in the failure of the change initiative (Petrou, Demerouti & Schaufeli, 2018). Even if employees do not resist in cases that they are not engaged, the achievement of change objectives is still likely to be in doubt. In addition, engaging employees through participation, education, power and coercion, facilitation and support, manipulation and co-operation, and negotiation is directly related to employee resistance to change (Leybourne, 2016).

Employees cannot be properly engaged without effective communication (Eisenhauer, 2020). Communication is considered as the key avenue to engage employees at all levels to explain the objectives of the change; how the change is to be implemented; the roles expected from employees during the change process; the job role adjustments expected of employees; and the potential loses to employees (Cinite & Duxbury, 2018). The researcher also found the communication model by Elving (2005) critical to this conceptual model since it influences employee understanding. According to Elving (2005), effective communication during organisational change depends on two main assumptions including communication to inform and communication aimed at creating a community; and these two are linked to issues of uncertainties and job securities.

Figure 2.11.   Proposed conceptual framework
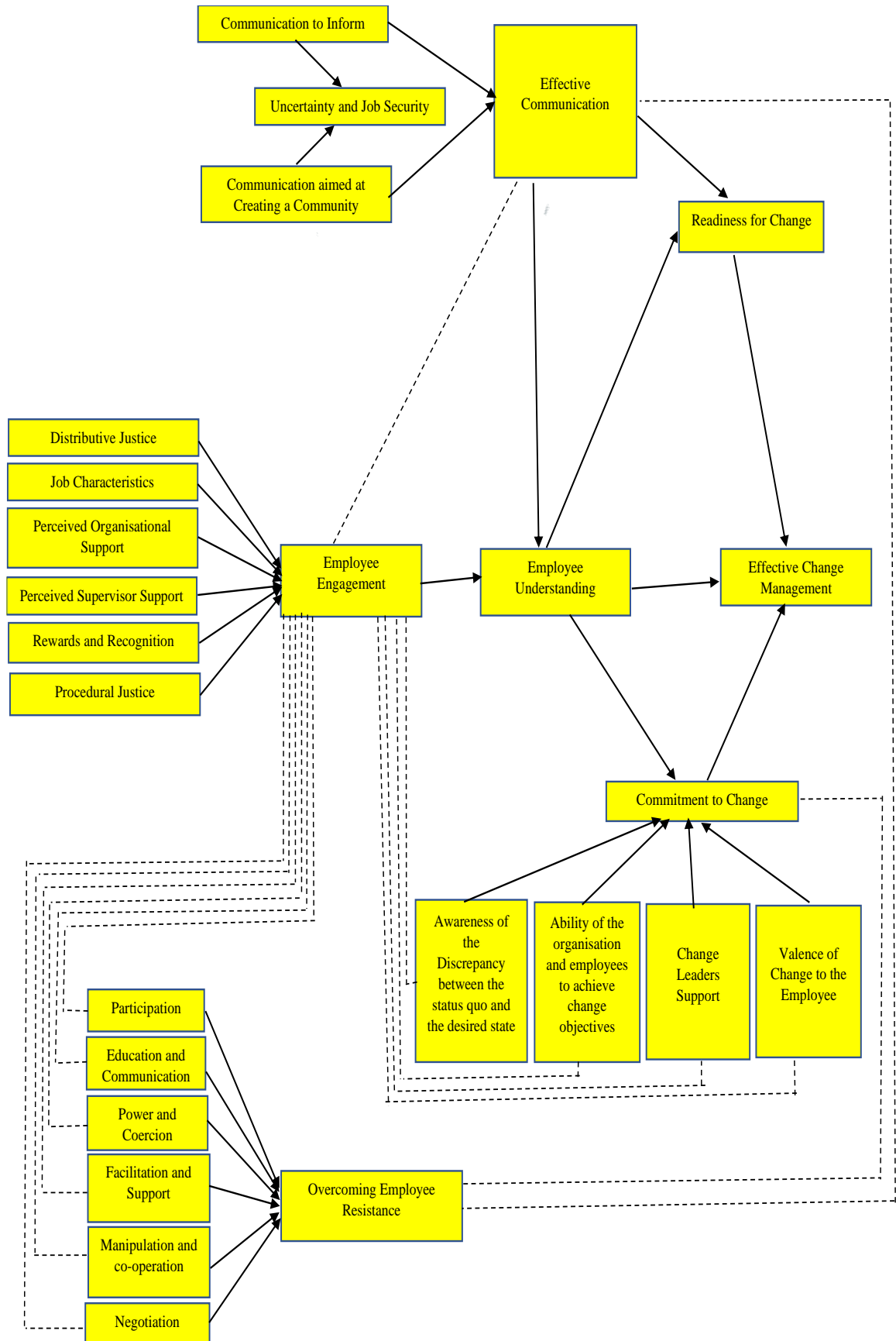
Source: Literature review

The communication component of this conceptual model relates directly to employee understanding on the issues associated with the change. Once all the expectations are effectively communicated and employee inputs and feedback are considered, it leads directly to employee readiness for change and the likelihood for a successful outcome is very high (Hartge, Callahan, & King, 2019). There is also a relationship between communication and employee resistance to change because once employees are effectively communicated to, there is less potential for resistance, and at the same time the employees feel engaged. However, when the communication is not effectively communicated, then the potential for the change project to fail is not in doubt (Cameron, & Green, 2020).

The employee commitment to change is key in the process of change. The researcher, thus, considered the commitment for change model by Al-Jabari, Basel & Ghazzawi (2019) in formulating the conceptual model for this study. The commitment model is dependent on four assumptions including awareness of the discrepancy between the status quo and the desired state; the ability of the organisation and employees to achieve change objectives; the change leaders' support; and the valance of change to employees lead directly to employee commitment for the change. Once the employees are committed, the effectiveness of change management is guaranteed. In addition, once the employees are committed, indirectly, employee resistance is likely to be prevented.

For many reasons including the fact that employees were not engaged in the change process or were engaged but the communication was poorly done, employees would resist the change effort (Hartge, Callahan, & King, 2019). Resistance to change has become a central component in the discussion of change management. The lack of understanding, resulting in the fear of the unknown on the part of employees, anxiety of losing jobs, benefits or positions, among other reasons may inspire employees to resist the change (Kao, 2017).

The proposed conceptual framework of this case study is based on the issues raised in literature which are also linked to the research questions of the study. The proposed conceptual framework above considers that change projects will be effective if the management of the organisation plays their role effectively by engaging employees and effectively communicating with them to ensure that they understand the change process, are ready for the change and are committed to the change. The framework above also

considers that once employees are engaged at the different levels of the organisation and appropriate communication strategies are adopted in respect of 'what', 'when', 'how' and 'who,' it will help avoid or prevent employee resistance to change or reduce its impact.

The next chapter discusses the research methodology and design used for the study.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

The aim of the research is to explore the understanding and experiences of employees of Ecobank Ghana Limited on change and change management processes and the role of communication and managers in organisational change and develop a strategic change management framework that is expected to guide the initiation, implementation and evaluation of organisational change in the banking industry in Ghana. The research further aims at exploring whether employees are resistant to change processes and the roles managers play in change management. The study also concentrates on developing a model that is expected to guide the initiation, implementation and evaluation of change with the aim of achieving the anticipated benefits for the banking industry of Ghana.

This chapter discusses the research methodology used for the research. This includes the research philosophy guiding the research, the research approach, the research method and the research strategy. Data collection included the sampling method (including sample size and sampling techniques) as well as the sources of data. Data collection techniques were also extensively discussed. In addition, how the data collected is analysed is also discussed in the chapter. Research reliability, validity and ethical issues have all been also discussed. The technique adopted to provide answers to the objectives of the study and the research questions are also discussed.

3.1 Research methodology

One of the most useful definitions of methodology is the process through which the researcher collects data or information for analysis so that certain decisions or conclusions are made (McCusker & Gunaydin, 2015). There are numerous tools that are used in the research methodology process such as the use of questionnaires, interviews, focused group discussions, review of published journals and other websites (Bryman, 2015). Methodology can also be described as a systematic or theoretical tool that is applied to a particular field of study (Creswell & Creswell, 2018). This involves applying theoretical models as well as other aspects of analysis to a particular field of study using various tools of analysis, either theoretical or otherwise (Yin, 2018). Thus, the quality of any study hinges on the methodology adopted by the researcher (Creswell & Creswell, 2018).

In addition, research usually emanates from a general background to establish a statement of the problem leading to the development of objectives (Creswell & Creswell, 2018). The

construction of a research design follows and informs data collection and analysis procedures to findings of the research being reported (Grossoehme, 2016). Therefore, the effective harmony of these various aspects of the research demands an excellent understanding of how the above-mentioned aspects relate without difficulty (Grossoehme, 2016). In considering the appropriate methodology for this research, the researcher was guided by the following four questions suggested by Saxena (2017) as very relevant:

1. What methods is proposed to be used for this study? Methods are data collecting tools or instruments for the research.
2. What methodology governs the choices and use of methods? Methodology refers to a model entailing the theoretical principles and frameworks that provide the guidelines about how research is to be done.
3. What theoretical perspective lies behind the methodology in question? Theoretical perspective refers to the theory behind a particular model of research whereby individual models make particular assumptions about society.
4. What epistemology informs this theoretical perspective? It is the theory of knowledge and is concerned with the nature, source and scope of knowledge. Where is the source of knowledge? How is its reliability verified? What are the limits of knowledge?

It is imperative to note that the fundamental philosophies of research differ depending on the subject area of the research (Sim, Saunders, Waterfield, & Kingstone, 2018). The researcher found it imperative to consider a suitable methodology based not only on individual preferences and principles, but also the objectives of the research and the research questions (Moser & Korstjens , 2018). The researcher, therefore, adopted the research onion developed by Saunders, Lewis & Thornhill (2019) as a guide to develop a research methodology for this current study.

In the following sub-section, the researcher discusses in detail the research onion by Saunders, Lewis & Thornhill (2019) at the various stages and decides on which is appropriate for this current study at the various stages.

3.2 Research philosophy

Research philosophy is known as the belief of the way in which data about a particular subject of a phenomenon is gathered, analysed and then interpreted for the intended purpose of a research. There are two major research philosophies that are commonly used, and they are positivist and interpretivist (Creswell & Creswell, 2018).

Figure 3. 1.   The Research Onion
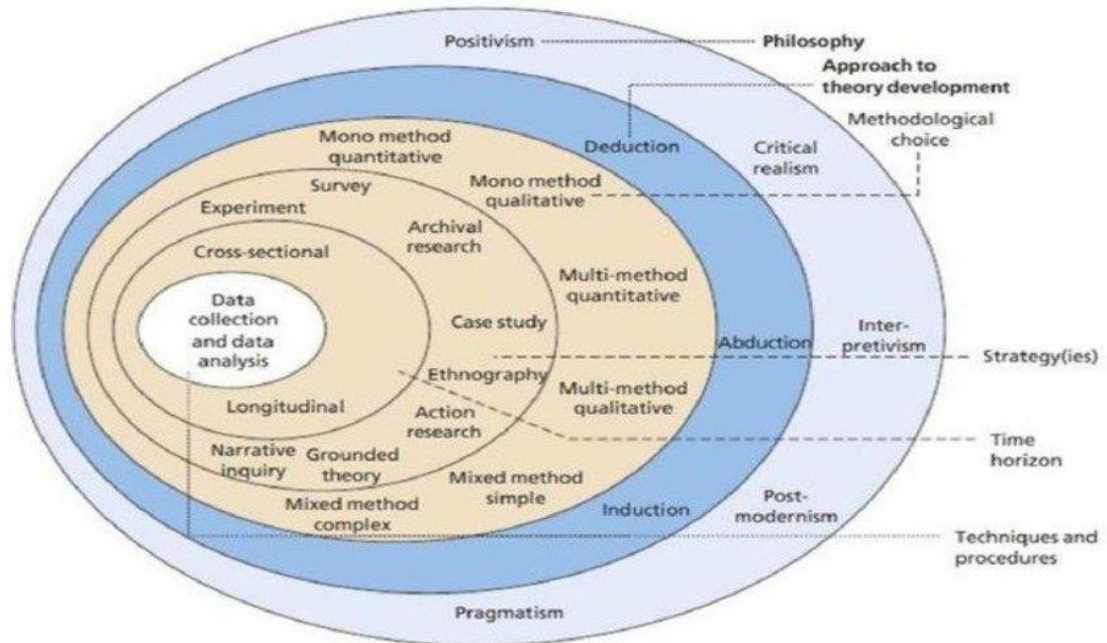
Source: (Saunders, Lewis, & Thornhill, 2019)

Figure 3.1 above shows the general research process illustrated by Saunders, Lewis, & Thornhill (2019) and contains, among others, research approaches and the research philosophies of positivism, realism, objectivism, subjectivism, pragmatism, functionalism and interpretivism. This research discusses some of these research philosophies in this chapter and which of them the researcher will be applying.

Positivism

Positivism is a philosophical theory that states that certain positive knowledge is based on or derived from the natural phenomenon, and it is derived from the relations and properties of natural phenomenon. Information obtained, therefore, from physical experiences interpreted through reason and logic forms the exclusive source of certain types of knowledge (Kihn & Ihantola , 2015). According to positivists, the reality that encompasses daily experiences in which we dwell is stable and it can be described, observed and analysed by using objective approaches and viewpoints (Kihn & Ihantola , 2015). In other words, positivists believe that any phenomenon can be studied without interfering with the phenomenon itself that is being studied. Positivism is of the view that phenomenon that is being studied should be isolated and after that, observations about it should be made on a repeated basis.

Interpretivism

Interpretivism in research philosophy is known as the interpretation of elements of research and study. Researchers that use interpretive methods make the assumption that they have access to reality, whether the presented reality or socially constructed, and that access to reality could only be through mediums that are socially constructed such as language, instruments, shared meanings and beliefs and consciousness (Creswell & Creswell, 2018). In essence, interpretive philosophy is established as a critique of positivism and the interpretive method puts much more emphasis of qualitative analysis over the quantitative analysis.

Another crucial aspect of interpretivism is that the researcher appreciates the differences in the results that can be obtained as well as differences in approaches. Studies that involve interpretivism also put their primary focus on the meanings and usually use multiple and various methods to analyse the issues as well as to reflect on the issues at hand (Kihn & Ihantola , 2015). The concept of interpretive research hinges on the supposition that, social reality is not singular or objective, but it is influenced by the experiences of people and the social context (ontology). It is basically the study of a subject matter in a specific area and providing interpretation according to the perceptions and social surroundings of the participants involved in the study.

In the process of developing the inquiry framework for the present case study, the researcher needed to establish a personal belief about knowledge gathering and the procedure of conducting the research (Creswell & Creswell, 2018). There are assumptions that needs to be considered. For instance, the idea that an individual can build a reality requires interpretation from the individual. In the process of gathering data from employees of Ecobank Ghana Limited, the researcher was mindful of personal perceptions and interpretations such as discrimination, inability of expression, low confidence and shortcomings. In addition, the researcher expected the findings of the study to justifiably show the understanding of participants involved in the study to be different individuals who operated in common situations (Kihn & Ihantola , 2015).

Objectivism

It is likely and vital for the researcher to be distant from the participants of the subject matter under considerations in order not to interfere. This according to Byrman (2015), will help the researcher avoid being influenced by the researcher's own values and biases

that has the potential of manipulating the research outcomes. The main aim is for the researcher to stay objective without giving prejudice any chance to alter the outcomes of the research (Creswell & Creswell, 2018). The modified objectivist understands that objectivity will always stay as an ideal. However, in reality it is difficult for researchers to completely stay away from the reality and thus an approximation is applied on external guardians such as the critical tradition and the critical community. This notwithstanding, the modified objectivist prioritised objectivity as the main focus with some considerations for issues such as human limitations (Kihn & Ihantola , 2015).

In the case of this current study, the main objective of the research is to explore the understanding and experiences of employees of the banking industry in Ghana on change and change management; and thus, a methodology linked to the practicalities experienced by these employees is very appropriate. This research lends itself to subjectivity instead of objectivity. Drawing from the above justification, the researcher chooses the interpretivist approach to be able to determine the understanding and experiences of change and change management among selected employees from the Ghanaian banking industry. This study does not intend to allow one respondent to impose knowledge on the reality; nor is it basically focused on liberating the employees of the banking industry in Ghana.

The adoption of interviews with respondents, therefore, are subsequently explained in the study justifies the reason to gather the understanding and experiences of change and change management from the employees from the banking industry in Ghana. Most importantly, the assumptions to be considered by a researcher in adopting a methodology leading to the acquisition of research knowledge has been adequately captured in this chapter (Kihn & Ihantola , 2015). This study is basically situated within the qualitative interpretive approach and focuses on exploring the values, beliefs and practices of employees of the banking industry in Ghana. This is indicative of the appropriateness of this research due to the fact that qualitative research depends fundamentally on two-sided communication between the researcher and the respondents, and largely concentrates on exchanges between the two or other documentation (Creswell & Creswell, 2018).

It is for the afore mentioned reasons, that this case study seeks to interpret the subjective meaning and experiences of change and change management processes and practices of employees of the banking industry in Ghana with the use of a phenomenological case study research method.

3.3   Research approach

There are generally three types of research approaches that are normally used by researchers. These are deductive approach, abductive approach and inductive approach; these approaches are defined as follows:

Deductive Approach

This approach is defined as *"developing a hypothesis (or hypotheses) based on existing theory, and then designing a research strategy to test the hypothesis"*. Deductive approach involves reasoning from something particular to the general. What this means is that, if there is a causal link or some sort of relationship between variables (the dependent and independent variables) by a particular theory, then this might be true in majority of the cases (Saunders, Lewis, & Thornhill, 2019). This is not the case in respect of this current case study because there are definite dependent and independent variables of a particular theory that was under consideration. A deductive approach is generally concerned with coming up with hypothesis and then on the basis of it deduce conclusions from different propositions (Kihn & Ihantola , 2015). Studies that use deductive approaches follow various stages which include deduction of hypothesis, formulating of hypothesis, testing of hypothesis using variables, examining the outcome or results, drawing a conclusion (significant or non-significant) and modifying theory in some cases (Saunders, Lewis, & Thornhill, 2019). This current case study has no hypothesis to be tested and thus the researcher had no justification to use the deductive approach.

Inductive Approach

This approach is defined as *"Inductive research involves the search for pattern from observation and the development of explanations – theories – for those patterns through series of hypotheses"* (Saunders, Lewis, & Thornhill, 2019). Inductive approach is used where the researcher commences a study by collecting data to explore a phenomenon and then generate a conceptual framework. Hypothesis and theories usually do not apply to inductive approach in the initial stages of the research, and in most of the cases the researcher is free to use this approach during any process of the research when it has commenced.

One of the crucial aspects to note about inductive approach is that this approach does not disregard other theories when coming up with research objectives and questions. The objective of this approach is to draw meanings from the data set so that patterns could be

identified and on the basis of these theories could be established. This approach focuses on learning from experience that is learning from patterns, observations, regularities and resemblances so that some kind of conclusion can be reached (Saunders, Lewis, & Thornhill, 2019).

Abductive Approach

Unlike the deductive and inductive approaches, the abductive approach is defined as involving the collection of data to explore a phenomenon, find and classify themes and explain trends, to come out with a new or adjust a prevailing theory which is tested by collecting extra data (Saunders, Lewis, & Thornhill, 2019). An abductive approach is the combination of both deductive and inductive approaches. It starts by observing a 'surprising fact', and subsequently generating a reasonable theory of how it could have happened (Saunders, Lewis, & Thornhill, 2019).

In respect of the current study, the views and experiences employees of the banking industry on the understanding of change and change management was under consideration and inductive approach provided the best approach to be adopted. The researcher found it expedient to adopt the inductive approach for this study because it offered the researcher the opportunity to explore the understanding of a specific phenomenon shared by employees with similar characteristics within the banking industry of Ghana. The inductive approach was also found to be useful because it enabled the researcher identified relevant themes out of the data gather from employees within the banking industry of Ghana out of which conclusions were drawn. The inductive approach was also useful to this study because it guided the development of both research questions, objectives of the study and the interviewing guide for the study.

3.4   Research method

Qualitative research approach

Qualitative research is the process of applying inductive data analysis to understand the perceptions and knowledge of respondents involved in a study in similar situations under consideration by the categorisation of some thematic areas (Kallio, Pietila, Johnson, & Kangasniemi, 2016). Qualitative research is inductive in nature and possess the ability to dig deep into finding in-depth understanding of particular situation (Levitt, Motulsky, Wertz, Morrow, & Ponterotto, 2017). In similar manner, the researcher is exploring the in-depth understanding of employees of Ecobank Ghana Limited and found this approach

appropriate. The nature of the current research lends itself to the use of a variety of data collection instruments and analytical methods such as purposive sampling, semi-structured and open-ended interviews which are key attributes of a qualitative study (Gopaldas, 2016). According to Creswell & Creswell (2018), qualitative research achieves success usually in a non-manipulated environment and this leads to a deeper exploration of the specific situation at hand. The researcher found it useful adopting the qualitative research approach because the environment of the respondents used in this study was not manipulated and the approach allowed deeper exploration of the understanding and experiences of employees on change and change management in the banking industry of Ghana.

Due to its ability to generate fresh theories, qualitative research does not follow a definite structure (Dawson, 2019). Unlike quantitative research, it places more emphasis on observing the real situation just like the real employees' experiences under consideration in this current study and interprets the specific circumstances to appreciate the perception of a group of individuals such as the participants in this study (Walia, 2015). Adopting qualitative approach for this research was very useful because detailed interpretation of an employee's perception on change and change management in the banking industry of Ghana were generated and new ideas were introduced (Creswell & Creswell, 2018).

Flowing from the above review of qualitative research, the researcher was confident of adopting the methodology for the current study. This is because the researcher considers that the fundamental aim of qualitative research methodology is to interpret situations, problems, circumstances, perceptions through the views of employees of Ecobank Ghana Limited in this current study. Without the use of this method that expresses the views of participants, the researcher's views may dominate the results of the study.

According to Gentles, Charles, Ploeg & McKibbon (2015), there is no one superior methodology in conducting research. The focus in selecting a methodology for a research should be placed on the right relationship required between the research questions posed and the methods relevant in helping to address these questions and finding the appropriate answers to them. Other authors including Moser & Korstjens (2018) identified three research method approaches as qualitative, quantitative, and mixed methods. It is imperative for every researcher to select a suitable research method with the capacity of addressing research questions and finding the appropriate answers to them.

In a similar research on understanding change and change management processes, D'Ortenzio (2016), also adopted the same qualitative method. The researcher found the qualitative method suitable for the current case study because it gave the researcher the opportunity to explore live experiences of respondents in respect of their engagement or involvement in the change process. This was significant because employee engagement is key to effective change management. The use of the qualitative method also enabled the researcher to use open-ended interview questions and to investigate the perspectives and experiences of participants on the subject under consideration within the banking industry of Ghana.

Additionally, the researcher adopted the use of qualitative methods basically to pursue the perspectives and opinions of experiences lived by employees of Ecobank Ghana Limited on their commitment levels during change and change management as opined by McCusker (2015). Lack of employee commitment to change was identified as one of the failure organisational change in banks. Another justification for the researcher opting to use the qualitative method was because it offered the researcher the flexibility of directly interacting with respondents to appreciate their understandings and experiences as observed by (Sim, Saunders, Waterfield, & Kingstone, 2018). The use of the qualitative method also enabled the researcher to acquire an excellent appreciation of the perception of participants on how change was communicated and the role of managers in implementing change in the banking industry in Ghana (Uluyol, O., & Akçi, Y., 2014). This was important because poor change communication has been identified as a factor that can make organisational change ineffective. Finally, the use of the qualitative method provided the grounds for the researcher to establish excellent rapport with participants that facilitated the conduct of interviews (Uluyol, O., & Akçi, Y., 2014).

In the many justifications for the adoption of qualitative research methodology discussed above, the researcher was also mindful of the shortfall in the use of the methodology. The subjectivity of the quality of data collected has been critiqued by many a negative component of the procedure (Creswell & Creswell, 2018). The priorities of researchers on the same subject matter may differ due to their own interests and personal values in terms of data collection. This has the potential of either gathering extensive data or inaccurate data depending on the subjectivism of a particular researcher (Anney, 2015). Other critics maintain that data collected through qualitative methodology is rigid and more difficult to assess and demonstrate due to the potential interference of researcher's personal

perspectives which may make validity very problematic (Bryman, 2015).

In addition, critiques argue that mining data gathered by qualitative research can be time consuming because there are huge volumes of data mined and the process of getting the most important issues out of the data gathered and organising them into thematic areas to facilitate analysis usually take a great amount of time and effort (Miles, Huberman, & Saldana, 2015). Qualitative research creates findings that are valuable, but difficult to present (Bryman, 2015). According to Patton (2016) data created through qualitative research is not always accepted especially results of first-time qualitative research because of the element of subjectivity. Others are of the view that the researcher influence can have a negative effect on the collected data because the researcher's abilities and skills have a direct relationship with the quality of data collected with the use of qualitative research (Bryman, 2015).

Some other criticisms leveled against the use of qualitative research included the fact that replicating results could be very difficult with qualitative research; difficult decisions may require repetitive qualitative research periods; unseen data can disappear during the qualitative research process; researchers must have industry-related expertise; it is not statistically representative (Patton, 2016).

Considering all the above, the researcher was of the view that the advantages vis-a-vis disadvantages of qualitative research make it possible to gather and analyse individualistic data at deeper levels. Furthermore, it made it possible for the researcher to gain new insights into employee thoughts, demographic behavioural patterns, and emotional reasoning processes in respect of employee engagement, change communication, employee commitment to change, resistance and the role of management during change.

Quantitative research approach
Quantitative approach to research is associated with the use of social study materials that employs empirical methods and statements as well as and primary research data to present cases of what actually transpires in the real world rather than what people perceive or expect it to be (Houghton, Murphy, Shaw, & Casey, 2015). Students and researchers using quantitative research tabulate and analyse data using statistical instruments and formulae, through which results are derived and are posited as explanations of the phenomena which are being investigated. An example is the testing of the hypotheses guiding a research

using statistical packages such as Statistical Packages for Social Sciences (SPSS) to run regression, correlation and chi square analyses (Creswell & Creswell, 2015). Quantitative research can be presented in the forms of experimental research, survey research, casual-comparative research and correlational research (Hammarberg, Kirkman, & De Lacey, 2016).

According to Enosh & Ben-Ari (2016), quantitative research consists of analysing statistics and figures and testing hypotheses. At all times quantitative researchers set out to investigate connections between dependent and independent variables in order to establish cause and effect (Errasti-Ibarrondo, Antonio Jordan, Diez-Del-Corral, & Arantzamendi, 2018). The researcher did not opt for the quantitative method due to the fact that it would not allow the researcher to have a direct interaction with participants so as to have an excellent appreciation of how employees of the banking industry in Ghana understand 'change' and 'change management' and their experiences of 'change' and 'change management'. This research did not warrant the analysis of figures as carried out in a quantitative research (Uluyol, O., & Akçi, Y., 2014).

Mixed research approach

The combination of quantitative and qualitative methods is referred to as the mixed method where the scope of the study is expanded to address the research questions (Enosh & Ben-Ari, 2016). Numerous academics have suggested the use of the mixed method in cases where only quantitative or qualitative data are found to be insufficient to address the research questions, or in cases where further clarification is required to address the research questions (Fetters, 2016). In respect of the fact that the main purpose of this case study was to explore the perceptions and experiences of participants on 'change' and 'change management', the researcher did not find the mixed method appropriate.

3.5 Research design/strategy

Research design can be said to be a comprehensive master plan that is created so that the research or study at hand could be conducted in an appropriate manner (Kihn & Ihantola , 2015). Research design provides a wide-ranging statement with regards to the methods that will be used in the research process. One of the functions of research design is to make sure that the data is acquired and collected in a way that is in accordance with the issues that are being studied and that the data does not deviate from the focus of the research questions (Bryman, 2015).

According to Boateng (2016), research design is that aspect of the overall research that provides a glue or acts as a binding agent that holds the complete research project together. The importance of research design is that it is used to provide a structure to the report as well as a direction in which the research will be conducted (Bryman, 2015). If the research design is not well thought out then it is quite possible that this will lead to erroneous research results and it is quite possible that without research design the research process will go in a direction totally different from what was originally intended (Boateng, 2016). Another important aspect of research design is that design is used to convey a sense of how all the major parts of the research will come together; parts such as methods of assignments, programmes, treatments, measures and sample or groups. The researcher adopted a phenomenological case study design for this study (Gentles, Charles, Ploeg, & McKibbon, 2015).

Phenomenological research design

The phenomenological research design enables the researcher to find a shared understanding from the experiences lived by participants (Errasti-Ibarrondo, Antonio Jordan, Diez-Del-Corral, & Arantzamendi, 2018). This type of research design concentrates on the experiences of a phenomenon that respondents involved in the study share in common (Denzin & Giardina, 2016). With the use of a phenomenological study, the researcher puts in efforts to appreciate the perceptions of individuals from a specific circumstance (Yin, 2018). Additionally, Denzin & Giardina (2016) contended that this research design was highly proposed for researchers who aimed at exploring the meaning of a phenomenon.

The use of the phenomenological design is very suitable for the understanding of a phenomenon via the lenses of participants with the same experiences of the phenomenon (Bass & Milosevic, 2018). Moreover, this research design is useful for a researcher whose objective is to explore people's perceptions and opinions (Denzin & Giardina, 2016). In a phenomenological study, a researcher tries to discover a shared meaning from the respondents' views and ideas of a particular state of affairs (Boeren, 2017).

The researcher found the phenomenological design very suitable for this case study due to the fact that it assisted the researcher to have an excellent insight of participant's understandings and experiences of change and change management in the Ghanaian banking industry (Moser & Korstjens , 2018). With an excellent appreciation of

participant's understandings and experiences of change and change management, the researcher was able to find shared meaning that had the potential of enabling the researcher to suggest suitable recommendations in respect of strategies to be adopted in introducing, implementing and managing change effectively in the banking industry of Ghana (Committee on the Global Financial Systems, 2018).

Case study research design

A case study research design is specifically useful where the data to be collected for a particular study concentrates on exploring the individual uniqueness or distinctive differences between one study situation to another (Bryman, 2015). In respect of the current study, the concentration was specifically on the employees of Ghana banking industry to explore their unique understanding and experiences of change and change management. The researcher found it prudent to adopt the case study method for this research. According to Patton (2016), case studies are very necessary where researchers opt to understand specific circumstances extensively and where researchers can find cases with abundant information such that sufficient information on a phenomenon can be collected. Additionally, the use of case study design is necessary where the research is situated in a large industry setting such as the Ghana banking industry where it is costly and time consuming to collect data (Patton, 2016).

The researcher was mindful of not allowing prejudice such as past events, situational factors to take the better part of him and influence his judgement (Annink, 2017). In addition, the researcher was also careful of narratives that sounded very emotional, too nice and unusual reaction which could cloud his judgement. In addressing 'untruths' that had the potential of tainting the correct narrative, the researcher focused on the reliability of the participants and the psychological frame through which the data was processed (Anney, 2015). The researcher was also interested in other narratives apart from the participants interviewed and initiated other means through which the truth could be verified.

According to Anney (2015), researchers should identify the kind of truth they are looking for by considering five different options:

1. *Truth as 'correspondence' in which truth 'corresponds' with the actual state of affairs or conditions.*
2. *Truth as 'coherence', which relies on an inclusive system of beliefs.*

3. *Truth as 'what works' (pragmatism), where 'the proof of the pudding is in the eating'.*

4. *Truth as 'consensus', where there needs to be an agreement among the relevant population.*

5. *Truth as 'warranted belief', in which truth is provisional and may change as new evidence and thinking cast doubt on previous beliefs.*

All the above options were considered appropriate for the current research due to the leverage it offered the researcher to spread the interviews among the various truth options in order to establish the truthfulness of the responses from participants. Banks in the banking industry of Ghana share similar characteristics, thus the identifying the 'truth as what works' was useful as the results can be used to development a strategic change management framework for the banking industry. Additionally, the researcher considered 'truth as correspondence' useful to the current research due to its ability to allow participants provide information on the status-quo with respect to change and change management in the Ghana banking industry. This will help in generating views that will assist in the development of banking policies and legal frameworks to ensure effective operation of the banking industry of Ghana especially during organisational change.

Some critiques argued that the case study design could influence factors within the data through the biases of the researcher. Others maintained that using the case study design took a longer time to analyse the data, and in addition it could be an inefficient process because it demanded excellent data collection skills. In this current study, the researcher was equipped with the relevant skills for data collection and time management using the case study. According to Bryman (2015), the use of case study requires a small sample size to be effective and, therefore, where the participants to be interviewed or observed were many and varied in the institution under study, then the researcher might find difficulty using the case study methodology. In respect of the current study the sample size was manageable and did not pose a challenge. It is a labour-intensive method of data collection and even specialising in one data collection skills such as interviewing may not be enough if the researcher is deficient in other skills. Skills such as reviewing documents relevant to the study, report writing, linking concepts and theories to practice, analysing thematic issues are critical to the success of the study and the researcher needs to be good with these skills (Anney, 2015). Fortunately, the researcher was equipped with the necessary skills identified above for the successful conduct of the current study.

The study under consideration was exploratory in nature, thus the researcher found the use of the case study design imperative because it allowed the researcher to explore the understanding and experiences of employees of the banking industry in Ghana on change and change management processes (Bryman, 2015). The best use of case studies is for adding to existing experience and improving humanistic understanding which was exactly what the researcher of this study was looking in respect of the understanding and experiences of employees on change and change management in the banking industry of Ghana.

Based on the discussions above in this chapter and with regard to the research onion developed by Saunders, Lewis & Thornhill (2019), the researcher developed a research onion to guide the conduct of this case study as indicated in Figure 3.2 below:

Figure 12.2   Research onion guiding the current research process

Source: Adopted from Saunders, Lewis, & Thornhill (2019) for the study

3.6   Case study: The banking industry of Ghana

It was in 1896 that the maiden bank was established by the British Rule; the name of the bank was the British Bank of West Africa. Since 1896 there have been significant changes in the banking industry and the banking sector has evolved significantly (Adjei-Frimpong, Gan, & Hu, 2016). Currently the Central Bank of Ghana, which is named the Bank of Ghana has been given public mandate to act as the regulator of the Ghana's banking industry (Alhassan & Ohene-Asare, 2016). The role of the Bank of Ghana is to ensure that the banking sector remains stable; to facilitate the economic growth; creation of wealth;

and overall development of the economy of the country (Alhassan & Biekpe, 2016). All these objectives of the Central Bank of Ghana are realised through a system of legal and regulatory frameworks, which the banks in Ghana must comply with. One of the advantages of this legal and regulatory framework is the right to govern the banks and even withdraw licenses of banks that are involved in manipulative tactics. The monitoring of banks is the duty of regulatory authorities, which ensure that the banks comply with the rules and procedures for the greater benefit of the society in general (Adjei-Frimpong, Gan, & Hu, 2016).

As of 2017 it was disclosed that Ghana's banking industry value stood at GH₵86.72 billion (Bank of Ghana, 2018). The banking industry in Ghana as of 2017 was reported to have had around 27 Universal Banks, 556 Micro Finance banks and other financial institutions, 144 Community and Rural banks and a total of 5 Representative Banks. The evolution of the banking industry in Ghana has undergone significant changes over the years through the development of pragmatic policies and the creation of the right environment by the Central Bank (Alhassan & Ohene-Asare, 2016).

Since 1989, there has been a major influx in the banking industry of Ghana because of the political reforms as well as the development of more pragmatic and practical public policies by the Central Bank of Ghana (Adjei-Frimpong, Gan, & Hu, 2016). These amendments in the public policies greatly helped the country to create a balanced financial environment. These public reforms started taking place in 1993, when the Ghanaian government decided to privatise some of the public banks and decided to slacken the financial sector with the principles of a free market (Alhassan & Ohene-Asare, 2016). Coupled with the lack of government intervention, a lot of foreign and multi-national banks expressed their interest and entered the banking industry in Ghana. Furthermore, it was expected that the interest-rate-spread would improve and eventually lead to a more flourished economy as a result of the reforms (Bank of Ghana, 2018).

According to Alhassan & Biekpe (2016), it was expected that the reforms would increase the competition in the banking industry as well as improve the overall efficiency of the banking industry and the financial sector. However, what actually happened was that, there was a surge in the lending rates, and the rates increased with wider spreads, which is generally considered a sign of ineffectiveness and inefficiency (Adjei-Frimpong, Gan, & Hu, 2016). This incident led to actions of further reforms and as a result, the Financial

103

Sector Strategic Plan (FINSSP) and the Financial Sector Adjustment Programme (FINSAP) were officially introduced. The result of the introduction of this programme was that there was a substantial increase in savings, financial deepening, and mobilisation of deposits (Bank of Ghana, 2018).

In 2004, the government enacted a new Banking Act in response to the direction of the global banking systems. This Banking Act required all banks to keep a minimum capital adequacy ratio of 10% at all times (Alhassan & Ohene-Asare, 2016). According to Bank of Ghana (2017) in 2007, the minimum requirement of capital was increased to around GH₵60 million and subsequently further increased in 2013 to an amount of GH₵100 million. This amount was expected to increase to almost GHS 500 million by the end of fiscal year 2018 (Bank of Ghana, 2019). The implication of this policy was that, it was quite probable that other banks may find it increasingly cumbersome to enter the banking industry and this was true for banks who wanted to exit the banking industry, the probable outcome of this may be that there will be fewer banks in the industry and the competition will be intense (Adjei-Frimpong, Gan, & Hu, 2016).

As a result of the interventions, there appears to exist a direct relationship among the levels of productivity and efficiency and the prevalent competition levels in the banking sector (Quansah, 2019). Due to this competition many innovations came into existence and these innovations included services such as Short Message Services (SMS) banking, Electronic Banking, Telephonic Banking and perhaps the most known innovation, the Automatic Teller Machines. It can be argued that, because of these innovations the banking services improved not only in Ghana but on a global level as well (Mohamud, & Mungai, 2019). However, even despite these apparent advantages of innovation and competition, there are also various challenges associated with the competition in the banking industry. According to Bernanke (2018), notwithstanding the benefits, there were some challenges associated with the banking industry including continuous rises of interest-rate-spread and consumer's demands were mostly not satisfied by most banks.

In 2008, there were certain disadvantages associated with the regulatory requirements and the pressures in meeting these requirements. One of the consequences of these regulatory burdens was that it brought about the emergence of acquisitions and mergers in the Ghanaian banking sector (Kablan, 2017). Tagoe (2016) argued that these acquisitions and mergers were results of stringent minimal capital requirements. Additionally, the Ghanaian

banking industry was affected by the effective of the global financial crisis which pushed the regulator to introduce several measures to ensure the banking industry is robust, efficient, and competitive (Saka, Aboagye & Gemegah, 2015).

The year 2017 witnessed a further clean-up of the banking industry of Ghana by the regulator due to insolvency and poor change management leading to the revocation operational licenses of some banks Tagoe (2016). The Ghanaian banking sector remains highly competitive, and the competition has since intensified after the introduction of measure by the central bank which unfortunately to led to the collapse of some banks (Okoe, Adjei & Osarenkhoe, 2015). However, banks have realised the need to promote change management strategies to enhance quality relationships with clients to ensure customer retention and profit maximisation (Kablan, 2017).

3.7 Population, sample and sampling technique and procedure

3.7.1 Population, target population and accessible population

A research population is usually generally a huge compilation of persons or objects that is the primary target of the research (Creswell & Creswell, 2018). The importance of the research is usually meant for the population but in respect of the huge sizes of populations, researchers usually are not able to study all the individuals involved in the population due to the associated huge cost implication and the fact that it takes a lot of time to conduct (Creswell & Creswell, 2018). The population of a research is further seen as a specified group of people or objects with analogous features. The population of the current research is comprised of all employees of the 27 banks of the banking industry in Ghana.

Target population is described as the entire group of individuals or set of units which forms the basis of inferences and from which the researcher makes generalisations or conclusions (Kallio, Pietila, Johnson, & Kangasniemi, 2016). This target population is usually recognised and decided prior to the research. It is out of the targeted population that, a sample is taken (Sim, Saunders, Waterfield, & Kingstone, 2018). In this current study targeted population constituted of all employees of banks of the banking industry in Ghana who had worked for at least 10years to witness enough organisational change.

The researcher adopted a credibility conditions by the Bank of Ghana in 2019 which indicated that banks that satisfy these conditions are considered credible especially for purposes information sharing (Bank of Ghana, 2019). The conditions were as follows: the

profitability of the bank had been consistent, bank must be complying with Basil II reporting, the bank had been working in Ghana for over 10years, a bank with a minimum of 35 branches across the country, and the bank meets the Bank of Ghana's minimum capital requirement of 400million Ghana Cedis. These conditions were to allow credible banking institutions in Ghana to be part of the study. The researcher found these conditions important because the focus of the current study was to explore the understanding and experiences employees who have worked with banks since 2008. Unfortunately, 12 of the banks were established within the last 5 years. This will not help capture adequately the understanding and experiences of employees on change and change management within these banks. Additionally, 8 out of the 15 remaining banks were Nigerian owned banks operating in Ghana and did not allow such studies to be conducted in their banks. Out of the 7 banks left as the targeted population, 4 of them were government owned banks that were not comfortable with the release of information and did not entertain the current study. In addition to all the reasons given by the banks, the key one was the presence of COVID-19 that discouraged most of the banks from participating. Out of the 3 banks left, only Ecobank Ghana Limited was prepared to allow the current study to be conducted in the bank.

More importantly Ecobank Ghana Limited had operated in Ghana long enough to have experienced various organisational changes since its establishment in 1990. The bank operated through 35 branches across Ghana. Ecobank Ghana Limited's profit has seen a steady increase 941.6 million Ghana cedis in 2017 to 1.178 billion Ghana cedis in 2018 and 1.369 billion Ghana cedis in 2019 and 1.668 billion Ghana cedis in 2020. The researcher found Ecobank Ghana Limited with the necessary characteristics that can represent the banking industry of Ghana. The researcher was left with no option than to settle on using Ecobank Ghana Limited as a case study for the banking industry of Ghana.

Accessible population is explained as the research population which is the prime focus of the researcher in terms of application of the research conclusions (Creswell & Creswell, 2018). It is also referred to as study population and considered as a subset of the target population (Dawson, 2019). Out of the accessible population, samples for studies are drawn. In this research, the accessible population consisted of all employees of Ecobank Ghana who have worked with the bank since 2008. The researcher found this criterion very imperative because it is expected that working for an organisation for a decade would have allowed selected participants to witness the many changes introduced into the banking

industry and be able to share informed and relevant experiences.

3.7.2   Sample size, sampling technique and procedure

In research, sampling is defined as a process through which a researcher chooses his or her sample population and sampling size (Dawson, 2019). One of the major characteristics of sampling is that it is used to select samples from a large population or a group (Creswell & Creswell, 2018). If sampling is not done, a substantial amount of time is wasted in conducting the research because of the huge amount of data that is needed to be looked at (Bryman, 2015). There are numerous sampling techniques that are generally used in the process of sampling and as described as follows:

Random Sampling: In this technique a sample is chosen by randomly selecting it from the population. The sample selected from this technique is completely biased, and it is quite possible that it may be biased with respect to certain elements (Creswell & Cresswell, 2018).

Systematic Sampling: In this type of sampling data is selected at regular intervals from the total population. The intervals are chosen so as to ensure that an adequate and appropriate sample is selected. One of the ways to select data using this technique could be to select every nth member of the population. However, this type of sampling may also lead to some sorts of biases (Creswell & Cresswell, 2018).

Stratified Sampling: This type of sampling involves dividing the population into sub-categories that share some common characteristics. This type of technique is used when it is expected that the measurement of interest will vary to a great extent between the various sub-groups or categorizations (Dawson, 2019).

Clustered Sampling: In this type of sampling the sampling units that are used are the sub-groups drawn from the population. Another characteristic of this sort of sampling is that the population is divided into clusters, which are basically sub-groups, and then all the clusters and their members are included in the study or the research (Creswell & Creswell, 2018).

Quota Sampling: This method of sampling is frequently used in market research. The process of this sampling method is that interviewers are given particular quotas of

particular subject areas. This involves the fixing of the variables or the groups and including them in the sample of the population (Dawson, 2019).

Purposive sampling: This method of sampling is where only the initial data source is to be utilized for the research. This method is a non-probability sampling that focuses on finding participants wherever convenient the researcher can find them (Creswell & Creswell, 2018).

The researcher found it expedient to adopt a variety of sampling techniques for this study for various reasons. In the first step the researcher used the stratified sampling technique to categorise the accessible population (employees of Ecobank Ghana Limited) into three different categories. It is possible when conducting research that the accessible population is completely categorised into various cliques with the use of the stratified sampling technique (Dawson, 2019). One thing regarding the structure of Ecobank Ghana Limited that was crucial to the current study was the hierarchical structure of the bank. As with the hierarchical structure of Ecobank Ghana Limited, the respondents were grouped into three segments: senior management, managers and officers or junior staff with the use of the stratified sampling method. Employees of different categories were expected to have been involved differently during the change process due to their levels in the bank. The 35 branches of Ecobank Ghana Limited operated in the 16 regions of Ghana. The researcher further stratified the accessible population by regional groupings. In order to be precise as well as effective, the sample size with respect to the employees of Ecobank Ghana Limited was restricted to those employees who had worked with the bank since the year 2008 that witnessed many changes, i.e. they were part of the change management process directly or indirectly as indicated earlier (Walker, 2012).

After the stratified sampling, participants involved in this current study were sampled with the use of the purposive sampling technique. The researcher settled on using the purposive sampling approach because it enabled the researcher to set out conditions for participants who appropriately qualified to be engaged for the present case study (Grossoehme, 2016; & Moss, Gibson, & Dollarhide, 2014). The purposive sampling approach was adopted because enabled the researcher to identify and select employees of Ecobank Ghana Limited who have worked with the bank since 2008 and believe to have sufficient experiences of organisational change (Dawson, 2019). Additionally, the purposive sampling technique was found to be useful because it assisted the researcher in intentionally choosing settings,

individuals or procedures for data collection that had relevance to the research questions and the objectives of the study (Maxwell, 2015). With the use of purposive sampling, individual employees of Ecobank Ghana Limited with distinct abilities to provide information and to answer research questions due to their expertise in specific areas or are fortunate to have been part of an event are chosen to be part of the study (Creswell & Creswell, 2018).

According to Creswell & Creswell (2018), the purposive sampling method holds superiority over other methods because this method primarily focuses on that portion of the total population whose opinions are demonstrative of the greater populace. Apart from this advantage the purposive sampling method saved the researcher cost as well as time because it was solely directed towards those employees that have been with Ecobank Ghana Limited since 2008 and also with the most relevant information (van Manen, 2014). Another aspect was that since some of these participants were in strategic positions, their involvement in the process of change was significant as compared to new employees of the bank (Grossoehme, 2016). It is for the above justifications that the researcher used the purposive sampling technique to select participants who were witnesses of the many organisational changes in the banking industry in Ghana in general and to Ecobank Ghana Limited in particular since 2008 (Palinkas, Horwitz, Green, Wisdom, Duan, & Hoagwood, 2015).

Prior to data collection, the researcher contacted the management of Ecobank Ghana Limited for a list of all employees who have been in employment with the bank since 2008. In all, a list of 78 employees at different levels and from 5 different regions of Ghana was submitted to the researcher. The researcher was of the view that a case study of this nature, it is important that appropriate participants were selected (McCusker & Gunaydin, 2015; & Denzin & Giardina, 2016). Other factors considered by the researcher in the selection of the sample size for this research was the research aim, the problem statement, the significance of the study, what was credible, the availability of time and other resources for the study (Patton, 2016).

According to Denzin & Giardina (2016), the size of the sample must be sufficiently adequate in order to address the research questions and guarantee the saturation of data. Boeren (2017) contended that a qualitative research achieves saturation with a sample size range of 5 and 50 participants. The saturation of data happens in cases where no new extra

information is gathered, there are common issues or themes, no new coding, and the research can be replicated elsewhere (Moser & Korstjens, 2018; & McCusker & Gunaydin, 2015). In respect of this current study, the researcher purposely sampled 50 employees of Ecobank Ghana Limited who were affiliated to 5 branches out of the 35 branches of the bank cross the country. This is because the researcher could not contact 28 out of the 78 due to internet problems. Out of the 5 branches, 1 was in the capital city of Ghana, Accra and the others in 4 different regions of the country. This was also meant to avoid repetition of responses from one branch due to the homogeneous nature of the sample.

In all, out of the targeted 50 participants purposively sampled and contacted to be involved in the study, 39 participants made up of 6 senior management and 8 managers, 12 officers and 13 junior officers agreed and were interviewed for the study. These figures are summarised in Table 3.1. The various categories of employees involved in the study were very useful to the findings of the study because they constituted the views of employees with diverse educational backgrounds, working experiences, gender, positions etc. These divergent views enriched the findings of the study (Creswell & Creswell, 2018). The primary reason for selecting this mix of employees was to allow the researcher to consider the views of these employees with regards to their understanding of change and change management, their experiences with the change and how the change was initiated and managed in the bank (Castillo-Montoya, 2016). Getting the first-hand views of the employees that witnessed the change processes in the Ecobank Ghana Limited was expected to assist the researcher to appreciate and understand appropriately the perceptions of the participants, and to address the research questions.

Table 3.1.   Breakdown of respondents by demography

Position	Gender	Age	Years in Employment	Educational Level	Code
Senior Management	Male	58	26	Postgraduate	EP1
Senior Management	Female	49	19	Postgraduate	EP2
Senior Management	Female	52	25	Postgraduate	EP3
Senior Management	Female	48	16	Postgraduate	EP4
Senior Management	Male	55	25	Postgraduate	EP5
Senior Management	Female	53	22	Postgraduate	EP6
Manager	Female	50	22	Postgraduate	EP7
Manager	Male	47	20	Postgraduate	EP8
Manager	Female	47	19	Postgraduate	EP9
Manager	Female	54	21	Postgraduate	EP10
Manager	Female	46	18	Postgraduate	EP11
Manager	Male	49	17	Postgraduate	EP12
Manager	Male	40	15	Postgraduate	EP13
Manager	Male	45	17	Postgraduate	EP14
Officer	Male	43	15	Graduate	EP15
Officer	Female	46	17	Postgraduate	EP16
Officer	Male	39	14	Graduate	EP17
Officer	Male	43	18	Graduate	EP18
Officer	Female	41	14	Graduate	EP19
Officer	Male	45	19	Postgraduate	EP20
Officer	Male	40	14	Graduate	EP21
Officer	Female	50	23	Graduate	EP22
Officer	Female	48	21	Graduate	EP23
Officer	Male	42	15	Graduate	EP24
Officer	Female	38	16	Postgraduate	EP25
Officer	Male	48	21	Graduate	EP26
Junior Officer	Male	37	15	O'level	EP27
Junior Officer	Male	33	13	Graduate	EP28
Junior Officer	Male	34	13	Diploma	EP29
Junior Officer	Male	47	19	A'level	EP30
Junior Officer	Male	37	14	Diploma	EP31
Junior Officer	Female	33	33	Diploma	EP32
Junior Officer	Male	42	15	Diploma	EP33
Junior Officer	Male	36	15	A'level	EP34
Junior Officer	Male	44	19	Diploma	EP35
Junior Officer	Male	33	13	O'level	EP36
Junior Officer	Female	33	13	Diploma	EP37
Junior Officer	Female	35	14	A'level	EP38
Junior Officer	Female	37	15	O'level	EP39

Source: Researcher data

3.8   Instrument for data collection

Relevant data collection is critical to conducting qualitative research and that was why it was of utmost importance that the researcher had a solid understanding of what the instruments for data collection were and how to use them (Bryman, 2015). This section describes the tools that were used to collect data for this research and how the researcher used them to ensure good quality data was collected.

Before selecting the tools for the data collection, there were certain aspects of the process that the researcher took into consideration. The researcher ensured that the instruments adopted and used for data collection were free from bias and had built-in-clues, i.e. they were not specifically biased towards a particular point of view (Bryman, 2015). Furthermore, the instruments did not contain any sort of measures that might function as hints for certain desired responses. Extensive studies and readings were also conducted with respect to the subject that was under study (Creswell & Creswell, 2018).

As discussed earlier, there were numerous tools for data collection that could have been used by the researcher in order to make sure that the intended data or information was effectively collected from the participants of the current research (Denzin & Giardina, 2016). It was of importance that accurate and trustworthy instruments were used in the data collection process, because if the instruments were not effective and authentic then incorrect information could be collected that would invalidate the whole study process (Moser & Korstjens , 2018). It is for this reason why the researcher made sure that the correct instruments for the data collection were used effectively (Gopaldas, 2016). For the purposes of this research, the main instrument used was interview (attached in Appendix 1). Published journals and other relevant documents were also used to collect appropriate data for the research (Dawson, 2019). This ensured that quality was maintained, and that information was gathered from credible sources.

The interview as a tool usually involves physical or telephonic conversation with the respondents and asking them various questions or having a discussion with them (McCusker & Gunaydin, 2015). The primary purpose of interviews in the context of research is to extract certain information from the respondents and making sure that they provide information that is necessary for the purposes of taking the research forward (Kallio, Pietila, Johnson, & Kangasniemi, 2016). Interviews can take many forms; they include structured interviews, unstructured, semi structured interviews, in depth interviews

and focused group discussions (Gentles, Charles, Ploeg, & McKibbon, 2015). One of the biggest advantages of interviews is that complete information and understanding with respect to any issue could be obtained directly from a primary source. Unlike questionnaires, interviews leave less room for further investigations and information. Also, asking face-to-face questions provides a more accurate and reliable information to the researcher (Denzin & Giardina, 2016). For the purpose of this case study, the researcher used the semi-structured interview.

A semi-structured interview guide was developed by the researcher based on the research questions, literature review and conceptual framework. In settling on the use of interview as a data collecting instruments, the researcher conducted extensive literature review on change and change management relative to employee understanding and experiences on change; change communication, employee commitment to change; and resistance to change which are captured by research questions in the first chapter of this study. The researcher then isolated the relevant issues and generated the conceptual framework to guide the execution of this case study. The conceptual framework presented a road map to find answers to research questions that emanated from the problem statement.

The semi-structured interview guide was divided into six sections with section one meant to gather demographic data from participants. In the effort of the researcher to find answers to research question one which sought to establish employees' understandings and perceptions on change and change management processes and practices within Ecobank Ghana Limited, asked five questions under section two of the semi-structured interview guide. In similar manner, the researcher sought to address research question two by asking questions under section two of the semi-structured interview guide to find out the level of employee engagement and involvement during organisational change in Ecobank Ghana Limited. Under the same section, the researcher asked questions that was meant to elicit responses to address employee commitment to change in Ecobank Ghana Limited during change. It was the believe of the researcher that once these questions under section two of the semi-structured interview guide were adequately answered, research question two would be equally answered.

Questions under the fourth section of the semi-structured interview guide was to gather data on how change was communicated during organisational change in Ecobank Ghana Limited relative to communication processes, channel, strategies, role of managers and

challenges. Research question three would be adequately answered by adequate responses to these questions. Section five of the semi-structured interview guide was meant to gather data from employees of Ecobank Ghana Limited on the role of managers in the change process in order to address research question four. In like manner, the last section of the semi-structured interview guide was to gather data on whether or not there was resistance to change by employees during organisational change in Ecobank Ghana Limited.

With the use of the semi-structured interview guide, the researcher was able to gather data on the understanding and experiences of employees of Ecobank Ghana Limited on change and change management in the banking industry in Ghana (Denzin & Giardina, 2016). The questions as captured in the interview guide by the researcher was guided by the research questions outlined in the first chapter of the thesis. The items in the interview guide were made up of statements to help respondents to have time to reflect on their views and share them as they wished. Participants who voluntarily answered the open-ended interview questions actually contributed to the success of this case study (Saxena, 2017).

The researcher found it expedient to adopt to the use of open-ended questions for this study even though extensive literature on the subject under consideration was reviewed. This technique offered the researcher no limit to data collection possibilities and also allowed different respondents to approach the questions from vastly different angles (Denzin & Giardina, 2016). The potential for unearthing wholly new information and the gathering of real personal opinions from respondents informed the use of open-ended questions. Additionally, unlike a rated scale or multiple choice, the use of the open-ended questions allowed the respondents to go into much detail as they wish, by offering more nuance of their understanding and experience of change because the researcher recorded the information just as the respondents explain themselves more fluidly (Saxena, 2017). Open-ended questions allowed the researcher to appreciate the ideas, feelings, emotions, sentiments, and opinions of respondents in super fine-grained detail (Dawson, 2019).

In the researcher's effort to extensively elicit the best with the semi-structured interview questions, the probing questioning technique was also adopted (Newington & Metcalfe, 2015). The semi-structured interviews were where questions were posed to respondents, and they were allowed to use organised information to answer the questions. The semi-structured interview guide also shepherded the process and enabled the researcher to facilitate the interviews with respondents, giving space for variances and similarities of

respondents' answers to be properly captured. The researcher also gave the participants the opportunity to review and validate their own interview documents so as to establish member-checking which is significant in guaranteeing credibility in qualitative research. (McCusker & Gunaydin, 2015).

3.9   Data collection process

After the approval of the ethical consideration by the University of Wales Trinity Saint David (UWTSD), the researcher secured an introduction letter from the University authorities and presented it to the Managing Director of Ecobank Ghana for interview clearance. The letter stated explicitly the objectives of the case study and the purpose of the data collection exercise with an assurance of respondent's confidentiality. In addition, the researcher presented the criteria for the selection of 50 participants to be involved in the case study. After the interview clearance by the Managing Director of Ecobank Ghana, the researcher, through the bank's Human Resource Department, identified all respondents for the case study. A week was dedicated for the arrangement of appropriate days and timings for the purposes of data collection from the four strata of employees: senior managers, functional managers, officers, and junior officers.

The researcher sent an informed consent form through the email to every participant to indicate their preparedness to be part of the case study. In all, 48 out of the 50 employees contacted, endorsed the consent form thus accepting the confidentiality and protection of their rights in the case study (Newington & Metcalfe, 2015). The researcher subsequently interacted with the 39 participants via telephone calls and email and agreed on the most suitable day and time for interviewing each participant. The researcher ensured that respondents involved in the research were adequately informed of their expectations and that these expectations did not put any form of stress on the respondents with respect to the convenience of time, effort and financial resources. This was in line with the researcher's assurance of ethical responsibility of making sure respondents were provided with the relevant information and agreed to the issues to be divulged to a third party; and they appreciated the pros and cons of the current case study (Kallio, Pietila, Johnson, & Kangasniemi, 2016).

Participants were also be made to be aware of their right to withdraw from participating in the study at any point they felt necessary to do so. All participants received a copy of the semi-structured interview questions before the scheduled times for the interviews. The

researcher planned and used approximately 2 months (March and April 2020) to collect data as well as to followed up on the data that was collected. In March 2020, 39 employees of Ecobank Ghana Limited were involved in this case study on voluntary bases. This exercise took approximately 25 working days, given that the researcher spent at least 1 hour with each respondent. In order to make sure that the information and data were collected in an effective manner, 10 additional days were spent on following up on matters that required further clarifications. All respondents were expected to respond to the same interview questions that formed the foundation for the data collected and the probing.

During the interviews, respondents were quick to answer questions and get into a relaxed conversation. All participants were taken through the same interview protocol. Firstly, the researcher introduced the interviews with greetings and himself. Participants were reminded of the consent form which had already been signed and sent to the researcher via email and what it contains and respond to possible questions and apprehensions of the participants. The researcher then asked each participant to indicate their willingness to proceed with the interview voluntarily. Participants were then informed on the use of the recording device for purpose of retrieving the interview when necessary. The researcher followed procedures to introduce participants with coded identification; note the date and time of the interview. The interview process begins with main questions and then follow up with other questions for clarification or confirmation. The interviews were ended by discussing member checking. At the close of every interview, employees involved in this case study were requested to share their concluding remarks, which in most cases caused them to offer suggestions on how to address some issues. The researcher requested to record the telephone interviews to serve as a back-up for the written records in the notepads; and all of the respondents agreed to the request. Thus, the researcher took particular note in writing down all the relevant views from the telephone interviews conducted, and also recorded all interviews with the telephone recorder in addition to the notes taken in notepads.

The researcher attained saturation of data after interviewing 39 employees of Ecobank Ghana Limited (McCusker & Gunaydin, 2015). Saturation of data happens in cases where the themes that are emerging are the same or similar and there is no further information to be gathered from participants (McCusker & Gunaydin, 2015). The researcher upheld a professional rapport with participants throughout the interview considering that the effectiveness of this case study hinges on the rapport between the researcher and

participants (O'Keeffe, Buytaert, Mijic, Brozovic & Sinha, 2015). This agrees with the assertion by Saxena (2017) that the relationship between the researcher and the participant is critical in data collection in every research. The researcher was confident to have prevented biases in the responses of participants because effort was made in purposely selecting from different levels, different departments and different branches of the bank who were expected to have experienced change differently depending on their own levels, departments and branches as evident in the list of participants involved in the study.

3.10   Data organisation techniques

Interview transcription

The researcher transcribed all the telephone recorded interviews from respondents and kept them both in hard and soft copies of Microsoft word files (Harper & Cole, 2017). The researcher ensured that a copy of the transcribed document was sent to respondents not later than 36 hours after the interviews. This allowed respondents the opportunity to confirm or review their earlier responses. During transcribing, where there was the need to follow-up on respondents for clarifications, the researcher did that. This enabled the researcher to fill in the gaps in case of any or clarified issues of ambiguity (Horne, Madill, & O'Connor, 2016). In addition, the data was stored and organised by the researcher.

The researcher also painstakingly reviewed the transcript severally to get acquainted with the information in order to enable the categorisation of the identifiable issues that aligned with the research questions, and further provided insights for further probing (Grossoehme, 2016). This was supported by Bryman (2015) who indicated that the earlier transcription is done just after data collection, the better, because of the rigour and validity of a qualitative research. It is imperative, therefore, for transcriptions to be done immediately (within 24 hours) after interviews are conducted. According to Creswell & Creswell (2018), when a researcher transcribes immediately after conducting the interview, it helps in generating initial analysis that enables the critique of data as it is being organised and helps in the identification of gaps in the information gathered. In addition, other concepts and frames were used to ascertain the extent of discussions to be done on key subjects in the study objectives. However, with the current research, the researcher adopted the research questions and concepts that have been reviewed extensively in literature to enhance the discussion in an interpretive way (Bryman, 2015).

After the researcher was satisfied with going through the transcripts, the data was put into

reasonable segments of texts. The segments were grouped under sections that were expected to be appreciated by the reader as reasonable (Hammarberg, Kirkman, & De Lacey, 2016). The researcher coded all the segments in line with their meanings through several reviews of the information gathered from respondents. The researcher ensured that verbatim quotations gathered from respondents were grouped, where various views expressed were captured under common themes for easy identification (Denzin & Giardina, 2016).

Published journals, reports, précis and other documents
This is another important tool that was used by researcher. Published journals or research papers are effective tools of gathering information on a subject that has already been researched by various other scholars (Miracle, 2016). Reading published journals and research papers helped the researcher to develop a basic understanding of the subject under investigation (Lee, Jung, Park, Chung & Cha, 2018). For the purposes of this research various research papers were studied to get an understanding with respect to the banking sector of Ghana as well as concepts such as change, change management, resistance to change, communicating change and commitment to change.

A lot of information was gathered from the use of this tool and this information was incorporated into the current research. The researcher also used précis and other relevant documents to gather information in the course of the study. Some of the précis on the banks were annual reports of Ecobank Ghana, news from reputable media, journals and other business news. The use of these documents was very useful as they provided the researcher the opportunity to make references to information subsequent to the data collection (Lee, Jung, Park, Chung & Cha, 2018).

According to Bryman (2015), qualitative researchers adopt the use of the filing system to ensure that data collected is effectively managed. In the effort of the researcher to ensure privacy and confidentiality of participants, the researcher assigned alphabets and numbers to each participant as a means of coding their identities. In this case, the researcher used EP1 to EP39 to identify the participants, EP representing Ecobank Participant; and the numbers represent the number of participants involved in this case study (Denzin & Giardina, 2016). All data collected from participants during the interviews were stored on the laptop of the researcher with a security password, and also in a cabinet protected from fire and water for not less than 5years after which it can be destroyed.

3.11   Data analysis

The aim of this qualitative case study was to explore employees' understanding and experiences of change and change management in the banking industry in Ghana. The principal research question of this study was: *"What are the understandings and practical experiences of employees with regards to change and change management? And what are the roles of communications and managers in the change process within the Ghanaian banking industry?"*

In most qualitative research, where data is collected with the use of the semi-structured interview akin to this study, the thematic analysis is usually adopted for data analysis (Yin, 2018). According to Denzin & Giardina (2016), thematic analysis is a hugely popular analytic method, and its popularity partly reflects its independence from any particular theoretical approach or epistemology persuasion. Thus, the researcher found it expedient to adopt this method to analyse data collected for this study since the current study is positioned within real experience of respondents (Joslin & Muller, 2016).

In the context of exploring voluntary participation by respondents of this study, thematic analysis was useful because it enabled the researcher to examine, from a realist methodological position, the meanings that participants attached to their participation, the significance it has in their lives, and more broadly, their social constructions of it (Yin, 2018). Additionally, the thematic analysis method enables researchers to explore how these constructions might reflect the 'reality' of respondents' lived experiences of change, the material or social contexts in which they live, and which constrain and enable their opportunities for civic participation (Joslin & Muller, 2016). Therefore, in the effort of the researcher to explore the ways that employees of the banking industry in Ghana make meaning out of their experiences of change and change management, as well as how employees construct their social worlds through meaning-making, but also want to retain a focus on the ways in which these experiences will be informed by their material experiences and contexts, the thematic analysis was considered (Yin, 2018).

According to Bryman (2015), thematic analysis is the process of identifying patterns and themes within a research data. It starts with data collection and continues throughout the process of transcribing, reading and re-reading, analysing and interpreting the data (Miracle, 2016). After data was collected, a coding system was used to ensure privacy of participating employees in this study. This coding system also assisted the researcher to

separate and control similar views and trends to improve validity and reliability of data analysis (Denzin & Giardina, 2016). The researcher then transcribed data collected via telephone recording into Microsoft Word. The transcript was then read and re-read by the researcher relative to the research questions in chapter one. This was meant to separate the transcribed data into similar trends considered to be worthy of a theme that addresses a particular research question (O'Keeffe, Buytaert, Mijic, Brozovic & Sinha, 2015). Newington & Metcalfe (2015) maintain that a theme must capture something relevant about the data relative to the research questions and represents some level of patterned meaning or response within the dataset. The researcher during this process was also mindful of the assertion of Dawson (2019) that usually, a theme may occur severally in a dataset nevertheless the frequency of instances of a theme occurring in within a dataset does not automatically indicate that it is more or less important than another, which has few instances across the dataset. This is because in qualitative analysis the relevance of a theme is reflected in the extent to which it 'speaks to' to the research questions (Denzin & Giardina, 2016).

One of the main challenges likely to confront a researcher when conducting qualitative interview is how, exactly, to report or represent patterns or themes identified in the dataset (Dawson, 2019). In an effort to prevent this from happening, the researcher found it more useful to present the themes without reference to quantitative terminology but rather described the themes in detail, providing a rich description of it, and then present an extract from the interview to exemplify it (Yin, 2018).

The researcher concentrated on key relevant themes that frequently came out of the interviews and extrapolated the key themes and views in the interviews and subsequently answered the research questions to attain the objectives of this case study (Yin, 2018). The researcher lastly connected the key themes that were identified from the collected data from the interviews to the review of relevant literature in chapter two and the conceptual framework.

3.12   Ethical considerations

Ethical considerations usually form major and important elements of most of the research that are carried out and the researcher must make sure that he or she adheres to promote the specific and particular aims and objectives of the research (Yin, 2018). In doing so, care must be taken to make sure that the aims of the research are such that they impart authentic

and relevant knowledge that is true and free from any sort of bias and error (Miracle, 2016). In order to ensure that the research is ethical, the researcher must conform to certain values such as trust and fair dealing, mutual respect and accountability with all the parties and personnel involved in the research process (Kallio, Pietila, Johnson, & Kangasniemi, 2016).

The researcher undertook this case study in conformity with the requirements of the code of practice developed by the University of Wales Centre for Advanced Welsh and Celtic Studies (CAWCS) in collaboration with the University of Wales Trinity Saint David (UWTSD). CAWCS is dedicated to the preservation of high ethical standards in the research undertaken by its staff and students, whether supported directly by the University or funded by external sources, which the researcher was compelled to rigorously adhere to (University of Wales Centre for Advanced Welsh & Celtic Studies, 2016/17). Prior to data collection, the researcher's ethical consideration was approved by the University's Ethics Committee and was communicated to the researcher via email with the subject: EC484 QUAICOO John 1605467.

This section discusses the ethical issues and considerations that the researcher adopted as a guide in conducting the research. The section discusses concepts such as information and consent; anonymity and privacy; confidentiality; friendship and rapport; intrusiveness; inappropriate behaviour; and ethical issues in the interpretation of data. These ethical considerations were significant for this research because if they were not considered, it was likely that the research would be undermined or might be put in a bad light or the intended outcomes of the research would not have been obtained and it was very much possible that the research would be a waste (Denzin & Giardina, 2016). The ethical considerations used for this research are discussed as follows:

Information and consent
This issue required the researcher to make sure that the participants involved in the research were informed of the nature as well as the purposes and objectives of the research that they were part of. According to Bryman (2015), informed consent is one of the basic tenants of ethical consideration that ensures reverence to participants. Sequel to approval, the researcher contacted the leadership of Ecobank Ghana Limited and secured permission to conduct the study.

In respect of the above, all participants involved in the study were given the freedom to take part in the research process if they wanted to. None of them was forced to be part of the study if they did not want to be part. This participation was such that the participants were not coerced in any manner and that if at any moment the participants decided to discontinue from the research they were allowed to do so without any sort of punishment or any other punitive action against the participants.

Informed consent is the prospective respondent's agreement to voluntarily participate in a study, which is reached after assimilation of essential information about the study (Hammarberg, Kirkman, & De Lacey, 2016). In as much as individuals involved in this research were considered as 'well informed,' that did not in any way contradict the fact that informed consent was a key element of an ethical consideration in this research. Each participant signed the informed consent form sent to them indicating their agreement to be part of the case study and consented that telephone interviews could be recorded (Newington & Metcalfe, 2015). Through the informed consent, participants were provided with the objectives of the study, the risks, as well as the advantages of participation in this case study (Creswell & Creswell, 2018).

Anonymity and privacy
During the process of the research, the researcher ensured that the anonymity and privacy of the participants involved in the research process were maintained and that the personal issues of the respondents were not reported under any circumstances. In addition, care was taken not to disclose the identity of participants involved (Newington & Metcalfe, 2015). Another crucial factor that was taken into considerations was that all the documentations (both written and audio-recorded) of the interviews that were conducted were kept in the exclusive private possession of the researcher to ensure that they did not get leaked into the public domain where it was likely to compromise the privacy of the participants involved in the research process (Newington & Metcalfe, 2015).

Where it was judged that particular information was such that it was of use to the public, then in this sort of situation permission was taken from the individuals involved in the research process so that the information could be made public. However, if permission was not granted then the information was not made public. The researcher also ensured that lengthy verbatim quotes were avoided during the interviews, especially the negative ones. If there were certain individuals involved in the research process that were well known and

it became difficult to conceal their identities, then in this sort of situations their signatures were sought to ensure that the use of their information was authorised (Newington & Metcalfe, 2015).

Confidentiality

Another crucial aspect of ethical consideration that was observed by the researcher was the element of confidentiality. The researcher endeavored to ensure that names of all the participants and their respective demographic information were kept confidential through a coding system (EP1 to EP39), including all data provided during the research process such as participants' names, ages, gender, occupation and other professional and personal information (Newington & Metcalfe, 2015). In addition, any other personal issues that arose during the process of research or interviews were kept strictly confidential and that they were resolved privately with utmost confidentiality and care (Bryman, 2015).

The researcher found the above prudent due to the nature of the instrument that was used (interviews), because of the likelihood of some of the interviewees getting personal and or carried away (Maxwell, 2015). This ensured that the right procedures were in place to maintain confidentiality and that personal information was not leaked; and that even in situations where participants were faced with an emergency, priority was given to the maintenance of confidentiality (Bryman, 2015).

Friendship and rapport

The researcher established a form of affinity with the participants so as to promote easy facilitation of data collection and their follow-up (Creswell & Creswell, 2018). A friendly and comfortable atmosphere was built by the researcher so that participants did not get uncomfortable and that they shared information with ease and in a comfortable manner (Bryman, 2015). Creating affinity or rapport should not be confused with friendship, as the act has the potential of compromising the objectivity of the researcher and thus compromising the objectivity of the research as well (Dawson, 2019). In order to avert this compromising potential, the researcher maintained his authority over participants so as not to compromise the relationship (Creswell & Creswell, 2018).

Intrusiveness

It is generally observed that participants do not appreciate unnecessary intrusiveness on the part of the researcher during the process of the research (Bryman, 2015). There might be intrusion of participants time, life and personal space in the research process. In order to

prevent the incidence of intrusiveness, the researcher decided beforehand with the participants and ensured that the exact time and date were discussed and agreed on in advance to avoid any confusions (Newington & Metcalfe, 2015). This was done to make sure participants to did not get offended and that their privacies were also maintained.

Behaviour

This was another ethical issue that was considered strictly by the researcher. In the conduct of research, appropriate behaviour was expected of both the researcher and the participants. Any behaviour that suggested or involved disrespect, sexual violence, connotations, arrogance and general inappropriateness was not tolerated during data collection process (Bryman, 2015). The researcher, therefore, ensured that any sort of inappropriate behaviours were avoided at all costs. The researcher also ensured that all participants were shown and given maximum respect to prevent any embarrassment and discomfort on part of the participants (Walia, 2015).

Interpretation of data

Misrepresentation, misstatement of fact and fraudulent analysis were also considered ethical issues in the conduct of this research (Bryman, 2015). In the effort of the researcher to avoid the above happening, the data collecting instruments used were properly scrutinized, transcription was reviewed to get the best, follow-ups were conducted by the researcher and clarifications were sought when there was the need for them (Newington & Metcalfe, 2015). These ensured that the researcher made a fair representation of the data collected and was objective and not influenced by any sort of bias and prejudice (Walia, 2015).

3.13   Reliability and validity

Reliability

The use of reliability and validity by qualitative researchers allow them to prove the credibility and trustworthiness of the results of the study (Anney, 2015). As earlier indicated by Bass & Milosevic (2018), reliability in qualitative research was where a researcher demonstrat the capacity to achieve consistency in the results of the research and could replicate the research. With this case study, the researcher exhibited reliability by guaranteeing that the data collection processes, and the interpretation of data processes were properly documented (Anney, 2015). All the approaches adopted for this study were further clarified. The researcher also extensively described the procedure for selecting

participants for the study and explained the researcher's role in conducting this study (Annansingh & Howell, 2016).

The element of reliability was also guaranteed by the researcher through the explanation and documentation of series of data collection processes and analyses, member-checking and triangulation (Bryman, 2015). Data collection procedure used, and the collected data itself were properly documented to assist in future replication of the study (Miles, Huberman, & Saldana, 2015). According to Grossoehme (2016), reliability is exhibited by a qualitative researcher through the following: Documentation of data collection processes, analysis and interpretation, explanation of the approaches adopted for the study, the explanation of participant selection and the description of the researcher's role. The researcher ensured that all the factors outlined above by Grossoehme (2016) were properly observed by extensively describing and documenting the processes of collecting data, member-checking and triangulation in the course of conducting this case study.

Validity

The validity of qualitative research refers to the use of the appropriate methodology for data collection and data analysis to achieve credible results (Saunders, Lewis, & Thornhill, 2019). In qualitative research, the credibility of the study is also known as the validity (Grossoehme, 2016). Cypress (2017) explained validity as the trustworthiness of the research. Furthermore, El Hussein, Jakubec, & Osuji (2015), posited that trustworthiness in qualitative research signifies the level of trust and confidence in the data, as well as addressed the quality or credibility of the research. Trustworthiness is a concept that incorporates transferability, confirmability, and credibility of the research findings (El Hussein, Jakubec, & Osuji, 2015). According to Moser & Korstjens (2018), there are four associated conditions acknowledged by qualitative researchers that consist of credibility, transferability, dependability and confirmability.

A researcher can improve the validity of the study via the methodological thematic analysis of data or member checking or peer debriefing (Yin, 2018). The researcher ensured independence of date collected through semi-structured interviews thus guaranteeing the credibility of data while decreasing biases and increasing the validity and strength of the research by interviewing respondents from different levels, departments and branches (Joslin & Muller, 2016). Member checking is a process of getting the respondents to review the themes from the collected data, review the summary of the interpretations,

and offer feedback to ensure credibility and validity of the findings (Birt, Scott, Cavers, Campbell, & Walter, 2016). In respect of this current case study, the researcher observed these conditions via member-checking.

According to Asiamah, Mensah, & Oteng-Abayie (2017), credibility in qualitative research is the core of every study and suggests to the accuracy of the data and the interpretation and representation done by researcher. Joslin & Muller (2016) indicated that techniques to ensure credibility included observation and member checking. To give credence to the credibility of this study, the researcher described in detail all the processes of the data collection and analysis to prevent personal bias (Morgan, 2016). El Hussein, Jakubec, & Osuji, (2015) mentioned that the higher the quality of data, the greater the credibility of the entire study. In the conduct of this study, trustworthiness was established by the research via member checking and the inclusion of participants' feedback mechanism into the data analysis process (Varpio, Ajjawi, Monrouxe, O'Brien & Rees, 2017). In the effort of the researcher to avoid influencing the data collection and data analysis process with personal views an interview guide developed relative to the research questions was adopted (Joslin & Muller, 2016). By using member checking, the researcher made sure that data interpretation was a true and faithful representation of the participants' views.

On transferability in a qualitative study, Houghton, Murphy, Shaw, & Casey (2015) explained it as offering a comprehensive description of the findings of the topic studied so that readers can compare the results of similar studies but not generalised. However, it had the potential to be transferred (Joslin & Muller, 2016). A qualitative study satisfies this standard if the findings have meaning to individuals not involved in the study and readers can identify their own experiences with the findings (Morgan, 2016). According to Houghton, Murphy, Shaw, & Casey (2015), to enable readers to determine transferability, researchers must offer vivid descriptions of the context of the research and vivid descriptions of the participants' accounts to enhance transferability.

In the effort of the researcher to guarantee transferability in this case study, the purposive sampling technique was employed. This was in conformity with the definition of transferability. The researcher also recorded all the telephone interviews conducted as a means of guaranteeing dependability. In addition, the researcher analysed the collected data after it had been transcribed verbatim and coded (Morgan, 2016). In this case study, participants were also given the opportunity to review and validate the data they had

already provided, and this made the data dependable.

El Hussein, Jakubec, & Osuji, (2015) describes confirmability as the systematic record keeping of all decisions from the research findings such as sampling, sources of data, analytical procedures, and their implementations. Confirmability implies impartiality and accuracy (Miles, Huberman, & Saldana, 2015). Kihn and Ihantola (2015) intimated that a researcher attains confirmability when the findings and data leading to the results are easily understood. In the researcher's endeavour to guarantee confirmability, major procedures followed in this study were explicitly explained and properly documented. In the assertion of Bass & Milosevic (2018), in qualitative research, confirmability is the extent to which the findings are a true reflection of the creation of the study and does not represent the biases of the researcher. Moreover, in this present case study, the researcher recorded all interviews, deployed a coding system, transcribed the data, explicitly described the data instrument used and organised an excellent presentation approach to ensure consistency and confirmability (Srivastava & Misra, 2015).

Cypress (2017) explained that data saturation happens when nothing new is revealed throughout the data collection process. Sim, Saunders, Waterfield, and Kingstone (2018) further indicated that one method for reaching data saturation is by asking multiple participants the same questions. Additionally, Sim, Saunders, Waterfield, & Kingstone (2018) opined that a researcher achieved data saturation when there was sufficient data to repeat the study and when no further coding was necessary. The researcher in this current study, impartially collected data until no new information emerged and at which point no new patterns came out. By attaining data saturation, the researcher was in a position to affirm and demonstrate the confirmability, credibility, and transferability of the research findings (Yin, 2018).

In the next chapter, chapter 4, the presentation and analysis of the data collected from participants for this case study is discussed.

4.0   Introduction

The principal objective of this qualitative analysis is to explore the understanding and experiences of employees of the banking industry in Ghana on change and change management. In the researcher's effort to ascertain this, formal interviews via telephone were conducted with 39 employees who participated in the study out of their own freewill. This chapter chronicles the findings from data collected and analysed from respondents of the case study. The results are presented and are discussed in conformity with the methodological presentation as captured in chapter three of this thesis. The results of the findings elicited from the use of the interview guide are presented along the five research questions as outlined in chapter one of this thesis.

An interview guide was developed by the researcher to elicit the opinions of employees with concentration on the following research questions:

1. What are employees' understanding of change and change processes and practices within Ecobank Ghana?
2. What are the practical experiences of Ecobank Ghana Ltd Staff on change and its management?
3. How important was 'communication' in the initiation and execution of change and change management within Ecobank Ghana?
4. What were the levels of resistance or otherwise of employees during change process within Ecobank Ghana? and
5. How effective was management during change process at Ecobank Ghana?

It should be emphasised that the items (questions) contained in the interview guide developed for the formal interviews, were open-ended and were in a semi-structured form. The analysis of findings was captured along thematic areas in respect the research questions in chapter one which were adequately reviewed in literature and subsequently captured in the conceptual framework in chapter two.

4.1   Theme 1: Employee understanding of change and change management

In the researcher's effort to contextualise these discussions, the objective was to establish the extent of Ecobank Ghana employees' understanding of change and change management at their workplace in order to answer research question 1. Focusing on change and change management, therefore, participants were asked these sub-questions below:

- How would you explain the term 'change'?
- How would you explain the phrase 'change management'?
- Explain why change is necessary in your organisation?
- What do you consider an excellent change management approach?
- What changes have your organisation undergone in the last decade?

All these questions are relevant because they directly impact on how effective organisations operate. Addressing these questions enables the organisation to provide a reactive or proactive answer to the occurrence of both internal and external changes. This in effect, assists the organisation operate successfully and in stability. It was expected that responses to these questions enabled the researcher to address the first research question. All the 39 participants responded to all the questions. Participants were allowed equal opportunities to share their understanding of change and change management with the researcher. Concerning how employees would explain the term 'change', most of the participants demonstrated their narrow understanding of the meaning of the term 'change'. This was apparent in the summarized responses represented by the responses of EP1, EP3, EP4, EP8, EP16, and EP17 recorded below. According to EP4:

> *"Change is when something is done differently from what used to be. It can be replacing the tabletop computers with laptops or transferring an officer from one department to another."*

The response of EP4 to the meaning of change and change management indicated an easy understanding of the processes and practices related with change. Nevertheless, EP1 believed change was:

> *charting a new focus for a company to follow. This may consist of reviewing or amending the day-to-day duties, functions, assignments, job descriptions and obligations of employees within an organisation.*

In a similar view to EP1, EP17 expressed that change and change management:

> *Concerns executing things in a manner that differs from what employees already know or putting premium and insisting on executing things on a particular way than before.*

Interestingly the answer from EP8 to the same question mirrored an ambiguity captured below as:

> *change in an organisation is many things, either building or buying new offices, hiring employees or sacking employees to restructure the chain of command to work smoothly.*

The opinions of EP3 and EP16 were alike. Furthermore, EP3 voiced her opinion of change as a means of living. According to EP3:

> *… on a daily basis change occurs at the workplace. Change is a key programme or a new introduction work processes which can lead to considerable changes at different levels within an organisation. It is an important venture or programme that has the potential of effecting change throughout the organisation. It might mean the way employees work, or their tasks and their positions at work. At the basic level amending how employees interact with one another is change and at a complex level reviewing the organisational culture is change.*

This view of EP3 agrees with the opinion of EP16 on change. With EP16 change was:

> *…moving away from something that all employees know and are used to, a usual working procedure to that which is an unfamiliar working procedure for employees.*

When participants were further asked to explain the term 'change management' their levels of understanding were not different from the first question. Summary of their responses were captured below. EP8 was of the view that:

> *when organisations decided to boost their profit margins through positive working attitudes of employees and increased output, they adopted change management and practices.*

In support of the above opinion, EP12 was convinced that:

> *change management was putting in place a working arrangement that ensured efficiency and effectiveness of how something functioned. They added that this arrangement might be the introduction of a working tool, restructuring or new technology. According to the majority of employees, generally, change was how a system put in place was implemented in such a way that efficiency and effectiveness were ensured.*

In another vein, EP2, expressed the opinion that change management was a two-way process. According to him, he believed that both factors within and outside the organisation influenced change. In as much as EP2's understanding was narrow; his opinion indicated sufficient appreciation of the nature of change. Therefore, in the opinion of EP2:

> *Change is perhaps a double-edged approach that occurs both internally and externally. Organisations may change employees, restructure functional departments, working procedures and working tools within the organisation as a way of improving business processes to better serve its customers. These change measures are internal to the organisation. On the other hand, organisations may also adopt changes as a result of externalities such as government laws, economic pressures and industrial relations. These change measures are external to the organisation.*

EP27, who conceded that he obeyed and follow all change processes, also agreed that he has inadequate fundamental understanding of change and change management. EP27 insisted that as a banker, he was compelled to take part in the change process. In view of this, he considered:

> *…it is a usual aspect of management. That is staying in contact with employees of an organisation with the current conditions. This must consider the collaboration of employees of the organisation. The emotions and how the employees feel about the anticipated change should be properly analysed and convince employees of the benefits of the change and let employees understand that it will not have a negative consequence on them. The focus should be on potential gain in the future, using the past as reference point for learning.*

In the explanation of EP15, there was an indication that appreciated the necessity and objective of change and change management. He clarified that:

> *The concept of change is an instinctive way of running an organisation. It is a system put in place to make the current situation a better one and thus change management is putting in place systems to improve the day-to-day operations of an organisation.*

In the opinion of EP15, there was the need to embrace change, nevertheless, he felt very unpleasant in embracing change management. He further clarified that his worried was more on issues associated with the management of change instead the change.

In her responses as a manager, EP7 viewed change and change management as:

> ...anytime there is a change, there is a movement from one thing to another. In some cases, there is change in management and organisational change. When there is an introduction of new managers it leads to organisational change with the potential of reshuffling employees or restructuring the organisation. This also leads to re-strategizing and development of new policies. I think change is a way through which organisations desire to advance their operations to a better level or possibly amend the way things are done.

In the opinions of EP28 and EP33, change and change management in the banking industry considers the question of efficiency as a central tenet for all organisations within the industry. According to EP28:

> ...when there is change in management it can be referred to as change. It can also be change within a department or a unit, the objectives of the organisation, change in the human capital of the organisation especially where the prime objective is to ensure effectiveness and efficiency and falls within the strategic objective of the organisation.

In a similar view EP33 stated that:

> amending the daily duties of employees, reviewing organisational policies, refocusing management direction, all geared towards enhancing the productivity of employees are referred to as change and change management.

In another significant perspective, EP37, was extremely resolute that change and change management was strongly connected to changing employees work attitude. According to her, it was a challenge to originally understand the justification for change and change management. Her statements were captured as follows:

> ..what at all is the philosophy backing 'change and 'change management'? what is the aim? I feel strongly change can be everything in relation to an individual's situation. This may be an individual's own change, may be anticipations from the staff or it may be change in preferences."

Participants were further asked to explain why change is necessary in their organisation. The following responses were recorded as below:

- *Change is required for the purposes of organisational growth*
- *When an industry is changing then organisations within the industry need to change*
- *When there is a new technology*
- *When the organisation wants to operate in other countries*
- *When organisation are facing financial problems*
- *When the organisation is being bought or sold*
- *When the industry regulator directs organisation to change*
- *When the law requires organisations to change*
- *Change in customer behaviour*
- *Employees pressure*

The researcher also wanted to find out what employees considered an excellent change management approach (Burnes, 2015). Many of the employees expressed the view of this to be that when management properly planned for the change and inform employees about the change, especially the objectives of the change and involved employees in the change process and not impose the change. In addition, most of the employees believed excellent change management approach must create an environment for both management and employees to change and adopt to the new ways of doing things easily during the process (Daft & Marcic, 2017). Few of the interviewees also mentioned that excellent change management was where management took the blame when change did not go well and shared the success of change with employees.

Participants were again asked to mention one most significant change that their organisation had gone through in the last decade (since 2008). Almost all of the employees mentioned the merger with Trust Bank Ghana as one obvious change process which saw Ecobank Ghana Limited eventually acquiring The Trust Bank Ghana in 2011. To them it was a remarkable change initiative that affected every part of their operations and came along with various internal changes. Very few employees mentioned the introduction of online banking and other technologies such as the introduction of ATM. The FLEXCUBE, a technology for trading was also mentioned by a few as one of the significant changes within the bank in the last decade.

4.2   Theme 2: Practical experiences of employees on change and change management

The researcher in finding answers to research question 2, asked participants to share their feelings on change and change management in their organisation. The majority of respondents emphasised that change had an adverse impact on them. Buttressing their assertion, these respondents indicated that change in their organisation led to nervousness, angst, panic, worry, fear, apprehension. These sentiments were shown in the explanations of their experiences captured below.

> *It gave me the sense of uneasiness and so it makes me quite anxious* (EP6)
>
> *I feel at the beginning I was anxious …the instant reaction I had was fear to change;*
> *I believe when employees are informed of change, fear is the first reaction* (EP27)
>
> *I was afraid I may be transferred or even lose my job* (EP31)
>
> *I was nervous when I first heard of the change* (EP38)
>
> *I believe change sometimes get you uncomfortable … Hence change offers you some*
> *nervousness. (EP6)*
>
> *For me, I suffer uneasiness, a bit of a mystery as to what will happen. Although*
> *management tries to inform and be generous with information, I am nonetheless*
> *scared of the unknown future. (EP3)*
>
> *I have my doubts with the department on issues of change, hence I feel disillusion,*
> *apprehensive and anxious. (EP11)*

Contrary to the emotions expressed above by some employees interviewed, other employees considered change as a challenge. EP30 felt this way of the anticipated change:

> *I normally appreciate change and always anticipates the challenges that comes*
> *along with change. This is what gives me strength and awakens my full potential, so*
> *I always welcome and accept change with enthusiasm.*

For some other few employees, the introduction of change encouraged and inspired them and actually considered it as 'a feeling of thrill and happiness'. These and other related perceptions were documented below.

> *I was excited about the change* (EP29)
>
> *I got the sense of future opportunities coming with the change* (EP32)
>
> *I felt challenged to improve on my skills and knowledge* (EP22)
>
> *I saw it as a positive move by the organisation because it has a potential of growing our*
> *business* (EP13)

I was enthused by the introduction of change (EP12)

Whereas section of employees were uneasy, apprehensive, anxious, afraid, nervous, challenged, excited, inspired and encouraged with the potential effect of change, others were evidently uncertain of the brunt of change as was shown from their responses:

I had mixed feeling toward the change and was very unsure of the outcome either it will be to my benefit and I will be at a disadvantage (EP35)

It was my first experience of change at the workplace and did not know what to expect. Maybe subsequent change may give me opportunity to compare my expectations and the effect well and adjust better. Another change will also let me know whether my understanding of the change was good. (EP38)

I adopted a wait and see attitude because I did not have much information and was not aware directly or indirectly the change will affect my work (EP10)

When there is change many employees encounter varying experiences. In my case, I am unsure. At this moment I cannot tell whether it has impacted me negatively or positively. (EP19)

In the researcher's effort to further appreciate employee's experiences of the processes of change and how employees considered themselves involved in the process of change (Kirschenboim, 2018; & Das, 2019) in Ecobank Ghana Limited, some of the responses of employees were shown below:

... all employees need to receive the equal information within the organisation.
... it is essential to keep in mind that not all employees are the same.
... it is important for Ecobank Ghana to take into consideration the mindsets of employees.
... it is essential for managers to consult, take note and discuss issues frequently.
... why are employees not included in focus groups?

The above responses gave an indication that some employees were not involved in the change process. It, therefore, does not come as a shock that some employees indicated that they had no clearly outlined role in the initiation and planning of change within Ecobank Ghana Limited, implying that the management was basically considered as being in charge

135

of the initiation, championing and controlling change. This was a clear indication that employees did not have any direct means of influencing the change process, and thus felt they also did not have any explicit outline role in the change process.

Other interviewees mentioned that the only directives that got to them were associated with what was expected of them. These employees did not consider themselves involved in the initiation of the change process. Their responses also called for the need for all employees to receive equal information within the organisation during change because all employees were the same (Das, 2019). In addition, they mentioned that it was important for Ecobank Ghana Limited to take into consideration the mindsets of employees in initiating change and impressed on managers to consult, take note and discuss issues frequently in the process of change because they were mostly left out. One of the said:

> *"... why are employees not included in group and team discussion during change? I do not offer my views towards any change introduced because I am convinced that it will not be considered. So, why should I worry myself? I do not contribute in any way in the process of change."*

Buttressing the above, employees also shared experiences that justified that they were not involved in the change process. For example, some indicated that they were instructed as to what to do even though the organisation was a private entity. They added that they were not involved in the process of making decisions hence it was not in their place to take ownership of issues in respect of change. These employees also did not believe their views would even be taken if they got the chance of sharing them with management.

The absence of employee's ownership was evident in the results as a lost component in the change process leading to negative employee behaviour. This came up in their responses as follows:

> *In Ecobank Ghana, we are instructed as what must be done even though we are a private entity.* (EP39)
>
> *We are not involved in the process making decisions hence it is not in our place to take ownership of issues in respect of change.* (EP34).
>
> *I do not my views towards any change introduced because I am convinced that it will not be considered. So, why should I worry myself? I do not contribute in any way in the process of change.* (EP1).

From the responses above, it was evident that most employees felt side-lined in the change process. Employees exhibited their scepticisms, by indicating that there was a direct effect of the absence of employee involvement leading to deficiency in understanding once they were ignorant of the justification of the activities undertaken by managers during change. One junior officer interviewed indicated that that:

> *At my level I am disregarded and not listened to because I am a junior staff. I do not have anyone to contact to know what is happening.* (EP38)

4.2.1 Employees commitment in change

On the issue of employees' commitment to Ecobank Ghana's change processes, the views varied among the respondents. Some clarified that their opinions were different as at the time of the interview as compared to the period prior to the changes within the organisation. The majority of those interviewed still held on to their opinions of Ecobank Ghana Limited, as at the time of the interview same as prior to any change. Many of the interviewees shared a similar view that they still preferred staying and working with and connected it to positive feelings, especially at the time of the interview when the dynamics during the changes were stabilised. They asserted that they were still able to identify with the organisation. EP1 was of the view that Ecobank Ghana was an even more desirable employer at the time of the interview than most competitors within the banking industry in Ghana Limited and that the loyalty had been even stronger. This was what EP10 also said:

> *I actually see it as a privilege working with a big organisation such as Ecobank Ghana. I do not look for advertisements because I am proud to be here in Ecobank. I feel proud telling others where I work.*

Majority of interviewees also shared contradicting opinions of the organisation they worked for indicating that their emotions were negative because of the introduction of change. Most of them were of the opinion that the introduction of change might cause them to loss their close working colleagues or even worse of all, the loss of their jobs. And sometimes employees had to leave the company without any explanation as to why they had to leave. This was what 'EP19' had to say:

> *Anyway, I have my negative reservations about Ecobank Ghana Limited as I talk to you because during the merger with The Trust Bank, some of my colleagues had to leave. I am, therefore, not confident to say I am committed to Ecobank Ghana as much as I did prior to the merger. I always perceive Ecobank Ghana as one of the best organisations in the country but since the merger with The Trust Bank, my perception has changed, and my confidence reduced.*

4.2.2 Employees empowerment in change

Almost all respondents concurred that their levels of empowerments were very minimal in the process of organisational change. The desire and readiness of employees to invest their extra efforts in their job assignments or to assume some extra responsibilities appeared not to be their priorities because of the absence of efforts and capacities of initiatives (Saulnier, 2017). Rather, during organisational change, some of the employees indicated that they rather spent some extra effort in consoling some of their work colleagues who were anxious of their future employment statuses as others intensified in their work tasks rather than listening to the petty talks on the change. In addition, some of the interviewees appeared unaffected by the change. EP21 said:

> *I spent more time and effort talking to those friends who were affected by the change especially friends who were supposed to leave. I was focused on my work and occasionally more immersed in it to prevent hearing all the petty discussions around.*

The majority of the respondents declared that their levels of empowerment were extremely low such that in the long term, it was incredibly unhealthy. Furthermore, a minority of respondents shared that their general performances at work were just normal levels outwardly; however, the internal emotion was that they did not perform as they used to, because the excitement had disappeared. EP29 of them said:

> *I sincerely believe that looking back I exhibited excellent levels of vein at work, but then I could not maintain the same vein at home because I was moody.*

4.2.3 Employees energy and passion in change

Still on employees' experiences with change and change management, employees were asked to share their experiences of how their energy levels and passions were affected by change. It was obvious in their responses that organisational change had affected the energy levels and passions of many of the respondents in various ways. The majority of the interviewees sensed that their energies got low, albeit to varying extents based on how much the change affected their situations of work. For employees whose work were not extremely distorted by the change, and in which cases they did not lose their positions and/or any close working colleague, explained how their energy levels got lower than it used to be. This was mainly because of concerns and small talks in respect of the organisational change. Only few respondents mentioned that the energy got high at the start of the change process, but they were quick to add that this was due to their desire to

understand what was happening and fitted in the situation; however, as the change evolved the energy levels diminished. EP15 indicated that:

I must say my energy was negative. This was because I had a lot of unanswered questions. I was completely exhausted of my energy just because I wanted to appreciate things better.

As indicated by respondents, the employees who had to take on extra responsibilities in addition to their current roles and opted not to be team-leaders any longer, were apparently more affected by the change. They explained how their energy levels reduced extensively and further indicated how their passions and excitements at their work evaporated. According to them losing a working role that they had relished might have also affected their energy levels. In the words of EP18:

I was not having enough energy both at work and at home….. I could not go to my social club as I use to. I was convinced that since the change my work would not be interesting again. The level of energy I had went down during the initial stages of change.

4.2.4   Leader and social support in change

On how to improve their experiences during change, almost all employees indicated that social support was extremely significant to enhance the level of engagement and commitment during change. In their explanation, they indicated that when they received the necessary social support, which was the support from immediate working colleagues, their fears could be shared in agreement since they were all in their comfort zones. They intimated that, more importantly, this support was very relevant at the initial pronouncement of the change. EP32 declared that:

Some of my working colleagues explained the change to me and I understood the change much better and it helped me during the change.

4.3   Theme 3: Communication in change and change management

Responses from almost all employees interviewed indicated that the management of Ecobank Ghana recognised the significant role of communication within the organisation and the fact that it should be a two-way process which focused on analysing their own communication. In the researcher's effort to answer research question 3, these sub-questions were posed to participants: 1. How would you describe the communication process within Ecobank Ghana Limited and why?; 2. How was communication done

139

before, during and after change in Ecobank Ghana Limited?; 3. What are the existing communication channels for Ecobank Ghana Limited?; 4. What was the role of managers in communicating the change in Ecobank Ghana Limited?; 5. What were the communication challenges during change?; 6. What communication strategies are required for the implementation of change of similar nature in future?

All participants responded and shared their views on the values they put on the communication process in Ecobank Ghana. The value placed on communication within Ecobank Ghana is indicated in responses as captured below:

> *To me I really consider the extent of communication within Ecobank Ghana to be extremely high (EP15)*

> *Generally, the extent of communication within the Ecobank Ghana is great in my estimation and employees put in their best to communicate, to elicit varying views from varying functional departments, and for me that depicts inclusiveness of all stakeholders. (EP9)*

> *Every major happening within the organisation is made known to everyone and for that matter I consider communication level in this organisation to be good. (EP29)*

> *I am of the opinion that the level of communication within Ecobank Ghana is good. At least I get to hear what is happening within this organisation. (EP31)*

On the contrary to the above opinions that Ecobank Ghana Limited has strived to keep an open communication and a participative management style, some interviewees indicated that the channels of two-way flow of opinions and concerns within the bank. This opinion was expressed by EP27 who was convinced that Ecobank Ghana Limited could up its game to enhance communication throughout the different departments and units. EP27 insisted that a communication channel that allows employees especially those at the lower level to access members of the Board of Directors does not exist. Additionally, EP27 expounded by affirming that information from the 'grapevine' were common in Ecobank Ghana Limited and this has been the source of information for most employees. His opinion was that:

> *There is a limitation to openness of communication especially from management to lower grade employees within Ecobank Ghana. Most of the information we gather is from the grapevine than we directly get from immediate superiors. For me this is not right, and I am not happy about it. Employee must be given an insight of the happenings within this organisation. It is extremely difficult for us to read*

140

voluminous documents. By word of mouth explain the operations and way forward of the bank to us. Just be open to us with information but in summary and to our understanding.

Akin to EP27's view, EP10 also expressed her conviction that not every information was communicated to employees openly and that management takes decision and later push them on employees. According to her:

My view is that not every needed information is given to us openly in this organisation. Most often, the impression we get is that management takes the decisions and push them on us without proper justification. Due to this I feel open communication is limited within this organisation and our opinions on issues does not really matter.

Some employees further suggested that they must be given an insight of the happenings within the organisation, adding it was extremely difficult for them to read voluminous documents. Furthermore, EP26 intimated that management by word of mouth scantily explained the change and the way forward of the bank to them. He suggested that management must just be open to them with the information, in summary and to their understanding during organisational change.

In addition, the majority of respondents had the feeling that the channels of communication within Ecobank Ghana Limited took a lot of time due to the involvement of a lot of people and were filled with fabrication of information, which altered or misrepresented the messages in the communication. According to them in some cases, very vital information only trickled from the top to the bottom to specific departments and units within the bank at the expense of other departments and units. Worries were raised that suitable actions should be adopted to enhance this weakness in the process of communication within the bank. As earlier indicated, the majority of the respondents perceived there was very little openness and confidence among the various departments or units within Ecobank Ghana Limited, and among individual employees, because of the deficiency in the communication process within this organisation. EP16 added that:

There is no way I can belabour the significance of communication in any organisation and my impression is that when one is not truthfully communicated to, there is a high potential of breeding mistrust or loss of confidence in the

141

communicator. Thus, implementing change without difficulties requires
communication channels that are underpinned with openness and honesty.

EP13 mentioned that:

> *For me, I am of the opinion that this bank makes effort to communicate as much as*
> *possible to employees through various channels including notice boards, memo and*
> *staff meetings. This seem to me, there is decent communication flow. However, the*
> *challenge is that there are doubts in the minds of most employees as to whether what*
> *was communicated was accurate and genuine. I cannot vouch for it.*

Moreover, the majority of interviewees were also confident that the channels of communication in Ecobank Ghana were time consuming due to the several employees involved. The fact that the process of communication was considered as taking a lot of time was stressed also by EP37 that:

> *Communication should be done at an appropriate time. From where I work, I get the*
> *information about expected and ongoing changes prior to the formal announcement*
> *to others. This creates rumour mongering, unnecessary assumptions and distortion*
> *of information. Communicating on time is basic to every successful organisation*
> *including this one.*

Furthermore, the majority of Ecobank Ghana Limited employees interviewed, clarified that there was absence of information within the bank due to the extensive disparity between management and employees at the lower level, adding that many of the employees at the lower level were disassociated with the process of change because in many instances, employees were deprived of information which had the potential of reinforcing a specific position. EP39 was of the view that:

> *There is always room to improve on communication. I have been a witness to many*
> *instances where employees are deprived of information which has the potential of*
> *reinforcing a specific position. Statements such as 'go and come tomorrow', 'do not*
> *have it' 'I will get it for later' are indication that the information will not be shared.*
> *This does not create an open and honest atmosphere for decent discussions and has*
> *the potential of negatively affecting our trust as employees. Where the*
> *communication process take place in an atmosphere of openness between*
> *management and employees it is a recipe for establishing trust. My take is that there*

is not sufficient consideration afforded to communication within the bank and most
employees acknowledge that as change management issue.

Most employees were of the view that such statements did not create an open and honest atmosphere for decent discussions and had the potential of negatively affecting their trust as employees, adding that where the communication process took place in an atmosphere of openness between management and employees, it was a recipe for establishing trust. Employees believed there was not sufficient consideration afforded to communication within the bank and most employees acknowledged that as a change management issue. Similarly, these employees reiterated that there was space to enhance communication within the organisation.

EP3 similarly reiterated that:

> *I believe there is space to enhance communication within this organisation. Indeed,*
> *meetings are frequently held at the management level but as to how well the decisions*
> *are communicated among employees within the bank is something, I am not certain*
> *of. Maybe the one deficiency I perceive within the bank with regards to change*
> *management is the entire process of communication and consultation. I am sure that*
> *some management members conduct the change management process well.*
> *However, I am not convinced that it flows through to the employees at the lower*
> *levels of the bank. Employees normally get to hear of the change when the change is*
> *over or almost over.*

To address the time-consuming nature of communication in Ecobank Ghana Limited, EP1 suggested that the bank is expected to do more so as to guarantee timely communication to every employee. According to him:

> *You will be amazed how long it takes for an issue from management to get to every*
> *employee due the in Ecobank Ghana. That said, I strongly believe management can*
> *enhance the existing communication system by reorienting the managers of what to*
> *do. Once few employees are involved at the beginning, the time-consuming challenge*
> *would be addressed as employees would get the message communicated faster.*

Other employees believed that in some cases, senior management forget to communicate messages to other employees and create challenges in the process of communication. This specific concern was briefly explained by EP18:

The Managing Director of the bank directed one of the managers through a memo to communicate to department on reduction of expenditure in the next budget. One of the managers assigned his secretary to send a message to the other employees accordingly as he was busy. The officers within the department developed their budget without the information/message from the Managing Director. The departmental budget delayed because it had to be redone all because the secretary forgot to communicate the message to the other employees. In the first place the manager could have avoided this situation by communicating directly to his deputy.

Interviewees who earlier asserted that the existing communication levels within the bank were good or suitable, however believed it could be enhanced. Buttressing the assertions, EP4 was of the conviction that the various communication levels within the bank needed openness and transparency. In line with this, he opined that:

Employees of the banks are desirous of open communication policy within the bank. Conceivably, immediately the bank embarks on major change project, communication should emanate from management to employees at the lower levels through various channels instead of waiting for scheduled meetings in the future. Supervisors and line managers could transmit the information to the employees at the lower levels through emails immediately.

Similarly, EP6 also added that communication within bank at the individual and team levels could be described as good. Nevertheless, with respect to the entire larger posture of communication:

I believe the way to go is to conduct regular communication at all levels within this organisation. Personally, I think there seem to be a good flow of communication from the lower-level employees to the top within the bank. I also believe that in some minimal cases the information though transmitted does not get heard and are ignored. Communication between management and those at the lower level in my opinion is not consistent.....it happens sometimes and in other times it does not happen.

In the words of EP1:

I am of the view that it is necessary for the bank to execute more change and change management processes to improve the communication between department to department and other units. The communication culture in my department is quite

144

open. However, same cannot be said of other departments and more importantly communication between departments. I believe there is the necessity to ensure that communication is improved in other departments. The open communication within my department unfortunately does exist in all other departments.

In addition to how communication can be improved, EP3 proposed the following:

The establishment blog on the organisation's website for only employees.

The arrangement of individual meetings with employees.

Building the capacity of employees on the effective use of email communication.

The creation of a noticeboard for employees.

The necessity to organise frequent employee meetings

The concern of EP17 in his response was that there is the possibility of management distorting the main purpose of the information while communication is transmitted to employees, or the likelihood that some management members deliberately hide agendas from employees in the process of communicating particular information. He stressed that:

To the ordinary person, communication is sufficient especially when the Managing Director of the bank is seen as making an attempt to have all employees believe to be informed of the changes that are taking place in the bank ...however in some cases, most of the options that are supposed to be presented to employees for their inputs, are already concluded deals. Management introduced the different options to employees and ask them to give them their inputs, but unfortunately our views as employees does not go anywhere near the intended plan for the anticipated change. I guess our inputs does not really inform anything as it is actually a single way communication – from top to bottom. Management offers us information indicating their willingness to elicit our inputs, but they actually do not gather any feedback from us. I think it is just hoax and a pretence.

One more significant reason that have contributed to the partial collapse of effective communication within Ecobank Ghana Limited was the office space employees operate from. Currently, the bank has move into their new office block with about nine different floors. The huge structure of the office building sometimes made it challenging to meet and effectively communicate to employees at a go. Considering this as a downside, EP2 stated that:

Dividing us among the nine different floors sometimes makes it difficult for us to have personal communication among ourselves. This disparity means that there is limited chance of meeting and communicating with other employees from different departments unless there is a dying need. The effect of this on communication within the bank cannot be underestimated.

Still on the issue of communication within Ecobank Ghana Limited EP19 added that:

The failure of communication within the bank can be attributed to the fact that when there is a change project such as the merger with The Trust Bank, or even a restructure in parts of the bank, management does not effectively communicate it across the length and breadth of the organisation. I believe that it is importance for all employees to be informed of the changes within the entire organisation or other specific departments especially the reasons necessitating the change and what is expected of each employee. This has been and continues to be a challenge in Ecobank Ghana Limited due to how employees are spread within the different floors of the bank.

The majority of participants further indicated that the ineffectiveness of communication within the organisation is leading to mistrust among the various departments, units and employees. EP16 intimated that:

I cannot emphasize enough the significance of communication within an organisation. My observation is that when communication is not honestly done, it breads mistrust. Effecting change becomes simpler when the channels of communication are open and truthful.

In the effort of the researcher to adequately answer research question 4, the researcher asked employees to share their views on some of the innovative communication modes within Ecobank Ghana Limited. The perceptions of most employees were that there had been amendments in communication within the bank as a result of the introduction of change especially in new technology. The interviewees agreed that there were several communication channels available to them for the achievement of departmental objectives leading eventually to the achievement of organisational goals. The many communication channel options opened to them as mentioned by interviewees are captured in the Figure 4.1.

146

Figure 13.1   Communication modes in Ecobank Ghana Limited

- Mobile phones
- Short Message Service (SMS)
- Multimedia Messaging Service (MMS)
- Enhanced Messaging Service (EMS)
- E-mail
- Facsimile
- Video conferencing
- Speakerphone
- Web camera
- Instant messaging (IM)
- Blog
- Voice Over Internet Protocol (VoIP)
- Intranet
- Traditional mail
- Telephone
- Face-to-face communication
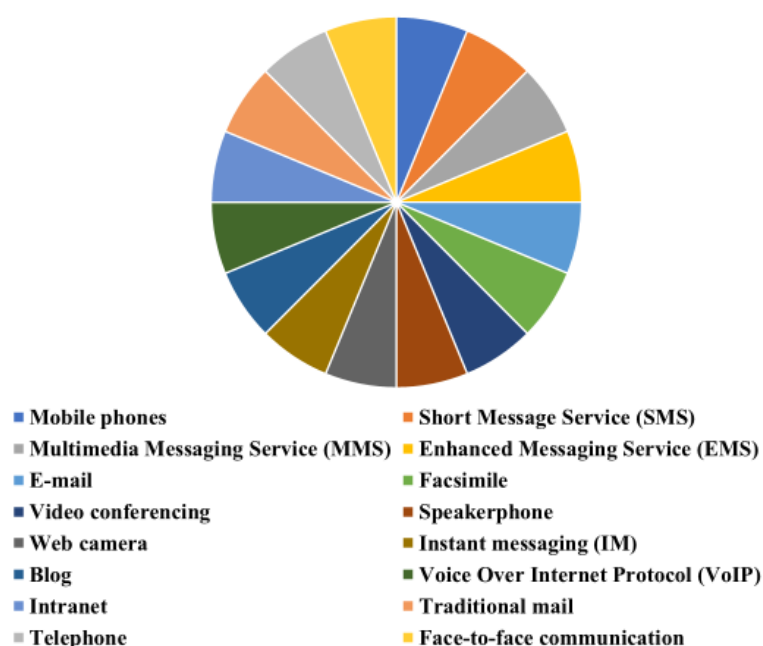
Source: Research data

Nevertheless, whereas recognising these innovative communication channels, interviewees stressed that the channels of communication identified above were likely to be successful if the capacity of all employees were built through training on how to use such communication channels. In any case, employees added that if they were to take full advantage of these innovative communication channels, it was imperative that employees were reoriented to accept that to be competitive within the banking industry of Ghana communications was key. In addition, employees shared that these novel channels of communication ought to be developed to fit the ongoing and future changes in the bank and must be included in the change process at the initial stages. Employees further supported this opinion by indicating that such new communication channels were required to resonate with employees throughout the bank and must not be seen as just voice and data, but to be considered as a communication tool included in the change process.

The majority of interviewees also came out with the opinion that it was imperative for the bank to resource the employees in the Information Communication Technology (ICT) department, and to frequently organise training seminars for the employees of other departments within the organisation. Employees found the above needs expedient due to the several issues related with electronic communication channels accessible by them. For instance, employees using emails as a mode of communication within the bank was seen to be the most widely used.

147

4.4   Theme 4: Effectiveness of management during change process

In the researcher's effort to address research question 4, employees were asked to indicate the degree of effectiveness of management especially during change. The results of the interviews conducted revealed that some employees of Ecobank Ghana Limited were content with the effectiveness of management with a lot of managers considered to have shown great managerial abilities with some of them indicating that they had over the years built high trust in the then Managing Director of the bank and in the then management team because they continuously inspired them all the time. The comments made by employees were captured below:

> *I can say for sure that Ecobank Ghana has a superb management team that are very focused and engaged. They are always working around the clock and taking the right decisions. We have a great management team. Due to the openness of our managers, we do not have any challenge dealing with them at all. (EP30)*

> *I have over the years built high trust in our present Managing Director and in our present management team ... He continuously inspires me all the time. (EP7)*

> *I work with an outstanding manager and I am taught in my line of work. I can describe my manager as an amazing person who does a lot to support me professionally. I have a very cordial relationship with my manager (EP19)*

> *Our managers have been our representatives at the management level championing our cause. To me they are very effective. (EP28)*

> *To me I think the effectiveness of management has sustain the bank up until now and they have played a good role. (EP1)*

> *I believe the effectiveness of our managers is encouraging. They are actually accomplishing their task and ensuring targets are achieved. (EP9)*

> *I can describe my manager as an amazing person who does a lot to support me professionally. I can say for sure that Ecobank Ghana Limited has a superb management team that are very focused and engaged. They are always working around the clock and taking the right decisions. We have a great management team. Due to the openness of our managers, we do not have any challenges dealing with them at all*. (EP37)

On the contrary, other employees interviewed expressed disappointment with the effectiveness of management. A summary of this notion was well captured in their opinions below:

> *Things are actually the same. Nothing has changed. I cannot therefore comment that the effectiveness of management has improved since the change. All managers are expected to adapt to change but like I said nothing has changed in the way we or the office is being managed. (EP15)*

> *I am not convinced that change has improved the effectiveness of management in Ecobank Ghana. (EP39)*

> *Honestly speaking, the change had been poorly managed. The transfer of employees was poorly coordinated, and it generated a lot of confusion. (EP29)*

Some interviewees further disclosed that managers required properly constructed, designed and documented plans, budgets, control systems and reports which concentrated on areas such as gap analysis, performance appraisals, and specific objectives that could be measured. This according to employees would enable them to commit their time and efforts into identifying movements and focus on activities that generated utmost gains for the bank. That notwithstanding, some employees were of the belief that the effectiveness of management was satisfactory in some cases, but they were doubtful if it could be maintained in the long term.

Other employees further desired for consistence appraisal of their performances in respect of objectives, getting timely organisational information, and the general commitment of employees to strategic plans. According to most employees, the effectiveness of the then management needed improvement in areas such as departmental objectives, employee training and development, evaluation of objectives and employee appraisals.

Unarguably, the effectiveness of management would facilitate the justification to speed up the banking industry reforms in Ghanaian banks; however, the difficulty to be confronted by managers would be the capacity to adjust a model or models to varying economic, social, political and cultural settings of the bank in question.

The opinion of most employees on the effectiveness of management and the execution of change and change management within Ecobank Ghana Limited clearly mirrored the following as very significant to the successful execution of change and change

management processes: (1) support from management should be made to reach everyone within good time so as to lend the suggested change integrity, establish approval of the change and provide information on the introduction of the change with regards to timing (2) management must explicitly describe the change and justify the strategy for attaining the change (3) management must make sure the objectives of the suggested change was effectively communicated to all employees and management (4) managers must take responsibility of the execution of the change project (5) managers must be given adequate power to execute the change (6) managers should possess the relevant knowledge and technical capacities needed for the successful implementation at the various stages of the change project (7) all employees must be made to participate in the generation of ideas to be tackled in respect of the change; and (8) management must make sure that there was appropriate feedback, monitoring and evaluation processes in respect of the change.

Managerial and organisational support in change

Employees also mentioned managerial and organisational support as one of the significant factors that they required during change. They explained that because some employees had their work situations altered, some lost their energies and passions and were finding new platforms, managerial and organisational support as these would help them to easily navigate through the change process. Some employees suggested that it would be useful for a manager to have the capacity to evaluate employee orientation during change, listen to employees and provide the various necessary support that the employees may need. On the other hand, some respondents were of the view that it would be prudent for employees to be allowed the space to voice out their emotions during the change to be able to stay engaged. EP24 said:

> *My immediate supervisor has been extremely supportive by hearing what I have to say during discussions of our weekly departmental meetings. He has given me directions in my new role. I have enjoyed excellent support from my manager, however, he does not find out how I feel about the change.*

Most of the employees however indicated that the effectiveness of support from managers was not always sufficient. The majority of the interviewees mentioned that some managers themselves might not have sufficient understanding of the changes going on and thus they were incapable of providing employees under them with the necessary support. EP35 indicated:

During change I resort to my supervisor for explanation but in most cases, she was so confused that she could not offer me the needed support.

From the interview, the minority of respondents expressed the need for a better organisational support stressing that this was more important for some employees who believed they were not getting adequate social support and did not also have people to resort to for support. They intimated that the inadequacy of social support during change was extremely vital and a significant suggestion was that the human resources department could provide the needed support for employees who considered themselves susceptible. According to EP36:

I felt very neglected and was not involved in any group work during change. I expected the human resource department to provide me with support because I felt they were in the position to do that. I could not contact the human resource department because I was emotionally down and expected them to have rather get to me.

4.5   Theme 5: Employee resistance or otherwise during change process

In an organisation, resistance is opposition or withholding of support for specific plans or ideas (Cinite & Duxbury, 2018). It can be either intentional or unintentional, covert or overt. To be able to effectively introduce and implement change, employees need to be professionally managed (McGuinness, & Cronin, 2016). This forms the bases of research question 5: What was the level of resistance or otherwise of employees during the change process within Ecobank Ghana Limited? An interview question that guided the researcher was; have you ever resisted change and why; and what will influence you to resist change in Ecobank Ghana Limited?

Unlike the revelations from the literature review, almost all respondents interviewed indicated that they did not do nor say anything to prevent or resist change that was introduced in Ecobank Ghana Limited in anyway. Their responses to the change as they indicated were dependant on their individual situations as well as on their understanding or otherwise of the objectives of the change. The researcher was not shocked because such had not been common with the organisation, although such changes happened within the banking industry. The majority of employees interviewed did not see the need to resist change with some indicating they did not have the courage to resist change because of the

151

likelihood of losing their jobs was very high if they tried to resist. Below are some of the views recorded from interviewed employees:

Why should I resist change? I do not have the courage to resist change. The likelihood of losing my job is very high if I resist (EP29)

I naturally do not like resisting because I do not know why the change is being introduced. (EP35)

Ecobank has introduced a lot of changes, in some case the change is yielding positive result, yet they will introduce something new again hence I do not have any reason to resist. (EP36)

In my case, I believe Ecobank will continue to undergo changes especially with the kind of industry we operate in. In years past, I have embraced change of different kinds. I do not anticipate ever resisting overtly, nevertheless, I occasionally query myself and I consider it as an individual issue. To be specific, there is no justification for me to resist change. (EP21)

EP7 ardently conceded that he was against resisting the change no matter how it was presented. According to EP7:

Never, I normally will not resist change. I have encountered several different forms of change throughout working life. It is worth allowing sometime to understand and appreciate the processing and anticipated benefits of change. Do not be in a hast to resist.

EP13 was of views that supports that of EP7 above that:

I believe on a personal note, I welcome change of all kinds. Anytime there is resistance to change then it becomes disadvantage to the work of employees. To me, the best option is to be receptive and welcoming to the change and find ways of adjusting to the new ways of doing things daily.

In the case of EP5, the concept of change and change management had become an inseparable feature adopted by prevailing businesses to remain competitive and it was for that justification that they embraced change (Satell, 2019). Change has become a constant and it is for that justification that she embraced change. EP5's response was captured below:

Change is the only thing constant especially in this current business environment. I did not resist change because it may come at all cost in different forms. The best

option is to appreciate the objectives of the change and the benefits and align
strategically to ensure these objectives are achieved.

In similar manner, EP35 placed no premium in justifying resistance to change. She noted that:

There is no way I will ever resist change practices especially when the object is to
restructure the organisation. I guess management has an upper hand in implement
what in their estimation is best for the organisation. All I need to do is to fall in line
and not to resist management's decision for change.

One other significant justification for resistance is highly hinged on employees' understanding of change and change management processes and practices. As earlier elaborated, section of the interviewed employees had narrow understanding of change and change management practices. This explains the level of resistance demonstrated and obviously justifies Jennifer's position. According to EP39:

I believe employees resist if there is no appreciation or understanding on the change
and change management we are introducing. Once there is a good understanding,
(for instance the reason for Ecobank acquiring The Trust Bank as in the case of the
case study) of objectives of the change and how the benefits are, employees will have
no reason to resist change and change management. Without proper understanding,
employees will have a reason and they will resist the change and change
management.

EP38's opinion reflect that of EP39. In her view, the level of resistance the degree of resistance demonstrated by EP38 was entirely based on her understanding of the change to be executed. This acceptance is obvious in her reaction below:

I will never resist change that is meaningful to me and more importantly if I
understand the objectives for the change. I have been confronted with several forms
of change but I most focus on the anticipated benefits of the change and rather
embrace it as a challenge. That is the same as I see change in this bank.

EP16 repeated similar opinion:

I do not resist change. Just like I have previously indicated change is an integral
component of the employees. At different point in time, different strategies need to be

adopted to address different issues thus change is ever present and there is no reason to resist it. All I need is to understand it well

Furthermore, the data gathered from respondents involved in the interviews on the question of resistance, showed a direct relationship to the execution of all significant processes and practices linked with the change. This was reiterated by EP18 who said that:

Predominantly, nothing will cause me to resist change. I do not consider resistance to change as a prime issue. I put more emphasis on the processes associated with change. Thus, if I am not comfortable with the suggested change processes then I may be looking for a more feasible change process instead.

EP1 emphasised that his major worry in respect of change and change management centred around matters relating to the execution of change management process and practices. He conceded the main responsibility for the implementation of appropriate processes and practices rest on management. Whereas indicating there was no resistance from him, EP1 clarified that he would query the processes adopted if he deemed them improper. In this respect, he upheld that:

No, there was no resistance to the change from me. However, I have queried any improper change processes. Anytime someone proposes change in the manner things are done, there is the need to query and demand for reasons and I did just that.

A manager of the bank EP10, expressed views just like EP1 indicating that she resisted change to an extent, however, not with great intensity. She resisted change just at the level of her direct supervisor alone. That notwithstanding, EP10 conceded that in some instances she queried change processes and practices. Although she did not say much in justifying why she did not take it up to senior management, her view was:

Indeed, I have resisted change, not to the highest level but just to the level of my direct supervisor. I raised questions on the change processes that was expected to be executed.

Additionally, in respect of the subject of resisting change, equally subjective and objective observations of staff of Ecobank Ghana Limited with regards to change were demonstrated in the statements:

It is difficult to explain the meaning of resistance but undoubtedly on various occasions, I have disagreed with issues and clearly voiced them. I query when I have to due to my personality and what I do not do, is to aggressively resist. In case I am not comfortable with change, I would rather get a new job elsewhere. (EP7)

For me, I am risk averse and always looking for new opportunities and therefore I have not resisted change. I was with the bank before the merger with The Trust Bank. I see opportunities in change and will do everything to take advantage of the change situation. (EP3)

It is possible due to my personality trait, I do not resist change, thus I would not resist change (EP16)

They expressed the opinion that once they observed that the change was not right, they would speak up by contacting their immediate supervisors and discussed it for proper explanation. To them if the explanations were not sufficient and the change was not appropriate in their estimation, they would find another job and leave. EP8 said:

It is difficult to explain the meaning of resistance but undoubtedly on various occasions, I have disagreed with issues and clearly voiced them. I query when I have to due to my personality and what I do not do, is to aggressively resist. In case I am not comfortable with change, I would rather get a new job elsewhere.

In the opinion of EP39, change and change management has remained a constant feature in modern organisations. That is his justification for embracing change. He clearly indicated this in his statement that he does not oppose change. According to him, 'Change' cannot be avoided but he rather indicated that all he needs is to understand the change. Knowledge acquisition through learning has been identified as the means by which employees can be in a better position during the execution of change. In like manner, EP9 also answered that he did not oppose to change. He was of the opinion that change was significant in issues associated with restructuring with the bank. EP9 insisted that employees are without alternatives in dictating change but to go along with what the managers instruct since the managers are with the mandate and authority to lead the change.

One other significant justification for resistance was highly hinged on employees' understanding of change and change management processes and practices. As earlier

155

elaborated, the majority of the interviewed employees had narrow understanding of change and change management practices. This might have impacted on the extent of resistance exhibited and is apparent in EP39's circumstance:

> *Once employees have inadequate knowledge and understanding of what is required of them during the 'change', then they are likely to resist it. Those introducing the change should explicitly clarify to the many and varied units, departments and teams the necessity to function in unity, what they are required to accomplish together as a unit, department or team and the anticipated cost in case the change is not successful. Simply put when employees have a deep insight and understanding of the change then there is guarantee that resistance will be avoided or prevented ... Resisting change and change management is not my style EP39.*

Some interviewees further indicated that if they do not receive clear information on the justification and objectives of the change, then they might potentially resist any change that was introduced. Summary of such comments are captured below:

> *As you are aware, there are many reasons why employees resist change. As rational human beings we may oppose and reject any change we do not understand. Hence, we actually need to appreciate why the change or else some employees may oppose and resist the change. (EP11)*

> *Look at me a senior management, I cannot forgive myself to accept a change initiative that I do not understand. It will not be difficult for me take instructions once they explicitly explained to me the anticipated change in Ecobank Ghana. This is because I have a responsibility to negotiate with my junior colleagues on the new change. (EP12)*

On the effective implementation of change, employees believed management had a key role to play. Although it was necessary, therefore, for many other preconditions to be satisfied, cautious consideration needed to be exercised on the way the change was implemented. Some employees indicated that flawed implementation of change could result in employee resistance. EP30 opined:

> *I recall being invited by one of my managers. He directed me to change the manner through I was implementing of a specific project. Immediately I queried the basis for the directive, because I was achieving my targets, he informed me that it was the 'new way of doing things.*

I was not provided with any assistance on how to get this 'new way of doing things' implemented. I wasted about two weeks struggling to figure out how this new way of doing things was implemented. In the end, I needed to concede that I was not successful. I could not achieve my targets within that time frame, and I had to revert to my 'old' ways of doing things. Consequently, you were justified to assume that I resisted the change just because he did not provide me with the necessary assistance on the implementation of the new way of doing things. Finally, I was very irritated leading to my transfer to another department within Ecobank Ghana.

In the opinion of EP1, his key worry centred on issues regarding change implementation. Taking himself as qualified expert, insisted that management possessed a great deal of significance in respect of their contributions towards the implementation of the change introduced. He indicated that once the change was introduced, management should be completely in the known of the expectations of the change; the extent of employee involvement required to effectively implement the change; every important data in relation to the change-baseline data, purpose, challenges likely to be confronted and likely solutions etc. Therefore, suggested that there was the need for communication to be effective at all levels throughout the organisation and to all employees affected by the suggested change to prevent resistance to change. In line with this, he opined:

I have queried unprofessional process of change, of course. Clearly, if management proposes that the manner in which things are done must be changed, you need to ask for justification and I have asked for reasons for change ... once I am not convinced with the responses to my queries then I will resist the change.

4.6   Conclusion

This chapter has extensively discussed the findings from the field work (interviews) and analysed them in detail. The various employee groups contacted and interviewed have all been mentioned in the discussions in the chapter. The responses and answers of the interviewees have been stated, discussed and well analysed to fit in as answers to all the research questions asked in the opening chapter of the thesis. The views of the interviewees have also been discussed, and many of their narratives replicated in italics in the chapter.

The next chapter, Chapter 5 make an elaborate overall discussion of the findings and analysis of this chapter.

CHAPTER FIVE: DISCUSSIONS

5.0   Introduction

This chapter of the case study focuses on the discussions of the field work (interviews) and the empirical presentation in chapter four. The chapter is structured to concentrate on discussions of the three individual theories that formed the basis for developing the conceptual model of this case study which were the employee engagement model (Albrecht, Bakker, Gruman, Macey & Saks, 2015), communications model (Elving, 2005) and the commitment to change model (Al-Jabari, Basel, & Ghazzawi, 2019). The employee resistance to change model (Kotter & Schlesinger, 2018) is highlighted as a partial component of the conceptual model for this case study. These theoretical models are applied to ensure the justification of how they were explained by the employees interviewed. The same chapter focuses on explaining the level support both from managers and organisations in respect of significant factors that were shared by respondents in order to deepen their understanding, engagement, communication and commitment during the change process. The main objective of this chapter is to be able to link these factors to the earlier literature reviewed in the study. It is to identify them with and provide appropriate explanation to them, well-grounded on the objectives and research questions of the case study.

In the researcher's effort to extensively discuss employee extent of understanding vis-à-vis the conceptual model for this case study, various factors that form the basis of employee engagement model, communication model and commitment to change model are combined in the discussions and also regarded as one conceptual model. This is due to the fact that the researcher considers each component as a critical part of the conceptual model. Prior to this analysis and discussions, the researcher discusses aspects of the data presented in the previous chapter on employees' understanding of 'change' and 'change management'.

5.1   Theme 1: Employee understanding of change and change management

The main objective of this section is to discuss the presentation of data as presented in the previous chapter, chapter 4. Sufficient literature indicates that in organisations where employees understand the meaning of change and change management, there is the likelihood that employees do appreciate change when it is introduced and support it (Satell, 2019). On the other hand, employees are likely to resist change initiatives if in the first place they do not understand the meaning of change and its management (Leybourne, 2016). According to Satell (2019), organisations with excellent change management

practices are able to confront the inevitable reality of change and improve the competencies of the organisation and eventually improving innovation. There is an established direct link between the growth of organisational productivity or performance and change management practices (Hornung, & Rousseau, 2017).

On factors that drive organisational change, Burnes (2015) stressed that for organisations to remain competitive, they must recognise that the business environment within which they operated was very uncertain, and thus required them to continuously initiate and implement change. On the contrary, Ju-Chun (2015) rather asserted that the business environment was greatly dependent on the environmental factors such as politics, economy, sociology, technology and law; these Ju-Chun (2015) claimed had the potential stimulus of positively affecting the operations of organisations hence driving changes. The significance of these factors in influencing decisions on the kind of change to be introduced and the pace at which the anticipated change is to be executed is critical (Rafferty & Restubog, 2017). Additionally, the vibrant way in which some banks function impacts positively on customers' preferences in respect of products and services. In view of such new needs, such organisations should have the capacity to react to changing demands by staying adaptable in order to effectively execute new change strategies.

In focusing on this discussion, the objective was to explore the extent of the understanding that employees of the banking industry of Ghana have had with respect to change and change management within their working place. In view of that, when it comes to change, a couple of questions were posed: How would you explain change? How do you explain change management? Why is change necessary in your organisation? What do you consider an excellent change management approach? What is the major change your organisation had gone through in the last decade? These questions are important in that they all have a direct bearing on the organisational effectiveness of the organisation. Responses to them allow the organisation to give a reactive or proactive response to the changes that happen internally or externally. This in turn, will enable the organisation function more effectively and stabilise its processes.

Employees within the organisation experiencing change may be affected in numerous ways; these include the conditions of work, employee benefits and the future plans of employees (Johnson, Whittington, Scholes, & Regnér, 2015). According to Hawkes, Biggs & Hegerty (2017), employees in the future may be confronted with challenges in

understanding change and change management as a result of the growth of the organisation that will change itself continuously and organically. These changes will occur 'without formulating complicated mission statements and strategies, announcing a bunch of top-down directives, or bringing in an army of change management consultants (Hawkes, Biggs, & Hegerty, 2017). Therefore, a clear understanding of change and change management in respect of this discussion, was pursued as a way of exploring the understanding of organisational change of employees in the banking industry holistically (Narikae, Namada, & Katuse, 2017). It must be noted, however, that for many reasons not all employees will embrace the introduction and implementation of a change project.

From the data presented in chapter 4, it was evident that most participants' understanding of change and change management processes and practices were quite narrow. Some employees were further doubtful as to offering an explicit definition of 'change'. Answers from respondents differed from sophisticated definitions to very basic understanding of the concept 'change' and 'change management'. For instance, employees mentioned that 'change was working differently from others'; 'change could mean relocating of equipment in the office'; and 'changing department within Ecobank Ghana Limited'. Other employees showed very basic understanding of 'change' and 'change management' such as 'different ways of doing things'; 'directed to adopt new ways to undertake our responsibilities'; and 'adopting to work practices of other banks'. This is in agreement with all change models reviewed for this study including Kurt Lewin (1952); Dunphy and Stace (2001); Kotter (1996); Hiatt's ADKAR; Cummings and Worley (1993); and McKinsey (1982) as they all recognise the need for employees to properly appreciate whatever change is to be introduced or entertain adverse effects (Roth & DiBella, 2015).

It is worth mentioning that the changing of responsibilities by the employees of Ecobank Ghana Limited seemed to be the result of change strategies adopted by most banks in Ghana. Attention must also be focused on the factors that are external to Ecobank Ghana Limited such as economic indicators, activities of competitors, legal factors, regulator's directives, customer behaviour, political dynamics or internal characteristics like influence from varied pressure groups (Burnes, 2015; Hayes, 2018; & Petrou, Demerouti & Schaufeli, 2018). Others include knowledge sharing, speculations leading to uncertainty also affect the nature of change (Satell, 2019).

As indicated from data presented in the previous chapter, just one participant shared the view that change and change management was a double-way process. Gathering from this particular respondent, it indicated that she understood that the driving factors for change were both internal and external. The main external drivers of change included demographic attributes, technological developments, shifts in markets, and socio-political demands (Rafferty & Restubog, 2017). Additionally, internal drivers of change included human resources challenges, and managerial attitudes and choices (Wiedner, Barrett, & Oborn, 2017). This employees' opinion displayed a better understanding of the nature of change as compared to other interviewees and collaborates the assertion of (King, Hopkins & Cornish, 2018). Thus, according to this employee, as discussed in chapter four:

> *Change is perhaps a double-edged approach that occurs both internally and externally. Organisations may change employees, restructure functional departments, working procedures and working tools within the organisation as a way of improving business processes to better serve its customers. These change measures are internal to the organisation. On the other hand, organisations may also adopt changes as a result of externalities such as government laws, economic pressures and industrial relations. These change measures are external to the organisation.*

One of the employees mentioned that he appreciated the justification and reasons for the initiation of change in his organisation. In his explanation, 'change' was an aspect of a normal process that most organisations adopted so as to enhance organisational effectiveness. He added that, devoid of organisational effectiveness and efficiency, most organisations would perform below expectation. The overall Ghanaian citizenry were not happy with banks that were not able to deliver the expected products and services (Alhassan, & Ohene-Asare, 2016). Moreover, he was convinced that it was imperative for employees of the banking industry to embrace change. Nevertheless, the 'change' must be properly clarified to all employees and the process of change should be executed appropriately and accurately (Lewin, 1952). The employee indicated that he was actually worried about issues associated with the management of change instead of the change itself. Such response is in agreement with (Petrou, Demerouti & Schaufeli, 2018), that the management of employees is as crucial as the management of change because it is the employees that are implementing the change and if they are not properly managed, the resulting effect on the change will be adverse and the change may not be implemented as it was planned. This may eventually result in the organisation failing to achieve its intended

objectives. Accordingly, EP18's and EP29's understanding of change and change management were similar to the views echoed by Satell (2019).

For EP18:

> *... change comprise of the recruitment of new employees, reviewing the structure of management, developing new goals in the organisation, revising the means of working and functioning, changing the cost cutting through the means of operations and still remained competitive.*

Likewise, for EP20:

> *change meant amending the daily duties of employees, reviewing organisational policies, refocusing management direction, all geared towards enhancing the productivity of employees. we work according to set patterns to become more efficient. It is also politically, socially and economically aligned. We have to do more, with less, I mean financial resources.*

The findings presented in chapter 4 also revealed that some employees viewed 'change' as being strongly connected to changing people's work attitudes and admitted it was a challenge to understand the concepts 'change' and 'change management'. This was what EP20 said:

> *What at all is the philosophy backing 'change and 'change management'? what is the aim? I feel strongly change can be everything in relation to an individual's situation. This may be an individual's own change, may be anticipations from the staff or it may be change in preferences.*

As indicated by Das (2019), in addition to employees being aware of the change and having the desire to participate in the change, what was essentially needed was also the knowledge to change. Employees may already possess the needed knowledge or there may be the possibility of a vast gap between what employees already have and what they are expected to have (Burnes, 2015). How an individual employee learns about issues of the change may vary from other employees. In agreeing with the findings of this study therefore, if there are gaps in understanding change and change management by employees interviewed, then it has a potential of adversely affecting the implementation of any change introduced (Das, 2019).

According to Kotter's change model such difficulties experienced by employees can be associated with the newness of the situation and the need for 'new perceptual categories' that help create a context and sense of why. The majority of the employees also mentioned that information, change plan, timelines and clarified directions all help in providing both the context and the justification for change. Other respondents involved in the study were able to indicate the reasons for change and also exhibited some understanding of the objective for organisational change.

Employees were also asked to indicate any changes that their organisation had gone through in the last decade and it was evident that most of them could at least mention one major change event. Most of them mentioned the merger between Ecobank Ghana and The Trust Bank Ghana which took place in 2011. This gave an indication of their knowledge of the change that had taken place within the organisation. This is supported by (PriceWaterHouseCoopers Ghana & Ghana Banking Association, 2015). Other employees also mentioned the introduction FLEXCUBE technology for trading; and for some employees the introduction of online banking and ATM represented major changes within the bank. These gave an indication that employees were aware of the major changes that occurred within the bank in the last decade.

In general, the understanding of most employees interviewed as compared to the theme, revealed that the introduction and implementation of change in Ecobank Ghana Limited focused on changes in productivity, hiring, functional performance, responsibility and accountability instead of improved attitudinal practices, cohesion, harmony, vision and healthy interactions. It was highly possible that the confusion that was exhibited by some employees interviewed was associated with inadequate knowledge in respect of what to do and what was expected of employees; or maybe they were in a situation of 'initiative overload' and 'organisational chaos' as indicated earlier.

From the data presented in the previous chapter, it was clear that there was not a consensus in the understanding of change and change management by employees of Ecobank Ghana. The evident disparities in the understanding of change and change management among employees at different levels within the bank had the potential to impede the effective introduction and implementation of a change project irrespective of its anticipated benefits which agrees with the observation by (Burnes, 2015). It had been repeatedly captured in literature that organisational change was inevitable (Cummings & Worley, 2015), and the

banking industry was no exception. Thus, Ecobank Ghana Limited will continue to go through changes either driven internally or externally. One can, therefore, assume that if no conscious measures are put in place by the management of Ecobank Ghana Limited during the introduction and implementation of change to deepen employees' understanding of the change and its management, then the specific change has potential to fail.

The next section concentrates on discussing and answering research question 2.

5.2 Theme 2: Practical experiences of employees of change and change management

Establishing the issues of employee understanding of the term change and change management, this section analyses and discusses the employee engagement model, communication model and commitment to change model which form the basis for the conceptual model for this case study in respect of the data collected from employees and presented in chapter 4. It was the belief of the researcher that an extensive discussion of data presented would provide answers to research question and theme two.

5.2.1 Employee engagement during change

In the employee engagement model as developed by Saks (2006), the perceived organisational and supervisor support, distributive and procedural justices, job characteristics and rewards and recognition were all deemed as factors that could influence the levels of employee engagement. The employee engagement model assumes that, the effectiveness of change is dependent on employees' perceived organisational and supervisory support (Albrecht, Bakker, Gruman, Macey & Saks, 2015). The model asserts that employees within the organisation feel secured at a workplace that is open and supportive and adds that workplaces that exhibit support enable employees to be innovative without being anxious of the penalties (Albrecht, Bakker, Gruman, Macey & Saks, 2015).

Another assumption of the employee engagement model is the distributive and procedural justice. According to the model, any organisation where the distribution and allocation of resources to all employees are fair, employees are encouraged to offer their best to their jobs (Hawkes, Biggs, & Hegerty, 2017). In the understanding of change, fair and just engagement of employees in terms of provision of information is motivational to employees. Job characteristics is also a factor that is recognised by the model. The model

assumes that jobs that provide variety and permit prospects for decision making enhance the level of employee engagements. Jobs that are high on the core job characteristics offer employees with the space and motivation to give their best to their assigned jobs or to be more engaged (Albrecht, Bakker, Gruman, Macey & Saks, 2015). The model also considers rewards and recognition as key to the effectiveness of change. According to the model, employees differ in their engagements as functions of their perceptions of the benefits they obtain from the role they perform. By implication, those employees who receive high rewards and recognition potentially experience high levels of engagement during change (Hawkes, Biggs, & Hegerty, 2017).

With reference to the empirical data collected and presented in chapter 4, the researcher was confident to assert that organisational change was understood differently by the various respondents, and that change had impacted the employees' degree of engagement within the organisation at different levels. The majority of respondents emphasised that change had an adverse impact on them. Buttressing their assertion, these respondents indicated that change in their organisation led to nervousness, angst, panic, worry, fear and apprehension. It is important to comprehend that organisational change will only succeed to the extent that employees in the organisation, themselves change. It is for this reason that change management also requires understanding how employees change, since organisational change is based on changes in each employee (Hawkes, Biggs, & Hegerty, 2017). Thus, understanding the role of the employee, from both an emotional state and participatory perspective, has become an integral part of the change literature (Albrecht, Bakker, Gruman, Macey & Saks, 2015).

According to the employee engagement model, likely justifications to these negative feelings were the employees' perception of lack of organisational and supervisory support, lack of fairness and justice in the distribution of resources, low job characteristics, low rewards and recognition during the change process (Albrecht, Bakker, Gruman, Macey & Saks, 2015). Instead, most employees shared their experiences that an introduction of change gave them a sense of uneasiness and made them quite anxious. Other employees expressed doubts with their departments on issues of change and felt disillusioned, apprehensive and anxious (Satell, 2019). To reiterate, these emotions are evident in the following comments mentioned in the findings in chapter four:

It gave me the sense of uneasiness and so it makes me quite anxious (EP6)

I feel at the beginning I was anxious ...the instant reaction I had was fear to change; I believe when employees are informed of change, fear is the first reaction (EP27)

I was afraid I may be transferred or even lose my job (EP31)

I was nervous when I first heard of the change (EP38)

I believe change sometimes get you uncomfortable ... Hence change offers you some nervousness. (EP6)

For me, I suffer uneasiness, a bit of a mystery as to what will happen. Although management tries to inform and be generous with information, I am nonetheless scared of the unknown future. (EP3)

I have my doubts with the department on issues of change, hence I feel disillusion, apprehensive and anxious. (EP11)

Positive participation in the change process on the part of the employee is certain to increase when employees are provided with opportunities of engagement, personal involvement and having a democratic say in issues relating to transition management. According to Burnes (2015), the previously mentioned roles are vital to successful processes of change and should focus on the 'involvement of every affected person, continual two-way communication, transition structures and investment in the resources to support the transition, and support for personal difficulty with change.

Whereas a section of employees felt uneasy, apprehensive, anxious, afraid, nervous, challenged, excited and inspired, other participants were evidently uncertain of the brunt of the change and indicated they had mixed feelings toward the change and were quite unsure of the outcome. This is in agreement with Burnes (2015) who indicated that such feelings of employees will be disadvantageous to achievement of change objectives. These employees also explained that they adopted a wait-and see-attitude because they did not have much information and were not aware whether directly or indirectly the change would affect their work, a position that collaborates (Albrecht, Bakker, Gruman, Macey & Saks, 2015) assertion that when employees are not engaged during change they are likely to be unconcerned. This was evident in their comments:

I had mixed feeling toward the change and was very unsure of the outcome either it will be to my benefit and I will be at a disadvantage (EP35)

It was my first experience of change at the workplace and did not know what to expect. Maybe subsequent change may give me opportunity to compare my expectations and the

effect well and adjust better. Another change will also let me know whether my understanding of the change was good. (EP38)

I adopted a wait and see attitude because I did not have much information and was not aware directly or indirectly the change will affect my work (EP10)

When there is change many employees encounter varying experiences. In my case, I am unsure. At this moment I cannot tell whether it has impacted me negatively or positively. (EP19)

Some employees, contrary to the emotions expressed above by of their colleagues, considered change as a challenge by explaining that they normally appreciated change and always anticipated the challenge that came along with the change. This was what according to them gave them strength and awakened their full potentials; so, they always welcomed and accepted change with enthusiasm (Baker, 2017). For some other few employees, the introduction of change encouraged and inspired them and actually considered it as 'a feeling of thrill and happiness'. In reference to the employee engagement model, it could be assumed that these employees were satisfied with the extent of distributive and procedural justice, job characteristics, perceived organisational and supervisory support, and rewards and recognition with the organisation to be able to sustain their engagement irrespective of the change (Ling, B., Guo, Y., & Chen, D., 2018). Even though these minority of employees expressed similar opinions, some of them indicated that their energy levels and passions diminished during the change process. They explained that this was because they had to spend time and effort explaining ambiguous issues about the change to their working colleagues.

Also, seeking to understand employees' experiences of the change process and how they saw themselves as part of the process is reflected in the following range of statements gleaned from the interviews:

> *... everybody has to get the same message in the organisation.*
> *... it is important to remember that everybody is different.*
> *... this organisation needs to consider employees' mindsets.*
> *... managers need to talk, listen and discuss issues more often.*
> *... why are employees being excluded from focus groups?*

The majority of respondents shared the view that organisational change had impacted the extent of their engagements greatly. Several facets such as reduced satisfaction, minimised

commitment, decreased empowerment and reduced energy and passion were also expressed. These findings are consistent with the assertion of (Hawkes, Biggs, & Hegerty, 2017) that when employees are engaged, they turn to exhibit positive behaviours on the job, identify strongly with the job, healthy mental capacity, improved productivity and inspiration and also are allocated resources for the job including their own individual resources. Most of the respondents expressed that their enthusiasm and excitement evaporated during the change. By applying the employee engagement model, there were several potential justifications as to why the majority of interviewees shared their experiences of the change process as negative.

In the first instance, when the levels of distributive and procedural justice were perceived by employees as unsatisfactory, it led to a low employee engagement resulting in a poor employee understanding of the change which eventually adversely affected the effectiveness of change process (Albrecht, Bakker, Gruman, Macey & Saks, 2015). Some of the respondents who considered this state of the organisation as a problem, indicated that they did not receive support from both their immediate supervisors and the human resources department which was a very critical assumption in the employee engagement model. Secondly, with respect to the employee engagement model, a low level of job characteristics adversely impacted employee engagement. There was a clear indication by the majority of employees that they did not have any direct means of influencing the change process; others mentioned that the only directives that got to them were associated with what was expected of them (Mouhamadou, Jeanie, & Rosa , 2017). These employees did not consider themselves involved in the initiation of the change process because their jobs did not offer them prospects to be involved in the decision-making process. These findings collaborates the assertion by (Albrecht, Bakker, Gruman, Macey & Saks, 2015; & (Hawkes, Biggs, & Hegerty, 2017) that employees within the organisation feel secured at the workplace that is open and supportive and that workplaces that exhibit supportiveness enable employees to be innovative without being anxious of the penalties.

The employee engagement model also asserted that a low level of perceived organisational and supervisory support by employees would result in low employee engagement (Albrecht, Bakker, Gruman, Macey & Saks, 2015). From the data presented, even though all the employees conceded that organisational and managerial support was very significant during change, on the contrary, majority of the interviewees indicated that the support from both the managers and the organisation was not sufficient. Some of these

employees expressed that even when they tried to get support from their immediate supervisors concerning the change, the managers themselves were not sufficiently informed and thus were not useful, an observation made by (Thanyawatpornkul, Siengthai, & Johri, 2016) in literature. Finally, the model also indicated that in organisations where employees were rewarded and recognised during change, it led to high employee engagement (Albrecht, Bakker, Gruman, Macey & Saks, 2015). The employees involved in this case study had conflicting views that they were not recognised in terms of involvement and did not feel part of the change process. Some even indicated that management decided what change to implement and pushed it on them with others mentioning that even when management tried to ask them of their inputs, it was just a camouflage and would not be incorporated in the change process which agrees with the statement of (Nikolova, Schaufeli, & Notelaers, 2019).

According to the data presented in the previous chapter and the above analysis, the researcher can conveniently conduct some important reflections. The findings are consistent with (Albrecht, Bakker, Gruman, Macey & Saks, 2015) who indicated that strategies such as distributive and procedural justices in respect of change, job characteristics, perceived organisational and supervisor support, and rewards and recognition of employees resulting in employee engagement in the change process had both positive and negative influences on the behaviour of employees. Additionally, employees were inspired to execute change once they were convinced that the change transpiring was worthy and valuable.

Constructive engagement of employees in the change process in the opinion of the employees interviewed is sure to increase when employees are offered with prospects of involvement, individual inclusion and having a participatory contribution in issues associated with change management. The above responses agree with (Albrecht, Bakker, Gruman, Macey & Saks, 2015) employee engagement model which states that, where an essential element of the model is missing, change potentially fails to happen successfully. Adding that instead of change, organisations experience confusion, anxiety, resistance, frustration and false starts on the part of employees.

According to Pritchard (2018), one reason for this failure in effecting change is that organisations are not formed solely of structural qualities such as processes and systems; they have relational qualities too – the day-to-day dynamic human relationships which

allow us to work together and get things done. Furthermore, Johnson, Nguyen, Growth, Wang & Ng (2016) were of the view that the perception of employees, their emotions such as anxiety, uneasiness, uncertainty, doubts during the change process provides significant resource for change initiators to know the right steps to take, especially in preventing employee resistance. It is thus imperative to ensure continuous employee engagement in the whole change process as a critical tool towards the success of the change project.

The researcher maintains the impression that the above responses by most of the respondents in this case study revealed that even if past change projects in Ecobank Ghana Limited had succeeded, the risk of failing with future change projects still exist with most participants expressing fear, discomfort, uneasiness, apprehension, disillusion and nervousness with the introduction of change which a recipe for failure in the implementation of change as observed by (Satell, 2019).

The analysis of the data above further revealed a collaboration to literature on the fact that some studies conducted in past (Petrou, Demerouti, & Schaufeli, 2018; Mete, Sökmen, & Biyik, 2016) revealed that from the perspective of the organisation, engaging employees in the relevant decision-making process such as the introduction of change gave the organisation a competitive edge. This is because according to Mete, Sökmen, & Biyik, (2016), when employees are engaged, they become passionate in the performance of their duties and accomplish beyond the objectives set for them by the organisation. Such employees are also reliable and trustworthy and thus the likelihood of them leaving the organisation is limited (Petrou, Demerouti, & Schaufeli, 2018). Considering employee engagement as the main focus of the organisation, Mete, Sökmen & Biyik (2016) asserted that the adaptive behaviour of employees was in line with the current focus on the changing nature of work, the kind of job roles and the energetic manner of addressing challenges in the business space. However, none of these was the case in the present case study. Engaging, therefore, the employee especially in the understanding of the introduction of change and how the change is going to be managed is a critical aspect and cannot be downplayed in organisational change.

This assertion also agrees with the assertion by Petrou, Demerouti & Schaufeli (2018) who indicated that most organisational change is handled from a technical standpoint, depending on but not limited to cost effectiveness, efficiency, plans of action, assessing profitability and other measurable data. As a result, the human capital (employees)

component does not receive sufficient time and attention or are disregarded completely during the initiation of change. According to Leybourne (2016) initiating and implementing an entire change process requires balancing the human capital requirements with the requirements of the organisation. In this current study, employees do not seem to have been involved especially in the initiation of change. Thus, in the statement of Ling, Guo & Chen (2018), once the human capital component (employees) is out of the equation, the change project stood to suffer and possibly impeded.

This response, according to Adda, Natsir & Rossanty (2019) is one of the major challenges that organisations face because of the process of change management is that employees need to be involved during all the stages of the change management process, i.e. before the change, during the change and after the change has been implemented. The management of employees is as crucial as the management of change because it is the employees that are implementing the change and if they are not properly managed, the resulting effect on the change will be adverse and the change may not be implemented as it was planned and would eventually fail in achieving its intended objectives. From the perspective of an employee, therefore, whichever kind of organisational change has the potential to influence directly or indirectly the lives of employees and the nature of employees' work (Morgan, 2018) should involve the employees.

In addressing research question 2 which is 'What are the practical employee experiences of change and change management in Ecobank Ghana Limited?', it can be concluded that in general, from the data presented, analysed and discussed, there seemed to be a definite feeling on the part of employees in terms of the management of change, as most employees entertained negative feelings such as fear, nervousness, anxiety, uncertainty, doubts, uneasiness and yet others get confused with the introduction of the changes. Most employees with negative feelings may not give their best in terms of embracing the change for implementation even if they will not overtly resist the change.

Additionally, the researcher is of the view that the data analysis reveals that the situation employees find themselves in with regards to the process of change is where they are only meant to receive instructions. This does not agree with the assertion of (Adda, Natsir & Rossanty, 2019) that several employees pose great craving to participate in their working environment and that most employees yearn to support something, get the sense of fulfilment from their contributions and partake in a workplace where they feel sincerely accepted and recognised. In the effort to accomplish this, it is imperative for employees to

have the sense that management recognises their participation and values them as partners of the workplace and also to feel that their inputs are accepted.

Nevertheless, some of the employees were not convinced that they were offered avenues to participate in the working environment. In contrast, few respondents were not openly worried that there was no involvement with respect to change and change management in Ecobank Ghana Limited. Instead, those employees saw change as a challenge. The inspiration of these employees with regards to change was because they recognised change as a thrilling feeling and very intriguing.

In general, the researcher, therefore, confidently concludes that employees' feelings in respect of change and change management in Ecobank Ghana Limited was negative with few seeing change as a motivation. In addition, most employees in Ecobank Ghana Limited did not feel involved in the process of change and it could be established that employee engagement in the organisation was poor. The implications of these conclusions can have adverse consequences in the initiation and implementation of change projects in Ecobank Ghana Limited presently or in the near future.

5.2.2 Commitment to organisational change

In this subsection the commitment to change model as developed by Armenakis, Harris & Mossholder 91993) with four assumptions that are likely to influence employees' commitment to change. These include (1) awareness of the discrepancy between the status quo and the desired state; (2) ability of the organisation and employees to achieve change objectives; (3) change leaders support; and (4) valence of change to employee.

With the first assumption of the model, Al-Jabari, Basel & Ghazzawi (2019) explained that employees are likely to be committed to change if they are aware and understand the justification for moving from their current state to the desired anticipated future. According to the model once employees understand the need for change, they will then be ready for change. From the data collected and presented in the previous chapter, employees seemed not to understand the details of change initiatives within the organisation even though all of them got to be aware of the change (Vos, & Rupert, 2018). This was echoed in the views of the majority of the employees who indicated that they heard of the change through the grapevine in which case the information was distorted and thus their understanding of the objectives of the change as well as the cost and benefits were all nebulous.

This was reflected in one of the views where the interviewees indicated that when there was change many employees encountered varying experiences and, in their cases, they were unsure and could not tell whether the change had impacted them negatively or positively (Yousaf, Sanders, & Abbas, 2015). With such poor awareness and understanding of the change process, it makes it difficult for employees to be committed to change within the organisation. Interestingly, employees also expressed mixed understanding even on what change was and once some did not understand the meaning of the concept change; this engendered difficulty in getting employees' commitment when change was initiated which is consistent with the assertion of (Lin, LiLin, & Wang , 2018) that once employees understand the need for the change, they will be ready for the change.

The model also assumed that employees are committed to change when change leaders provide support in terms of materials, equipment, human, financial capital and information; and these are made available at all times in the change process (Al-Jabari, Basel, & Ghazzawi, 2019). At any stage of the change process, the insufficiency of such resources in the appropriate quality and quantity adversely impacts the achievement of the change objectives. From the data presentation in the previous chapter, there was not sufficient indication that employees lacked materials, financial capital or equipment. However, the majority of employees indicated insufficiency in the flow of information concerning the change and also the inability of some of their immediate supervisors to provide the necessary support during the change. This finding agrees with exactly what was explained in the commitment model (Al-Jabari, Basel & Ghazzawi 2019; & Lin, LiLin & Wang , 2018).

In the commitment to change model, Al-Jabari, Basel & Ghazzawi (2019) also explained that the model assumed that in organisations where employees viewed the change to be of benefit to them, their commitment to the change would be high. On the other hand, employees who did not perceive any gains from the anticipated change would potentially resist the change initiatives (Vos, & Rupert, 2018). From the data collected, the expression of fear, disillusion, uncertainty, uneasiness, discomfort and confusion shown from majority of employees at the mere mention of change was a strong indication that majority of the employees were not privy to the benefits of the change to them, even if there were associated benefits to the employees. Even the few employees that saw change as a challenge and an opportunity to bring the best out of them mentioned that it was also

because change was inevitable as indicated by the commitment to change model (Vos, & Rupert, 2018).

The final assumption by the commitment to change model is the ability of the organisation and the employee to achieve change objectives. Commitment to change potentially heightens when employees are of the perception that they have the abilities to survive and handle the change and have the skills and capabilities to implement the jobs and activities that are connected to the implementation of the change (change confidence) (Mangundjaya, 2015). When the confidence level of the of employees are low, or when they are not able to handle the change, there is the potential for the employees to resist the organisational change. It was obvious from the data presented that almost all employees indicated that empowerment in terms of having the necessary skills and capacities to invest their extra efforts in their job assignments or to assume some extra responsibilities during the change, or as result of the change appeared not to be their priority; this was because of the absence of efforts and capacities of initiatives. This finding agrees with the assertion of the commitment model (Mangundjaya, 2015)

The commitment to change model expects all these factors to be present in order to ensure employees' commitments to change. Evidently, all the three assumptions expected by the commitment to change model were not sufficiently realised as reflected in the views expressed by the majority of employees. Their levels of empowerment were extremely low such that, in the long term it was incredibly unhealthy for change initiative in Ecobank Ghana Limited.

Aside from analysing the commitment to change model in respect of the empirical data from employees, employees also showed how their affiliations to the organisation influenced their closeness and productivities within the organisation as indicated by Alkahtani (2015). In respect of attitudinal organisational commitment, an employees' psychological situation and attachment to the organisation depended on how employees identified themselves and were involved with the organisation (Lambert, Hogan, & Keena, 2015). This supporting theory asserts that the higher an employee identifies him or herself with the organisation, the higher the work tenacity is going to be, the higher the extra effort an employee is desirous to put into his or her job is, therefore, reliant on the degree to which he or she is emotionally involved with the organisation.

With reference to the empirical data presented in the chapter 4, it was obvious that the uncertainty of time during the organisational change was likely to influence the employees' commitments towards the organisation in various ways (Cafferkey, Harney, Dundon & Edgar, 2017). In as much as the majority of the employees indicated that they were not involved in the change process, they still indicated that they felt proud of working with the organisation and mentioned that it was a great feeling for working with the organisation irrespective of all the changes that had taken place Cafferkey, Harney, Dundon & Edgar (2017). One significant view shared was that Ecobank Ghana Limited was a more desirous organisation with the banking industry, and thus their commitment.

It was also made evident that respondents who expressed their high commitments were not greatly influenced by the organisational change. At the same time, they had great emotional attachments towards Ecobank Ghana Limited, most usually from the start of the change, due to how long they had worked with the organisation. This offers an indication that attitudinal commitment is potentially greater when employees do not exhibit a feeling of fear, nervousness and uncertainty to a higher degree (Lambert, Hogan, & Keena, 2015). Additionally, it is likely to declare that when the attachment between employees and the organisation is great from the start, the employees identifying with the organisation might not be adversely affected throughout the change process (Cafferkey, Harney, Dundon & Edgar, 2017).

It was evident in the data presented in chapter 4 that, employees shared the decline in their attachments to the organisation during and post change because of the new adverse opinions of the organisation. The majority of employees who expressed that their attachments declined had adverse perceptions and emotions towards the organisation and they felt they were not engaged in the process of change was in agreement with the assertion of Alkahtani (2015) in respect of affective commitment. These respondents shared various aspect of the difficulties that they encountered on the job during change including change of responsibilities or extra work within limited time, which might be the reason why attitudinal commitment declined in the process of change (Nishanthi, & Kailasapathy, 2018).

The job difficulties expressed by the employees coupled with the adverse opinion of the organisation potentially influenced the attitudinal commitment such that, these employees seemed to be less committed to the organisation (Yousaf, Sanders, & Abbas, 2015). The

adverse opinions of the organisation expressed by these employees were also because of the uncertainties expressed by some employees when some colleagues had to leave the organisation without an explicit justification (Ahmad, & Cheng, 2018). This depicts how uncertainty leads to adverse emotions and also how perceptions can be a consequence of declined attitudinal commitment.

The following section presents and discusses the findings and answers research question 3.

5.3   Theme 3: Communication in change and change management

Communication also plays a vital role in organisations in the creation and explanation of messages between employees through both directional (one-way) and bi-directional (two-way) way (Akan, Er Ulker, & Unsar, 2016). It is observed in most of the change management literature that, communication is essential to the effective achievement of change projects. Communication and organisational change are inextricably linked processes (Hasanaj, 2017). In fact, communication is a crucial lever for change management. The management of Ecobank Ghana Limited recognised the significant role that communication played within the organisation. They also recognised the fact that it should be a two-way process which focused on analysing their own communication strategy and had communication plans and activities that supported organisational goals, particular group needs and definite action plans.

This section analyses the communication model as developed by (Elving, 2005) which asserted that, for communication to be effective during change, there was the assumption of communication to inform (Galbraith, 2018) and communication aimed at creating a community (Helpap, 2016). According to the model these two addressed the issues of uncertainty and job security among employees and also results in employees' readiness for change.

Firstly, in respect of the model, (Elving, 2005) and (Galbraith, 2018) communication publicises organisational changes and offers information to stakeholders about the kind, time-structure and relevance of the anticipated change. Effective communication tells and teaches all employees and inspires them to approve of the approach (Eisenhauer, 2020). This creates a positive attitude among employees which is very important in effective change initiatives in respect of preventing resistance to change (Ricks, 2020). It was also made clear by employees that management usually took change decisions and pushed these

decisions on them without consultation or proper justification, and they were not given an insight of the happenings within the organisation. The employees added that it was extremely difficult for them to read voluminous documents. The employees further made it obvious that in some cases, very vital information was only trickled from the top to the bottom to most departments and units within the organisation at the expense of other departments and units due to the large size of the organisation. They added that information from the 'grapevine' were common in Ecobank Ghana Limited and this had been the source of information for most employees (Galbraith, 2018).

Secondly, the model assumes that communication must be employed to build a community that will enhance employee commitment and trust and will also identify with the organisation and management (Elving, 2005). Additionally, (Helpap, 2016) shared the views of (Elving, 2005) by mentioning that greater feedback levels, employee involvement, autonomy and clarity objectives would result in superior levels of beliefs of supervisory support. Any organisation that encourages employee participation in the change process and receives employee feedback with seriousness can build a space for employees to participate openly (Helpap, 2016).

As earlier indicated, the views of the majority of employees also indicated that they were not allowed access to provide feedback to management even on issues that were communicated to them. Indication from the data presented in chapter 4 revealed that the majority of employees expressed that the channels of communication although existing, were ineffective because they were denied of the two-way flow of opinions within the bank. They explained that an open communication channel that allowed employees, especially those at the lower levels to access members of the Board of Directors, did not exist.

Still on communication, the model assumed that in any change initiative, the objectives of the change, the process and anticipated results of the change and the impact on employees were highly uncertain (Eisenhauer, 2020). For employees to know about the change is not only necessary to shape the result but for employees to know about the motivation for change assists in minimizing uncertainty and gets employees ready for change (Yue, Men, & Ferguson, 2019). Additionally, communication assists in dealing with employee anxiety. Prior to initiating change, communication to employees on the costs and benefits

associated with the change need to be done. This enables employees to be ready for the outcomes of the change (Lines, Kumar, & Vardireddy, 2017).

From the data collected and presented, most employees felt anxious and unsure about the change with some indicating that they were anxious because they felt they might be transferred or even lose their jobs in the event of change. Even with employees who felt there was a decent communication flow within the organisation, they were quick to add that there were doubts in the minds as to whether what was communicated was accurate and genuine and most of them could not vouch for it. As indicated by employees in the research findings in chapter 4, there was not sufficient consideration afforded to communication within the bank. The employees also stated that, even though meetings were frequently held at the management levels, as to how well the decisions were communicated among employees within the bank was something, they were not certain of.

According to the communication model by Elving (2005) when communication is done to effectively inform stakeholders and also to create a community, it results in clarity and certainty among employees. Once this is done, communication is said to be effective and employees are likely to be ready for the change (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016). It was obvious, this was not the case from the data collected and presented for this case study. This was reflected in a view expressed by the majority of employees that, one deficiency within the bank with regards to change management was the entire process of communication and consultation within Ecobank Ghana Limited.

In the researcher's effort to further answer research question 3, two sub-questions were also posed to participants which were: (1) How would you describe the communication process within Ecobank Ghana Limited and why? And (2) what are the existing communication channels within Ecobank Ghana Limited?

Ecobank Ghana Limited has executed numerous strategies to sustain the communication process, namely, an internal newsletter circulated to all employees, senior management addressing other employees weekly, memorandums, departmental and unit meetings, workshops, training and development sessions and external stakeholder meetings.

In principle, the senior management of Ecobank Ghana Limited has endorsed a communication policy that is explicit and direct from senior management to other employees and related stakeholders. Therefore, in respect of this management practice, the significance of communication and the levels of communication are given priority consideration in the organisation. The following employees, namely, EP15, EP9, EP29 and EP31 were of the opinion that there were high levels of communication at Ecobank Ghana Limited characterised by openness. Their opinions were captured as:

To me I really consider the extent of communication within Ecobank Ghana to be extremely high (EP15)

Generally, the extent of communication within the Ecobank Ghana is great in my estimation and employees put in their best to communicate, to elicit varying views from varying functional departments, and for me that depicts inclusiveness of all stakeholders. (EP9)

Every major happening within the organisation is made known to everyone and for that matter I consider communication level in this organisation to be good. (EP29)

I am of the opinion that the level of communication within Ecobank Ghana is good. At least I get to hear what is happening within this organisation. (EP31)

Nevertheless, it must be acknowledged that in as much as Ecobank Ghana Limited tried to keep an open communication and an inclusive style of management, employees involved in the study mentioned that communication channels were not effective in that they lacked open communication, that is, a free exchange of ideas and objections. This view was articulated by EP27 who felt that the organisation could do more to improve communication among the various units. He insisted that there was no open line of communication between board members and employees at the lower rungs of the organisation. He explained by stating that 'rumours' were common in Ecobank Ghana Limited and several employees used these as a source of information.

From the earlier discussions, interviewees further mentioned that there was inadequate information of their daily routine work within Ecobank Ghana Limited. To the employees this was because the distance between management and lower grade employees was wide. As indicated by (Galbraith, 2018), successful communication in any organisation concentrated on properly notifying employees and courting their participation. It is worth noting how these messages and information are obtained, debated, and responded to by employees will eventually positively or negatively impact on organisational productivity

(Eisenhauer, 2020). Moreover, employees who are well informed turn to individually participate in the production of high-quality organisational outputs, enhanced productivity, decreased absenteeism, enhance organisational innovations and cut-down costs (Ricks, 2020). Hence, effective communication among employees assisted them to offer their best towards increasing organisational productivity by informing employees of the happenings within the organisation. This leads to employees having a high sense of ownership which creates positive morals among employees and has excellent an influence on organisational culture (Lewis, 2000). Nevertheless, interviewees recognised the challenges of employees receiving all daily briefing on activities within Ecobank Ghana Limited. EP21 said:

> *Indeed, the wide distance between senior management and lower grade employees are wide in terms in terms of information. Management is prepared to share what employees need to know; and I am not convinced that the lower grade employees are allowed enough opportunity to share their views on 'change'. In most cases we just follow instructions but, in some cases, management are confronted with challenges even if they want to involve employees.*

In respect of the findings presented in chapter 4 on 'openness and transparency' of communicating change, few employees conceded that communication in Ecobank Ghana Limited was 'open'. However, they were quick to add that the introduction of change must trickle from senior management to lower grade employees in no time. Embarking on this practice will potentially encourage more openness and transparency among employees and promote a feeling of trust in employees as noted by (O'Hair, Friedrich, & Dixon, 2016) that communication should interactive to achieve it purpose. Once employees trust the change, they are likely to accept it. Openness and transparency of communication will improve such trust (Jernigan, Beggs, & Kohut, 2016). Reiterating the comments, these employees expressed the view that the extent of communication among groups within Ecobank Ghana Limited was 'good'; however, they stressed there was need for more regular communication across the length and breadth of the bank including every employee. This is a sure way of getting the information on 'change' effectively communicated (Elving, 2005).

The data provided by the majority of employees also revealed that senior management misrepresented the original intention of information or they had ulterior plans whenever they communicated certain messages to employees. EP27 mentioned that:

To the ordinary person, communication is sufficient especially when the Managing Director of the bank is seen as making an attempt to have all employees believe to be informed of the changes that are taking place in the bank ...however in some cases, most of the options that are supposed to be presented to employees for their inputs, are already concluded deals. Management introduces the different options to employees and ask them to give them their inputs, but unfortunately our views as employees do not go anywhere near the intended plan for the anticipated change. I guess our inputs do not really inform anything as it is actually a single way communication – from top to bottom. Management offers us information indicating their willingness to elicit our inputs, but they actually do not gather any feedback from us. I think it is just hoax and a pretence.

This view is consistent with the proposals offered by (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016) that one of the options to effectively communicate change is through face-to-face dialogue which is the most effective medium that consists of focus group meetings, large scale meetings or simply team briefings that adhere to organisational pyramids with specifically designed information for particular levels, units or departments. The justification for (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016) assertion was for communication to be always transparent. Other participants echoed that communication was a double-way process and was only effective when employees understood the information as meant by the manager.

This is in agreement with the assertion of (O'Hair, Friedrich, & Dixon, 2016) that the mutual meaning is the primary anticipated outcome of every communication process whose outcomes give a common interpretation to both the sender and receiver. The employees further mentioned that ensuring communication was effective within the work environment, and it was important for the effective and efficient operation of Ecobank Ghana. It is imperative for managers to effectively communicate with the employees within their departments or units (Appelbaum, Cameron, Ensink, Hazarika, Attir, Ezzedine, & Shekhar, 2017). The inability of managers to communicate effectively to employees can lead to employee absenteeism, reduction in employee output and the generation of rumours within the bank (O'Hair, Friedrich, & Dixon, 2016). The emphasis from employees was that managers must establish individual relationships with employees within their departments or units. In addition, managers were required to explicitly communicate the goals, policies and elicit feedback in respect of such goals and policies.

In the views of other employees, the significance of feedback was a key contributing factor in the process of communication. This is consistent with the last point of (Ombres, 2019) that required change leaders to listen to the feedback of employees and incorporate them in the implementation of change after informing employees. Employees also indicated that feedback assisted them to assess the effectiveness of the information and was critical for preserving an environment of transparent communication. It was imperative, therefore, for managers to establish a working environment that inspired employees to give feedback. Follow-up questions and probing can be used by managers to be sure that what is communicated has been properly understood or otherwise (Ombres, 2019).

Another significant issue mentioned by employees was the significance of upward and downward communications. The views of participants indicated that upward communication would provide managers with information on employee's job satisfaction, how they felt about their colleagues and about the bank. For them downward communication was significant in order for managers to be able to offer job instructions, clarify job roles and organisational policies and also clarify issues that required urgent consideration (Eisenhauer, 2020). On the same trajectory, employees mentioned the significance of horizontal communication in Ecobank Ghana Limited. Participants were convinced that it was vital for all employees at the same grade to get access to the same quality of communication in order to ensure the existence of proper coordination among them. Consequently, communication within departments or units needed to be explicit, succinct, and precise and indicated by Galbraith (2018) that communication should be understood by all stakeholders if the intention is to be effective in achieving its objectives.

Participants also mentioned the working environment as one of the issues to be partly blamed for the collapse of effective communication within Ecobank Ghana Limited. Interviewees indicated that the various departments in Ecobank Ghana were distributed over 9 floors of the office building. In some cases, it was a challenge to effectively communicate to all employees due to the structure of the office building. In addition, it is worth noting that the context within which communication is done has an influence on the 'climate' within which communication circulates. This agrees with Quratulain, Khan, Crawshaw, Arain & Hameed (2016) when they explained that the 'climate' implied a psychological atmosphere existing at the workplace where the communication was happening. Furthermore, (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016)

182

considered communication a psychological contract between organisations and the employees. Therefore, according to Quratulain, Khan, Crawshaw, Arain & Hameed (2016) in order to ensure the successful operation of organisations, effectiveness of communication is a recipe. On the other hand, improper communication leads to mediocre operations within organisations.

The relevant literature states that, an effective communication strategy appears differently in different organisations during change (O'Hair, Friedrich, & Dixon, 2016). This ranges from a one-on-one interaction to group, unit and departmental meetings, notices and others (Akan, Er Ulker, & Unsar, 2016). Others explain communication strategy to mean, the utilization of a variety of communication elements like regularity, direction, modality and content whilst transmitting the message. Akan (2016) insisted that to ensure the effectiveness of communication, management must appreciate all the different kinds of process of communication be it upwards, downwards, vertical, horizontal, and diagonal. This indicated that communication was effective where the exact meaning of the information was transmitted by the sender is understood by the recipient. Nevertheless, such is not the case in Ecobank Ghana Limited all the time.

Furthermore, understanding the employees' involvement in the change process is important in providing an understanding in the context of the overall change process. The level of involvement on the part of the employee will reflect the acceptance or rejection of the change design principles (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016). This, for many organisations, can be problematic because building and staffing a bureaucracy that can cope with growth is the biggest challenge (Akan, Er Ulker, & Unsar, 2016). The firm tends to hire and promote managers, not leaders, to cope with the growth. After a while, the firm drifts toward being over-managed and under-led. Such over management restricts involvement and communication.

Supporting employees' views of what leads to effective change from an involvement perspective, Akan (2016) provided four distinctive points from a leadership perspective: 1) the setting of direction consistent with the grand visions; 2) aligning people by communicating decisions; 3) inspiring action by motivating and inspiring from face-to-face interaction; and 4) getting results by focussing energy on activities that help groups inside organisations to leap ahead. This ties in with the assertion that the primary objective of organisational communication must be to inform employees of their tasks, organisational

policies and related issues. Additionally, the fundamental aim of change communication must be to inform employees of the change, and how the change will affect modifications in their work. This objective to inform employees, if properly done, will impact on employee's readiness for change (Elving, 2005).

It was agreed that deficiency in writing skills had the potential of causing miscommunication within the organisation. In buttressing this point, (O'Hair, Friedrich, & Dixon, 2016) stressed that organisations were realising that employees without good writing skills caused troubles by conveying cruel, inconsiderately worded emails and instant messaging. There is the need, therefore, for intensified training programmes that enables employees to learn to effectively communicate considering the reduced, instant and unsafe nature of email.

Still on communication, respondents were asked why they thought communication failed within their organisation. It should be noted that communication depends on context and this is likely to be altered by noise (physical and psychological distractions) that is likely to happen at any time in the course of the communication process. Mutual meaning is the primary anticipated outcome of this communication process which outcomes give a common interpretation to both the sender and receiver (O'Hair, Friedrich, & Dixon, 2016).

In addition, appreciating the involvement of employees in the change process is very critical in offering an appreciation of the context of the general change process. Whether employees will accept or reject the change depends on the extent of their participation. According to (Ricks, 2020), this can create difficulties for several organisations in coping with expansion without creating leadership but just promoting managers. This kind of excessive management style limits participation and communication. In ensuring that considered opinions of employees will result in successful change, (Ricks, 2020) outlined four factors that included: the establishment of direction in line with the broad vision; aligning persons by communicating decisions; encouraging action by influencing and stimulating success through face-to-face communication; and getting outcomes by concentrating energy on activities that enable teams within organisations to move forward.

When management effectively communicates with employees, there is a high potential for management to attain their targets and easily set valuable services (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016). Most managers devote much in communicating both

to management and employees, and the time devoted to communicating with both management and employees can prove significant for the future survival of the organisation. Hence, it is critical that managers are inspired to sometimes step out of their comfort zones in the bank and interact with other employees working at the operational levels and still keep their effective managerial skills and develop or maintain a culture of openness (Elving, 2005).

The following section highlights and discusses issues to address research question 4.

5.4   Effectiveness of management in organisational change

The effectiveness of management is basically reliant on the various roles played by vital personalities within the organisation with regards to the magnitude of the change within the organisation (Stacey, 2003). Factors such as social, managerial and organisational support during change were identified as very important ingredients for effective change (Conrado & Grimolizzi-Jensen, 2017). On how to improve their experiences during change, almost all employees indicated that social support was extremely significant to enhance the level of engagement and commitment during change. In their explanation, they indicated that when they received the necessary social support, which was the support from immediate working colleagues their fears could be shared in agreement since they were all in their comfort zones.

The employees also mentioned managerial and organisational support as one of the significant factors that they required during the change. They explained that because some employees had their work situations altered, some lost their energies and passions and found out that new platforms, managerial and organisational support would help them easily navigate through the change process. Some employees suggested that it would be useful for a manager to have the capacity to evaluate employee orientation during change, give employees an ear and provide the various necessary support that the employees may need.

On the other hand, some respondents were of the view that it would be prudent for employees to be allowed the space to voice out their emotions during the change in order to be able to stay engaged. Most of the employees, however, indicated that the effectiveness of support from managers was not always sufficient. The majority of interviewees mentioned that some managers themselves might not have sufficient

understanding of the on-going change and thus they were incapable of providing the employees under them with the necessary support.

From the interviews, the minority of respondents expressed the need for a better organisational support stressing that this was more important for some employees who believed they were not getting adequate social support and did not also have people to resort to for support. They intimated that the inadequacy of social support during change was extremely vital and a significant suggestion was made that the human resources department could provide the needed support for employees who considered themselves susceptible.

Managers are considered great when they position themselves as mentors within an organisation (Narikae, Namada, & Katuse, 2017). Managers do what is right and accomplish outcomes; they are seen and establish examples for other employees to emulate; and finally, managers assume responsibilities when they need to be. Successful managers pay attention to feedback from other employees and communicate, inspire and assist. They also conceive a vision which is shared among employees; and they focus on the goal of the organisation (Johnson, Nguyen, Groth, Wang, & Ng, 2016). According to (Kondakci, Beycioglu, Sincar, & Ugurlu, 2015), great managers have the capacity to anticipate and prepare for short-term recurring changes, longer-term fundamental changes, technological changes, political changes, social changes, chaotic situations and prompts for change. Still on successful managers, (Gover, Halinski, & Duxbury, 2016) insisted that such managers have qualities such as charisma, personal consideration, rational inspiration, and motivation.

Nevertheless, the assertions above do not reflect cases in every organisation. According to (Satell, 2019) there is no one-cut-fit-all in terms of the effectiveness of management due to the fact that various managers define effective management in varying ways based on their particular roles played in or outside the organisation. In addition, the essential features of effective management are susceptible to subjectivity based on who is monitoring and the position the monitoring is coming from.

Gathering from the deliberations above on the effectiveness of management, some interviewees indicated their satisfaction with the extent of the effectiveness of management as according to them most managers exhibited several or every characteristic of the

managerial effectiveness stated above (Conrado & Grimolizzi-Jensen, 2017; & Shah, Irani, & Sharif, 2017). Nevertheless, the above views of other interviewees varied from these views in respect of the influence an extent of the effectiveness of management in Ecobank Ghana Limited.

In conclusion, considering the data presented in chapter four, coupled with the discussions above on the effectiveness of management, the assumption can be made that whereas some interviewees were satisfied with the extent of the effectiveness of management in Ecobank Ghana, other interviewees were doubtful of the influence and extent of the effectiveness shown by managers. If the effectiveness of management is to be explained with regards to productivity, that is, what the manager accomplishes in the organisation, then the effectiveness of the organisation is reliant on the inputs and capabilities of the managers; the atmosphere where the managers and the organisation function, and the inputs and capabilities of the employees working under the managers.

Organisations such as Ecobank Ghana Limited, therefore, need managers to adopt more noticeable change-oriented viewpoints as they still preserve the stability of the bank. Thus, to answer research question 4, it can be said that despite the fact that some respondents were of the view that the effectiveness of management within Ecobank Ghana Limited was excellent in change and change management, other interviewees were not pleased of the managerial effectiveness exhibited.

The following section highlights and discusses issues to address research question 5.

5.5   Employee resistance to organisational change

Another component of the conceptual model of this case study is the methods overcoming resistance to change developed by (Kotter & Schlesinger, 2018). Although it is indirectly connected with the three main models analysed above (employee engagement model, communication model and commitment to change model), it is very significant to effective change management (Kao, 2017).

According to (Kotter & Schlesinger, 2018), organisations in which communication is effective, there is the likelihood that employees will have greater understanding of the change and this will eventually result in less employee resistance to the change. From the above analysis it was clear that communication within Ecobank Ghana Limited seemed not

to be as effective as expected by the majority of employees. Another assumption was that, once employees with an organisation were committed to change, the potential for them to resist any change introduced was very limited. The analysis above depicts a mixed feeling in terms of employees' commitments towards organisational change. In as much as most employees were not ready leave the organisation because they considered the organisation to be one of the best in the banking industry, their attitudinal commitment to their jobs seemed to have declined and the majority of employees had negative perceptions of the organisation due to change.

Finally, the researcher tries to link the employee engagement model to the methods of overcoming resistance to change by (Kotter & Schlesinger, 2018). According to Kotter & Schlesinger (2018) the assumptions to be considered to overcome resistance to change include participation, education and communication, power and coercion, facilitation and support, manipulation and co-operation and negotiation. Thus, in organisations where employees are allowed great participation and provided with sufficient education and communication during change, employees are not likely to resist the change. Additionally, in organisations where facilitation and support are sufficiently provided employees during change, it is not likely for employees to resist change (Frahm, 2016). Co-operation and negotiation are also considered critical to overcoming resistance to change such that where employees' co-operation is sought, and negotiations take place during change then there is likely to be less resistance from employees.

From the data presented, it was obvious that all these factors were not adequately presented during change within Ecobank Ghana Limited. However, they data presented revealed that the majority of the employees interviewed were not prepared to resist change at any point in time. Most of the employees mentioned that there was no need to resist change with others, indicating that they did not have the courage to resist change. According to other employees, they could not resist what they did not understand. Some others mentioned that they did not resist change because of fear of victimization and loss of jobs or even position. Another reason offered for not resisting change by employees was that they felt change was inevitable and added that resisting change was retrogressive than progressive.

Literature reveals that resistance has been seen as one of the strategies used by employees to uphold the way things are done whenever there is that sense of insecurity especially with the fear of losing their jobs to other people or to machines or to no one (Satell, 2019). In

the perspective of this case study, resistance refers to an attitude which is meant to safeguard a person from the consequences of an actual or imaginary change. According to Mathews, & Linski (2016), resistance is a slow-motion response to meet agreements or even a complete refusal to cooperate with change. One change proponent indicated that employees put up attitudes that sought to interrupt, oppose, contest, question stages of authority and participate in critical discourses anytime they were faced with change management practices (Worley, Thomas & Lawler, 2016). Additionally, Febriansyah, Pringgabayu, Hidayanti & Febrianti (2018) asserted that resistance to organisational change presents a damaging implication, signifying unwanted employee behaviour and unproductive attitude.

Emanating from the views shared by employees on resistance to change, it was clear that there was no consensus on the subject. Most of the respondents indicated that they would not resist change at any cost. However, there were some respondents who boldly indicated their abilities to resist change for their own individual courses or in case the anticipated change was not explicitly communicated. However, other respondents also said that they had always accepted change and obeyed instructions on change. It is worth noting that the opinion of some employees on resistance to change as mentioned above shows that they were reluctant to resistance of any kind by sharing the same view.

The data also showed that employees were of the view that change and change management had remained a constant feature in modern organisations. That is their justification for embracing change. According to them, 'change' could not be avoided; but they rather indicated that all they needed was to understand the change. Knowledge acquisition through learning had been identified as the means by which employees could be in a better position during the execution of change (Das, 2019). They insisted that employees were without alternatives in dictating change but to go along with what the instructions of their managers since the managers had the mandate and authority to lead the change. This was likely to pose a danger to the bank in the implementation of change as indicated by (Burnes, 2015) that contemporary organisations did not just require employees performing their jobs in order to succeed in a perpetually changing business space. They rather have to depend on employees with the desire to go the extra mile, are committed and offer their utmost best. To a larger extent, organisations are anticipating their employees to exhibit creativity, innovation and be interested and take hold of their individual career developments and be devoted to high-quality performance (Bernanke,

2018). These positive behaviours cannot be exhibited by employees who just receive instructions from management to do what employees do not have knowledge about.

The relationship between resistance to change and the question of 'implementation' is very direct. In the assertion of Satell (2019), the preconditions needed for the effectiveness of change should be satisfied so as to minimise any potential kind of resistance. The preconditions, in the change perspective, must consist of vision, mission, leadership, organisational culture and communication in that if they are not in place, the change stand the risk of failing because of resistance to change (Satell, 2019). This opinion shared by some employees was consistent with the assertion of (Quratulain, Khan, Crawshaw, Arain, & Hameed, 2016).

Nevertheless, in as much as it was worth recognising that, the employees' non-resistance to change, they made it clear that they would not stop at querying the change processes adopted in case they found them incompetent and indicated that, resistance would be their last option after exhausting all other avenues. Nevertheless, just like those who resisted change to some extent, other employees also mentioned that, to some extent they resisted change but not to a large extent. They further conceded that, in some cases they queried the process of change and practices which were seen as a kind of resistance in Ecobank Ghana. They also added that, they were queried by senior management in respect of them querying the implementation of the introduced change. According to some employees, senior management told them that their responsibility was to follow instructions.

Still on employee resistance to change at the workplace, stressed that resistance was strongly associated with the intentions of employees at the workplace (Jones & Van de Ven, 2016). According to Jones & Van de Ven (2016), resistance could either be subjective or objective based on the intentions of the specific employee involved. As proposed by Ude, & Diala (2015) employee opinions of change and feelings regarding change influence the appropriate successes or failures of change. Employees' attitudes that depicted resistance are, therefore, not always the case.

From the discussions above, research question 4 which is 'What was the level of resistance or otherwise of employees during the change process within Ecobank Ghana Limited'? can conveniently be answered by saying that most employees did not resist change for the fear of losing their jobs or positions and also because there are limited jobs to leave for.

190

However, the few that gave indications that they could have resisted change seemed to be in senior management positions and were prepared to do that at the individual or personal level.

The following chapter presents the conclusions of the findings and discussions in chapters four and five and offer recommendations and a change management framework that will serve as a guide for the executive of change in the banking industry. The chapter also discusses the contributions made by this study to knowledge, literature and practice, and expresses the need for future research in this area of study.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0   Introduction

The main purpose of this case study is to ascertain the understanding of change and change management in the banking industry in Ghana using employees of Ecobank Ghana Limited as a specific case. Specifically, one of the basic aims of this case study is to generate platforms for employees of Ecobank Ghana Limited to share their views on issues relating to change and change management to a larger readership. The objectives of this case study are to critically examine employees' understanding of change and change management processes and practices within Ecobank Ghana Limited; to examine the practical experiences of staff of Ecobank Ghana Limited on change and its management and to find out how 'communication' was used in the initiation and execution of change and change management within Ecobank Ghana Limited. Furthermore, the study is meant to explore the role played by management during the change process in Ecobank Ghana Limited. Finally, it is to assess the level of resistance or otherwise of employees during change process within Ecobank Ghana Limited. In respect of these objectives, five research questions were derived. The researcher, thus, attempted to find answers to the five research questions.

6.1   Conclusions

This case study also had a central objective of exploring the behaviours, anxieties and beliefs of employees in respect of change and change management via an assessment as whether employees accepted, resisted or where complacent with the change and change management in their organisation. The researcher was of the hope that the findings of this case study would offer an improved understanding of change and change management and contributed constructively to how employees and other stakeholders in the banking industry in Ghana understood change and change management. An extensive analysis of the findings of this case study revealed that employees had some strong opinions.

Anchored on the data, analysis and discussions of this case study, it is conceivable to advance some sensible conclusions on employees' understanding on change and change management within organisations in the banking industry of Ghana, such as Ecobank Ghana Limited. In an effort to bring clarity to the discussion, an extensive review of relevant literature on change and change management showed the challenges confronted by employees in the execution of change and in some cases the efforts of those initiating the change were seen as manipulating these difficulties.

In conclusion, the employees' understanding of change and change management based on their experiences revealed that the complexity of the concept of change and its management could not be overemphasised and that interaction among employees at all levels in Ecobank Ghana Limited must be encouraged to produce prospects for relationship-building where honesty and reverence would be gained through action. The researcher, therefore, concludes that organisational change seems to be a sophisticated process that has the potential of affecting employees' engagements, effective communication and commitments at different levels within an organisation.

From the data, analysis and discussions earlier in this case study, the researcher concludes that there was not a consensus in the understanding of change and change management by employees of Ecobank Ghana Limited. The evident disparities with the varied understanding of change and change management among employees at different levels within the Ecobank Ghana Limited has the potential to impede the effective implementation of a change project irrespective of its anticipated benefits. It has been repeatedly captured in the literature that organisational change is inevitable, and the banking industry is no exception; thus, Ecobank Ghana Limited will continue to go through changes either driven internally or externally. One can, therefore, assume that if no conscious measures are put in place by the management of Ecobank Ghana Limited during prior to the introduction of change to deepen the understanding of the change and its management, then the specific change has the potential to fail.

The researcher can confidently indicate that the conclusions above addresses objective 1 which sought "*to critically examine employees' understanding of change and change management processes and practices within Ecobank Ghana Limited* " and equally answers to research question 1 *"what are employees' understanding of change and change management processes and practices within Ecobank Ghana Limited?"*

In general, from the analysis and discussion of data presented in chapter 5, the researcher confidently further concludes that the feelings of employees on change and change management in Ecobank Ghana Limited was negative. In addition, most employees in Ecobank Ghana Limited did not feel involved in the process of change and it is concluded that employee engagement in the organisation was poor. It is also concluded that Ecobank Ghana Limited employees did not consider themselves to be engaged or involved in the

decision-making process with few employees struggling to be engaged and involved. It was also clear that most employees were not even interested in getting engaged or involved in the decision-making process because they were convinced their views or inputs would not be considered.

It is further concluded that employees of Ecobank Ghana Limited involved in this case study were not generally committed to change. It was evident in that employees did not have extensive awareness of the discrepancy between the status quo and the desired state of the change. In addition, the majority of employees did not have the ability to achieve change objectives. The researcher further concludes that there was insignificant leader support for employees during change and employees did not possess the necessary skills and capacities to invest their extra efforts in their job assignments or to assume some extra responsibilities during the change.

The researcher concludes that empowerment of employees of Ecobank Ghana Limited was very low during change and their readiness to contribute with extra efforts in their work was low as well. The energy was generally seen as negative through change. The majority of employees revealed that their energy levels were diminished during change process, much because of rumours, fear or the necessity to support colleagues. The researcher further concludes that employees of Ecobank Ghana Limited involved in the study were committed to stay with the bank just because they had a strong affiliation with the bank and also did not see any enviable competitor within the banking industry. It was also clear that their commitments to stay with the bank was not influenced by the change but because of the fear of not getting comparable job elsewhere if they should leave the bank and the fear of losing their jobs or positions. Although emotional commitment of employees seemed to be high, attitudinal commitments of employees, were seen to be very poor.

These conclusions by the researcher addresses objective 2 which sought *"to examine the practical experiences of staff of Ecobank Ghana Limited of change and its management"* and equally answers to research question 2 *"what are the practical experiences of Ecobank Ghana Limited staff of change and change management with the organisation?"*

The researcher confidently concludes that communication according to the assumptions propounded by (Elving, 2005) was not effective within Ecobank Ghana Limited during change. It is also concluded that communication in the bank was mostly a one-sided

activity with the management of the bank taking change decisions and pushing them on employees without taking feedback from employees. It was clear that the large size of the bank contributed to the distortions in the communication process during change. Another conclusion is that the objectives, the process, anticipated results and impact of change were not effectively communicated to the majority of employees involved in the study. This was expressed in their uncertainty of the cost and benefits of the flow of communication in Ecobank Ghana Limited during change being mostly top-down approach.

Aside from the difficulties identified above it can also be established that there were numerous channels of communications within Ecobank Ghana Limited to be used in the change process. The element of communication was identified by every employee as a significant factor that needed to be prioritised by the bank. The researcher concludes that, engaging or involving employees in the change process could not be sustained if sufficient communication was not emanating from the lower side of the bank. The implications of these conclusions could have adverse consequences in the initiation and implementation of change projects in Ecobank Ghana Limited presently or in the near future.

These conclusions by the researcher addresses objective 3 which sought *"to find out how 'communication' was used in the initiation and execution of change and change management within Ecobank Ghana Limited"* and equally answers to research question 3 *"how was communication used in the initiation and execution of change and change management within Ecobank Ghana Limited?"*

The researcher conveniently concludes that there was insufficient social, managerial and organisational support for employees of Ecobank Ghana Limited during change. The majority of employees were satisfied with the extent of support from the working colleagues during change because some of them spent time to explain issues concerning the change to others during the change. The majority of employees indicated that the effectiveness of managerial support was not always sufficient because most of the managers themselves did not have sufficient understanding of the change and, therefore, were unable to support employees. Some employees also demanded for organisational support indicating that those employees who did not have social support really needed managerial and organisational support. *The researcher is confident that by these conclusions research objective 4 has been addressed and research question 4 has been answered.*

195

Another obvious conclusion was that the majority of employees of Ecobank Ghana Limited did not resist change mostly because they did not see the need to resist change or they were afraid of losing their jobs, position or even be transferred from their departments or units. Other employees also did not resist change because they did not understand the objectives, timelines and the cost and benefits of the change. The few employees that resisted change, did that at the individual level and not to a large extent. The most significant conclusion was that irrespective of all the dissatisfaction indicated by employees of the bank, most could not afford to quit the job as a sign of resistance because of unavailability of similar jobs and roles. *This conclusion address research objective 5 and provide answers to research question 5.*

It is obvious that change is identified as a prominent feature of the existence of every organisation. Thus, the most critical questions shepherding the anxieties of modern organisations are how to change? what to change? and the impact of change on all stakeholders, especially the employees. The researcher concludes that, this case study offers evidence-based understanding of the sophistication and complications associated with change and change management from the viewpoints of employees in the banking industry in Ghana. Subsequently, the five-stage strategic change framework can be applied to the development of future successful changes and change management model frameworks.

6.2 Research contributions

6.2.1 Contribution to knowledge

The main original contribution to knowledge from this research is the conceptual model developed by the researcher as a means of offering recommendations at the end of the study. The five central components of the model discussed including employee engagement, employee understanding of change, effective change communication, commitment to change and resistance to change. This particular conceptual model has never been used anywhere and present the originality of knowledge in the area of organisational change. The researcher is of the view that the inherent knowledge can be used by change experts especially in the banking industry. This study also contributes significantly by adding value to the existing literature pertaining to change management. Most employees of this study did not resist change because they did not understand the objectives, timelines and the cost and benefits of the change.

This is a very significant finding that is inconsistent with literature. This is because all the change models reviewed in this study including Kurt Lewin's model of change (1952), Dumphy and Stace's model of change (1993), Kotter's 8-step model of change (1996), Hiatt ADKAR model of change (2006) and McKinsey's model of change (1982) indicated strongly that once employees do not understand the initiation of change, its objectives and how they stand to benefit, then employees will resist. This finding and conclusion does not agree to these assertions and seem to fill that theoritical gap in literature.

6.2.2   Contribution to practice

One of the major legacies of this study is the provision of a strategic change framework that serves as a plan or a guide to transiting through the change management project in a smooth, effective and successful way to business executives and policymakers. This study contributes to ensuring the robustness of the banking industry of Ghana by suggesting a strategic change framework that provides systematic steps to be adopted by change managers for effective management of change. This strategic framework is simple to understand and use by managers in the execution of change. The aim of the strategic framework provided by the study is not only to provide guidance to banks as to how they can improve on the initiation and implementation of change management process effectively, but also to provide the banks with relevant information on sensitive areas that the banks are vulnerable especially with employee engagement and communication.

This study has the potential of contributing to business practices by assisting other managers of businesses build their specific strategies, minimize cost of implementing change projects, build and strengthen trust and confidence in management, and make the change process more efficient by finding appropriate strategies adopted by some business managers to effectively execute organisational change projects. Managers of businesses in Africa in general and Ghana particularly must develop the needed skills, knowledge, and practices to effectively execute change initiatives and remain competitive. This study highlighted the understanding of employees on change and change management, experiences shared by employees on change in respect of employees' engagement, employees' commitment and communicating change. The findings of this study offered organisational managers with examples to successfully implement organisational change initiatives through the appropriate management of the human aspect of the organisation. The experiences shared by employees in this study could lead to a better knowledge of

what it would take to enhance the success of the organisational change process implementation; therefore, assisting lessen the reported high failure rates. The findings of this research could also be the basis for a standardized change initiative process, which could enhance output and reduce financial losses. Managers of businesses who effectively execute change projects will be able to minimize costs and have a competitive advantage within the industry where they operate.

The participants involved in this study were from different level within the organisation include senior management, managers, officers, and junior officers. The findings showed the diverse perspectives of participants who have championed or experienced successful change initiatives. These participants shared the significance of open and communication, proactive and cooperative management, employees' commitment and engagement and clear responsibilities and processes. All views and strategies shared by participants were of prime importance to guarantee effective change execution.

6.2.3   Contribution to academia

This study further contributes to academia by adding to the existing literature on organisational change to the benefit of teachers and students alike, because this study provides in-depth knowledge of how change management is carried out and what organisations can do so as to make sure that the process goes smoothly and without much difficulties. Another contribution provided by this study is that it offers grounds for students and other researchers to base any further studies on topics akin this study or on any other topic that requires further attention and examination.

6.2.4   Contribution to the banking industry

The outcomes of this research provide the foundation for both prospective and current investors to obtain relevant information for directed investment judgments especially in the banking industry of Ghana. This study also offers substantial information which could be used for advisory purposes in the field of management consultancy.

The banking industry of Ghana through its regulator the Bank of Ghana has the responsibility to formulate policies that will guide the successful implementation of change within the industry by the stakeholders especially the banks. The diverse perspectives revealed in this case study provides a basis for the regulator to consider issues such the understanding of change and change management of employees, communication of change

initiatives, employee engagement in change management, employee commitment to change, the role of managers in change management and strategies to resist change management in the formulation of policies that will ensure that loss of finances, collapse of banks, loss of jobs during change are minimized.

The Bank of Ghana could also adopt these diverse perspectives raised in this case study including employee understanding of change, employee engagement and involvement in the change process, employee commitment to change projects, communication of change at all levels, role of managers and employee resistance to change as a guide to evaluate a banks capacity, ability and readiness to initiate and implement change effectively.

Beyond the possible policy implications that this study offers the banking industry of Ghana, the findings of this case study could also inform the review of the legal framework governing the operations of banks in respect of the initiation and implementation of organisational change. This could spell out the legal implications of banks not adhering to some specific actions in the initiation and implementation of organisational change. This if done, is likely to sanitize the banking industry of effectively organisational change management.

6.3   Recommendations

From the discussions and conclusions of this study, the researcher confidently makes recommendations to management and decision makers, policy makers and academics and consultants.

Recommendations to management

In respect of the research questions outlined in the first chapter, a strategic change framework arising from the findings discussions of the case study that may result in the effective execution and maintenance of organisational change particularly in Ecobank Ghana and the banking industry in general is proposed. It is worth stating that the proposed strategic change framework submitted is not considered as the only single appropriate change strategy for the effective execution of change in every organisation. However, it could be appropriately adjusted to fit distinctiveness in different organisations.

6.3.1   Strategic change framework for Ecobank Ghana

Most organisations in the banking industry can be described as an ellipse with classifications of distinctive characteristics. These classifications were created from

literature on change models, modern change approaches and results emanating from qualitative case studies. In Figure 6.1, the researcher recommends a five-step strategic change framework for Ecobank Ghana and also for other banks in the banking industry in Ghana. It is worth noting that this simple framework which is not complex to appreciate and understand has been designed with the single aim of offering an effortless and straightforward understanding of the change process.

Figure 14.1.   Strategic change framework for Ecobank Ghana Limited
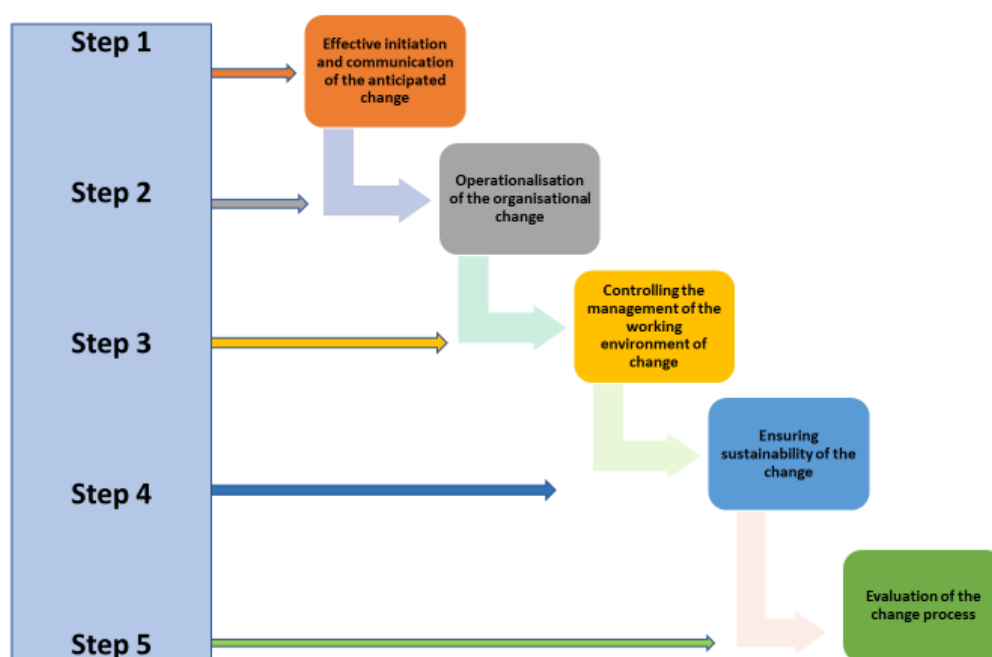
Source: Proposed strategic change framework

If anyone has to contemplate on the important aspects of a successful change incorporated in this proposed strategic change framework, the findings of this case study points to the fact that an effective initiation and communication of the anticipated change, the operationalisation of the organisational change, controlling the management of the working environment of change, ensuring sustainability of the change as well as evaluating the change were extremely suitable and applicable in this case study. Moreover, changes in organisational structure and change practices executed in organisations within the banking industry in Ghana were also deemed significant. In addition, a wide spectrum of organisational change practices developed to address weaknesses within the organisation and deepen the strength within the organisation are incorporated, evolving out of the results from the case study.

Grounded on the previous discussions, the five-step strategic change framework submitted can be labelled a strategy-in-kind due to its comprehensiveness, future-centredness and incorporation with some elements of change and change management. The fundamental aim of the five-step strategic change framework, therefore, is on transforming employees and sustaining the change. Mention should be made, nevertheless, of employees that are living systems with the capacity to adapt to different situations with no compulsion from external forces to implement a particular plan or take a specific direction.

Recommendation Step 1: Effective initiation and communication of the anticipated change

In all organisation within the banking industry such as Ecobank Ghana, there are specific components that forms an organisation, and it is important for all these components to effectively function for the entire organisation to also function effectively. The significance of building the capacity of employees during change, therefore, cannot be exaggerated. Further to managing change with their available knowledge and skills, initiators of change in Ecobank Ghana Limited were also expected to deploy high level negotiation skills to get rid of or minimise any element of resistance and conflicts which potentially emerge as a result of the introduction of change.

One of the primary responsibilities of management of every organisation is communication. It is impossible for several employees to co-exist and work together without communication. The researcher recommends that proper and effective communication is imperative not just for the healthy co-existence of employees but also for proper and effective change initiatives. Proper communication is imperative at all the different levels and for the many departments/units in Ecobank Ghana Limited. It is recommended that Ecobank Ghana secures a proper and fast communication policy and procedures to prevent setbacks, disagreements, uncertainties, chaos, or misinterpretations of truth and to create coherence among all employees and departments and units particularly in respect of change initiatives.

In respect of change and change management, it is also suggested that from the inception, every employee in Ecobank Ghana Limited is subjected to a comprehensive clarification of the kind of impending change. It is important for employees to know and understand whether the change being introduced is top-down, transformational or strategic change management. The effectiveness of any of these approaches hinges on specific

circumstances even though it is largely acknowledged in change literature that the initial option is often used and is the option that usually does not succeed. In respect of the concept of 'change management', management of Ecobank Ghana Limited must ensure that employees totally understand that a clear meaning of 'change management' is that the phrase implies the assignment of managing change.

The researcher further recommends that the change initiators in Ecobank Ghana Limited must consider the use of multi-media communication techniques. It is also recommended that accurate information and the stands taken by stakeholders must be communicated to every individual in the organisations, both internal and external that has a stake in the bank. This is because they all deserve to get the truthful information as well as get the guarantee that the change process is happening in an open manner. Additionally, it is recommended that appropriate communication channels including but not limited to the use the internet, television, radio and other mass media outlets specific to employees and the bank must be used during the change process.

Recommendation Step 2: Operationalisation of organisational change
At this stage, the conceptualised proposed change will need possible tools that may prove significant in influencing the change management in Ecobank Ghana Limited. Operationalising and managing change consist of mobilising various components of capacities to implement the change. The researcher proposes that change managers in Ecobank Ghana Limited should organise stakeholder engagement for the change process where employees who are considered to be the most valued of the stakeholders are engaged to get them to buy-in to the change, facilitate the change process and also build consensus. Those introducing the change need to encourage employees to learn on the job, thus promoting organisational learning unlike the usual process of concentrating on the change results.

At this stage, the framework recommends that those introducing the change must aim at establishing honest relationships with the employees as well as build consensus on the path of change. They must start to tackle identified challenges being experienced by the organisation at that specific periods during the change. In so doing, experience and trust are built among all employees. In addition, those introducing the change must permit the process of change to travel at its own speed depending on how ready the employees are for the change instead of offering capricious plans and timeframes.

Conducting employee brainstorming sessions is also recommended at this stage. This method is important for gathering new ideas and alternatives for making decisions and executing change. In large organisations such as Ecobank Ghana Limited with employees with different levels of education and other diversities, getting employees to brainstorm has the potential of bringing out alternative ideologies for discussions that would lead to the generation of rich innovative resolutions on various issues and subjects in respect of the change introduced.

It is further recommended that change initiators in Ecobank Ghana Limited, should try to enhance the approval of change in order to get change outcomes defined, acceptable, attainable and sustainable by every employee. The approaches approved for use should try to enhance the execution processes so as to deepen the relationship among employees, instil a sense of the ownership of outcomes among stakeholders thus leading to employees embracing the change. No matter the factors driving the change, be it internal or external, how the change is introduced, whether planned or imposed and the blend of methods adopted whether hard or soft systems, therefore, the effective implementation of change is significant.

Recommendation Step 3: Controlling the management of the working environment of change

The change introduced, left alone, cannot operate. For the change to be effective, the framework recommends the need for change initiators in Ecobank Ghana Limited to be committed to assignments such as monitoring implementation, communicating the current situation to all employees, connecting multi-change programmes, identifying unresolved challenges, and adopting explicit steps to cope with the change. In the process of managing change, those in charge of driving the change in Ecobank Ghana Limited must further be mindful of the various stages of change such as denial, commitment, resistance and exploration demand varying approaches. During the denial stage, enough time must be allocated to providing information and proposing actions to employees. During the resistance stage, those introducing the change must elicit feedback from employees and garner their support. During the exploration stage, actions need to be prioritised and capacities of stakeholders built through training and planning. Finally, at the commitment stage, there must be the establishment of long-term goals for focussing on building and working in teams.

It is further recommended that those introducing change in Ecobank Ghana Limited must clarify the preconditions itemized below for the effective management and execution of change to every employee in the bank: (1) An explicit strategic goal to be achieved as Ecobank Ghana goes through the change process, and targets must be set to guide the course of change; (2) Those introducing change must acknowledge everyone doing a good job, and they must be present to recognise and celebrate teams when significant targets are achieved; (3) Management must ensure dedication to the change by every member of the board of directors and by a critical mass of Ecobank Ghana Limited employees; (4) A comprehensive strategic plan provided in reader friendly language must be developed and shared to every participant in the change process; (5) There must be a clear and attractive vision of the picture of Ecobank Ghana Limited after the change is finalised; (6) There must be modifications to the strategic plans during the formative stages of the change process, if changes are necessary at the introduction and execution stages of change; (7) capacity building through training must be offered to those employees expected to introduce and/or manage the change, if they are lacking the needed knowledge or skills; (8) There must be a high-quality, thorough and regular double-way communication across the whole change process; and (9) There must be sufficient time, finance and material and human resources offered to boost the possibility of effective change.

Recommendation Step 4: Ensuring sustainability of the change

The researcher is of the strong view that once all the stages in the proposed strategic change framework are satisfied, it should be sustained and become appreciable to employees such that replicating it will be easy. To ensure that there is inbuilt sustainability in proposed change framework that will lead to the implementation of any change in the bank, it is recommended that the management within the organisation must provide leadership in terms of promoting and facilitating inclusiveness and must have a great sense of anticipating future occurrences and taking appropriate actions. Management must also encourage a culture where employees take responsibilities for their actions and groups, teams, departments or units are made accountable. There must also be a platform within the bank that encourages the effective design and use of novel ideas and knowledge by concentrating on a common vision forward, recognising employee commitments and improving employees' participatory skills.

It is usually a challenge for those introducing change to endure and sustain concentration on the change introduced. In such cases, where the change seems not be going as intended, it is recommended that concerted effort must be put in place to groom the change environment and incentivise incremental gains. In sustaining change of such nature, it is also important to address known disparities in the change processes. In most cases, these disparities are usually the absence of sufficient understanding and knowledge on change management. The researcher, thus, recommends that capacity-building in leadership skills, explicit explanation of employee roles and encouragement of employees to buy-in to the change agenda are relevant recipes for effective change initiatives.

Recommendation Step 5: Evaluation of the change process

Managing change is bedevilled with a lot of undefined results. Consciously putting in place measures to monitor their impact, therefore, is difficult but very necessary. It is recommended that change initiators in Ecobank Ghana Limited must endeavour to strengthen the organisational performance and concentrate on the indicators set within the process of change. This will enable them to celebrate initial gains, learn from them and provide assistance for the change when needed. It is imperative for those introducing change in Ecobank Ghana Limited to acknowledge that both short-term gains and long-term transformations are critical to the success of that change. Instituting capacity building programmes will facilitate progress and permit improvements where required thus making the measuring and reporting on progress very critical and extremely useful. They must also develop a result-based framework which allows every employee to be informed of the progress of the change being made. From the above the researcher recommends two ways of evaluating the change processes namely the formative and summative evaluation.

Formative evaluation

In the change process, formative evaluation is designed to assess the effect of the change while it is taking place and permits for incremental improvements to occur in a 'just in time' manner. Managers need to use the formative evaluation to identify areas of the change that needs correction and improvement within an ongoing change process in respect of activities, employees, products, programmes. The use of the formative evaluation enables managers to monitor employees' progress in respect of the change and gather ongoing feedbacks from employees and use them to improve their own management efforts and that of the employees. More specifically, formative evaluation assists employees in their strengths and weaknesses and targets areas that needs improvements.

Summative evaluation

Summative evaluation concentrates on the results and exerts short-term and long-term impacts or outcomes. The objective of summative evaluation is to measure the efforts of employees at the end of each key target by comparing it against some standard or benchmark. These evaluations are usually high stakes. Managers are to evaluate the results of the change being evaluated as to whether it meets the set goals. Information from summative evaluations are useful when managers or employees use it to guide their efforts and activities in subsequent organisational change projects.

Recommendations for the banking industry

Adopting and implementing the strategic change framework developed by the researcher in this case study has the potential of facilitating the effective execution of change initiatives in organisations within the Ghanaian banking industry.

The present case study findings indicate that the effective execution of change management initiatives to embrace employee engagement is still prominently evolving in organisations within the Ghanaian banking industry. Taken together, the impact of employee engagement, communication, employee commitment, employee resistance to change, human resource management associated policies, structures, rewards and recognition systems, training and development programmes and performance reporting are all key factors in effective execution of change initiatives. The researcher recommends that further clarity is required on how organisations within the Ghanaian banking industry must change to meet anticipated difficulties, and how the required changes may be accomplished. Thus, there is a necessity for industry-based cooperation to capture and share best and worst practices associated to change management towards employees.

Technology has immense possibility to support the Ghanaian banking industry's systems and processes to be automated; to offer employees with good quality information; and to assist employees in executing additional tasks and activities but stay noticeable to their organisation. Thus, it is imperative to introduce more novel technology in the banking industry. Moreover, it is recommended that the regulator of the banking industry provide specifications for the introduction of new and modern technology in the banking industry in Ghana.

Recommendations to academics and consultants

The lack of knowledge and expertise related to change and change management initiatives is and will persist to be a great difficulty for organisations in the Ghanaian banking industry. Thus, it is recommended that capacity building training programmes associated with change management-related knowledge and skills that will enable leaders, managers, and agents of change to have a deeper understanding on how to craft and execute different change management associated approaches for gaining competitive edge within the banking industry should be designed and implemented by academia and consultants.

The absence of leadership proficiencies for effective deployment of change initiatives is another significant difficulty for organisations during change. Thus, the researcher recommends that it is imperative for academia and consultants to ensure the development and delivery of customized capacity building training programmes geared towards addressing, improving and measuring the effectiveness of leadership proficiencies for driving effective and successful change.

6.4   Limitations and suggestions for future study

This section highlights the limitations encountered in conducting this case study and also provides some suggestions for future study. In as much as the findings of the study convincingly show that the effective combination of employee engagement, effective communication and employee commitment in the process of change will result in a great connection between management and employees and eventually lead to employee understanding of change and readiness to change, it would have been importantly sufficient if the findings could be generalised to other banks within the banking industry in Ghana, and not restricted to Ecobank Ghana Limited alone. It is, therefore, recommended that any researcher interested in conducting studies of this kind, adopts this work as a basis for reviewing the literature and contributing knowledge in respect of change and change management.

Given that this case study is generally exploratory in kind, the findings submitted here are only of limited value for the purpose of generalisation. Thus, further studies with more sophisticated and improved formulated designs are recommended, to further explore the complicated issue of change and change management initiatives within organisations.

Considering the restricted concentration on individual employee experiences, the researcher suggests further studies to examine not only employee feelings but attitudes and beliefs. From the literature, quantitative research appears to be the most used by many researchers and the researcher is convinced that more qualitative studies are required so as to ensure exploration of various features of specific theories and models. Since this current study was focused specifically on just employees of Ecobank Ghana Limited, it would have been fascinating to juxtapose the findings of this study with similar researche within other organisations, sectors, industries, cities or countries.

An alternative means of exploring the subject of change and change management among employees is to conduct longitudinal research. In respect of such research work, a combination of qualitative and quantitative methods (mixed method) could be adopted so as to explore the understanding of employees on change and change management prior to the change and after the change. This is an area in management that could be the focus of future study by academics.

Face-to-face interviews were meant to be used for data collection for this study. However, due to the Covid 19 pandemic, the researcher resorted telephone interviews which was time consuming.

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Appendix 1.   Interview Guide

INTERVIEW GUIDE FOR EMPLOYEES OF ECOBANK GHANA

CHANGE MANAGEMENT IN THE BANKING INDUSTRY: THE CASE OF ECOBANK GHANA

Employee understanding of change and change management

- How would you explain the term 'change'?
- How would you explain the phrase 'change management'?
- Explain why change is necessary in your organisation
- What do you consider an excellent change management approach?
- What changes have your organisation undergone in the last decade?

Practical experiences of employees on change and change management

- How do you feel when change was introduced?
- How would you explain your involvement with the introduction of change and change management?
- How were your commitment levels affected by change and change management?
- How were your levels of empowerment affected by change and change management?
- How were your energy levels affected by change and change management?

Communication in Change and Change Management
- How would you describe the communication process within your organisation and why?
- What are the existing communication channels within your organisation?
- What was the role of managers in communicating the change at all levels?
- What were the communication challenges during change?
- What communication strategies are required for the implementation of change of similar nature in future?

Management support during change

- Describe the organisational and managerial support within your organisation during change?

- What organisational and managerial support do expect from your organisation during change?

Employee Resistance or Otherwise during Change Process

- Have you ever resisted change in your organisation?

- What will influence you to resist change in your organisation?

- What the future strategies are required to avoid resistance to change?

Appendix 2.   Participant Information Sheet

Title of Study: Change Management in the Banking Industry: The Case of Ecobank Ghana Limited

Name of Researcher: John Barnett Quaicoo

Dear Participant

Kindly take some time to read through the following information. At any point in time if you have any questions, do not hesitate to contact the researcher via barnettquaicoo@gmail.com.

Overview
You have been invited to be part of a Doctor in Business Administration (DBA) research study exploring the understanding of employees on change and change management in the banking industry of Ghana. The study also examines the practical experiences of change and change management. The role of communication and managers will also be explored by the study. Finally, the study sought to find out the level of resistance or otherwise of employees during change process.

What is expected of you
You have been asked to participate in a confidential and anonymous telephone interview session, lasting about 60minutes. There will be an arrangement with you for a day and time at your convenience prior to the end of April 2020.

The interview session will be divided in two sections. First you will be asked questions about yourself including age, level of education, current position and the number years spent on the job.

In the second section of the interview session, you will be asked to share your understanding of change and change management. You will also be required to share practical experiences of change in the areas of your involvement in the change process and your commitment to change. Additionally, you will be asked to identify the various channels of communication within the organisation and to indicate their effectiveness. You will also be asked to explain how communication is done within the organisation during change. This section of the interview will also require of you to share to the role played by managers in the change process and its effectiveness.

Your data
For the purpose of enhancing accuracy of the qualitative analysis of the data from our interview session, I will record the audio of our interview session with your consent. Additionally, with your permission I will include selective quotes from the transcription to illustrate points in my study and any resulting publications. These will be anonymised, and great care will be taken to ensure that any of the quotes cannot be attributed to you as an employee of your current organisation.

Your interview responses and experiences on change and change management within your organisation will be confidential. Notes and recordings of this interview will be anonymised and stored in encrypted files accessible only by the researcher. Your responses will not be discussed with any other interviewee in the study and your identity will not be discussed with either of the researcher's DBA supervisors, Dr. Mizanur Rahman (Director of Studies and Lead Supervisor) and Professor Eugene Kozlovski (Supervisor 1).

I wish to indicate clearly that your participation in this study is voluntary. You may choose to answer any of the questions or not to answer. You may also withdraw your participation during or after this interview session up until any potential publication of the findings.

Thank you for reading this information sheet and I hope to speak to you soon.

John Barnett Quaicoo
DBA Candidate

Appendix 3. Participant Consent Form

Title of Study: Change Management in the Banking Industry: The Case of Ecobank Ghana Limited

Name of Researcher: John Barnett Quaicoo

Please answer the following questions by ticking the response that applies

	YES	NO
1. I have read the Information Sheet for this study and have had details of the study explained to me.	☐	☐
2. My questions about the study have been answered to my satisfaction and I understand that I may ask further questions at any point.	☐	☐
3. I understand that I am free to withdraw from the study within the time limits outlined in the Information Sheet, without giving a reason for my withdrawal or to decline to answer any particular question in the study without any consequences to my future treatment by the researcher.	☐	☐
4. I agree to provide information to the researcher under the conditions of confidentiality set out in the Information Sheet.	☐	☐
5. I wish to participate in the study under the conditions set out in the Information Sheet.	☐	☐
6. I consent to the information collected for the purposes of this research study, once anonymised (so that I cannot be identified), to be used for any other research purposes.	☐	☐

Participant's Signature: _____ **Date:** _____

Participant's Name (Printed): _____

Contact details: _____

_____

Researcher's Name (Printed): _____

Researcher's Signature: _____

Researcher's contact details:
(Name, address, contact number of investigator)

Please keep your copy of the consent form and the information sheet together.

Appendix 4.   Sample of Transcript

Title of Study: Change Management in the Banking Industry: The Case of Ecobank Ghana Limited

Name of Researcher: John Barnett Quaicoo

Position: Senior Management

Gender: Female

Age: 52

Years in Employment: 25

Participant Code: EP3

Date: 19-03-2020   Time Duration: 10:30am – 11:30am

Employee Understanding of Change and Change Management

Question: How would you explain the term 'change'?

Answer: *For me change is when something is done differently from what used to be. It can be replacing the tabletop computers with laptops or transferring an officer from one department to another.*

Question: How would explain the phrase 'change management'?

Answer: *What I will say is that change management is the process of transforming the organisation so that the organisation can increase productivity. To add to that example the merging of Ecobank Ghana Limited and The Trust Bank has helped in increasing productivity.*

Question: Explain why change in necessary in your organisation

Answer: *We need change to expand the operations of the bank. Sometimes the directives of the central bank also cause the organisation to change.*

Question: What do you consider an excellent change management approach?

Answer: *When change is properly planned and implemented. Let me also say that for change to be successful all stakeholders need to be involved in the change process. When the result of change is positive then its an excellent change and everyone feels part of the result*

Question: What changes have your organisation undergone in the last decade?

Answer: *Ecobank has undergone many changes but the one that come to mind is the merger between Ecobank Ghana and The Trust Bank which was very big*

Practical Experiences of Employees on Change and Change Management

Question: How do you feel when change was introduced?

Answer: *Though I am a senior management staff I sometimes feel very anxious nothing knowing what the future holds. It is likely my position will be affected, or I may even be transferred.*

Question: How would you explain your involvement with the introduction of change and change management?

Answer: *I must say I am involved in the change processes because of my position. I am briefed of the reasons for change and how it will benefit the organisation. At the right time I am also expected to involve my subordinates.*

Question: How were your commitment levels affected by change and change management?

Answer: *I am committed to Ecobank Ghana because it is one of the best banks in Ghana and moreover, I am comfortable with my position and the changes so far have not affected me negatively. However, some of my friends were affected during the merger.*

Question: How were your levels of empowerment affected by change and change management?

Answer: *Because I was briefed during change, I feel empowered with knowledge. Unfortunately, I did not received much training during change and sometimes I need to be consulting with other colleagues for information on how somethings are done*

Question: How were your energy levels affected by change and change management?

Answer: *Sometimes my energy levels drop with I do not properly understand what is happening or about to happen.*

Communication in Change and Change Management

Question: How would you describe the communication process within your organisation and why?

Answer: *If you ask me, I think the general communication within the organisation is excellent because most employees received information through different channels*

Question: What are the existing communication channels within your organisation?

Answer: *We have the email, telephone, intranet, video conferencing and face-to-face communication as channels of communicating*

Question:	What was the role of managers in communicating the change at all levels?
Answer:	*As a senior management member I form the managers of the departments under me of the directives from management and what is expected of them*

Question:	What were the communication challenges during change?
Answer:	*The organisation is big and sometimes getting information to every employee is difficult. There are 9 floors and therefore assuming that the information sent has reached every employee may be deceptive due to many reasons that are likely to hinder the flow of communication. Sometimes even some managers forget to communicate to employees what has been sent from management*

Question:	What communication strategies are required for the implementation of change of similar nature in future?
Answer:	*The establishment blog on the organisation's website for only employees.* *The arrangement of individual meetings with employees.* *Building the capacity of employees on the effective use of email communication.* *The creation of a noticeboard for employees.* *The necessity to organise frequent employee meetings.*

Management support during change

Question:	Describe the organisational and managerial support within your organisation during change?
Answer:	*The management of the bank is very supportive in terms of providing the conducive environment for employees to work during change. Management ensure that employees are well equipped for change. Had it not been for the effectiveness of management, the bank would not have survived all the changes in the banking industry since a decade.*

Question:	What organisational and managerial support do expect from your organisation during change?
Answer:	*There should be frequent communication to employees at all levels during change*

Employee Resistance or Otherwise during Change Process

Question:	Have you ever resisted change in your organisation?
Answer:	*For me, I am risk averse and always looking for new opportunities and therefore I have not resisted change. I was with the bank before the merger with The Trust Bank. I see opportunities in change and will do everything to take advantage of the change situation.*

Question:	What will influence you to resist change in your organisation?
Answer:	*Unless I am convinced that the change will not be in the interest of the organisation and myself, I will never resist change.*

Question: What the future strategies are required to avoid resistance to change?

Answer: *All employees should be adequately informed of the objectives and benefits of the anticipated change*

Question: Thank you for your responses. Is there anything you want to add?

Answer: *No, I am ok with my responses*