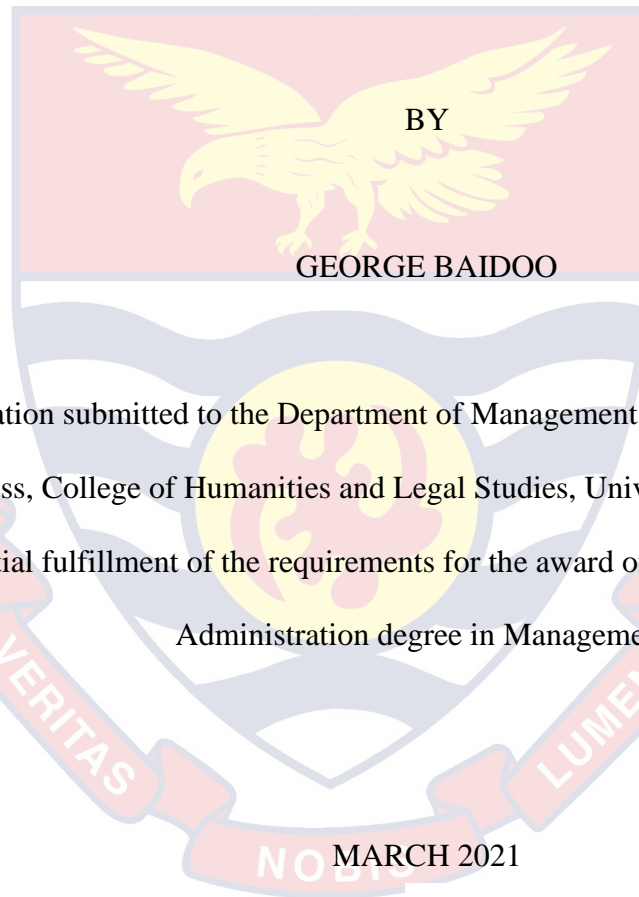UNIVERSITY OF CAPE COAST

ORGANIZATIONAL CHANGE AND EMPLOYEE BEHAVIOUR AT LOWER

PRA RURAL BANK LIMITTED

BY

GEORGE BAIDOO

Dissertation submitted to the Department of Management Studies of the School of

Business, College of Humanities and Legal Studies, University of Cape Coast in

partial fulfillment of the requirements for the award of Master of Business

Administration degree in Management.

MARCH 2021

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DECLARATION

Candidates Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature ………………………. Date……………………………..
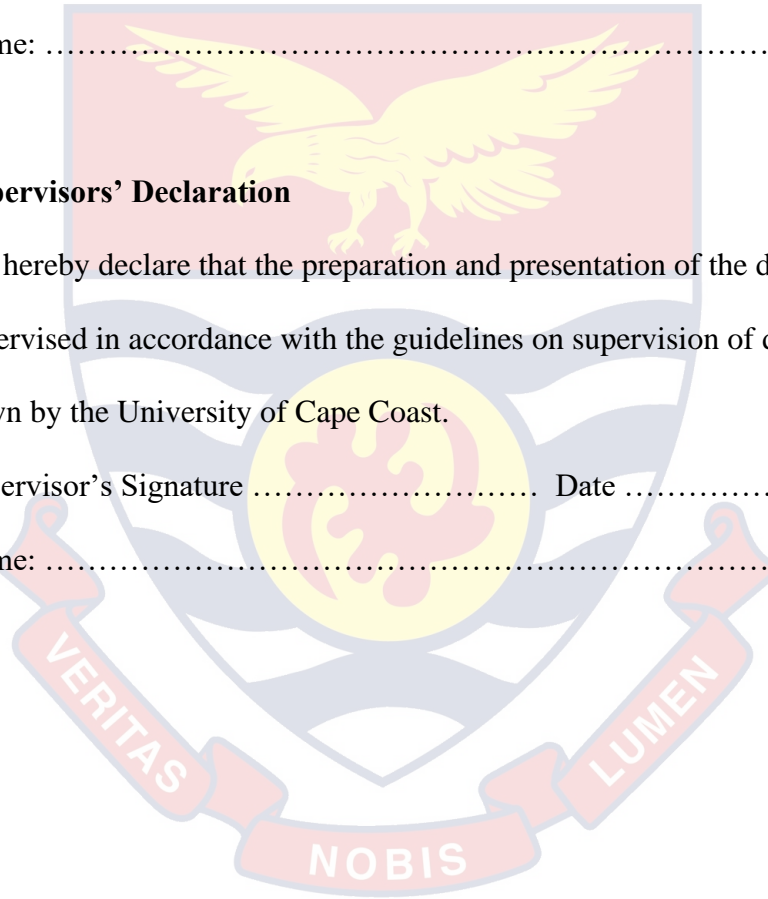
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Supervisors' Declaration

We hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature ………………………. Date …………………………….

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ABSTRACT

This research specifically sought to assess employee perception towards technological change, behaviour of employees towards technological change and the effect of organizational change on employee behaviour at Lower Pra Rural Bank Limited. The study applied a quantitative research approach with an explanatory research design and a simple random sampling technique in selecting a sample from the chosen population for the study. The statistical tool used in the data collection process was a questionnaire. Data collected was analyzed with the statistical package for social science (SPSS) software. Findings from the study suggested employee perception towards technological change includes being confident about acquiring new skill set, being generally happy about the introduction of new technology and that work procedure require specific skill set. With regards to behaviour, employee turnover and job satisfaction were identified as key indicators. The effect of organizational change on employee behaviour was identified as being negative and significant in terms of employee turnover and positively significant with job satisfaction. In conclusion, management of the bank should ensure that there are appropriate support mechanisms for employees within the bank. The support mechanism should also be relevant to employees in order to make the change effective.

ACKNOWLEDGEMENT

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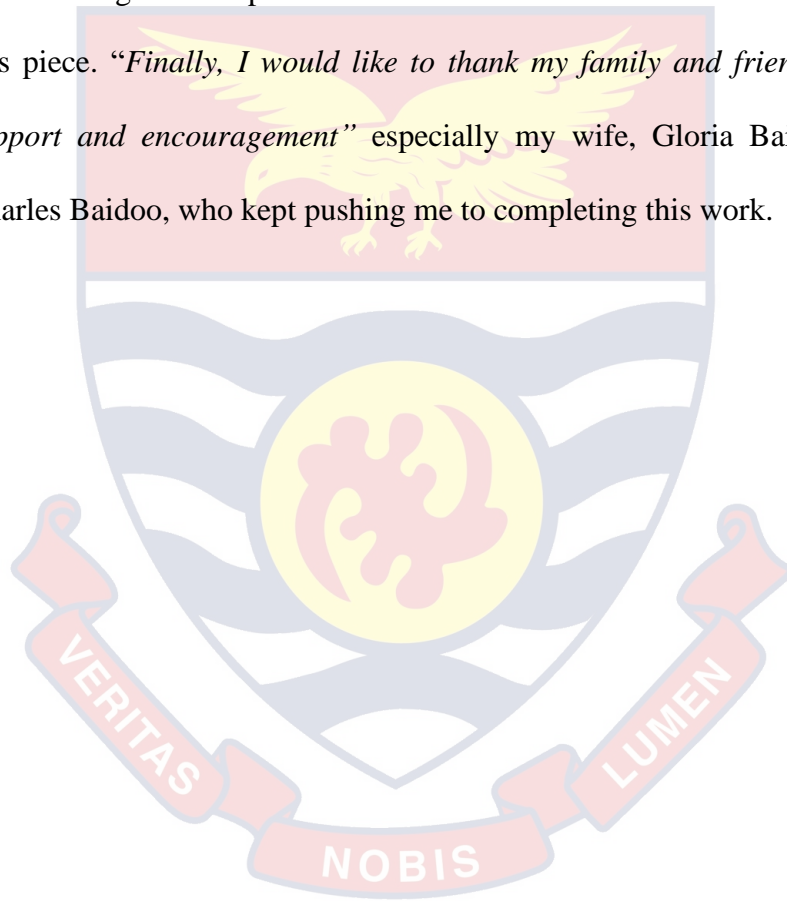
DEDICATION

I dedicate this degree in loving memory of my dad, I pray u find rest in the Lord

wherever you may be.

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CHAPTER ONE

INTRODUCTION

This chapter focuses on the background of the study, statement of the problem, purpose of the study, research objectives, research questions, and significance of the study, delimitations, limitations and organisation of the study.

Background of the Study

Technology and how it affects organisational change and behaviour can never be underrated because of its importance. For example, computers which is a form of technology has a perfect relationship with the attitudes of workers since its implementation leads to most often workers having to upgrade themselves or get entrenched or sacked totally. To understand organisational behaviour, it is paramount to find effective patterns on organisational behaviour and the impact of these patterns on employees. One of the major contributing factors affecting employees is Information Technology that affects organisational behaviour. This position is collaborated by Gilaninia & Horma Yoounfa (2016), that it is believed that Information Technology (which is a form of technology) is a tool that helps people to raise their performance and adopt with change. They go further to suggest that, today, the nature of business significantly changes organisational behaviour such as that these changes require new managers, human resources and labour retention. That with proper management and use of Information Technology for example, it can be provided increasing cooperated social responsibility, their accountability to their surroundings.

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One cannot overlook internal and external operational factors when looking at the success of an organisation. Human resources, a major component of an organisations internal factors, put the other factors of production into effective and efficient use. Employees are important assets however, they have emotions that can affect the growth of the business. Emotions such as stress, nervousness, anxiety and lack of confidence are bound to occur when organisations in which they work decide to restructure, downsize or merge. Employees get emotional when they hear of change (Battistellia, Montania, Odoardib, Vandenberghec & Picci, 2014; Akhtar, 2015). Change is intensely personal and has become a part of our everyday life in this modern era (Khosa, Rehman, Asad & Bilal, 2015). This makes it obvious that the blistering changing nature of the work environment has also become an unavoidable part in modern organisations (Guest, 2004). Battistellia, Montania, Odoardib, Vandenberghec and Picci, (2014), submit that organisational change is the system of segregated repeated recast that occur in more than one of an organisation's arena such as individuals, structure and technology. Fuchs and Prouska (2014), opined that organisational change is about rescheduling structure, processes and individuals to meet global demands.

Balogun and Hope-Hailey (2004) note that organisational change occurs in three dimensions namely (1) organisational direction, (2) structure and (3) capability of employees. Organisational direction is concerned with the mission of the organisation. Structure of the organisation is about the way activities are carried out in the organisation. Employee capability refers to the skills and abilities of

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employees required to perform an organisational task (Balogun & Hope-Hailey, 2004; Carnall, 2003). Balogun and Hope-Hailey (2004), further added that these changes are influenced by internal and external factors. The internal factors include: administrative procedures, employment laws, human problems and business policies, while external factors include: market place, production and process, labour markets, government legislation and regulations, technology, social occasions and the internationalization of firms. (Lunenburg, 2010).

Lunenburg (2010), suggests that organisational change is important for the survival of businesses since it enables them to meet the ever-changing demands of customers. Agboola (2014) argued that organisational change helps an institution to adopt the use of technology which ameliorates production and effectiveness. Pierce (2003), also asserted that organisational change gives management of organisations the chance to redirect employees to a new and better horizon. Isern and Pung (2007) opined that organisational change helps to overcome competition, promotes merger and reduces organisational crisis. Organisational change is needful in today's competitive business world however, the role of the employees' attitude and behaviour at the workplace towards the accomplishment of change cannot be overlooked (Akhtar 2015; Sikh, 2011). Hence, learning the behavioural origins of an organisation's workforce reactions to change is essential in assimilating the tactics for submissiveness, persistence and organizational success (Gondo, Patterson, & Palacios, 2013). It is necessary for management of organisations to consider the behaviour of employees to change, because

employees are the main implementers of any change within an organisation (Sofat, Kiran & Kaushik, 2015).

Organisational change not carried out correctly can results in problems such as de-motivation, anxiety, anger, distress and fear of losing one's job on the side of employees (Sofat, Kiran & Kaushik, 2015; Vandenberghec & Picci, 2014; Ahmed, Rehman, Asad, Hussain & Bilal, 2013). This position had previously been affirmed by Pederit, (2000) who asserted that management's ability to communicate change to employees would trigger either a favourable reaction (excitement, readiness) from employees to the change or a negative reaction (anger, resistance) from employees to the change. Besides series of studies that have been conducted on HRM procedures such as organizational change as well as employee performance in Europe, America and various parts of Asia, it appears little studies have been conducted on organisational change and employee behaviour in Africa and Ghana especially in the rural banking sector, this informed the decision of conducting this study at the Lower Rural Bank Limited.

Employee behaviour has to do with the reflections of employees' values and beliefs, which helps to identify an individual's preferences and patterns of making decisions regarding their everyday work to enhance productivity (Hettiararchchi & Jayarathna, 2014). Hettiararchchi and Jayarathnas' opinion is supported by the psychological contract theory. The theory stipulates that individuals have different perceptions, values and beliefs regarding their obligations (Savarimuthu & Rachael, 2017). Visage (2010) was of the view that employee behaviour is about

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an employee's sentiments, views and inclination towards certain dimensions of his or her workplace or work activities.

Statement of Problem

A few years ago, Lower Pra Rural Bank Limited embarked on some organizational changes in the bank with the objective of resolving the company's existing problems and challenges. Consequently, various key organisational change management practice systems were developed which is being used to improve the performance of the bank. Most essentially, the organizational change was focused on organizational structure, change in infrastructure and change in employee compensation, staff employment policy and a change in technology used in its banking process, which serves as the company's core business. Although this initiative was touted as a laudable human resource management and development practice, the change has received enormous resistant from employees who feel the new change will affect them negatively and as a result made them stressful and nervous in accepting the new change. Instead of improving the operations of the bank, the change has generated a lot of uncertainty, anxiety and ambiguity among employees because of their differences in life experience, motivational level, knowledge and behavioural patterns which causes resistance to change (Sikh, 2011).

Some of the organisational changes are perceived by employees as a means to frustrate them and eventually lay them off from the company. Consequently, many employees at different levels in different Units and Departments have

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registered their displeasure and dissatisfaction with the new change in the bank. This suggests that employees' negative perception of the current organizational changes in the bank is very high. As a result of the general dissatisfaction of new change, the behaviour of some employees in the bank has change as some employees are seen actively searching for alternative jobs, willing to quit the job and some feeling that the change could cause unpredictability about their role in the company.

Thinking about the perceived high level of dissatisfaction among employees across various departments and levels regarding the new change, it will be essential that the underlying reasons for these perceptions and the relationship between the behaviours of employees and the organizational change are critically assessed in order to take the necessary measures to make the new change more effective. Furthermore, although several researchers (see (Ahmed, Rehman, Asad, Hussain and Bilal, 2013; Dulgar, 2009; Sikh, 2011; Amit, 2018) have examined the relationship between organizational change and employee behaviour, such studies are generally limited in Ghana. It on the basis of this background that this study seeks to examine organisational change and employee behaviour at the Lower Pra Rural Bank Limited.

Purpose of the Study

The purpose of the study seeks to find out employee perception towards technological change which affects productivity and to investigate into the state of

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employees' behaviour towards change and look at the effects of organisational change on employee behaviour.

Research Objectives

The study specifically seeks to achieve the following objectives.

1. Examine employee perception towards technological change at the Lower Pra Rural Bank Limited.

2. Assess the state of employees' behaviour towards technological change at the Lower Pra Rural Bank Limited.

3. Assess the effect of organisational change on employee behaviour at the Lower Pra Rural Bank Limited.

Research Questions

1. What is the perception of employees about technological change at Lower Pra Rural Bank Limited?

2. What is the state of employees' behaviour at Lower Pra Rural Bank Limited?

3. What is the effect of organisational change on employee behaviour at Lower Pra Rural Bank Limited?

Significance of the Study

The result of this research would be very useful to the management of Lower Pra Rural Bank Limited as it would provide thoughtful insights for good

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decision making to the management of the bank. The findings would also serve as background of study for students, to build their theoretical knowledge since it would serve as a useful literature. Research gaps that would be identified and suggestions that would be made could serve as platform for further studies to researchers. It would also contribute to building knowledge in HR management, work psychology and organisational behaviour in the Ghanaian context while contributing to building knowledge in the banking industry of Ghana to understand the reason for organisational change from the employee perspective.

Delimitation

The research could have included other rural banks like Ahantaman and Lower Pra Rural banks. However, the information gathered for this work was enough to come to a conclusion that was reflective of the objectives.

Limitations of the Study

The use of closed ended questionnaire limits the respondents' responses to only a few choices even though there may be other responses they may give. However, the close ended questionnaires were adopted to solve the issue of non-response since the nature of the banking work does not give enough time for long surveys. Also, close- ended questions are easier and quicker to answer. The use of probability sampling techniques limits generalizations and exploitations based on the results. This is because, the sampling technique employed allows a phenomenon to be studied over a short period or one time therefore limiting the study to only

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short time predictions. Conclusions done in line with the study population should be carefully done. However, generalizations for this study is applicable since reliability and validity of instrument used were assured.

Organisation of the Study

The study would be organised into five chapters. Chapter One covers the introduction and is subdivided into these central themes: background of the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, delimitations, and organization of the study. Chapter Two focuses on the review of related literature on the thematic areas of the study. Principally, the chapter will be subdivided into three main headings, namely the theoretical perspective, empirical review and conceptual framework.

Chapter three encompasses the methodological approach to the study. This chapter contains research design, study area, population, sampling procedure, data collection instrument, data collection procedure, data processing and analysis. Chapter four contains information on the result and discussion of the study. The last chapter of the study would be Chapter Five and is dedicated to the presentation of the summary, conclusions and recommendations.

Chapter Summary

This chapter has brought to light information about the background of the study and the problem of the research that focused on the gap in literature. The

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chapter also focused on the research questions and objectives of the study, the scope

of the study, the significance of the study and lastly the organization of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

According to Mullins (2013), increasing business competitiveness, globalisation, shifting labour market, rapid technological progress, the move towards more customer-driven markets a 24/7 society and demands of life/work balance have led to a period of constant change and the need for greater organisational flexibility. Mullins continue that a combination of these influences is transforming the way we live and work and that this has significant implications for organisational behaviour. Some of these implications has made it possible for organisations to realize that they are part of society and the societal doings and change can heavily affect their operations. That the day to day dealings of the organistion have a major impact on individuals, other cooperate bodies and the society as a whole. Mullins conclude by saying that the increasingly spread of new technology and the effect of various socio-economic and political factors have attracted increasing attention to the concept of co-operate responsibility and business ethics.

Organisation requirement are essential in getting to know organisational requirements. These range from personal characteristics of the employee. The communication skills, family/ personal factors legal issues in selecting Global employees which is a case that brings in technology which alter the organisations behaviour. Normally, it is to alter the organisation positively, however, it may be

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impacting negatively, in picking a global worker/ employee, the interview nowadays are conducted via zoom which does not give the employer who does the interview a clear understanding of the would be employee's attitude which could have been seen face to face had the would-be employee gone for a face-to-face interview. The Zoom conference or interview is based on technology. It can therefore be deduced that such a candidate would be carrying negative traits which were not be seen as hidden. In fact Mattis & Jackson (2004) agree to the assertion made by saying that many global employers find that knowledge of the organisation and how it operates is important as cultural adjustment factors in the determining global assignment success.

Mattis & Jackson (2004) position goes a long way to ensuring that global workers whom most could not be physically present at job-opportunity interviews cannot be known at hundred (100%) percent. To look at organisational behaviour one cannot hide the individual from the organisation behaviour. This being the case, the psychological contract which is the unwritten expectation employees and employers have about the nature of their work relationships. This is subsumed into job satisfaction. Every job that satisfies her employees emits positive emotions from evaluating ones job experience Mathis & Jackson (2004).

Technological change leads to advantages likewise disadvantages for example recruitment. Most employers nowadays recruit via the internet. Mathis and Jackson (2004) says that applying technology in recruitment through online allows employers find a number of advantages which the basic one is that employers have

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realized that approach to be cost effective ascompared to other sources such as newspaper advertising, employment agencies and search forum and other external sources. To them some employers could save from hundred dollars per hire to as high as $4,000 or $6,000 for senior professional and management jobs. Interest recruitment can also save time. Applicants also feel at ease by sending e-mails to respond to their job postings. Recruiters on the other hand can respond to eligible candidates fast and schedule times for interviews or request additional information on candidate. Again a vast pool of applicants can be produced using online recruitment. In fact, an appreciable number of candidates may come accross a given job listing, although exposure depends on which internet service is in used. The internet is such that any global job vacancy can be posted there, so potential applicants in other geographical areas and countries can view job openings posted on the web. There are also disadvantages that are noted by Mathis and Jackson (2004) that by getting a massive scope of applicants, employers also may get more unqualified applicants that means more resume. Reviewing more e-mails and the cost to incur in acquiring a specialized applicant tracking software cannot be downplayed when discussing the negatives associated with the internet recruitment. However, looking at the disadvantages and juxtaposing it to the advantages, one can safely conclude that it is good that technological change has been employed in organisations which positively has affected the behaviour of organisational players. Critically reviewing organisation behaviour, Mullins & Gill (2004) believe that organisational behaviour is a misnomer since all members within the organisation

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act collectively in such a way as to represent the behaviour of the organisation as a whole. To them, one talks only about the behaviour of individuals or employees within the organisation.

The literature of the central themes of this research is covered in this chapter. Primarily, the study was largely categorized into theoretical perspective, conceptual perspective and empirical perspective. Vital theories were the psychological contract theory and social exchange theory. The review of the concept of organisational change, importance of change, employee behaviour and the relationship between organisational change and employee behaviour were explained. The empirical review section throw lights on reviewing some related empirical studies about organisational change and employee behaviour. Based on the analogies and concepts gained through theoretical and empirical analysis, a conceptual framework was developed to demonstrate the nature of the interdependence between the major elements of the study.

Theoretical Framework

Psychological Contract Theory

Psychological contract had been in existence since 1960, but it became very useful to entrepreneurs during the economic recession of the 1990s (Savarimuthu & Rachael, 2017). The idea of Argyris, Levinson and Schein on psychological contract as a type of social exchange was a result of the need to know the place of subjective and indeterminate interactions between the employer and the employee (Savarimuthu & Rachael, 2017). According to Guest (1998) psychological

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agreement lies in the beholder's eye. Thus, in terms of their beliefs and principles, parties may hold different standpoints and may presume different causes of action based on their understanding. The main focus here is on the employee's perspective, limiting the psychological contract to an intra-individual level. Psychological contracts are operationalized with two sets of terms, i.e. employee-focused and employer-focused obligations, both of which are seen from the employee's perspective

Psychological contracts between workers and employers are referred to as unwritten expectations (Armstrong, 2009). Psychological contract is concerned with employers and employees' perceptions of the employment relationship, organisation and individual, reciprocal promises and obligation implied in the relationship (Guest, 2007). The psychological contract is the trust an individual has in terms of mutual obligations, according to Rousseau (1990). Obligations are beliefs, held by an employee or employer, that each is bound by promise or debt to action or course of action in relation to the other party (Rousseau, 1990). Rousseau figured there were folds in the psychological contract. Psychological contract is therefore subjective to perceived notion, psychological contract is flexible (i.e. the concept evolves between the parties over time), and psychological contract is about mutual obligations founded by promises. (Savarimuthu & Rachael, 2017).

The psychological contract theory has the assumption that employers and employees have mutual expectations of each other (Furåker & Berglund, 2014) and this brings about the principle of reciprocity and mutuality (Savarimuthu &

Rachael, 2017). The psychological contract is mainly not clear and unspoken, and mostly antedates the formal relationship between person and organization. Some expectations in the contract are conscious, but others are not, and are revealed only indirectly. Nevertheless, all perceptions are meant to determine the relationship between organization and worker.

Two faces of psychological agreement exist, namely transactional and relational contracts. The transactional psychological contract persists within the contract's time span. With this type, the worker does not have a strong commitment to the business. On the other hand, relational psychological agreement goes beyond simply paying for work completed. There is a relation between the parts with this form (Savarimuthu & Rachael, 2017). Mathis and Jackson, (2004) posited that both tangible items (such as wages, benefits, employee productivity and attendance) and intangible items (such as loyalty, fair treatment, job security, etc.) are encompassed by psychological contract between employers and employees. Armstrong, (2009) gave clarity from the viewpoint of the workers and the perspective of the employers on the aspects of the working relationship protected by the psychological contract.

From the employees' perspective the psychological contract covers aspects such as

I.   Fairness, equity and consistency in the treatment of employees

II.   How secured ones employment is

III.   The extent to which employees can show what they are capable of

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IV.   An organisational environment that will give employees the opportunity to unearth their skills and improve them.

V.   Confide in management at all times.

VI.   To be involved and participate in organisational dealings.

And the psychological contract includes issues such as integrity, effort, enforcement, participation and loyalty from the employer's viewpoint.

The implication of psychological contract provides useful insights for managers and organizational leaders. To Sims (1994) a balanced psychological contract is necessary for a continuing, harmonious relationship between the employee and the organisation. Further, Sims, however pointed that, the violation of the psychological contract can signal to the participants that the parties no longer shared (or never shared) a common set of values or goals. Once employees realize that while it is possible, the employer is unlikely to give permanent employment, they hold back commitment and loyalty. In other words, they illustrate a negative attitude/behaviour by less contribution to the organisation. (Furåker & Berglund, 2014). The psychological contract happens to be the foundation of employee commitment (Mullins, 2010), job security (Armstrong, 2009) and provides the avenue for monitoring the behaviour and choices of employees (Chartered Institute of Personnel and Development, 2010) the researcher therefore finds the theory applicable to the theory.

The psychological contract does not form part of the collective agreement between employer and employee that are normally signed. It is not a written

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document therefore, there is an implied sense of mutual expectations and satisfaction of needs arising from the people-organisation relationship. It entails a wide range of expectation of rights and privileges, duties and obligations that has important influence on people's behaviour. Mullins (2013), these influences benefits among others are altered either in the positive or negative when technological change is applied in organisational behaviour. Employees' who go out to do photocopies psychologically may be seen in the public eye as a very important member of the organisation which would bring satisfaction to him or her should the organisation purchase a photocopier machine although his or her walking or boarding of vehicle would be reduced, still he or she would lose that aura of importance he or she gets from the place where the photocopies were done. This will affect the person psychologically. That is why even though the use of technology in organisations are important the employee should be considered when such technology is being introduced.

Social Exchange Theory

Social exchange theory originated in the late 1950s and evolved through the early 1960s with contributions from George Homans, John Thibaut, Harold Kelley, and Peter Blau. Psychological, sociological, social psychological and economic perspectives contributed to the development of social exchange theory (Emerson, 1976; Cropanzano, & Mitchell, 2005). Social exchange theory provides a framework in the study of employee-organization relationships for the past few decades (Cropanzano and Mitchell, 2005). Social exchange theory is a general

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theory that explains relationships of human exchange at both micro and macro levels and demonstrates two kinds of relationships of exchange (being, economic and social). In an employment relationship, economic exchange is clear and contractually binding with specified terms and related monetary rewards. In contrast, social exchanges are usually unspecified obligations which are connected with non-monetary aspects of employment relationships and often involve indirect chains of exchange (Cropanzano, Anthony, Daniels, & Hall, 2017). The social exchange theory states that when employees believe that they are participating in trustworthy exchanges with the company they work for, they experience a sense of felt obligation that promotes reciprocation through positive inclinations and acts that benefit the organization (Cropanzano & Mitchell, 2005; Blau, 1964). This position has been affirmed by Gouldner, (1960) was stated that social exchange theory shows that the premise of standard reciprocity between parties is based on social exchanges.

Social change theory deals with the behaviour and interrelationships of people at work places. In employing technology in the organisation it has the potential to alter the behaviour and interrelationship that exist in the organisation. This is a position which Mullins & Gill (2004) fully support that social theory is rooted in anthropology and economics and as such plays a deep role in human relation which is the exchange of social and material resources. To them, people go into a relationship with the mind-set of getting something in return. In effect, when

there is organisational change, these social and material resources would be affected.

Criticism of the Social Exchange Theory

The social exchange theory is not without any constructive critiques, just like any theory. There are many challenges associated with the theory of social exchange, as described by (Miller, 2003). Such restrictions, she added, include: a) the theory of social exchange restricts human relationships to a fully lucid process that arises from economic theory, b) the theory supports openness as it was developed in the 1970s when ideas of freedom and openness were favoured, but there may be times when openness is not the best alternative in human interactions, c) the theory opines that the decisive goal of human interactions is intimacy however this might not always be the case, d) the theory puts human relationships in a linear structure, yet some human relationships might skip steps or go backwards when it comes to intimacy.

Despite the comparatively few critiques of the theory of social exchange, its significance, implementation and influence cannot be overlooked when the problem is concerned organisational change and employee behaviour. In the organisational setting, social exchange theory is one of the most prominent conceptual perspectives in explaining employee behaviour (Cropanzano, Anthony, Daniels, & Hall, 2017). The theory indicates that employee behaviour appears when an employee experiences good emotions and an association with the company (Jha, 2014, p.19), clearly showing that the principle of organizational change and

employee attitude is related to the theory of social exchange (Blau, 1964; Aselage & Eisenberger, 2003).

The Ghanaian Banking Industry

The Ghanaian banking system consist of a national network of licensed and statutory financial institutions engaging in the business of banking under the banking laws of Ghana. That is, all Ghanaian banks work under the supervision of Bank of Ghana (Central bank). In the last decade, the number of financial institutions operating in the Ghanaian banking sector has seen phenomenal growth. The emergence of numerous types of banks, including local-private, Pan-African, Nigerian, South African and Libyan banks, has resulted in a relatively stable political economy, consistent political and economic policy implementation, among other items (Mahmoud, Blankson, Owusu-Frimpong, Nwankwo & Trang, 2016, p. 625). As at December 2012, the number of Deposit Money Banks (DMBs) was twenty-six and that of Non-Bank Financial Institutions (NBFIs) was fifty-two. As at June 2017, there were thirty-six banks in the Ghanaian banking sector. Nineteen of them were domestically controlled and the remaining seventeen banks were controlled by foreigners. These banks are networked across the country and the number of networked bank branches stood at one thousand three and seventy-seven (Nkegbe & Ustarz, 2015).

The banking industry of Ghana, due to its history of implementing new and creative technologies that offer quality service to its customers is a priority. Thus the sector is experiencing rapid information technology development (Kaushik &

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Rahman, 2015). A survey conducted by the Ghana Banking survey showed that the banking industry of Ghana has seen fair robustness in the midst of the financial crises in the international markets (Ghana Banking Survey, 2009). However, the industry is faced with heightened competition both in the Ghanaian market as well as on the global front. Ghana's banking sector recently has become one of the intense competitive emerging markets in the sub-Saharan African countries (Mahmoud, Blankson, Owusu-Frimpong, Nwankwo & Trang, 2016). The vibrant dispensation of Ghana's democracy has gained widespread recognition in the international arena, which has brought about turbulent competitive conditions among local and foreign firms in the banking sector (Whitfield, 2005). Also the industry has seen some crises recently due to the introduction of recapitalization and new capital requirement which has reduced the number of banks from thirty-six to twenty-three (Adombila, 2019).

Ghanaian Rural Banks

According to the Association of Rural Banks (1992), "Rural Banks ' aim is to stimulate banking habits among rural residents, mobilise resources locked up in rural areas into banking systems to facilitate development and identify viable industries for investment and development in their respective catchment areas." Rural banks are mainly unit banks with a structure of ownership and rural community membership through the acquisition of shares. Rural banks in Ghana are the largest providers of formal financial services in rural areas in recent times and hold a large proportion of the country's total banking outlets (IFAD, 2008).

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Concept of Organisational Change

Due to globalization, intense rapid business environment changes occur which has increased the competition for profitability and growth. Change comes from the nature and environment of organisations and it is inescapable for any lively and successful organisation. Change can be ongoing or take place over different periods of time and it occurs in domains like individuals, structure, and technology, etc. (Amit, 2018; Khosa, Rehman, Asad, Bilal & Hussain, 2015).

Change is fundamentally a series of events that enhance the process of development in organizations. Organizational change is mainly concerned with the broad metamorphosis of the organisation includes: changes in mission and operations of the organization, mergers, partnerships and others. Organisational change means organisation transformation (Khosa, Rehman, Asad, Bilal & Hussain, 2015, p. 55). Organisational change is the adoption of a new idea or behaviour by an organization (Daft, 2005). It can also be defined as the continual changes of the organisations direction, structure and capabilities to meet the evolving needs of customers (Mora & Brightman, 2001). Organizational change is explained as the activities to be taken by management so as to better respond to the broader socio-economic environment through the transformation of structures, behaviours and processes, with a view to the development and advancement of an organization. (Zhou, Tse & Li, 2006, p. 2).

Change is a three-phase mechanical process. The first is the unfreezing phase, that is, to move people out of the frozen state and get them to move. In this

phase, the forces of change occupy the status quo that the system is trying to maintain under its current status. Next is the transition phase in which change is being implemented at all levels of the organization. The Last stage is that of refreezing which reinforces the roots again and establishes a new place of stability (Halkos & Bousinakis, 2012, p. 8). The change in organisations is triggered by internal and external factors of all shapes, forms and sizes (Balogun & Hope-Hailey, 2004; Carnall, 2003). Zhou, et al., (2006), posited that organisational change comes in many forms, such as introduction of new technologies (innovations and equipment), new products, new process of administrative systems or any procedure new to an organisation. Liberatore, Hatchuel, Weil and Stylianou (2000), argued that change comes in the form of (1) knowledge creation and dissemination and (2) altered coordination and communication patterns. Such changes occurring within the organization tend to be formal, planned and goal directed in nature.

Factors that causes Organisational Change

External forces that cause change include the marketplace, production and process, labor markets, government laws and regulations, technology, social events, political and internationalization of business (Khosa, Rehman, Asad, Bilal & Hussain, 2015). Various internal factors that can lead to change include administrative processes, employment policies, human problems and business policies (Khosa, Rehman, Asad, Bilal & Hussain, 2015). Various internal factors that can generate change include administrative processes, employment policies,

people problems and business policies (Lunenburg, 2010). Halkos and Bousinakis, (2012), focused on three factors that causes change in an organisation which are teamwork, independent action and leadership. Most of these studies to an extent did not include procedural justice in their study as such for this current study both the internal and external factors would be combined to form factors that cause organisational change including procedural justice. Thus, technological change, leadership styles, communication, procedural justice will be the main factors (independent variables) of organisational change in the current study.

Leadership Styles

Capable leaders are needed to man the affairs of today's organisations as rapid changes in today's global environment has made it complex to direct organisations activities. If the task is well structured and the leader has a good working relationships, the efficiency of the employees will be high which would trigger a favourable reaction. Leadership is a process of social influence in which the leader seeks the voluntary participation of subordinates in an effort to achieve organizational objectives. A leader may be defined as a person who delegates or influences others to act in order to achieve specified objectives (Benson, 2002). Leadership is the ability to influence the behaviour or attitudes of employees to achieve a specified level of involvement and dedication. Thus, the leader is a person oversees the individual, procedure and followers towards a better and right direction for the organization to achieve a better result (Politis, 2006). Most employees consider one a good leader if the leader is capable of communicating the

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points clearly, accurate and timely to employees in order to enhance their potential under the supervision of the leader (Darshan, 2011). Different leadership styles may affect organizational effectiveness and employee behaviour.

Bansal (2017) divided leadership style into transformational leadership and transactional leadership. Transformational leadership has the characteristics of individual influence, spiritual encouragement and intellectual stimulation. They often take individual into consideration, establish vision and aim inside, create open culture, trust the staff to reach their goals and give full play for staff's potential. Thus, transformational leadership concept works towards clarity in the communication of changes so that the leader can direct and encourage employees to achieve organizational objectives. Transactional Leader refers to behaviours that have always been committed to providing proper guidance and support to their followers with rewards and rewards. Encouragement, support and work towards the achievement of the objectives are the main focus for the leader and also to provide a team reward system for the accomplishment of the tasks and also to increase the level of motivation of the employee so that it can directly affect the behavior of the employee in order to increase production and productivity, perhaps (Bartel, Freeman, Ichniowski & Kleiner, 2011). Transactional leadership is focused on staff basic and external demand, the relationship between leaders and subordinates is based on the contract.

They tend to attain organizational goal by pacific job roles and mission design, their basic purpose is to maintain a stable organization. Transactional

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leadership relies more about "trades" between the leader and follower by which followers are compensated for meeting specific goals (Olivia & Cécile, 2014). The transactional leader will first validate the relationship between performance and reward and then exchange it for an appropriate response that encourages subordinates to posit favourable behaviours (Bartel, Freeman, Ichniowski & Kleiner, 2011). Transactional leadership in organizations plays an exchange role between managers and subordinates. Transactional leadership style is understood to be the exchange of rewards and targets between employees and management. Olivia and Cécile (2014) explained Transactional leaders motivate subordinates through the use of contingent rewards, corrective actions and rule enforcement. Nur, Abdul and Norizah (2017) explained that transactional leadership depends on contingent reinforcement, either positive contingent reward or the more negative active or passive forms of management-by-exception. Transactional leaders motivate followers through exchange; for example, accomplishing work in exchange for rewards or preferences. Pierce and Maurer (2009) found group behaviour was higher under the transactional leadership condition.

Technology

The traditional meaning of the word technology is the study of the arts and crafts. The term referred to what, for example, one had to know in order to be good and qualified (Singer et al. 1954). At the beginning of the nineteenth century, knowledge of trade and skills became increasingly standardized. Another important element of change was the advent of engineering schools in the eighteenth and

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nineteenth centuries. During the same period, the meaning of the term "technology" shifted from the study of the arts and crafts to the inclusion and emphasis of intentional inventions and, by implication, the strategic deployment of such inventions. Technology can be seen as tangible materials: movable artefacts, often products for sale on the consumer or professional markets; infrastructural technology (e.g. networks); unique technology, such as the Dutch Oosterschelde flood barrier; production technology; monitoring technology, testing technology and instrumentation each exhibit different characteristics in nature, dynamics and impacts. But technology is also segmented, in the sense that it is made up of materials and components, combined into devices and linkages which, in turn, are combined into an overall working system. This is how modern technology is organised: a configuration that's workable.

Technology change comes in the form of innovations and introduction of equipment. Basically, three dimensions can be acknowledged that define the different types of innovation. These dimensions are the direct results of what a policy maker or analyst aims to explain: innovation in geographical regions, innovation in industrial sectors and specific technological innovations. The introduction of new raw materials, products, methods and operations, calls for adaptation and implementation of new technologies by organisations as well as knowledge update of employees within the company (Zhou, et al., 2006). The taste and preference of consumers cause organizations to have a new interest in new types of products, providing new avenues for addressing such needs. The taste and

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preferences of customers shift the process of production in an organisation leading to the introduction of new raw materials, products, methods and operations. The introduction of the materials may require the introduction of new technologies and discarding old technologies. This will therefore call for an update of knowledge about the new technology should be acquired by the organisation. In the end the technology will influence the organisation and lead them to change processes. It helps an organisation to meet up with the demands of production by reducing the time wasted in the process of production or performance.

Procedural Justice

Organizational justice provides order in societies as a guiding principle for the distribution of different resources. It is a broad concept that encompasses value judgments such as goodness, truth, law, and equality, and can also mean consistency, regularity, and the correctness of the order. (Çelik & Saritürk, 2012, p.358). Justice in an organization leads to employee commitment (Suliman & Kathairi, 2013), job satisfaction (Strom et al., 2014), withdrawal behaviour (Crawshaw et al., 2013), organizational citizenship behaviour (Zhang et al., 2014), entrepreneurship (Wang et al., 2010), trust and organisational performance (Scott et al., 2015). Procedural justice is one of the three components of organisational justice (Karriker & Williams, 2009). Procedural justice is about employees' perception of justice in the methods and process used in sharing organisational outcomes. Procedural justice is measured on the basis of fairness of the methods, procedures and policies used to determine and measure factors such as fees,

promotions, financial opportunities, working conditions and performance assessments, and the management of fairness in intra-organizational processes, methods and applications and outcomes (Demirel & Seçkin, 2011, p. 102). Thus, the fairness of the methods used in determining the same performance awards makes up the subject of procedural justice concept (Doğan, 2002, p. 74).

Thibaut and Walker measured the reactions of the defendants to investigations concerning the functioning of legal proceedings in court (Çakır, 2006, p. 33). It has been observed that, if the legal processes operate in a fair manner, even if the outcome is unfavourable on the part of the defendants, they are responding positively to this outcome. Folger and Greenberg carried out procedural justice in organizational matters and quickly became one of the most researched subjects (Yazıcıoğlu, 2009, p.5). The need for justice to be examined in terms of processes has increased, with an increasing interest in how the fee and fee systems are determined, how the complaint and problem-solving mechanisms are operated, what decisions are taken and how those decisions are taken. This is because having information on how decisions are made has an impact on acceptance. Employees assess the treatments they are subject to in the organization, and the judgment on procedural justice that has been established in this way has an impact on shaping the relationship with the employer. Leventhal collected the characteristics required for the process to be less than six headings. These are: (a) appropriateness; (b) impartiality; (c) truthfulness; (d) correctness in case of error; (e) representing all related parties, (f) conformance with general morality. These

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characteristics have been specified as providing employees with a chance to express their emotions; based on an objective assessment system; awareness of the manager on the subject and the accomplishment of the worker; frequency of the evaluation; and (e) feedback on the outcome of the evaluation. (Çakır, 2006, p. 33).

Communication

Communication is a way of sharing opinion among people. One can share his or her thoughts, feelings, opinion and data through communication. If the communication is clear, precise and brief it is known as effective communication Taylor (2005). Communication can take place with the medium of oral and written. In organization communication may be formal or informal. The flow of communication may be horizontal or vertical within the organisation. Good communication skill represents the ability to give clear and effective understanding of what one would convey (Osif, 2010). There are numerous benefits of effective communication which includes: reduction in conflict**,** achieving organizational goals, strengthening relationship, better acceptance of ideas, promoting job satisfaction and saving time (Maund, 2003). According to Carter and Gray (2007), communication is the important factor for the individual within the organization and outside of the organization for transformation of knowledge and information. Nikandrou, Papalexandris and Bourantas, (2000), stipulates that during the implementation of organizational change communication plays important role in that it reduces negative attitude of employees towards the change.

Importance of Organisational Change

The importance of the organisational change to business especially the banking sector cannot be underestimated. Organizational change leads to development of skilled supervisors and employees, public image, economic status and increased competitiveness (Govindarajulu & Bonnie 2004). Though organisational change has it demerits, it gives employees pleasure hence increases their contentment level (Zabid & Sambasivan 2003). According to Mowat (2002), change strengthens the relationship between people. This opinion has been affirmed by Nelissen et al (2008) that organisational change expands the cooperation among the departments in the organisation. It has been proven that organisational change prolongs the feasibility of an organisational strategy (Maya, 2009). For business organizations of today, change is very beneficial because it enables them to survive with emerging market demands and to remain competitive (Ye, Marinova & Singh 2007).

Concept of Employee Behaviour

Employee Behaviour refers to the means that workers of an organisation conduct themselves at the workplace. Employee behaviour is concerned with the reflections of employees' values and beliefs, which helps to identify an individual's preferences and patterns of making decisions regarding their everyday work to enhance productivity (Hettiararchchi & Jayarathna, 2014). This behaviour can be attributed to many reasons such as change, poor remuneration, etc. Some of the behaviours employees are likely to show at the workplace include signs of job

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satisfaction, commitment to the organisation and turnover intentions (Visage, 2010). The current study therefore measures employee behaviour from three perspectives which are job satisfaction, employee commitment and intention to quit.

Employee Commitment

Akintayo (2010) stated that commitment is the extent to which an employee feels devoted to his or her organization. Ongori (2007) also defined organizational commitment the extent of attachment or loyalty that employees feel towards the organization. Zheng, (2010) simply describes commitment as the attitude of employees to the organization. Allen and Meyer identified three components of commitment which includes: affective, continuance and normative commitment (Meyer & Allen 1991).

Affective Commitment

Affective commitment according to Heery and Noon (2001) is when an employee remains with a specific organization since he or she feels a sense of loyalty and shares its values and objectives. Affective or emotional attachment to the organization is the most established component describing organizational commitment (Meyer & Herscovitch, 2001; Allen & Meyer, 1990). Affective commitment is a work-related attitude that encompasses positive feelings towards the organization. This type of commitment encourages organizational players to keep on working for the organization because they want to do so (Meyer & Allen,

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1991). Farzad, Nahavandi and Caruana (2008) asserted that employees with a high level of affective commitment remain with the organization because they see that their objectives and values are compatible with those of the organization.

Similarly, Shahnawaz and Juyal (2006) argued that an affective commitment explains the alignment that employees feel between their organization and their personal value system and needs. Liou (2008) was of the opinion that, when employees show an affective commitment to the organization, they are likely to boost the operational aspects of the organization. Workers who are affectively committed to the organization are more willing to maintain their relationship with the company than those who are normative and committed to continuity. (Manetjie & Martins, 2009). In contrast, other researchers (Farris, 2012; Somers, 2010; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002) emphasized on the need to foster various organisational forms of commitment, rather than focusing solely on affective commitment.

Continuance Commitment

Meyer and Allen (1997) suppose that continued commitment makes reference to the extent to which the employee feels committed to an organization based on years of service. Herscovitch and Meyer (2002) recommend that continued commitment is subdivided into a high sacrifice commitment (personal sacrifice associated with leaving) and a low alternative commitment. Employee's perceived sacrifices associated with termination, such as losing one's rank or

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pension benefits, which results in the entirety of leaving the organization Continuance commitment refers to the (Coetzee, 2006).

Normative Commitment

Normative commitment relaxes on employees' compulsory feelings towards management; people stay because they think an obligation to perform so (Ahmadi & Avajian, 2011). Normative commitment is sensation of responsibility. Well-behaved and faithful employees can do work better having fewer opportunity, considering themselves employees of the organisation (Green, 2008). Wasti and Can (2008) is of the opinion that a feeling of obligation to remain with an organization may result from the internalization of normative pressures exerted on an individual before entering the organization. The strength of normative organizational commitment is influenced by accepted rules about reciprocal obligation between the organisation and its members (Suliman & Iles, 2000). This implies that individuals often feel an obligation to repay the organization for investing in them, for example through training and development.

Job Satisfaction

Job satisfaction refers to how people feel about their jobs and different aspects of their jobs (Ellickson & Logsdon, 2002). Job satisfaction is a combination of positive or negative feelings that workers have towards their work. Job satisfaction also implies enthusiasm and happiness for one's work. Job satisfaction can also be defined as the extent to which a worker is satisfied with the rewards that

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he or she receives from his or her job, particularly in terms of an inherent motivation (Statt, 2004). The term job satisfaction applies to people's feelings and attitudes about their work. Positive and favorable attitudes towards work means job satisfaction. Negative and unfavorable attitudes towards work connotes job dissatisfaction (Armstrong, 2006).

Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007). Job satisfaction and dissatisfaction not only depends on the nature of the job, it also depends on the expectation of what is the job supply to an employee (Hussami, 2008). Lower convenience costs, higher organizational and social and intrinsic reward and organisational change are some factors that trigger satisfaction. Thus, Job satisfaction is complex phenomenon with multi facets (Mullins, 2005).

Employee Turnover

A number of terms have been used for employee turnover, such as quits, attrition, exits, mobility, migration or succession (Morrell, Loan-Clarke, & Wilkinson, 2004). Employee turnover as defined by Harris and Cameron (2005) refers to disassociating an employee from an organisation. Loquercio, Hammersley, and Emmens (2006) observed that staff turnover is the proportion of staff leaving in a given time period but prior to the anticipated end of their contract. Turnover intention is the behavioural attitude of a person desiring to withdraw from an organization (Awang, Amir, & Osman, 2013), and is an effective predictor of actual

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turnover. According to Singh and Loncar (2010), staff turnover is the rate of change in the working staffs of an organization during a defined period. Employee turnover is the rotation of workers around the labour market, between firms, jobs and occupations, and between the states of employment and unemployment (Abassi & Hollman, 2000).

Employer turnover intention awareness is critical for employee retention, because voluntary turnover mitigation may be effective during the withdrawal process and prior to the formal resignation submission of an employee (Bryant & Allen, 2013). Staff turnover that can occur in any organization might be either voluntary or involuntary. Voluntary turnover refers to termination initiated by employees while involuntary turnover is the one in which employee has no choice in the termination as it might be due to long term sickness, death, moving overseas, or employer initiated termination (Dess & Shaw, 2001)). Voluntary turnover intention happens when an employee sees another opportunity as better than his present position (Curtis, 2014). This involves more payment, more recognition or a more convenient location. It may also occur when the employee has to leave for health or family reasons. If the employee plans to withdraw from a position on a voluntary basis, that is also the intention of a voluntary turnover.

On the other hand, the intention of involuntary turnover is to measure whether the organization in question plans to remove an employee from a position resulting in a turnover. (Curtis, 2004; Dess & Shaw, 2001). This can happen if an organization isn't happy with an employee's job performance and chooses to fire

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him. It also happens when a business has to eliminate positions due to economic pressures or downturns in business. Historically, It was analysed that involuntary turnover is generally good for the interest of the organization (Sowmya & Panchanatham, 2012), but voluntary turnover is considered very detrimental for organisation. Long, Perumal, and Ajagbe (2012)stated that turnover intention is the tendency of an individual to leave the job, which is classified into voluntary and involuntary. Voluntary turnover is when employees' leave the organisation willingly while, when an organization removes or forces an employee out of the organisation is called involuntary turnover.

Employees' attitudes towards change depend on a number of internal factors and external factors. These factors trigger either a favourable or unfavourable reactions on the part of the employees. The negative reactions of employees towards any change in the organisation may depend on personal reasons such as fear of loss of job, distress change brings, anxiety, anger, lack of confidence, greater workload, etc. Moreover, the professionalism of management in going about the change is important to the survival of the change. This is because management's inability to handle the difficulties change brings would trigger an unfavourable reaction from the employees however the opposite would be true when management of the organisation have the skills and understanding of the origins of employees' attitude towards change (Hettiararchchi & Jayarathna 2014; Visagie, 2010). As Rousseau, (2003), the unfavourable reactions of employees

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towards change is dependent on their emotions. This idea therefore made employers to see resistance to change from employees as illegitimate.

In contrast to the conceptualization of resistance to change as a retraining force in human behavior (emotions) that prevents the process of change from taking place, recent changes have been seen as more positive and natural characteristics of human beings Bringselius (2014). Bringselius, (2014). Resistance to change is no longer seen as merely behavioural as established by (Rousseau, 2003) but it exposes the relevance of the cognitive and emotional aspects of employees' reactions to the change process. Employees resistance to change can be grouped into three categories namely; affective, behavioural and cognitive resistance (Battistelli et al., 2014). The affective resistance is about the emotional aspects of the individual that tends to resist the change. In this case, feelings of anger, anxiety, low confidence, etc. would prevent the employee from working in favour of the change. The second dimension is the behavioural resistance that is concerned about the actions that the employee takes either in favour of the change or against the change. For instance, an employee will decide not to carry out any activity relating to the change in the company. The third component is the cognitive resistance to change which is about the employees' thoughts (discernment of positive and negative benefits) about the change (Battistelli et al., 2014). It can therefore be seen that the attitude of employees (employee behaviour) towards change which emanate from the internal factors may be based on personal reasons (such as fear

of losing a job, lack of confidence, etc) and management's dispositions about change in the organisation.

Procedure for Implementing Organisational Change

Employees are the face of organisations and their reactions affect the growth of the company with respect to customer retention. It is believed that naturally employees resist change and this result in diverse employee behaviour in the organisation. A key issue in planning for action, therefore, is how to motivate commitment to organisational change (Khosa, Rehman, Asad, Bilal & Hussain, 2015). According to Waddell et al., (2011) and Gondo, Patterson and Palacios, (2013), a more effective means to elevate the uncertainty change brings are (1) Preparation for Change, (2) Responsibility to Change, (3) Openness to Change, (4) Pessimism about Authoritative Change and (5) Readiness for change. Halkois and (2012) argued that to overcome the resistance to organisational change there must be (1) education and commitment, (2) participation and involvement, (3) facilitation and support, (4) negotiation and agreement, (5) manipulation and co-option and (6) explicit and implicit coercion. Khosa, Rehman, Asad, Bilal and Hussain (2015) opined that following these processes' assist in improving the efficiency and effectiveness of banks undergoing change so that set goals can be established. The study therefore draws knowledge from Waddell et al., (2011) and Gondo, Patterson and Palacios, (2013) to postulate the following variables preparation for change, openness to change, readiness to change and responsibility to change as the factors to mitigate organizational resistance.

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Preparation for Change

Employees are the major drivers of any change as such their responses' to the change determines the extent to which the change can succeed. Preparing the minds of the employees to the change management intends to implement or introduce is the first point of call (Waddell et al., 2011). It is discovered that some category of human beings is more resistant to change than others but this challenge can be reduced when management prepare the minds of the employee to the change they intend to effect within the organisation. This indicates that there must be an effective method that will help carry the change smoothly to the employees (Gondo, Patterson, & Palacios, 2013). Communication is regarded as one of the effective methods required to have a successful organisational change.

Communication involves the way top level management passes information to the lower management and the easiness of information from the lower management to the top management in an organisation. The flow of information about the change determines the reactions of employees towards the change. For instance, the smooth flow of information about the change to employees from management and vice versa turns to eradicate anxiety, nervousness, anger and fear. Because the involvement of employees in the change process helps them to understand better the future outcome of the change which reduces distress (Waddell et al., 2011). It is important for employees to change their knowledge and attitude in order to meet changes in the organisation and this can be done by preparing the workforce of the organisation (Halkos & Bousinakis, 2012).

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Responsibility to Change

Management plays a vital role in the success of any organisational change at any level (Drucker, 2000). The role of leadership has long been a vital force that drives employees either to achieve the goals or impedes employees in achieving the goals of the organisation. Thus, leaders and the styles they adopt tend to trigger favourable reactions from employees or an unfavourable reaction from employees. Leaders have the responsibility of developing an attitude that can make employees feel and believe change is an opportunity and would enhance their abilities and capabilities rather than making them nervous, anxious and angry (Halkos & Bousinakis, 2012). Leaders by taking responsibility to ensure that there is an effective method that prepares employees to accept change will lead to the success of the change. Leaders must take the responsibility to understand that change requires substantial amount of time to be accepted by individuals so that they do not put pressure on the employees to accept the change within a shorter period of time (Drucker, 2000).

Openness to Change

Changes in knowledge are easier to be made. In every organization employee have some level of knowledge. Training and educational seminars aim at changing knowledge. The more this knowledge becomes available to everyone, the better the openness to change. Being open to change is a vital force that propels change to occur in a smooth path (Halkos 2011). However, employees being open to change depend on the level and amount of knowledge they would have acquired

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about change. This means employees' involvement in decisions regarding the change. This act would reduce the uncertainty about the future on the side of the employee should change be introduced and adopted by the company. In an environment where exchange of information amongst employees is done without fear, change is more easily adopted because any challenges that arise meet minimum resistance (Halkos & Bousinakis, 2012).

Readiness for Organizational Change

Readiness for organisational change is considered a vital antecedent to the successful implementation of complex change (Richards and Hallberg, 2015). According to Joseph Samuel Schultz, Endre Sjøvold, Beate Andre, (2017) believed that organizational change readiness can be used by the manager to predetermine the possibility of success or failure of the organizational change.

Relationship between Organisational Change and Employee Behaviour

Organisational change also depends on several factors that are more vital to the employee's attitude to the event of change" (Jones, Jimmieson & Griffiths, 2005). Khosa, Rehman, Asad, Bilal and Hussain (2015), were of the view that technological advancement in the business world leads to negative employee behaviour (negative reaction from employees). Thus organisational change in terms of technological advancement affects the behaviour of employees. Liberatore et al., (2000), were of the view that organisational change cause people to fear and therefore resist the change. This was affirmed by Terry and Jimmieson, (2003), who

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argued that uncertainty and stress among workers is the result of organizational change. Downsizing and redundancy are the results of organizational change (Worall, Parkes & Cary, 2004).

Griffm et al. (2004), conducted a study to ascertain that organizational change have different effects on perceptions of group morale and group leadership. The findings showed that whenever there is a change in the organisation, employees' perception at that time becomes negative and moral of employees decreased. Kiefer and Tina (2005), investigated consequences and experience of negative attitude during change. The results showed that ongoing changes (organisational change) are connected with negative emotions (employee behaviour). Schraeder et al. (2006), discussed about employee participation, attitudes and employee reactions towards technological changes as well as attitudes of employees towards organizational change. Findings of the present study shows that employees those are involved in the changes in technology process are taking this technology positively in comparison to this those are not involved in technology change process, are having very less involvement.

Additionally, the findings pointed that people those find that there is huge change in their role and responsibility also shows negative reaction towards the technology changes. It has been examined that organisational change brings anxiety, sadness, doubt and insecurity because it removes the ease of constancy from workplaces (Aslam, Mohti et al., 2015; Oreg, 2006). Ashford (cited in Oreg, Vakola and Armenakis, 2011) concluded that when an organization is experiencing

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organizational change, such as downsizing, re-structuring, or merging, it will cause employees the feeling of stress, anxiety, and insecurity and resulting effect on employees' satisfaction, productivity, and commitment towards the organisation. Click (cited in Aslam, Arfeen et al., 2015) in their found that when changes are recurrent, employees are less expected to perceive change as a distinct event and are likely to feel that change is highly impulsive. Thus, when change occurs very regularly, individuals are likely to feel exhausted by change and feel an increase in nervousness due to the impulsiveness of change in that situation.

Conceptual Framework

A conceptual framework is a structure which the researcher believes can best explain the natural progression of the phenomenon to be studied.

The aim of the conceptual framework is to make research findings more meaningful, acceptable to the theoretical instrument in the research field and ensure generalizability. It assists in stimulating research while ensuring the extension of knowledge by providing both direction and impetus to the research require and enhance the empiricism and rigor of a research.

The research model assumes that four dimensions of organisational change predict employee behaviour. Communication is regarded as one of the effective methods required to have a successful organisational change. Communication involves the way top level management passes information to the lower management and the easiness of information from the lower management to the top management in an organisation. Procedural justice is defined as the level of fairness

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of the methods, procedures and policies used to determine and measure factors such as fees, promotions, financial opportunities, working conditions and performance assessments, and the management of fairness in intra-organizational processes, methods and applications and outcomes.

Technology change comes in the form of innovations and introduction of equipment. Basically, three dimensions can be acknowledged that define the different types of innovation. These dimensions are the direct results of what a policy maker or analyst aims to explain: innovation in geographical regions, innovation in industrial sectors and specific technological innovations. Leadership is the ability to influence the behaviour or attitudes of employees in order to achieve a level of commitment and commitment to the organization of their work.
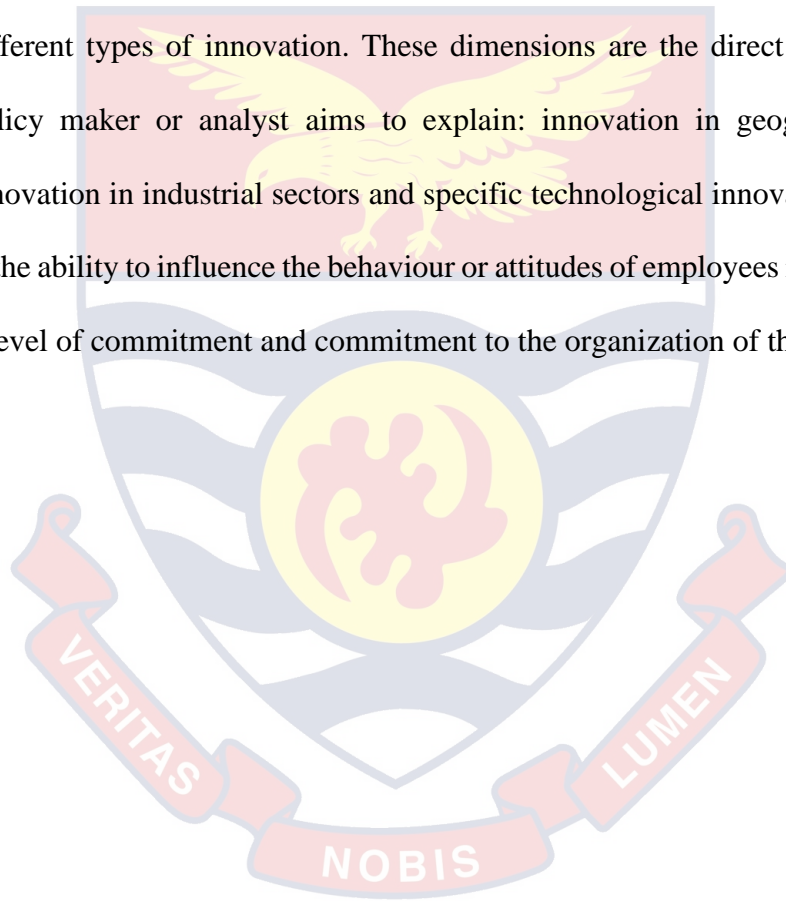
CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter describes the methods and procedures that were used to collect and analyse the data so as to determine the effect of organisational change on employee behaviour among the employees of Lower Pra Rural Bank. Sections of the chapter include the study area, population, sampling techniques, research design, and data collection instruments and data analysis procedures.

Research Approach

A research approach generally comprises three (3) major approaches: quantitative, qualitative and mixed approached (O'Reilly & Parker, 2013). Quantitative method of research holds a more objective approach than the qualitative method of research which holds a subjective approach (Osibanjo, Adeniji, Falola & Heirsmac, 2014). Quantitative research seeks to understand a phenomenon by focusing on the whole picture (Ary, Jacobs, Razavieh & Sorensen, 2009). Quantitative methods are frequently described as deductive in nature, in the sense that inferences from tests of statistical hypotheses lead to general inferences about characteristics of a population.

Creswell (2014), noted that quantitative research is the process of collecting, analysing, interpreting, and writing the results of a study. Leedy and Ormrod (2010) alleged that quantitative research is specific in its surveying and

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experimentation, as it builds upon existing theories. Quantitative research approach typically begins with data collection based on a theory and it is followed with application of descriptive or inferential statistics (Tashakkori & Teddlie, 2003). The choice of a research approach is primarily dependent on the research objectives of the study (Creswell & Clark, 2017). As such, the study adopted the quantitative approach since it was geared towards examining the relationship between organisational change and employee behaviour.

Research Design

Research design has been described to encompass the blueprint that guides the conduct of research study characterized with a maximum control over variables that may interfere with the validity of the research findings (Zikmund, Carr, Babin & Griffin, 2009)). It has also been explained to represent a set of guidelines and instructions to be followed in addressing a research problem (Leedy & Omrod, 2010). Yankson (2012), also offered that research design is a blue print which specifies the exact data procedure or strategy that the researcher will go through to achieve the objectives of the study. This study employed the descriptive research design. This was done to give the researcher the opportunity to examine employee perceptions towards technological change. The descriptive survey design was used because it is convenient to use a sample from the population to make a generalisation for the study area, Best & Khan (1998). Survey in itself provides a platform for the research to obtain information which can be analysed and patterns extracted and comparisons made Bell (1999).

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Study Area

Lower Pra Rural Bank Limited, located in the western region of Ghana is the chosen area of study. Formally known as Essemaman Rural Bank Limited was incorporated on 20th January, 1983 and licensed to operate business of banking on 31st August, 1983 as the 66th Rural Bank in Ghana with its head office at Shama, located about 25 kilometres from Takoradi the regional capital. The bank has within its thirty-seven years of operation provided banking services to the Sekondi-Takoradi metropolitan area, Shama district, Mpohor district, Wassa East district, Nzema East district, Tarkwa Nsuaem district and Ellembelle district all of Western region. Its banking products include Current Account, Call Account, Savings Account, Susu Saving Account, Fixed Deposit Account and a host of other products designed to serve the needs of customers in its catchment area who are predominantly into agriculture with fishing as it flagship trade.

Population

The population of the study was 45 for the research. Based on the fact that out of these 45 would be selected 40 for the study. The reason for choosing 40 was that based on the table for the determination of sample size in Krejcie and Morgan as cited by Saratakos (2002), if you have a population of 50 the researcher should use all the members, thereby using the census method. However, the policy of the management of Negative Regression Analysis was that not all workers must partake in the research.

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Sample and Sampling Technique

Malhotra and Birks (2007), asserted that sampling is the process of selecting a representative few or unit from a larger group or population, which is used as a basis of estimating certain characteristics or elements about the group or population. A sample size of 40 was used for this research. The selection of respondents was done through simple random sampling method. This method was chosen because it gave each worker of Lower Pra Rural Bank, equal and independent chance of being selected for the study. Also, it is a probability sampling technique recommended mostly for quantitative studies (Saunders & Lewis & Thornhill, 2009). Probability sampling is normally a requirement in explanatory research because the goal is often to generalize the results to the population from which the sample is selected (Zickmund, Carr, Babin & Griffin, 2009). Slovin's formula (as cited in Tejada, & Punzalan, 2012) was used in determining the sample size. Slovin's sampling technique formula is given as;
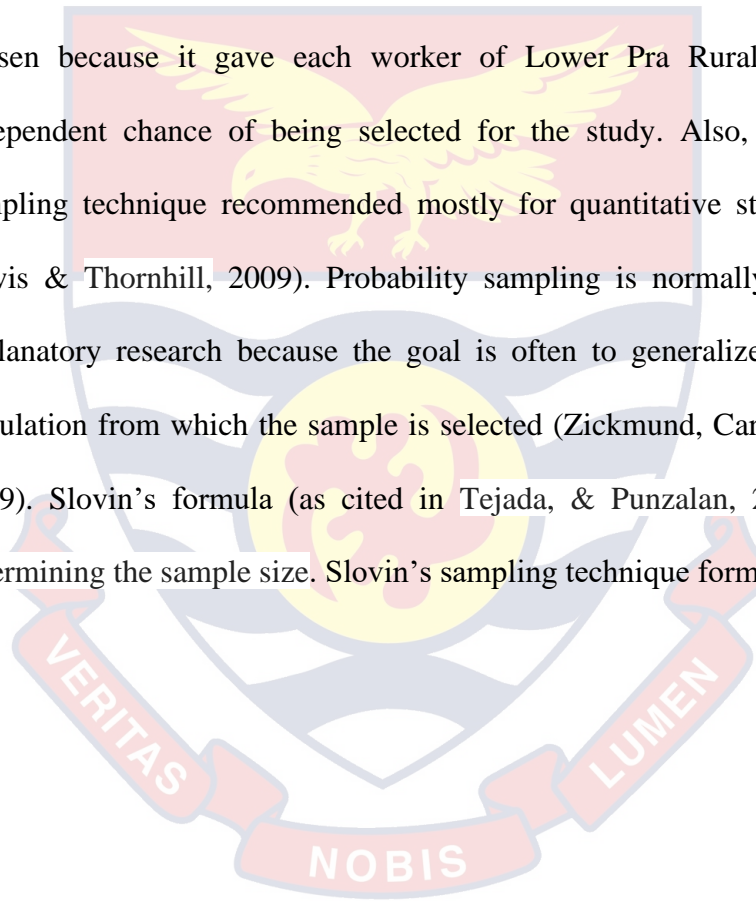
$$n = \frac{N}{[1+N(e)^2]}$$

Where;

n = sample size

N = sample frame (population)

e =   margin of error.

A margin of error of 5% as suggested by Slovin was applied.

Sample size (s) $n = 45 \div [1 + 50 (0.05)^2]$

$n = 45 \div [1 + 0.125]$

$n = 45 \div 1.125$

$n = 40$

Data Collection Instrument

Causal studies are very formulated by existence (Maxwell & Mittapalli, 2010) thus requiring structured means of primary data collection. The research instrument that was used for data collection was questionnaire. Questionnaire is a formalized set of questions for obtaining information from respondents (Malhotra & Birks, 2007). Young and Javalgi (2007) submitted that questionnaires are by far the most widely utilized data-gathering tool in research and is used to measure issues that are essential to the management and development of businesses. (Malhotra & Birks, 2007). However, the usage of questionnaires has low response rates, clarity issues and possible literacy issues associated with it. The contents of the questionnaire were prompted by the research objectives and research questions

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of the study and it was personally developed after a thorough review of related literatures.

Close-ended questions were employed because each question provided a number of alternatives from which respondents chose an option which closely represented their point of view. Closed questions are reliable and efficient as they yield the most consistent interpretation results and help to compare responses as well as to generate frequency of responses (Bless & Higson-Smith, 2000). The questionnaire also consisted of Likert-type questions for data collection. The questionnaire was divided into three sections representing the various variables; Section A captured the demographic data of the respondents. Section B captured organisational change at Lower Pra Rural Bank. Section C captured the employee behaviour. Section D focused on employee perception of technological and hierarchical change.

Data collection Procedure

A letter from the University of Cape Coast's Graduate School of Business was sent to Lower Pra Rural Bank Limited in order to seek permission for the data collection exercise from the institution's authority. The authority of the outfit then granted permission for the primary data collection and made the population available to the researcher. This population was rich in content. The authorities then informed its workforce about the intended study. The purpose of the study was explained to all participants. Consent of the respondents was sought. Date for questionnaire distribution to the participants were set on an agreed term. The

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questionnaire was self-administered to the respondents. The questionnaire was administered from 21st August, 2019 till were collected on 26th September, 2019. In all, 40 questionnaires were issued to the respondents and the respondents fully provided the information needed accurately. Also, among the 40 questionnaires issued out to the respondents, all 40 questionnaires were returned.

Data Processing and Analysis

Data analysis deals with editing, cleaning, transforming and modelling data with the aim of pinpointing the requisite information, suggestion and conclusion (Sarwar & Abugre, 2013). Before the analysis, quality control measures were made. Statistical Package for Social Science (SPSS) version 21 was used for the analysis. The simple frequency was used as a statistical tool to analyse the research questions. Using frequencies allowed for the responses of respondents to be recorded showing the actual number of responses falling in each range or percentage of responses.

Ethical Considerations

Researchers may encounter moral dilemmas due to using methods that are seen to have violation against human rights or possibly causing harm (Malhotra, (2015). Malhotra, (2015) pointed that when conducting research, especially qualitative research, ethical issues related to the respondents and the general public are of primary concern. Thus since human beings are entitled to human rights and need to be protected from harm and exploitation, research ethics and rules were

followed meticulously. The purpose for the conduct of the research was explained to the respondents after their consent had been sought. The respondents were then made aware that responses to the questions were not compulsory and that they may withdraw from the study at any time. However, they were encouraged to fully participate in the survey. Similarly, the questionnaire was designed in such a way that, the privacy and the unanimity of the participants were hundred per cent guaranteed. Also the information provided by the respondents was treated confidential. Thus confidentiality, self-determination and subject anonymity were strictly preserved at every level of the study. Similarly, the data collected were by no means manipulated by the researcher in order to achieve any predetermined expectations in the study. Thus the data were handled professionally throughout the study.

Chapter Summary

Chapter three mainly dealt with the appropriateness of the research method and research design. It also discussed the population for the study, the sample size and the method used for the sampling, the research approach adopted, as well as how data was collected, ethics and analysis.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the findings which was made possible with the aid of questionnaires which aided the researcher in soliciting information from respondents specifically employees of Lower Pra Rural Bank. The chapter also focused discussions of the findings in order to confirm or contradict previous studies. The field data was analysed using the Statistical Package for Social Sciences (SPSS) version (20.0) and the results were presented in tables and charts. Mean and standard deviations were used to rank responses from the study participants in order to make valid deductions while regression analysis was used to investigate the relationship between technological change and employee behaviour.

Discussion of Results

The Sex Distribution of Bank Staff

The sex distribution of employees of Lower Pra Rural bank is presented in Table 1 and Figure 1. The results indicate that 62% of the employees were males and 38% of the employees were females. This result therefore suggests that, majority of the study sample were males.

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Table 1: Sex Distribution of Employees

	Frequency	Percentage
Male	25	62
Female	15	38
Total	40	100

Source: Field Data, (2020).
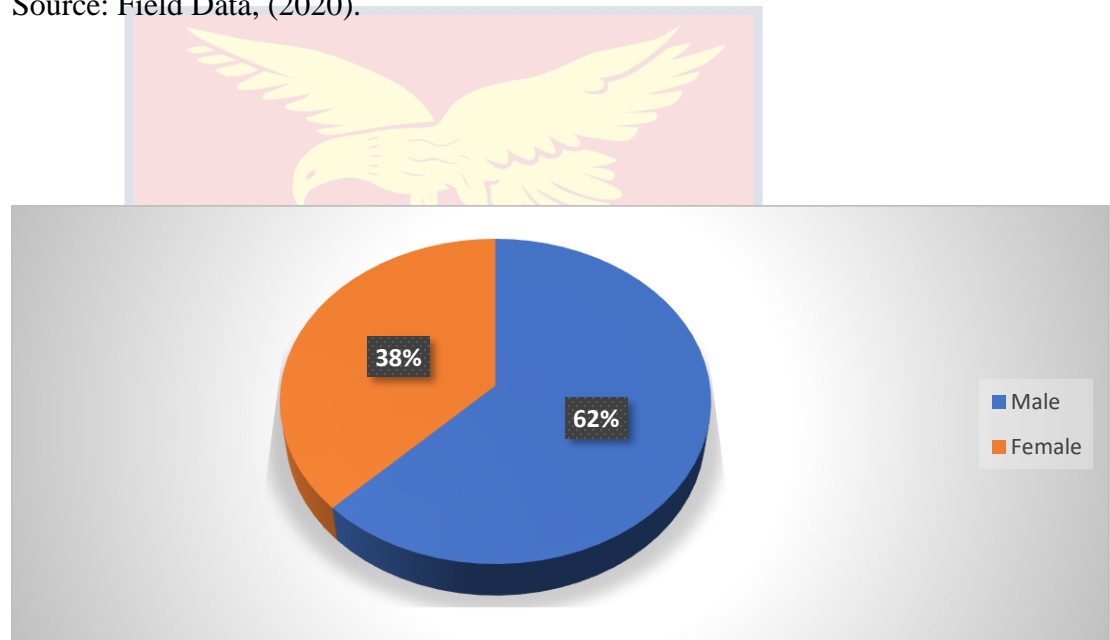
Figure 1: Sex Distribution of Employees

Source: Field Data, 2020.

The Age Distribution of Employees

Table 2 and Figure 2 presents the age distribution of employees of Lower Pra Rural bank. The results show that, 20% of employees were aged between 25-30 years, 20% of employees were aged between 31-35 years, 52% of employees

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were aged between 36-41 years and only 8% of employees were aged between 41-45 years. This result demonstrates that; majority of employees at the Lower Pra Rural bank are aged between 35-40 years as they represent 92% of the sample population.

Table 2: Age Distribution of Employees

	Frequency	Percentage
25-30	8	20
31-35	8	20
36-40	21	52
41-45	3	8
Total	40	100

Source: Field Data, 2020.
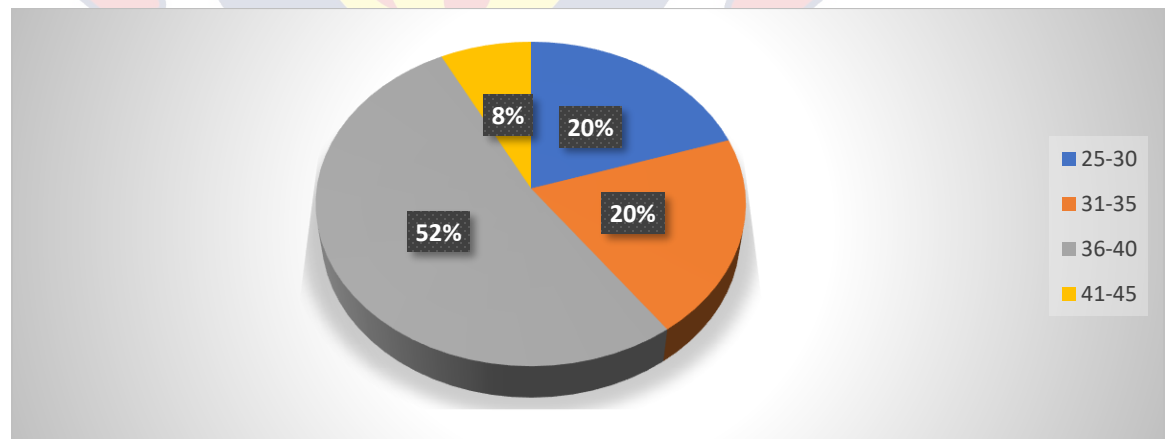
Figure 2: Age Distribution of Employees

Source: Field Data, 2020.

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Number of Years of Work in the Bank

Table 3 and Figure 3 presents the number of years' employees have been working with the bank. The result show that, 22% of employees have been working with the bank from between 1-5 years, 38% of employees have been working for the bank from between 6-10 years and 40% of employees have been working for the bank from between 11-15 years. It is therefore clear from this result that majority of the employees who participated in this study have been working for the bank for more than 5 years.

Table 3: Number of Years of Work

	Frequency	Percentage
1-5 Years	9	22
6-10 Years	15	38
11-15 Years	16	40
Total	40	100

Source: Field Data, (2020).
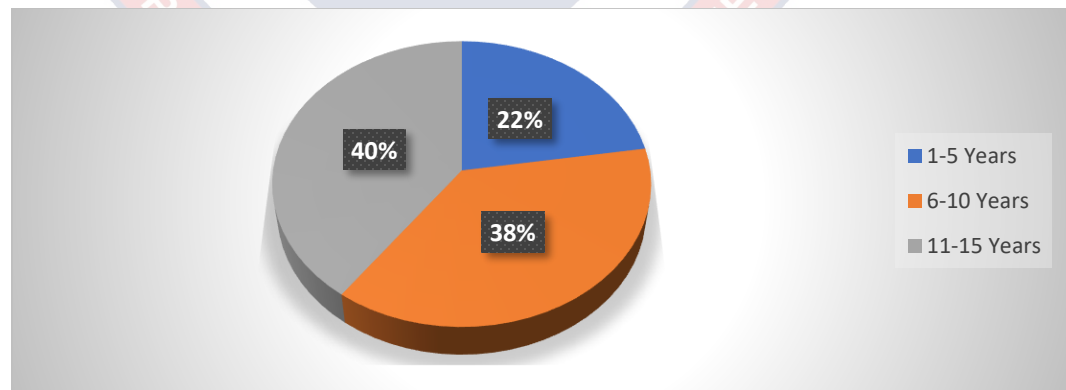
Figure 3: Number of Years of Work

Source: Field Data, 2020.

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Employee Perception of Technological and Hierarchical Change

In order to identify the perceptions of technological and hierarchical change among the employees of the Lower Pra Rural bank, the perceptions were grouped according to their means and standard deviation from the highest perception to the lowest perception. The bigger the mean, the more severe the perception and the lower the mean, the less severe the perception. Additionally, a larger standard variation reflects large amount of variations in the perception whiles a smaller standard deviation reflects smaller variation in the perception.

Objective 1

Employee Perception of Technological

Table 4.4 presents the ranking of employee perception about technological change in the bank from the highest mean perception to the mean lowest perception with each perception accompanied with it corresponding standard deviation. The result show that the top three perceptions of employees on technological change from the highest rank to the lowest rank include; the confidence that the new skill set could be acquired through learning and developing on the job, the perception of happiness with the introduction of new technology adopted in the bank and the perception that the work procedures require specific skill set.

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Table 4: Employee Perception of Technological Change

Technological Change	N	Mean	Std. Deviation	Rank
Are you confident new skill set can be acquired through learning and developing on	40	4.0250	.89120	1
Are you happy with the introduction of new technology adopted in your	40	4.0000	.93370	2
Does the work procedure require specific skill set	40	3.9250	1.16327	3
Have structures and procedures been laid down to help train employees	40	3.8750	.75744	4
Are you aware of recent changes adopted by your organisation in relation to work procedure	40	3.8000	1.20256	5

Source: Field Data, (2020).

Employee Perception Hierarchical Change

Table 5 presents the ranking of employee perception about hierarchical change in the bank from the highest mean perception to the mean lowest perception with each perception accompanied with it corresponding standard deviation. The

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result show that the top five perceptions of employees on hierarchical change from the highest rank to the lowest rank include; the feeling that the organizational change was necessary, the preference of something done differently, the perception that the change will remain permanent in the organization, the perception that the implication of change has been clearly communicated by supervisors and the thinking that the change might cause uncertainty about the work role in the organization.

Table 5: Employee Perception Hierarchical Change

Hierarchical Change	N	Mean	Std. Deviation	
I feel the organisational change was necessary	40	4.3750	.74032	1
I would have preferred something done differently	40	4.2250	.73336	2
In my opinion, the change will remain permanent in my organization	40	4.2250	.97369	3
Implication of change has been clearly communicated by my superiors	40	4.1500	.86380	4
I think the change might cause uncertainty about the work role in the organization	40	4.0000	.90582	5
I believe the change process will positively influence the relationship between management and employees	40	3.7750	1.18727	6

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I am aware of the recent structural changes incorporated in my organisation	40	3.7500	.89872	7
I feel the change has been successful so far	40	3.7250	1.10911	8
I fear that the change may threaten some part of the organization culture	40	3.7000	.99228	9
I am pleased with the way the change process has been undertaken and handle in my Organization	40	3.6500	.94868	10

Source: Field Data, (2020).

The State of Employees Behaviour towards Technological Change

In identifying the behaviour of employees towards technological change, the study grouped employees' behaviour under specific technological change issue groups. Behaviour under each technological group were ranked according to their means and standard deviations. The bigger the mean, the more severe the behaviour and the lower the mean, the lesser the severity of the behaviour. In addition, a larger standard variation reflects large amount of variations in the group behaviours whiles a smaller standard deviation reflects smaller variations in the group behaviours.

Turnover Behavioural Factors towards Technological Change

The ranking of employee behaviour under turnover factors towards technological change from the highest mean behaviour to the lowest mean

behaviour with each accompanied with its standards deviation is presented in Table 4.6. According to the results, the top three turnover behaviours include the behaviour of actively searching for an alternative to the organization, the behaviour of thinking of leaving the organization in minutes if another job paid the same amount of money and lastly, the behaviour of thinking a lot about the company.

Table 6: Turnover behavioural factors

Turn Over	N	Mean	Std. Deviation	Rank
I am actively searching for an alternative to the organisation	40	5.3750	7.93786	1
If I had another job offer that paid the same as the one I have, I would leave here in minutes	40	4.9250	8.08413	2
I think a lot about leaving the company	40	4.2500	.70711	3
I will accept any type of job assignment elsewhere apart from working for this company	40	3.9500	1.01147	4
As soon as it is possible, I will leave the organisation	40	3.8000	.93918	5

Source: Field Data, (2020).

Job Satisfaction Behavioural Factors towards Technological Change

The ranking of employee behaviour under job factors towards technological change from the highest mean behaviour to the lowest mean behaviour with each accompanied with its standards deviation is presented in Table 4.7. the results

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demonstrate that the top three job satisfaction behaviours towards technological change include the efforts made by management in an effort to increase employee involvement in decision making, the receiving of recognition that employees deserve for their work done and the behaviour of employees suggesting that the job provides them with a sense of accomplishment.

Table 7: Job Satisfaction Behavioural Factors

Job Satisfaction	N	Mean	Std. Deviation	Rank
Management have made an effort to increase employee involvement in decision making	40	5.2750	8.09871	1
I receive the recognition that I deserve for my work	40	4.3750	.66747	2
My job provides me with a sense of accomplishment	40	3.8750	1.06669	3
I have a clear understanding of what is expected of me in my work	40	3.6750	1.20655	4
I exhibit creativity on the job when given the opportunity	40	3.3250	1.60747	5

Source: Field Data, (2020).

Commitment Behavioural Factors towards Technological Change

Table 8 presents the commitment behavioural factors towards technological change from the highest rank behaviour to the lowest rank behaviour. The result show that, the top three commitment behavioural factors towards technological change include the wish of employees for a lifetime employment if possible, the behaviour that employees work for the company because it is a good chance for the realization of the goals of employees.

Table 8: Commitment Behavioural Factors

Commitment	N	Mean	Std. Deviation	Rank
I would like lifetime employment if possible	40	4.4000	.77790	1
I work for this company because it is a good chance to realize my goals	40	4.2500	.80861	2
I speak about this institution to my friends as a great company to work for	40	4.0500	.87560	3
I would do any job as long as I work here	40	3.9250	.91672	4
I am extremely glad that I chose this company to work for over others at the time I joined	40	3.9000	1.12774	5
I work for this company because I cannot find a better one	40	3.7500	.92681	6

Source: Field data, (2020).

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The Top Five Behavioural Factors towards Technological Change

The top five employee behavioural factors towards technological change at Lower Pra Rural Bank is presented in Table 9. The result shows that two of the highest behavioural factors towards technological change were related to turnover related factors including the behaviour of actively searching for an alternative to the organisation and the readiness to leave the organization in minutes if another job offers to pay the same salary as the bank. The result also shows that two of the highest behavioural factors towards technological change were also related to job satisfaction factors namely, the behaviour of management making effort to increase employee involvement in decision making in the bank and the fact that employees receive recognition they deserve for the work they do. The last highest behavioural factor towards technological change was related to commitment factors namely the behaviour of looking for a lifetime employment if possible.

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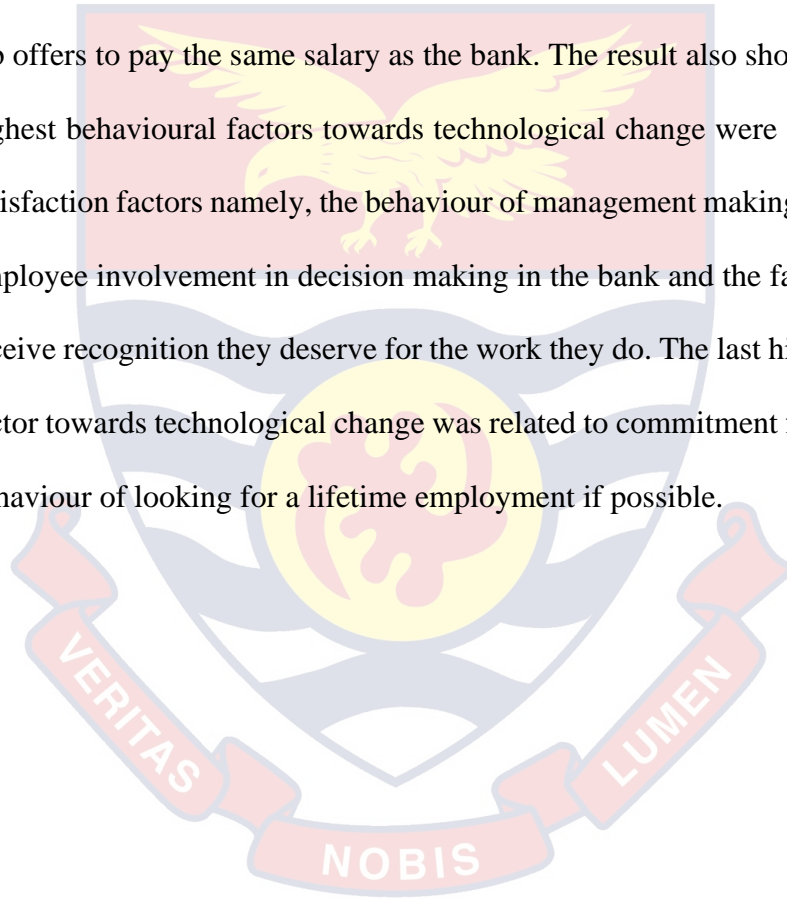
Table 9: The Top Five Behavioural Factors Towards Technological Change

	Group	Mean	Standard deviation	Rank
I am actively searching for an alternative to the organisation	Turn Over Factors	5.3750	7.93786	1
Management have made an effort to increase employee involvement in decision making	Job Satisfaction Factor	5.2750	8.09871	2
If I had another job offer that paid the same as the one I have, I would leave here in minutes	Turn Over Factors	4.9250	8.08413	3
I would like lifetime employment if possible	Commitment Factors	4.4000	.77790	4
I receive the recognition that I deserve for my work	Job Satisfaction Factor	4.3750	.66747	5

Source: Field data, (2020).

Objective 3

The Effect of Organisational Change on Employee Behaviour

In examining the effect of organizational change on employee behaviour, the study used regression analysis as presented in Table 9. Employee behaviour was categorized into three groups namely turnover, job satisfaction and commitment. For this reason, the regression analysis sought to examine the relationship between

organizational change and employee turnover, job satisfaction and employee commitment. On the relationship between organizational change and employee turnover, the result shows a negative coefficient of -.052 indicating a negative relationship between organizational change and employee turnover. This relationship had a p-value of 0.030 which is less than the 0.05 or 5% significance level which suggests a significant relationship between organizational change and employee turnover. This therefore means that, there exist a negative significant relationship between organizational change and employee turnover at Lower Pra Rural Bank.

The implication of this result is that, as a result of organizational change, employees are willing to leave the organization or employees are actively searching for alternative job opportunities. On the relationship between organizational change and job satisfaction, the result shows a positive constant of 0.166 indicating a positive relationship between organizational change and job satisfaction. The result also show that this relationship had a p-value of 0.033 which is less than the 0.05 or 5% significance level which indicate a significant relationship organizational change and job satisfaction. This finding suggests that there exists a positive significant relationship between organizational change and job satisfaction. The implication of this results is that organizational change significantly influences job satisfaction such that employees have become more satisfied as a result of the organizational change in the bank. On the relationship between organizational change and commitment, the result shows a positive constant of .037 which

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demonstrate a positive relationship between organizational change and employee commitment. The results also show a p-value of 0.700 which is greater 0.05 or 5% significant level which suggests that the relationship between organizational change and employee commitment is insignificant. The implication of this result is that, despite the fact that there exists a positive relationship between organizational change and employee commitment, the relationship is not statistically significant. In other words, organizational change has no significant influence on employee commitment at Lower Pra Rural Bank.

Table 10: Relationship Between Organisational Change and Employee Behaviour

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.231	.465		6.943	.000
Turnover	-.052	.024	-.153	-2.187	.030
Job satisfaction	.166	.077	.152	2.146	.033
Commitment	.037	.096	.027	.386	.700

Source: Field data, (2020).

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Discussions of Results

The research sought to examine organizational change and employee behaviour at the Lower Pra Rural Bank Limited by focusing on the employee perception towards technological and hierarchical change, employee's behaviour towards technological change and the effect of organizational change on employee Behaviour. The study revealed that the top three perceptions of employees on technological change according to rank include the confidence that new skill set could be acquired through learning and developing on the job, the perception of happiness with the introduction of new technology adopted in the bank and the perception that the work procedures require specific skill set. This finding is supported by Zhou, et al. (2006) who observed that the introduction of new raw materials, products, methods and operations, calls for adaptation and implementation of new technologies by organizations as well as knowledge update of employees within the company.

The findings also demonstrated that, the top five perceptions of employees on hierarchical change according to rank includes the feeling that the organizational change was necessary, the preference of something done differently, the perception that the change will remain permanent in the organization, the perception that the implication of change has been clearly communicated by supervisors and the thinking that the change might cause uncertainty about the work role in the organisation.

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This finding is consistent with the work of Halkos (2011) who noted that being open to change is a vital force that propels change to occur in a smooth path (Halkos 2011). However, employees being open to change depend on the level and amount of knowledge they would have acquired about the change. This finding is also supported by Halkos & Bousinakis (2012) who established that, in an environment where exchange of information amongst employees is done without fear, change is more easily adopted because any challenges that arise meet minimum resistance. This finding is further supported by Griffm et al. (2004) who found that whenever there is a change in the organisation, employees' perception at that time becomes negative and moral of employees decreased.

On the behaviour of employees towards technological change, the study established that two of the highest behavioural factors towards technological change were related to turnover related factors including the behaviour of actively searching for an alternative to the organisation and the readiness to leave the organization in minutes if another job offers to pay the same salary as the bank. This finding is confirmed by Bryant & Allen (2013) who established that employee turnover intention awareness is critical for employee retention, because voluntary turnover mitigation may be effective during the withdrawal process and prior to the formal resignation submission of an employee. The findings also revealed that two of the highest behavioural factors towards technological change were also related to job satisfaction factors namely, the behaviour of management making effort to increase employee involvement in decision making in the bank and the fact that

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employees receive recognition they deserve for the work they do. This finding is supported by Kaliski (2007) who noted that job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfilment. The findings further revealed that the remaining highest behavioural factor towards technological change was related to commitment factors namely the behaviour of looking for a lifetime employment if possible. This finding is consistent with the work of Wasti and Can (2008) who noted that the feeling of obligation to remain with an organization may result from the internalization of normative pressures exerted on an individual prior to entry into the organization.

On the relationship between organizational change and employee behaviour, the finding demonstrated that there exists a negative significant relationship between organizational change and employee turnover and as a result of the organizational change employees are willing to leave the organization or employees are actively searching for alternative job opportunities. This finding is supported by Terry and Jimmieson, (2003) who asserted that uncertainty and stress among employees is the result of organisational change which could lead to employee turnover. In supporting this finding, Worall, Parkes & Cary (2004) observed that downsizing and redundancy are the outcomes of organisational change (Worall, Parkes & Cary, 2004). The findings also demonstrated that organizational change significantly influences job satisfaction such that employees have become more satisfied as a result of the organizational change in the bank.

This finding is not consistent with the study by Aslam, Mohti et al (2015) and (Oreg, 2006) who found that organizational change brings anxiety, sadness, doubt and insecurity because it removes the ease of constancy from workplaces.   The findings of the study also established that, organizational change had a positive but an insignificant relationship with employee commitment.   In other words, organisational change has no significant influence on employee commitment at Lower Pra Rural Bank. This finding is not consistent with the findings of Farzad, Nahavandi and Caruana (2008) who established that employees with strong affective commitment stay with the organization because they see their goals and values to be compatible with that of the organization.

Chapter summary

The study sought to examine employee perception towards technological and hierarchical change at Lower Pra Rural Bank. It also sought to assess the state of employees' behaviour towards technological change at the Lower Pra Rural Bank and to assess the effect of organisational change on employee behaviour at the Lower Pra Rural Bank.

The study revealed the top three perceptions of employees' on technological change, according to rank include the confidence that new skill set could be acquired through learning and developing on the job, that the perception of happiness with the introduction of new technology adopted in the bank and the perception that the work procedure require specific skill set.

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The findings also demonstrated that, the top perception of employees on hierarchical change according to rank includes the feelings that the organisational change was necessary. The study established that two of the highest behavioural factors towards technological change were related to turnover, related factors including the behaviour of actively searching for alternative to the organisation and the behaviour of actively organization in minutes if another job offers to pay same salary as the bank.

The findings finally demonstrated that there exist a negative significant relationship between organisational change and employee turnover and as a result of the organisational change, employees are willing to leave the organisation or employees actively search for alternative job opportunities.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter is concerned with the summary conclusions and recommendations of the study. The study aimed at examining organizational change and employee behaviour at the Lower Pra Rural Bank Limited by specifically focusing on employee perception towards technological change, employees' behaviour towards technological change and the effect of organisational change on employee behaviour. To meet this goal, the descriptive study design was adopted by administering the questionnaire to Lower Pra Rural Bank employees. Data gathered from the field were analysed statistically in order to make a valid deduction out of it.

Summary of the study

The study sought to examine employee perception towards technological and hierarchical change at Lower Pra Rural Bank. It also sought to assess the state of employees' behaviour towards technological change at the Lower Pra Rural Bank and to assess the effect of organisational change on employee behaviour at the Lower Pra Rural Bank.

The study adopted the quantitative approach since it was geared towards examining the relationship between organisational change and employee

behaviour. In view of this the descriptive survey design was used. Out of the population of forty-five (45), forty (40) was used for the study.

The study revealed the top three perceptions of employees' on technological change, according to rank include the confidence that new skill set could be acquired through learning and developing on the job, that the perception of happiness with the introduction of new technology adopted in the bank and the perception that the work procedure require specific skill set.

The findings also demonstrated that, the top perception of employees on hierarchical change according to rank includes the feelings that the organisational change was necessary. The study established that two of the highest behavioural factors towards technological change were related to turnover, related factors including the behaviour of actively searching for alternative to the organisation and the behaviour of actively organization in minutes if another job offers to pay same salary as the bank.

The findings finally demonstrated that there exist a negative significant relationship between organisational change and employee turnover and as a result of the organisational change, employees are willing to leave the organisation or employees actively search for alternative job opportunities.

Conclusions

The study aimed at examining organizational change and employee behaviour at the Lower Pra Rural Bank Limited by specifically focusing on employee perception towards technological change, employees' behaviour towards

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technological change and the effect of organisational change on employee behaviour. Based on the findings, the study concludes that the top three perceptions of employees on technological change are the confidence that the new skill set could be acquired through learning and developing on the job, the perception of happiness with the introduction of new technology adopted in the bank and the perception that the work procedures require specific skill set. The study concludes that the top five perceptions of employees on hierarchical change are the feeling that the organizational change was necessary, the preference of something done differently, the perception that the change will remain permanent in the organization, the perception that the implication of change has been clearly communicated by supervisors and the thinking that the change might cause uncertainty about the work role in the organization.

The study also concludes that the top five behavioural factors towards technological change include the behaviour of actively searching for an alternative to the organisation, the readiness to leave the organization in minutes if another job offers to pay the same salary as the bank, the behaviour of management making effort to increase employee involvement in decision making in the bank, the fact that employees receive recognition they deserve for the work they do and the behaviour of looking for a lifetime employment if possible. The study further concludes that organizational change influences employee turnover negatively, job satisfaction positively and does not influence employee commitment significantly at Lower Pra Rural Bank.

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Recommendations

Based on the findings and conclusions, the study makes the following recommendations to the management of Lower Pra Rural bank and other financial institutions to resolve the challenges they encounter in their attempt to implement organizational change and how employees receive such changes. Firstly, the study recommends that, management should put in measures to make employees be in the known of how important it is for them to participate in the change process.

Management should ensure that the organizational change in which the employees are involved in are related to their work environments.

Secondly, management should ensure that all necessary information regarding the change is shared with employees in order to empower them with enough background to embrace the change. Management should also ensure that employees who are directly involved or who are knowledgeable about the change are allowed to participate in decision making with regards to the organizational change.

Thirdly, the study recommends that, management should do a revaluation of the existing communication channels in the bank in order to create a more efficient and effective communication channels, gather greater change initiative feedback from employees, become more sensitive to the organizational culture and issues of diversity, seek opportunities to strategically plan and communicate positive results, consider all employees in the change process, inform employees that the change is a continuous process, gauge and understand employees issues,

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reinforce key issues and remember the role of operational issues in shaping employees understanding.

Finally, the study recommends that management of the bank should ensure that there are appropriate support mechanisms to deliver channels available channels within the bank. The support mechanism should also be relevant to employees in order to make the change effective.

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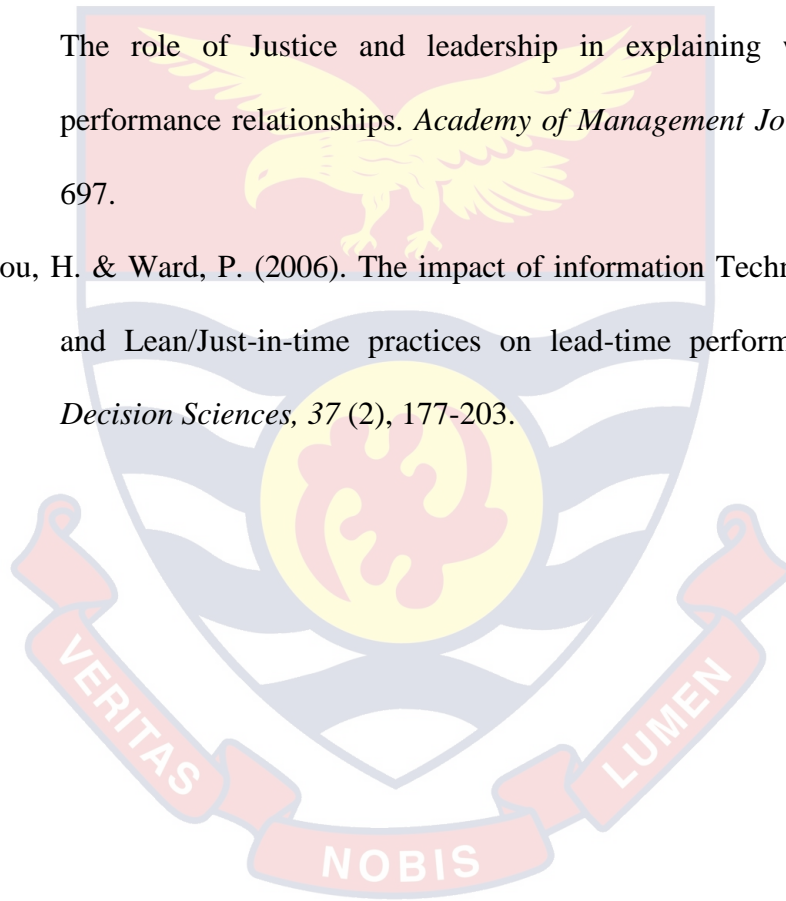
APPENDIX

UNIVERSITY OF CAPE COAST

COLLEGE OF HUMANITIES AND LEGAL STUDIES

SCHOOL OF BUSINESS

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

QUESTIONNAIRE ON ORGANISATIONAL CHANGE AND EMPLOYEE

BEHAVIOUR

Dear Sir/Madam,

The bearer is a master's student undertaking a research on the topic **"Organisational Change and Employee Behaviour".** Permission for the conduct of this exercise has been granted by the authorities of this institution. The exercise is for academic purposes and information gathered will be treated private and confidential. You are therefore encouraged to respond to the questions as much as you can. Thank you for your time.

Instructions: Kindly tick [✓] where appropriate

Section A: Demographic Information

1. Sex distribution of respondents

   a. Male   [ ]

   b. Female   [ ]

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2. Age range of respondents

   a. 25-30 years   [ ]   d. 31-35 years   [ ]

   b. 36-40 years   [ ]   e. 41-45 years   [ ]

   c. 46 years and beyond   [ ]

3. How long have you worked in this institution?

   a. 1 – 5 years   [ ]   d.   6 – 10 years

       [ ]

   b. 11-15 years   [ ]   e.   16-20 years   [ ]

   c. 21 years and beyond   [ ]

Section B: Organisational Change

4. Please indicate your agreement with the following questions using 1= strongly disagree, 2= Disagree, 3= neither agree nor Disagree, 4= Agree and 5= strongly disagree.

No.	Technology	1	2	3	4	5
1	Do you believe technology makes you a better professional					
2	Are you comfortable adopting to new technology					
3	Does technology help make work easier					
4	Does technology help you work within specific time lines					

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5	Are you passionate about external training programs tailored to update your technological skill set					
	Leadership					
1	Are you motivated by management to accomplish work related problems					
2	Does management provide supportive guidance and assistance to help build positive behaviour					
3	Are you encouraged to be creative					
4	Does management provide precise instruction on how work should be done					
5	Are goals set by management challenging and based on organisational objectives					
	Procedural Justice					
1	Does management make job decisions in an unbiased manner in line with organisational changes					
2	Is management firm in its procedures used for rating employee outcomes					

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3	Are employee concerns taken into consideration by management before changes are made in the organisation					
4	Does management provide relevant and practical reasons for any changes required in the organisation					
5	Do you believe effective communication help build positive behaviour					
	Communication					
1	Management always update employees on any recent changes in the organisation					
2	Employees are free to discuss with management about any changes happening in the organisation					
3	Management heeds to what employees say					
4	Management provides relevant and practical reasons for any changes required in the organisation					
5	Employees believe effective communication helps to build positive behaviour					

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SECTION C: EMPLOYEE BEHAVIOUR

5. Please indicate your agreement with the following questions using 1= Strongly disagree, 2= Disagree, 3= Neither agree nor Disagree, 4= Agree and 5= Strongly disagree.

No.	Turnover	1	2	3	4	5
1	Have you had thoughts of leaving your organisation					
2	Have you considered moving to an alternative organisation					
3	Do you have any plans of leaving your organisation as soon as you can					
4	Would you leave this organisation if an alternative job offered the same remuneration					
5	Are you willing to accept any role in another organisation besides your organisation					
	Job Satisfaction					
1	Do you feel accomplished working in your organisation					
2	Do you have a clear understanding of what is expected of you in your organisation					
3	Does your job encourage creativity					

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4	Do you receive the recognition you deserve at work					
5	Are efforts being made to involve you in decision making					
	Commitment					
1	Do you consider your organisation a great place to work					
2	Has working for your organisation being a good decision					
3	Are you working with your organisation for a lack of a better job					
4	Are opportunities to realize your goals available					
5						
6	I would do any job as long as I work here					

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SECTION D: EMPLOYEE PERCEPTION OF TECHNOLOGICAL

Please indicate your agreement with the following questions using 1= Strongly disagree, 2= Disagree, 3= Neither agree nor Disagree, 4= Agree and 5= Strongly disagree.

No.	Technological Change					
1	I am aware about the recent changes adopted by my organization with respect to working Process					
2	They working procedure adopted requires new set of skills for doing the work accurately					
3	I am confident at learning & developing new skills in the job					
4	Proper training structure was planned & articulate way before the formal training period					
5	I feel certain about executing my job requirements accurately after training					
6	I am happy when my organization brings in a new technology					
7	I feel technology has increased my work load					
	Hierarchical Change					
1	I am aware of the recent structure changes incorporated in my organisation					

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2	Implication of change has been clearly communicated by my superiors					
3	I feel the organisational change was necessary					
4	I would have preferred something done differently					
5	I fear that the change may threaten some part of the organization culture					
6	I think the change might cause uncertainty about the work role in the organization					
7	In my opinion, the change will remain permanent in my organization					
8	I am pleased with the way the change process has been undertaken and handle in my Organization					
9	I believe the change process will positively influence the relationship between management and employees					
10	I feel the change has been successful so far					

Thank You.