

CHANGE MANAGEMENT AT COMMERCIAL BANK OF AFRICA

BY

ESTHER KIVUVA

**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF MASTER OF BUSINESS
ADMINISTRATION (MBA) DEGREE, SCHOOL OF BUSINESS, UNIVERSITY
OF NAIROBI**

NOVEMBER 2012

DECLARATION

This research project is my original work and has not been presented for this degree in any other university.

Sign.....

Date.....

Esther K. Kivuva

D61/73204/2009

This research project has been submitted for examination with my approval as the University of Nairobi supervisor.

Sign.....

Date.....

Professor Evans Aosa,

School of Business University of Nairobi

DEDICATION

This work is dedicated to all my friends and family members for their support, patience and understanding while I was not available to you the times you needed me most.

ACKNOWLEDGEMENT

Many thanks to the Almighty God for seeing me through the entire period. I live for you God.

Thanks to my family for their encouragement and support during this entire period.

Many thanks too to my supervisor for his patience during this entire research period. You gave me the chance to see my best side.

In addition, thanks to my fellow staff members and friends for helping me with typesetting and proofreading of the document. This final document is as a result of your participation and input.

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENTS.....	iv
ABBREVIATIONS.....	viii
ABSTRACT.....	ix
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study.....	1
1.1.1 Change Management.....	2
1.1.2 Banking Industry in Kenya.....	3
1.1.3 Commercial Bank of Africa.....	5
1.2 Research Problem.....	8
1.3 Research Objective.....	9
1.4 Value of the Study.....	10
CHAPTER TWO: LITERATURE REVIEW.....	11
2.1 Introduction.....	11
2.2 Types of Organizational Change.....	11
2.3 Change Management.....	12
2.4 Models and Theory of Change Management.....	14
2.4.1 ADKAR Model of Change Management.....	14
2.4.2 PCT (Project Change Triangle) Model.....	15
2.4.3 Kotter's Model on Change Process.....	16
2.4.4 Lewin's Planned Change Process.....	18

2.5 Change Management Approach.....	19
2.5.1 Identifying the Factors Influencing the Change.....	20
2.5.2 Ensuring the Organization is Prepared for Change.....	20
2.5.3 Planning and Executing the Change Strategy.....	21
2.5.4 Overcoming Resistance to Change.....	22
2.5.5 Evaluation of the Change Program and Improvement Measurement.....	22
CHAPTER THREE: RESEARCH METHODOLOGY.....	24
3.1 Introduction.....	24
3.2 Research Design.....	24
3.3 Data Collection.....	24
3.4 Data Analysis.....	25
CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION.....	26
4.1 Introduction.....	26
4.2 Change Management at CBA.....	26
4.2.1 Factors that necessitated change at CBA.....	26
4.2.2 Nature of change at CBA.....	28
4.2.3 Communication and Implementation of Change at CBA.....	29
4.2.4 Challenges faced by CBA in implementing change.....	30
4.3 Discussion of Results.....	31
4.3.1 Comparison with Theory.....	31
4.3.2 Comparison with Empirical Studies.....	32

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS..	33
5.1 Introduction.....	33
5.2 Summary of the Findings.....	33
5.3 Conclusion.....	34
5.4 Implications of the Study.....	36
5.5 Limitations of Study.....	37
5.6 Suggestions for Further Research.....	37
REFERENCES.....	38
APPENDICES.....	41
Appendix I: Introductory Letter.....	41
Appendix II: Interview Guide.....	42

ABBREVIATIONS

CBA-Commercial Bank of Africa

RTGS-Real Time Gross Settlement System

CTS-Cheque Truncation System

KBA-Kenya Bankers Association

ABSTRACT

Change takes place no matter what deters it. Today change is the only constant and an organisation's long term success is determined by its ability to manage change. Change management entails thoughtful planning sensitive implementation and above all consultation with and involvement of the people affected by the changes. There are two approaches to change i.e. planned approach and emergent approach. Planned approach was first coined by Kurt Lewin to distinguish change that was consciously embarked upon and that that is planned by the organisation. Emergent change came into being after there were a lot of criticisms levelled aganaist the planned change approach.

Commercial Bank of Africa was first established in Tanzania in 1962 but reincorporated itself in Kenya in 1967. It has ten branches in Nairobi, four in Mombasa, one in Meru, Nakuru, Kisumu and Eldoret. This study seeks to investigate how CBA manages change. To achieve this objective, a case study research design was employed. The study focussed on the top level management and the departmental heads who deal with the day to day management of the bank. Interview guide was used to collect the data since it yields the highest level of corporation from the respondents. The data collected was qualitative in nature thus content analysis was used to analyze the data.

It was observed that both internal and external factors made the bank change how it handles its activities. The internal factors that necessitated change include organisational structure change, change in procedures and processes of operation. The external factors that led to change include technology, competition and government regulations.

The bank has established a department that is expected to manage and implement change in the bank. This department is expected to work hand in hand with hired professionals and the human resource department to communicate on the changes expected to take place in the organisation. This department acts as a bridge between the employees and the top management of the bank.

There were a number of limitations encountered during the study, example, due to the nature of their jobs; some respondents could not find humble time with the interviewer. Nevertheless, the number that responded was quite sufficient to warrant data analysis, hence the limitation did not affect the study that much.

Based on the available literature, this study finds it necessary for further research to be done on the other financial institutions. The study also suggested that studies be done on the factors that hinder the implementation of change within organisations with a goal to present both negative and positive impacts of change management on organisations.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

In an ever-changing global economy, Johnson and Scholes (2003) note that organizations must find ways for operating by developing new competences as the old advantage and competences gained are quickly eroded owing to environmental changes. Because of the fact that changes are a necessity in private as well as public sector, every organization must change with the environment otherwise, it would become irrelevant. Rose and Lawton (1999), observe that changes in the service institutions arise out of the need for efficiency, economy, effectiveness, performance evaluation ethics and market concerns. Rising demand for services and expectations of quality of those services have placed extreme pressure on managers and their organisations, depicting change as a continuous episode in the life of corporations.

Kotter and Heskett (1992) identified several factors that make change management challenging. Organizations that have been successful in the past may persist in their cultural values even though these values inhibit the organisation from adapting to a changing business environment. These cultures are often inward-looking, bureaucratic and autocratic. Senior managers may lose touch with the needs of their organization especially in cases where they are driven by self interests. They may fail to support the change efforts of mid-level managers and even make decisions that frustrate change efforts. Alternatively, leaders who sponsor change efforts may fail to develop and communicate a compelling need for the change. Leadership may lose confidence early in the change

process when business results are disappointing. Another problem is the length of time to accomplish culture change (Kotter and Heskett, 1992).

According to Ansoff and Sullivan (1993), change is any planned or unplanned transition from one scenario to another. Strategic change is long term in nature, affects the entire organization and aims at achieving effectiveness. Organizational change management is very important globally and it is influenced and affected by different internal and external factors, positively or negatively. Most organizations have been undergoing rapid changes during the last decade.

This study involved the investigation of how CBA manages change in environment both internally and externally. The study sort to identify the strategies that CBA used to manage change and how CBA overcame the challenges associated with change. Case study research design was used in the research. The researcher used the interview guide to collect data.

1.1.1 Change Management

Change management entails thoughtful planning and sensitive implementation and above all consultation with, and involvement of the people affected by the changes. Problems arise when change is forced on people and, therefore, change must be realistically achievable and measurable (Chapman, 2005). According to Jeff (2007), it is the process tools and techniques to manage the people side of business change to achieve the required business outcomes also to realize that business change effectively within the social infrastructure of the workplace. Change management can be studied in terms of its effects

at the individual, group, and organization and society, national or international level (Burnes, 2000).

There are two approaches to change management i.e planned and emergent approaches. These two approaches dominate the theory of change management and to a large extent, practice of organizational change. The planned approach emphasized on the top down approach and was criticized by the writers as it saw the process of change in terms of beginning, middle and end framework.

In place of the planned approach the emergent approach started to gain support. It emphasized mostly on the bottom-up and open ended change and appeared to offer a more appropriate method of accomplishing the stream of adaptations organizations believed they needed to make in order to bring themselves back into the line with their environment (Burnes, 2004).

Different organizations operate in different environmental settings and thus the two approaches to change management only provide guidelines on how to manage change. There is no one universal approach to change management.

One of the goals of change management is with regards to the human aspects of overcoming resistance to change in order for organizational members to buy into change and achieve the organization's goal of an orderly and effective transformation (Ansoff and Sullivan, 1993). The introduction of change brings in a lot of resistance and conflict with the employees. This is because any change in 'status quo' brings in apprehension since there is no one universal approach to change management. Those who are for the status

quo will obviously resist the change in the organization. They must be involved in the idea generation and formulation of the change so as to allay their fear.

1.1.2 Banking Industry in Kenya

Kenya's financial system is among the largest and more developed in Sub-Saharan Africa, with a large banking sector. Over the last few years, the Banking sector in Kenya has continued to grow in assets, deposits, profitability and products offering. The growth has been mainly underpinned by the following reasons; an industry wide branch network expansion strategy both in Kenya and in the East African community region, automation of a large number of services and a move towards emphasis on the complex customer needs rather than traditional 'off-the-shelf' banking products and finally players in this sector have experienced increased competition over the last few years resulting from increased innovations among the players and new entrants into the market.

There are forty-six banks and non-bank financial institutions, fifteen micro finance institutions and forty-eight foreign exchange bureaus in Kenya. Thirty-five of the banks, most of which are small to medium sized, are locally owned (Central Bank of Kenya annual report 2007). The industry is dominated by a few large banks most of which are foreign-owned, though some are partially locally owned. Six of the major banks are listed on the Nairobi Stock Exchange. The banks have come together under the Kenya Bankers Association (KBA), which serves as a lobby for the banks' interests and addresses issues affecting member institutions. The commercial banks and non-banking financial institutions offer corporate and retail banking services but a small number, mainly comprising the larger banks, offer other services including investment banking.

The banks, non banking finance institutions, microfinance institutions and building societies are supervised by the Central Bank of Kenya while Savings and Credit Cooperatives are regulated by the Commissioner for Cooperatives. No one person can own more than 25% of a commercial bank and the government does not fully own any commercial banks, however, it does maintain ownership shares in four major commercial banks. Recent developments include the creation of a formal deposit insurance scheme, the Deposit Protection Fund. Also, in June 2005, the CBK finalized plans for electronic money transfers between banks Real Time Gross settlement allowing for the instantaneous movement of funds.

Financial services growth, which was muted in 2003 and 2004, is clearly poised for a take-off in Kenya, on the back of a strengthening economy and systematic reforms of the sector. Growth in the sector was only 1.5 percent and 1.4 percent in real terms in 2003 and 2004, respectively. But since then, growth in the industry has surged to 8.1 percent in 2005, with the stock of private credit rising further at a rate of 13.5 percent for the year ending September 2006 (Central Bank Annual Report, 2007).

To prepare for sweeping upgrades of both banking and insurance, the government has introduced some changes in oversight structure and their top managements. The insurance industry will soon have an independent regulator, following the signing into law of the Insurance Amendment Act of 2006. The new regulatory authority will replace the Office of the commissioner of Insurance.

1.1.3 Commercial Bank of Africa

The Commercial Bank of Africa was founded in 1962 in Dar-es-Salaam Tanzania but reincorporated itself in Kenya in 1967 due to the nationalization of banks in Tanzania, CBA (Awuondo, 2008). It has ten branches in Nairobi, three in Mombasa one in Meru and one in Nakuru. In addition, other branches that have recently been opened in Nairobi, Kisumu and Eldoret. The branches are at Junction Mall along Ngong road in Nairobi, Tivoli Center on Court road, Kenyatta Avenue in Kisumu and Zion Mall along Uganda Road in Eldoret. In terms of comparative size using asset base and shareholder capitalization, its competitors included Citibank, Standard Chartered, Barclays Bank of Kenya, Kenya Commercial Bank, Co-operative Bank and National Bank of Kenya. In total there are about 21 banks in the medium category that CBA falls in and most of them are already technologically compliant with a wide base of diversified products.

CBA efforts and resources are channelled towards providing an efficient, personal and stress free banking experience to corporates, foreign missions, NGOs and the quality end of the personal banking market. Commercial Bank of Africa like any other bank faces challenges in trying to introduce change in an organization. The problem is compounded because first, the management wanted to introduce change in the Information and Communication Technology (ICT) yet the existing organizational structure was working very well.

The Kenya's banking sector has witnessed rapid growth in the recent past resulting in a scramble for the available customers. There were 49 banks in Kenya in 2003 which has reduced to the current 43 owing to changes in the environment. The banks face stiff competition and the only way to survive is by being updated on the latest Information

Communication Technology (ICT) since it is an integral part of the banking institutions as essential comparative advantage. In order for CBA to remain competitive, it had to change their systems in order to accommodate the latest ICT and gain a competitive advantage over its competitors. The Commercial Bank of Africa must adopt new technologies so as to withstand competition because the banking activities are being done on electronic platform with the traditional paper work fastly being faced out (Awuondo, 2008). Traditionally, banks were considered to be financial institutions which deal with financial activities in terms of collecting deposits and giving loans. The introduction and the wide use of computer data processing combined with the modern telecommunications systems led to great changes in bank operations and in other financial institutions as well. In this sense, we can talk about the creation and development of electronic banking. The main changes which were carried out in the area of electronic banking include routine bank transactions. It includes payment transfers which have been fundamentally changed by introducing the electronic money transfer. The payment system so far has been based on the check transactions. What characterizes these two systems is the use of a great amount of paper. Besides, a payment transaction takes a lot of time to be completed. These were some of the reasons for developing the electronic payment system.

CBA faced several challenges both external and internal factors ranging from Political, technological, legal and social. These include, among others, the ever widening informal sector, technological advancement and nonperforming loans. In addition, licensing of money transfer operators such as Safaricom, Western union, Zain has been a threat to the bank's business as they bring about direct competition to the industry.

1.2 Research Problem

Change management has existed from time immemorial, but has become extremely popular with organizations or corporations that would like to initiate significant change to processes that can include both work tasks and culture. Change management plays an important role in any organization since the task of managing change is not an easy one. Changes in the organization or a project can be initiated from within the organization or externally. However, change can adversely affect an organization staff making employees to resist the change or accept; human side of change management.

Since its inception in 1962 in Dar-es-Salaam, Tanzania, CBA has undertaken several strategic changes. These were guided by the organization's vision and mission statements. In response to managerial concerns, CBA has undergone major strategic changes refocusing its business from the traditional ways of banking to a modern and customer friendly approach; change of leadership and various reforms in its management. In regard to structure, CBA has implemented changes which include restructuring departments in order to centralize key operational areas, review and modernizations of operational processes to improve efficiency and effectiveness, improving internal resource capabilities through staff appointments and training, i.e. there was a merging of different Cultures to form one organization. These are supported by the introduction of appropriate technology for increased efficiency.

In spite of the attention that the management of change has received, organizations continue to have problems in managing organizational change and the search for generalized laws of change still pervades the discipline (Wilson, 1992). Research

undertaken by Paton and McCalman (2000) indicated that one-half to two-thirds of all major corporate change efforts fail and resistance is the little-recognized but critically important contributor to that failure. Similarly, Burnes (2000), found failure of the management and workers to be the major impediment to the use of change management practices in Australian banking industry.

Chapman, (2005), suggests that the universal model of change management is inadequate to describe the diversity of approaches actually used by banks; however, few of these international studies have focused on change management practices in the context of banking industry. In Kenya, few studies have been conducted on change management practices. Gekonge (1999) conducted a survey of the strategic change management practices by Kenyan companies listed at the Nairobi Stock Exchange. Otiso (2008) did a case study of Africa Merchant Assurance Company and Bwibo (2000), on Non-Governmental Organizations in Kenya. Sikasa (2004) carried out a study on customer perception of change management practices at Housing Finance Corporation of Kenya (HFCK).

From the above studies, it is evident that change management is widely practiced by different organizations. The only difference is in the way the change is managed in the different organizations. There is no one universal way of managing change. Thus, change is inevitable. How does CBA manage change?

1.3 Research Objective

The objective of this study was to determine how change is managed at Commercial Bank of Africa.

1.4 Value of the Study

The results of the study would be important to the practitioners and academicians both in the private and public sector by contributing to the existing body of knowledge in the area of strategic management in general and change management practices in particular. Academicians may use findings for further research, while practitioners may apply lessons in planning and implementing future changes.

The study would be of importance to other financial institutions whose interest lies on improved services delivery for customer satisfaction. It would assist the institutions in pointing out areas of difficulties in the allocating of resources towards addressing priority needs. The findings of the study may also help the institutions in formulating a policy on areas that necessitate change management.

The study would provide a platform for further research in the area of change management and in particular the practices that would contribute to successful strategic change management in commercial banks in Kenya. In the academic field, future researchers can use the study as a reference point if one is researching on change management. The findings of the study would be of use to trainers in human resource in that it will assist them in knowing the areas which should be given concentration when training managers on change management.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter discusses the past studies on change management in organizations. The specific areas covered are theoretical orientation, empirical review and conceptual framework.

2.2 Types of Organizational Change

A number of different forms of change have been identified in several studies. Anderson and Anderson (2001) summarized the vast literature about this subject in three archetypes of organizational change which include developmental, transitional and transformational changes. Transitional change is more complex. It is the required response to more significant shifts in environmental forces or marketplace requirements for success. Rather than simply improve what is available, transitional change replaces it with something entirely different. The organization must dismantle and let go the old way of operating and move through a transition while the new state is being put into practice. In transformational change human and cultural issues are normally the key drivers. Transformational change is the radical shift from one state of being to another, so significant that it requires a shift of culture, behavior and mind set to be implemented successfully and sustain over time. In other words, transformation demands a shift in human awareness that completely alters the way the organization and its people see the world, their customers, their works and themselves (Anderson and Anderson, 2001).

Developmental change represents basically the improvement of an existing situation and is in terms of metaphors normally ‘within the box’ of what is already known or practiced. The key focus is to strengthen or correct what already exists in an organization, thus ensuring improved performance, continuity and greater satisfaction. In sum developmental change is basically improving current operations, while transitional change is replacing current operations with new ones. Transformational change however, requires the discovery of a new state which must replace current operations. The first two change processes are characterized by a process with some degree of control and order, while transformational change is normally a much more chaotic affair, which cannot be controlled and planned so easily. None of the types of change is in principle more valuable, feasible and/or viable than the other, but that each approach serves a different purpose and has a different logic in terms of approaches, methods and tools.

2.3 Change Management

Change management has typically been defined as a process involving unfreezing, moving, and refreezing values, practices, and procedures within organizations. Unfreezing refers to the creation of a perceived discrepancy between the existing and ideal state of an organization that generates a desire for change and lowers people’s resistance to change. Moving refers to the various processes such as training, education, and restructuring that lead to the development of new behaviors, attitudes, and beliefs. Refreezing regards reestablishing a new state of equilibrium within the organization by stabilizing the new patterns through a variety of support mechanisms.

Burnes (2000) describes planned change as consciously embarked upon and directed by an

organization as opposed to change which might be forced on an organization or might come out by accident. The term was coined by Kurt Lewin in the 1940s and his approach consisted of four interrelated elements, namely Field Theory, Group Dynamics, Action Research, and the Three-Step model of change. Change towards a higher level of group performance is often short-lived, so permanency of the new level should be included in the objective of a planned change.

Planned change may also be referred to as blueprint, top-down, rational, linear, or episodic change. It can also be described as 'bold stroke' as opposed to 'long march' with the need for periods of revolutionary or transformational change. The Organization Development (OD) movement built on Lewin's work and it attempts to deal with or initiate change in organizational cultures through Action Research, which is collaboration between the change agent (often an external consultant) and organization members in the belief that members of the organization should own their problems and be responsible for finding solutions. The approach believes in democratic values, employee participation, and giving staff an effective voice.

There are many models for implementing planned change. Although sometimes dismissed as mere managerialism 'recipes', they can be helpful as reference points for thinking about how to carry out change. These models include, for example, the eight steps model proposed by Kotter (1995). The eight steps are derived from observation by Kotter of the eight fundamental and common errors which undermine transformation efforts. The steps are: establishing a sense of urgency, creating the guiding coalition, developing a vision and strategy, communicating the change vision, empowering broad-based action, generating short-term wins, consolidating gains and producing more change, and

anchoring new approaches in the culture (Kotter, 1995).

2.4 Models and Theory of Change Management

2.4.1 ADKAR Model of Change Management

Prosci's model of individual change is called ADKAR an acronym for Awareness, Desire, Knowledge, Ability and Reinforcement. The model was first published by Prosci in 1998 after research with more than 300 companies undergoing major change projects. It is intended to be a coaching tool to help employees through the change process. In essence, to make a change successfully an individual needs awareness of the need for change, desire to participate and support the change, knowledge on how to change, ability to implement required skills and behaviors and reinforcement to sustain the change. According to the model, when an organization undertakes an initiative, that change only happens when the employees who have to do their jobs differently have the Awareness, Desire, Knowledge, Ability and Reinforcement to make the change happen (Westwood and Linstead, 2001).

ADKAR is a goal-oriented change management model that allows change management teams to focus their activities on specific business results. The model was initially used as a tool for determining if change management activities like communications and training were having the desired results during organizational change. The model has its origins in aligning traditional change management activities to a given result or goal. For example, Awareness of the business reasons for change is a goal of early communications related to a business change (Kotter and Heskett, 1992). Desire to engage and participate in the change is the goal of sponsorship and resistance management. Knowledge about how to

change is the goal of training and coaching. By identifying the required outcomes or goals of change management, ADKAR becomes a useful framework for change management teams in the planning and execution of their work. The goals or outcomes defined by ADKAR are sequential and cumulative. An individual must obtain each element in sequence in order for a change to be implemented and sustained.

2.4.2 PCT (Project Change Triangle) Model

The change management is based on Prosci PCT Model (Project Change Triange) - the application of the tools, processes, techniques and principles for managing the "people" side of the project or initiative to achieve a desired outcome. While the Project Management corner is focused on the tasks related to designing and developing a solution, the Change Management corner's focus is how to encourage employees to embrace and adopt that solution. Many times, this corner is what is missing when a project is implemented and meets technical requirements, but does not deliver the ultimate value to the organization (Ansoff and Sullivan, 1993).

The tools, processes, techniques and principles that make up Change Management are aimed at helping each impacted employee move from their own personal current state to their own personal future state. It is individuals changing how they do work that ultimately results in a project or initiative delivering value to the organization. There are many characteristics of the individual current state and individual future state that can impede or inhibit successful change the Change Management corner of the PCT Model provides a systematic approach to addressing these issues (Pearce and Robinson, 2003).

Leadership and sponsorship is the responsibility of executives and senior managers in the organization, who authorize, fund and charter the top-down organizational changes that end up as projects or initiatives. They are primarily responsible for making decisions, providing direction, and demonstrating their own and the organization's commitment to the particular change - whether it is a new product, an ERP system, a reorganization, or any number of organizational changes. The role of 'sponsor of change' is not one that can be selected or assigned; it is tied to and dictated by the actual change that is being implemented. Project management is the set of processes and tools applied to business problems or opportunities to develop and implement a solution. One of the key components is having a change defined - you must know what is changing (processes, systems, job roles, organizational structure, etc.) in order to manage that change effectively. While change management is sometimes considered the 'soft' side of the project, research and numerous empirical examples show that effectively managing the human side of change is repeatable and systematic.

2.4.3 Kotter's Model on Change Process

Kotter (1995) developed a list of factors that he believes lead to successful changes, and those that lead to failure. He devised an 8 step method where the first four steps focus on de-freezing the organization, the next three steps make the change happen, and the last step re-freezes the organization with a new culture. When people need to make big changes significantly and effectively, he says that this goes best if the 8 steps happen in order (Paton and McCalman, 2000). The most general lesson to be learned from the more successful cases is that the change process goes through a series of phases that, in total, usually require a considerable length of time. Skipping steps creates only the illusion of

speed and never produces satisfactory results and making critical mistakes in any of the phases can have a devastating impact, slowing momentum and negating hard-won gains (Kotter, 1995).

According to Kotter (1998), fewer than 15 of the 100 or more companies he studied had successfully transformed themselves. While the particulars of every case varied, Kotter identified eight critical stages of successful change management. Mismanaging any one of these steps can undermine an otherwise well-conceived vision.

The first step is establishing a sense of urgency by examining market and competitive realities, identifying and discussing crises, potential crises, or major opportunities. The second step is forming a powerful guiding coalition. This involves assembling a group with enough power to lead the change effort and encouraging the group to work as a team (Kotter, 1995). Thirdly, creating a vision to help direct the change effort and developing strategies for achieving that vision. Fourthly, communicating the vision through using every vehicle possible to communicate the new vision and strategies and teaching new behaviors by the example of the guiding coalition. The fifth step is empowering others to act on the vision by getting rid of obstacles to change, changing systems or structures that seriously undermine the vision and encouraging risk-taking and nontraditional ideas, activities, and actions (Kotter, 1998).

The sixth step is planning for and creating short-term wins by planning for visible performance improvements, creating those improvements and recognizing and rewarding employees involved in the improvements. In the seventh step, the organization should consolidate improvements and produce still more change. This can be done by using

increased credibility to change systems, structures, and policies that don't fit the vision, hiring, promoting and developing employees who can implement the vision and reinvigorating the process with new projects, themes, and change agents. The eighth step involves institutionalizing new approaches by articulating the connections between the new behaviors and organizational success and developing the means to ensure leadership development and succession (Kotter, 1998 and Paton and McCalman, 2000).

2.4.4 Lewin's Planned Change Process

Lewin's (1951) planned change process is closely associated with his Force Field Analysis and serves as a general framework on which the change program can be designed and executed. The three staged model of change include: unfreezing the current situation, moving, and then refreezing the new situation (a new status quo).

The power of Lewin's (1951) model does not lay in a formal propositional kind of theory but in the ability to build "models" of processes that can draw attention to the right kinds of variables that needed to be conceptualized and observed. Following are some further elaborations on the three stages.

The first stage is the unfreezing stage. The essence of this stage is to reduce the forces that maintain the organization's behaviour at its present level. It enables a better understanding of the change program and the need for it e.g., through education, training and development program and team building that secures acceptance by helping managers and employees understand the need for the change. The second stage is changing (movement/implementing). Having analyzed the present situation, the identified solutions are put into action to support the change program e.g., by changing organization structure,

roles or processes and introducing performance management systems that recognize particular progress and individual and team contributions.

The third stage is refreezing. This stabilizes the change program at a new state of equilibrium in order to ensure that the new ways of working are embedded, maintained and cemented from regression e.g., through new recruitment, induction programs, performance management systems and cultural reinforcement through the creation of new norms and behaviors. Each of these interventions is intended to make organizational members address that level's need for change, heighten their awareness of their own behavioral patterns, and make them more open to the change process.

2.5 Change Management Approach

Change management follows five stages: recognition of a trigger indicating the need for change; clarification of the outcome "where we want to be at"; planning how to achieve the change; accomplishment of the transition and maintenance to ensure the change is lasting (Al-Khouri, 2010). Al-Khouri stated that management need to heed that in a change process, the structure, objectives, and performance measures must be shaped based on the mission and the strategic direction which should in turn; guide the decisions, activities and the outcomes. Outcomes are then measured against the overall mission and strategic objectives and performance expectations. To reap maximum benefits, organizations need to develop a culture supported by strategic leadership that alleviates fears and effective performance management regimes that encourage and reward innovative and creative contributions from employees throughout the organization.

2.5.1 Identifying the Factors Influencing the Change

Lewin's (1951) force field analysis model can be used to analyze the driving forces and the restraining forces to the proposed change, in order to determine the magnitude of the gap between the organization's present and desired states. This approach can provide new insights into the evaluation and implementation of corporate strategies. Lewin's model is helpful for establishing a holistic view of the change situation in terms of the driving and restraining forces, which in turn inform the necessary responses.

At this stage, organisations need to develop an action list to eliminate, mitigate or weaken existing restraining forces (Al-Khourri, 2010). Action plan may include items such as improving communication so all organization members are aware of the need for change and the nature of the changes being made. Empowering employees and inviting them to participate in the planning for change can play a key role in allaying employees' fears and overcome potential resistance (Burnes, 2000). This action plan can be considered as a starting point and a subset of the overall change management strategy.

2.5.2 Ensuring the Organization is prepared for Change

If the organization's management is not trusted, any attempt to change will be treated with skepticism. What companies often fail to realize is that the causes of disaster, as well as enablers of success, can be readily discovered and addressed by tapping the knowledge already contained in the minds of their employees.

This leads to statements like: "This is just the flavor of the day;" "this too shall pass;" "this will last about a year then we'll be into something else;" "this is just like TQM- here

today, gone tomorrow” (Cook, 1999). These statements reflect distrust in the organization's leadership. Thus, there is need to address the questions on employees' morale, leadership competence in implementing major changes and management toughness in tackling decisions.

2.5.3 Planning and Executing the Change Strategy

For effective change, there are some conditions which are necessary. These are awareness, capability and involvement. Awareness requires that those affected must understand the change, its objectives and the impact on their role. They then need to be energized and prepared to acquire the capabilities to handle the new tasks and new work situations. The third condition is about their involvement in the change process and their contribution to successful implementation. Organizations tend to pay much attention to the process of change, and forget about the key success factors that wave through the change process to successfully manage the change.

Success factors in change management are commitment (recognizing change as an integral part of the organization, and taking ownership of the project particularly at senior management level), social and cultural (concerned with the people element of change e.g., behaviour, perception, and attitudes towards change), communication (both internal/external), tools and methodology (concerned with project management, performance and process measurement, and the underlying knowledge needed to ensure that the change can take place effectively) and interactions (methods for dealing with interactions within the organization e.g., managing the balance and transition form the current state to the future state).

2.5.4 Overcoming Resistance to Change

It is widely assumed that resistance to change is a common and natural phenomenon. Initiating change is a competitive and often hostile activity. Major technological changes or innovations can anticipate resistance, especially when proposed changes alter values and visions related to existing order.

Resistance to change can be likened to “a kind of warfare” and anyone who wants change has to overcome massive inertia. Technological change that satisfies one group of people can often reduce the satisfaction of other groups. Change ordinarily benefits some people by injuring others.

2.5.5 Evaluation of the Change Program and Improvement Measurement

Evaluation and feedback play an equally vital role for change implementation as it measures its success in reaching its goals and objectives. One of the greatest difficulties in change programs lies in the developing cost and benefit analysis, trying to quantify what the organisation will get out of the investment, or more precisely what the organisation is able to do more effectively as a result of the investment.

The actual benefits of many transformational projects are enormous but most are very difficult to measure (Burnes, 2000). They range from better quality information, to better systems that enable the organisation to adapt and support the many changes occurring in the environment. Different measurement tools and techniques can be used to assess the success of the change program, such as output/outcome measures, interim measures, input

measures, balanced scorecard, or even benchmarking with other organisation performance on specific dimensions.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter sets out various stages and phases that were followed in completing the study. The following subsections are included; research design, data collection and data analysis.

3.2 Research Design

A research design is an outline or plan that is used to generate answers to research problems. This study was a case study since the main purpose of the study was to establish the change management practices at CBA.

According to Kothari (1990), a case study is a powerful form of qualitative analysis with the unit of study being an institution, family, district, community, or person. A case study is a form of qualitative analysis where studies are done on institutions and from the study, data generalization and inferences are drawn. Being that the study focused on only one organization to epitomize change management in commercial banks, case study design was deemed most appropriate.

3.3 Data Collection

The study focused on the section and particularly on top level management which included the Managing Director, Chief Executive Officer, Head of Business, Head of Operations, Head of Service Delivery and Head of Information Technology. The study also focused on the departmental heads who deal with the day to day management of the

bank. This is because they are the ones who are conversant with the information sought by the study. The study utilized interview guide to collect primary data as used in various previous research projects.

Interview guide was used since it generally yields highest cooperation and lowest refusal rates, offers high response quality, takes advantage of interviewer presence and its multi-method data collection. The interview guide is semi-structured, with some closed and open ended items. This is done in order to facilitate the process of data collection.

3.4 Data Analysis

The data collected was qualitative in nature. The researcher thus, used content analysis to analyze the data. Content analysis is used to determine the presence of certain words, concepts, themes, phrases, characters, or sentences within texts or sets of texts and to quantify this presence in an objective manner. These are done from texts within books interviews, conversations or any occurrence of communicative language.

To conduct a content analysis on any text, the text is coded or broken down, into manageable categories on a variety of levels, word, word sense, phrase, sentence or theme and then examined using one of content analysis' basic methods, that is, conceptual analysis or relational analysis.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the analysis and interpretations of the data from the field. It presents analysis and findings of the study as set out in the research methodology on change management at Commercial Bank of Africa.

The data was gathered exclusively from an interview guide as the research instrument. The interview guide was designed in line with the objectives of the study. To enhance the quality of data obtained, unstructured questions were used whereby respondents indicated their views and opinions on change management at Commercial Bank of Africa.

4.2 Change Management at CBA.

The researcher sought to establish how CBA manages change. In an effort to achieve this, the interviewees were requested to indicate the current changes that have been observed in the organization. The respondents indicated that there was management of change observed at CBA and especially in relation to technological changes and other environmental changes at which the bank exist.

4.2.1 Factors that necessitated change at CBA

The researcher was inquisitive to investigate the factors that facilitated change management at CBA. From the findings it was evident that the bank's need to change were necessitated by both external and internal factors. The main factors were the need to increase numbers of customers, customers' specification needs and improved processes.

The internal factors that contributed to the changes experienced in the bank, included organizational structure change, change in procedures and process of operation. Additionally, the researcher aimed to investigate on external factors that had led to change. According to the findings, competition, technological changes, customer expectation and government regulation were the major external factor that had contributed to change management.

Technological change was the most experienced in the bank. In the current world, technology is changing at a very high speed. Almost everything is becoming internet based. In a bid to stay relevant in the market, CBA also sort to change their systems from the old command based system to an internet based system. This led to increased automation of the bank's processes.

The regulations governing the banking sector have also been changing at a high rate and new laws are being introduced. This also necessitated CBA to change the way they operate in order to conform to the requirements of the government. An example of this is the introduction of the Real Time Gross Settlement system (RTGS), which was introduced in a bid to replace the high value cheques i.e. Kenya Shillings one millions and above. Another example is the introduction of the Cheque Truncation System (CTS) where the clearing of cheques will be real time as opposed to the traditional system of four days clearance.

An increase in the number of banks operating in the country has led to increased competition in the industry. Thus, in order for CBA to remain relevant in the market, they had to find ways to move from the traditional banking system to a modern and flexible

way of banking in order to attract more customers. In a bid to achieve this, CBA introduced a new product, FlexiPay, where the customers can log into the banks website and transact as opposed to going to the bank.

4.2.2 Nature of change at CBA.

Change can either be planned or emergent. Planned change is more of a top-bottom approach while the emergent change is more of a bottom-up approach. Most of the interviewees were of the opinion that the bank (CBA) adopted emergent change. A small portion indicated that they adopted planned change while a minor section of the respondents indicated that they had no idea. Those of the idea that the bank adopted emergent approach argued that this was so due to the Central Bank regulations that the bank had to adhere to, while those of the idea that the bank adopted the planned approach argued that this was because in order for any change to occur, the top management were the ones who initiated it and they were the ones give approvals before any change is undertaken.

The interviewees also indicated that the bank outsourced professionals who guided the bank on the changes that they wanted to adopt. These professionals worked hand in hand with the enterprise projects management department and the human resource department in organizing training necessary for the implementation of the change. The professionals are hired in instances where the change being undertaken by the bank has a great impact on the products offered by the bank.

It was also evident that the changes adopted by the bank had both positive and negative effects on the bank. Positive effects manifested themselves in the increase of the customer

base and faster and effective services. Negative in the sense that managing change is expensive.

4.2.3 Communication and Implementation of Change at CBA.

Prior to implementation of major changes, communication is done through trainings, mails, posters and team buildings to encourage the employees to embrace the change. This was also in a bid to reduce resistance that is mostly experienced in companies. This was experienced when the bank change its system since the change was accompanied by some structural changes.

The researcher also requested the interviewees to indicate who or the department responsible for implementation of changes in the bank. The entire respondent indicated that there is an independent department i.e. Enterprise Project Management department that is tasked with the management and implementation of change, communication with all the departments and sensitizing them on the changes that are going to be experienced and channeling the employees sentiments and remarks to the top management on the change. Every department in the bank is expected to appoint one person, referred to as a champion, to work closely with the Enterprise Project Management team in implementing change in that department.

It was also evident that prior to change, research, testing and analysis were conducted to ensure that change aimed to be adopted by the bank had a positive effect on the bank operations. The researcher also requested the respondents whether changes were timely and appropriate, all respondents affirmed that changes that the bank adopt are set to be implemented at specific time.

4.2.4 Challenges faced by CBA in implementing change

It was clear that the major challenge that the bank faced in implementing change is resistance and also scarcity of resources. Some of the stake holders and some employees were reluctant to move from their comfort zones. It is evident that management of change is very expensive because of the communication part of it as the customers are also – informed of any changes that the bank intends to undertake.

CBA has managed to reduce resistance significantly by focusing more on communication and seeking employees' views before implementation. Interviewees indicated that the bank uses trainings and reward system to encourage them to embrace change. The interviewees also affirmed that there was minimal resistance to change, due to the adverse communication and availability of resources at the time when the change is needed. Interviewees also suggested that management should involve the entire participant to ensure valid and acceptable changes are formulated and to create prestige to the employees.

On whether CBA uses change agents in carrying out its change management, most of the interviewees alluded that the bank outsourced management professional with skill that confers with the change that the bank intends to adopt to ensure that those changes does not have negative effect on the objective of the organization and their goals and achieved easily.

4.3 Discussion of Results

All business organizations are affected by change. Change has become an integral part of the day to day activities of the organizations. From the above findings it was evident that change is inevitable and especially in the banking industry where competition is very high.

4.3.1 Comparison with theory

The approach that CBA uses can easily be likened to the Lewin's (1951) theory on change management. A lot of communication is done before any change is undertaken which can easily correspond to the unfreezing stage. Then change is implemented and finally the employees are encouraged to embrace the change. It is also evident that CBA adopts both the planned and the emergent approaches to change and this proves that there is no one universal approach to change due to the different environments that the organizations exist.

Resistance to change is the most common challenge in the implementation of change in any organization. CBA is seen to invest a lot in communication about the change in a bid to gain support from its employees. They have managed to achieved this through intense communication through trainings, rewards, team buildings, posters in the bank etc. self interest, misunderstandings and different assessments are some of the change specific reasons for resistance and these can easily be overcome by proper communication (Bateman and Zeithaml, 1990).

4.3.2 Comparison with Empirical Studies

It is evident that each and every organization use different approaches to management of change. Gekonge (1999) indicated that resistance was the biggest challenge that the Kenyan companies listed at the Nairobi Stock Exchange faced when implementing change. This is the same observation made in the management of change at CBA.

Otiso (2008) indicated that the African Merchant Assurance Company mostly used change management professionals to assist in implementation of change. From the study of CBA, they used the internal employees as well as external professionals. The results achieved in both companies is still the same despite the fact that they used different approaches.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the data findings on change management at Commercial Bank of Africa, the conclusions and recommendations are drawn there to. The chapter is structured into summary of findings, conclusions, recommendations and area for further research.

5.2 Summary of the Findings

According to the study, there was management of change observed at CBA in relation to technological changes and other environmental changes at which the bank exist which had moderate effect on operation of the bank. The study further established that change management at CBA was an essential part as it remained relevant in the industry and ensured customers are in good relations with the new products, system and branches.

On the status of practices exercised by the bank on change management, the study found out that CBA has adopted emergent changes managements that are internally and externally related to the environmental changes. The project management team was responsible for ensuring implementation of management practices and that customer base and product had increased as a result of change management.

The study established that need to increase number of customers, customers' specification needs and improved process were factors that drove the bank to adopt change

management. The study also found organizational structure change; procedures and process of operation were the internal factor that had contributed to change management where competition, technological changes, customer expectation and government regulation were the major external factor.

On time of change management, the study found that research, testing and analysis is conducted to ensure that change that is aimed to be adopted by the bank has a positive effect to the bank and is timely. It is only after such research is conducted that the change is adopted.

On resistance to change, the study found that time, resources, change of status quo and moving people to comfort zone were the hindrance to change. Further the study found that change champions were responsible of ensuring changes required are communicated to the junior staffs and that availability of resources and timing should be observed to ensure that there is no resistance to change.

Further the study found that, organizations outsource professional agents with skills that are required to accomplish change in the organization to assist in the implementation. Finally, the study found that change management affect shareholders at a moderate extent.

5.3 Conclusion

From the study it is evident that change management is a key aspect in directing, controlling and exercising all other vital practices of management to ensure the business is viable in the market and that it competes with other players in the market. The study

concluded that customers' specification needs and improved process were the main factors that drove the bank to adopt change management.

Further the study concluded that organization conduct prior research, testing and analysis to ensure that change that are aimed to be adopted by the bank are of positive effect to the bank and the change set to be adopted by the bank should be implemented at specific time.

On resistance to change, the study concluded that time, resources, change of status quo and moving people to comfort zone were the major hindrances to change. The main solution to this is availing resources, involving the employees in the decisions, communication and managing time of change.

On evaluation of the change program and improvement measurement, the study concluded that the organization should outsource management professional with skill that confers with the change that the bank intends to adopt so as to ensure that those changes do not have negative effect on the objective of the organization and their goals and achieved easily. Additionally, the study concluded that change champions were used to ensure change was implemented and communicated down the line of communication.

This study recommends that organizations should encourage employees' participation on the changes that are required within the organization. This will assist to create prestige to the employees hence creating positive attitude to the work and encouraging easier adoption of change.

The study recommended that organization should first assess the effect of the change that organisation aims to adopt. This will assist in anticipating the result of the change.

Professional should be outsourced where necessary sine they are equipped with quality skills and experience in the relevant field.

The study also concluded that setting up of the individual in the employees' level is vital as it help them in understanding their colleagues (work mate) and that they can apply simple way that can be applicable to all employees with ease to adopt change.

5.4 Implications of the Study

Change is inevitable in organizations. It is the only constant in the present world and an organization's long term success is determined by its ability to manage change. Today's successful firms are dynamic, adaptive and evolve with the environment in which they operate. Organizations need to be conversant with the environment so as to monitor the changes that occur or are likely to occur.

There are different models of change management as is evident in the literature review. Thus, there is no one universal way of managing change. The people factor is portrayed as the most important factor in the management of change in organizations. Thus it is important for the managers to be careful on how they handle the employees in the organization. Communication of any change the organization intends to undertake is very important.

Since change is inevitable, organizations should set up departments that are tasked with monitoring of the environment to so as to identify the changes that occur in the industry or are likely to occur. This will assist the organizations to achieve a competitive advantage.

5.5 Limitations of the Study

This study aimed at determining effects of change management at CBA and targeted top level managers to gather data for this study. However due to the nature of the job some respondents could not find humble time to respond to the questions.

Nevertheless the number which responded was quite sufficient to warrant data analysis. Therefore, this limitation did not affect the results of this study to a great extent.

5.6 Suggestions for Further Research

This study has explored change management at CBA. The study suggested that further study be done on the same on other financial institution so as to depict uniform result that can be reliable within the sector. The study also suggested a study be done on the factors that hinder the implementation of change management within the organization in all sectors with endeavor to present both negative and positive impacts of change management.

This will assist companies in the future to overcome the challenges associated with change management as it is an expensive process yet very important and unavoidable since change is the only constant. Thus change is relevant to all the industries in different environments.

REFERENCES

- Al-Khouri, A.M. (2010). Succeeding With Transformational Initiatives: Practical Approaches for Managing Change Programs. *Management Research and Practice*, 2(1) p: 108-131
- Anderson, D. & Anderson, L, A. (2001). *Beyond change management. Advanced strategies for today's transformational leaders*, The Practicing Organization Development. Jossey-Bass/Pfeiffer, San Francisco.
- Ansoff, H.I. & Sullivan, P.A. (1993). 'Optimizing profitability in turbulent environments: A formula for Strategic Success', *Long Range Planning*, Vol. 26 No. 5, pp. 11-23.
- Awuondo, I. (2008). *Commercial Application of ICT in the Banking Sector*. Retrieved from <http://www.strathmore.edu>
- Bateman, T.S and Zeithaml, C.P (1990) *Management Function and Strategy*, Richard D. IRWIN INC.
- Buchanan, D. & Boddy, D. (1992). *The Expertise of the Change Agent: Public Performance and Backstage Activity*. Prentice Hall.
- Burnes, B. (2000). *Managing Change: A Strategic Approach to Organisational Dynamics*, 3rd ed., FT/Prentice-Hall, Harlow.
- Burnes, B. (2004). *Managing Change: A Strategic Approach to Organisational Dynamics*, 4th ed., FT/Prentice-Hall, Harlow.

- Bwibo, A., (2000). *A survey of strategic change management practices within non-governmental organizations in Kenya*. Unpublished MBA Project, School of Business, University of Nairobi.
- Chapman, (2005). "Researching the roles of internal-change agents in the management of organizational change", *British Journal of Management*, 8(1), pp. 61.
- Cook, C. (1999). Creating and Sustaining a PM Culture. *Project Management Best Practices Report*.
- Gekonge C., (1999). *A survey of the strategic change management practices by Kenyan companies: a case of companies listed by the NSE*. Unpublished MBA Project. School of Business, University of Nairobi.
- Jeff, P. (2007). *The Challenge of Organisational Change: How Companies Experience It and Leaders Guide It*, Free Press, New York, NY.
- Johnson, G., & Scholes, K. (2003). *Exploring Corporate Strategy*, 6th Edition, PrenticeHall
- Kothari, C.R. (1990). *Research Methodology*. Vishwa Prakashan: New Delhi.
- Kotter, J. P. (1995). Leading Change: Why Transformation Efforts Fail. *Harvard Business Review*.
- Kotter, J. P. (1998). Winning at Change. *Leader to Leader*, 10 (Fall): 27-33.

- Kotter, J.P., & Heskett, J.L. (1992), *Corporate Culture and Performance*, The Free Press, New York, NY.
- Otiso, H.N. (2008). *Strategic change management practices :The Case of Africa Merchant Assurance Company*. Unpublished MBA Project. School of Business. University of Nairobi.
- Paton, R.A. & McCalman, J. (2000), *Change Management: A Guide to Effective Implementation*, 2nd ed., Sage Publications, London.
- Pearce, J.A., & Robinson, R.B. (2003). *Strategic Management; Strategy Formulation, Implementation and Control*. Irwin, Homewood, Illinois, 8th edition.
- Rose, A & Lawton, A. (1999); *Public Service Management*, FT-Prentice Hall.
- Sikasa C. (2004) *Customer perception of change management practices in the mortgage industry. The case of HFCK*. Unpublished MBA Project. School of Business. University of Nairobi.
- Westwood, R. & Linstead S (2001), *Introduction: The Language of Organization*, Sage, London
- Wilson, D.C. (1992), *A Strategy for Change: Concepts and Controversies in the Management of Change*, Routledge, London.

APPENDICES

Appendix I: Introductory Letter

Dear Respondent,

RE: PERMISSION TO CARRY OUT A RESEARCH

I am a student at the University of Nairobi taking a Master's degree in Business Administration (MBA). As a requirement for the fulfillment of the Masters degree, I intend to carry out research in the Bank on '*Change Management at Commercial Bank of Africa*'.

You have been chosen for being in the right position of bringing to light the change management practices at the Bank. I, therefore, request for an appointment for an interview on the same. Any documentations, reports or journals that you may have that are relevant to this topic of study may be availed to me at your discretion.

Your identity and the information you provide will remain anonymous. The research findings will be confidential and will only be used for academic purposes.

Thank you in anticipation of your co-operation.

Yours Faithfully,

Esther Kivuva

Appendix II: Interview Guide

- 1) Please indicate the department in which you work.....
- 2) Job Title.....
- 3) What are the changes, currently, taking place in the banking sector? Has CBA reacted to any of them?
- 4) What is your view on change management practices at CBA?
- 5) Is it the Bank's practice to adopt planned or emergent (in relationship with external/internal environment changes) change?
- 6) Who are/ which department is responsible of implementation of the changes? Have you ever been part of the change management implementation team at CBA? What was your role?
- 7) In your view do you think that the change management approaches have impacted positively or negatively on CBA? Explain
- 8) Have you experienced any change in your Department in the last 3 months to 1 year? Kindly elaborate?
 - a) Has CBA had to change its network/system platform in the past one year?
- 9) What were the main factors that necessitated change management at CBA?
- 10) Have internal factors contributed to the change which was experienced in the Bank? Explain?
- 11) In your opinion, what external factors have contributed more to the changes that have been experienced in the Bank?
- 12) Did the Bank spare time to anticipate the changes it was to undergo?
- 13) Do you think the changes were timely and appropriate?

- 14) Was there a notable resistance to the changes? Explain?
- 15) What factors do you attributed to the resistance?
- 16) Which methods were applied in managing change in your organization?
- 17) What in your opinion, what can the management do to decrease the level of resistance to planned change?
- 18) Do CBA use change agents in carrying out it's change management?
- 19) How was the change communicated to the staff in the lower positions in the Bank?
- 20) Did the changes at CBA affect the various stakeholders

THANK YOU FOR PARTICIPATING