



**EFFECT OF CHANGE MANAGEMENT PRACTICE ON CONTINUOUS
IMPROVEMENT AT AWASH BANK**

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IMPROVEMENT AT AWASH BANK**

**A SENIOR ESSAY SUBMITTED TO THE DEPARTMENT OF MANAGEMENT
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OF BUSINESS ADMINISTRATION IN MANAGEMENT**

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Declaration

I hereby declare that this research made on Awash Bank is genuinely my own work and has not been presented in any university. In approval of this fact I put my name and signature in front of our names hereunder.

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To my friends who work in Awash bank

I also would like the St. Marry university library that let me use all the materials there.

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ABSTRACT

This research was made to examine effect of change management practice on continuous improvement at Awash Bank in light of change readiness, sustaining change and change resistance functions. The general objective of the study was to determine the individual and aggregate impacts of these factors on continuous improvement of the bank. The study design chosen to perform this study was descriptive design and the sample size taken using Solving formula was 141 of which 132 respondents appropriately responded it which result a response rate of 93%. The data was collected using a questionnaire designed in five points Likert scale. The information collected was analyzed using SPSS version 20 and the result shows that change readiness has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .384$; $p < .001$. In line with Sustaining change on continuous improvement of Awash international bank, the beta value (standardized coefficient of regression) of Sustaining change has a positive and significant effect on continuous improvement of the bank with a $\beta = .212$, $p < .001$ and Resistance to Change has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .203$, $p < .001$. In aggregate the effect of Change Management on Continuous Improvement is positive and significant with 95% confidence interval, the sum of squares of multiple correlation coefficients between predictor and outcome, with a value of 0.684 which implies 68.4% of the variance in the dependent variable can be predicted from independent variables. Accordingly it was concluded that change management has considerable impact on continuous improvement in Awash international bank. Though the bank's change management was found to be good overall the study recommends the bank was more benefited from its change management practices by giving due attention on to enhance the capabilities of change management sponsors in building awareness of need for change in its change readiness activities, making actions on integrating the change into its operation, involvement of community leaders and having public support activities to enhance effectiveness of its sustaining change function and improving the way it made organization's members knowledgeable to cope up with change and dealing with uncertainties of these members in its change resistance function

Key words:- *change readiness, change resistance, change sustaining*

CHAPTER ONE

1. INTRODUCTION

This chapter introduces the subject of the study states the background, the problem statement, research questions and objectives as well as its significance and scope of the research intended to be made.

1.1. Background of the study

Organizational change is the movement of an organization away from its present state and toward some desired future state to increase its effectiveness. Change is endemic in the financial sector. Change in the physical environment, change in the technology, change in structure and staff, change in the customers interest, unexpected change, and most importantly change that can bring about vast improvements in the industry. The pressures for change come from all sides of that through globalization, changes to the funding and regulatory organization or regime, doing more with less, improving the quality of the banking service (Fullan, 2015).

Organizational change management, as a distinct management practice has been introduced to the world of business around the middle of the 20th century. Since then managers and professionals have recognized that change management or “the approach to the transition of individuals, teams of organizations to a desirable future state” can and should be an essential managerial skill adding value and supporting the strategic management of an organization. Whether we want to or not but the choice to manage it in a structured and effective manner makes the difference between the success and failure; not only for the change initiative but also for the entire organization (Kottler, 2011).

The banking sector is a fundamental portion in the administration sector. In request to remain focused in the banking industry, it must be adaptable to oversee internal and outside natural changes. There are times when associations are probably going to change; there is requirement for associations to adjust to frameworks that can effectively give the associations a convenient lift. In the ongoing past, bank management of changes in most Ethiopian banks. There have been incidences of awful changes on corporate governance, couple of technological changes and over all human capital and administrative issues with respect to leadership (Cumming &Worely, 2014).

Though various models were developed and to effectively manage change, MC Cannon's (2017) approach is the one which is believed to be simpler but includes most of the concepts of the other approaches. According to this model change management consists of change readiness, sustaining change and managing resistance. If these activities are dealt with appropriately upon managing change, the change results continuous improvement and the ultimate goal of managing change is achieving ever improving organizational achievement.

Continuous improvement (CI) can be seen as a fundamental principle, making it possible for organizations to adapt and evolve in an ever changing business environment. Consequently, there are many valuable research studies on CI, conceptual and case studies. However, they are mostly considered within typical process-based contexts, e.g. manufacturing and production processes, while CI within project-based contexts, e.g. construction and development projects, is more uncommon. The specific characteristics of a project based organization (PBO), e.g. unique deliveries, temporary teams and time constraints, influence how CI can be applied. Also, articles describing CI in a project management (PM) context, e.g. in different kinds of maturity models, appears to be on an overall level (MC Cannon, 2017).

Deficiencies in continuous improvement of quality of banking represent neither the failure of professional compassion nor necessarily a lack of resources. Rather, they result from gaps in knowledge, readiness for change, sustaining change, inappropriate applications of available technology, or the inability of organizations to change. Local banking systems may have failed to align change readiness, sustaining change and resistance to change in order to measure clinical practice, or to link continuous banking improvement to ever better outcomes (Peabody, 2011).

Awash Bank was established by 486 founding shareholders with a paid-up capital of 24.2 million birr and started operation in 1995. During its journey of operation the bank's shareholders increased to 5400 and its paid-up capital reached over ten billion. Its total assets were grown to over 50 billion and opened about 660 branches all over the country. Having a vision of being the first choice world class bank, it has been operating successfully so far. Like that of the other banks in Ethiopia the bank passed through various changes related with various internal and external factors.

Following these factors the bank revised and implemented the new organizational structure, upgraded the core banking system and related platforms, expanded its customer base, developed and rolled out new products and services tailored to different customer segments, developed and implemented interim performance management system both at the head office and branches and enhanced the its internal capabilities in terms of technology, human capital, systems and process to ensure the proper implementations of the Strategic Plan. (Awash bank Annual report, 2020/2021).

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, 2013). Research undertaken by Paton and Mc Calman (2016) 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 (2014), found failure of the management and workers to be the major impediment to the use of change management practices in Australian banking industry.

Chapman, (2015), 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 (2017) conducted a survey of the strategic change management practices by Kenyan companies listed at the Nairobi Stock Exchange.

Very few researches are made in Ethiopia about change management. The most renowned were those made on change management upon the implementation of BPR and Kizen which mostly focused on change management tools. Tilaye (2010) , Adebaye, (2011). Tesfaye (2009), who made his studies in the then Ethiopian Ministry Of Capacity Building and the then Ethiopian Road Authority about resistance to change reveals that change resistors were due to fear of losing their jobs, while many were waiting to see group that feel indifference about the change, and few tried to protect their friends or subordinates. He also found that the acronym “BPR”, the phrase “Result Based Performance Management”, and the word “reengineering” were associated with downsizing thereby had become the sources of fear and insecurity for many of the civil

service employees. It was also assumed that according to the same author these words are meant for eliminating non-value adding activities, then automating the previous manual activities lead to at least cost reshuffling of employees or downsizing the workers unless the volume of work remained same otherwise.

Doctor Hiyab G/Tsadik (2016) studied the determinants of resistance to change management in commercial bank of Ethiopia by which he found out that managerial incapability factors and vulnerability driven factors are significant to bring about resistance to change.

As such most studies in Ethiopia were made on change management tools like Kaizen, BPR and BSC except very few on factors affecting change management. Though the banking industry is subject to various changes and the various changes in the country's overall system which forces such industries to change, there are no studies currently performed in the specific industry to the best of the researcher's knowledge. Even these studies focused on specific issues related to change management rather than making assessments on how organizations manage change and to what ultimate objective. Therefore this study was made to assess the change management practices of Awash bank in light of change readiness, change sustaining and change resistance and its effect on the bank's continuous improvement.

1.2. Statement of the problem

Managing change at business organizations requires diagnostic approaches performed by organizations. Banking organizations are no exception to this rule. Several studies examined changing environments in banking industry and its effect on banks strategies, management styles, decision making paradigms (Palecková, 2017).

organizational cultures, human resources practices Change is an initiative that every organization has to take to sustain and compete in changing environment and to be flexible in all aspects. The organization and people in it have to be committed to change process successfully and take positive steps towards new heights, sustainability and profit. Last but not least, studies have shown that organizational change is forced by both internal and external drivers to produce new products, services or business approaches to meet and satisfy the needs of customers and today's organizations operate under increasing demands for change. The market has radically changed due to globalization, strong competition, technical development and a customer-driven market (Harenstam, 2013).

This high pace of change means that the organization must change behavior and manage to rapidly adapt to shifts in the market. Change is an over- present feature of organizational life, both at an operational and strategic level. Therefore, there should be no doubt regarding the importance to any organization of its ability to identify where it needs to improve the organization by altering how work is done through progressive alterations in processes, systems, organizational structures or job roles (Burns, 2014).

According to Adebaye (2011), the common problems for leaders when managing change is not nurtured, encouraged or rewarded and it should not be forgotten in the midst of the day-to-day challenges that an organization experience. Change is not always perceived as positive, and many employees may be resisting to changes within organizations. Therefore, successful business transformation is all about getting employees buy in and embedding new behaviors in the work place.

Unable to define goal timely, poor leadership & lack of alignment, planning next step and fear of conflicts are some challenges being faced by managements of various organizations. Change; being inevitable and the banking industry; being highly dynamic, change management must be considered to a higher degree.

Banking sector has been subject of scrutiny of external and internal forces in many countries. Technology, in particular the internet, is a key driver of internal changes. Internal change has been greatly amplified by the same factors such as internet, leadership and organizational structure and innovation. The internal changes are causing major delivery changes. The synergies of these forces will bring about a major transformation of the banking sector. The future of banking sector has undergone major change further more with advancement of worldwide telecommunication infrastructure, lower operational cost and customer increasing trend of self-service technology including ATMs, online banking and other technology oriented services and applications (Foley, 2015).

Change should not be done for the sake of change. It is rather a strategy to accomplish some overall change (Bridges, 2013). Usually, organizational changes can be brought about internal and external driving forces. Awash international bank, and different other private banks have

their own change management body to lead the transformation process of the change initiative systematically and coordinate these change initiatives, implements and communicate through channels concerning institutional and human factors influencing the transaction.

Awash international bank, creating a reinforcement mechanism to celebrate success, oversee the implementation of all change plans, desired objectives and advice and assist the process owners fulfill their respective roles regarding programs of change to coordinate changes of culture, approach, systems and processes creating a robust engagement and maximizing contributions of the bank's stakeholders that can initiate and lead the development of change-oriented tools and their publications and ensure that these tools are evaluated and maintain active and progressive working relationships with all concerned bodies in terms of initiating, implementing, managing change and communication to ensure adherence and consistency of the change plan (AIB annual report, 2021).

The bank believes that the overall change management process can be successful with the participation and support of its leadership on strategic change management directions in line with internal and external developments. All these activities are managed using the change army format tables, evaluate the day to day activities and finally discussed the result of the activities gained during implementation and take the remedial action according to the result obtained.

According to Haines (2015) the common problems for leaders when managing change is not nurtured, encouraged, or rewarded and it should not be forgotten in the midst of the day-to-day challenges that an organization experiences.

Fogg (2016) lists several planning blockages that members of a strategic planning process should also be aware of. These include lack of top management officials commitment, lack of time and resources, changing corporate direction and priorities, stalled teams, reluctant or incompetent team members, lack of lower-level execution, lack of lower-level leadership and competence, poor coordination between functions, incompetent incumbents, unsuccessful plan, general organization malaise and cultural inertia, temporary crisis, competitive threats, and failure of a major program.

As the researchers point of view, there are also problems in need assessment, preparing the required strategic plan, communicate to all the members of the organization and come to agreement and implement accordingly. This shows that the bank's change readiness issues are questionable. Operating in a very dynamic change environment and running a financial institution which is supposed to survive for unlimited period of time, the bank is supposed to manage change appropriately aiming continuous improvement in its profit, service quality, and overall performance. Therefore, the purpose of this study was to see how change readiness, sustaining change and change resistance are being dealt in the bank and to find out the relationship between change management and continuous improvement of the Bank based on the basic questions indicated hereunder.

1.3. Research Questions

The study was made to answer the following research questions

- What is the effect of change management on continuous improvement?
- What is the effect of sustaining change on continuous improvement?
- What effect does the bank's change resistance management brought on its continuous improvement?
- What is the relationship between change management and continuous improvement ?

1.4. Objective of the research

1.4.1. General objective

The general objective of this study was to assess the impact of change management on continuous improvement of Awash international bank.

1.4.2. Specific objectives

The specific objectives of the research were

- To examine the level of change management practice.
- To study the effects of sustaining change in Awash international bank
- To look into how much appropriateness of handling change resistance impacts its continuous improvement
- To analyze the relationship between change management and continuous relationship in AIB

1.5. Significance of the study

The study is significant to the researcher by being firsthand exposure to actual to see implementation of change management which will increase understanding of the issue in detail. The result of this research will also have contributions to Awash bank by identifying factors impacting its change management practice which will equip it with ideas to focus on. For other business organizations in the practice it will give the insight of change challenges its challenges and ways. It is also suggests possible measures that inhibit the proper implementation of change management to the bank under the study and others in the same industry on the lesson learned and the conclusion drawn from the research. Researchers could also use the study for reference and further empirical research on practices and challenges of change management the study, therefore, might give chance for others to make further studies and might add the body of knowledge related to the issue.

1.6. Scope of the study

The study was conducted in Awash Bankhead office located in Addis Ababa, Ethiopia. Though the bank has more than 600 branches all over the country the study will only consider the head office located in Addis Ababa. Taking into account that the homogeneity of the activities of the bank, the researcher is persuaded that c the head office staff which is composed of different departments is enough. According to Neuman (2007) for homogenous population taking small sample is enough. The time period the study covered is the past five years 2016-2021 so that changes and how they were implemented can be analyzed through sufficient time period. Conceptually the study focused only on managing changes in terms of change readiness, sustaining change and change resistance functions especially in financial institutions like banks.

1.7. Definition of terms

Environmental Turbulence: - Environmental turbulence refers to the amount of change and complexity in the environment of a company (Hurn, 2012). McDonnel (2013) define it as the combined measure of the changeability and predictability of the firm's environment.

Change Management: - This refers to a planned objective to change a company's direction from the current to a desired future position in the business environment in response to new challenges and opportunities (Hurn, 2012).

Change Agents: - A change agent is an event, organization, material thing or a person that acts as a catalyst for change. They are usually managers who are described as those that are doing the right and proper things in organizations (Pearce & Robinson, 2016).

1.8. Organization of the study

This research paper is organized in five chapters. The first chapter includes background of the study, statement of the problem, research questions and objective of the study, scope of study and the organization of the study. The second chapter covers the review of related literatures. The third chapter is all about research design and methodology of the study and chapter four is results and discussion. The last chapter is about summary of major findings, conclusion and recommendation.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURES

This chapter presents the conceptual, theoretical and empirical reviews. Generally, the review of literature attempts to focus on the meaning and concepts of change, models for understanding and approaching change, challenges of change management, practical application of change, and effects of change management practices on continuous improvement of an organization.

2.1. Conceptual literature

2.1.1. Meaning and concepts of change

Change can refer to the action or an instance of making or becoming different. It could be an alteration or organizational structures, technologies, plan, people etc. Burns (2014) describe change as ability of an organization to improve the design and implementation of initiative and to reduce cycle time in all the organizational activities. In his view change must be ground in the past, honoring the tradition and history of a business while acting for the future.

Change is defined in the literature as any deviation from an agreed upon well-defined scope and schedule. Stated differently a change is any modification to the contractual guidance provided the contractor by the owner or owner's representative (Fisk, 2011).

The constancy of change is a widely noted theme in any reading of the literature of organizational management. Phrases such "the only constant factor in any organizational life is need to change" are commonly encountered. In every aspect of life and business, change prevails. Change is necessary in order to perform better than the normal conduct. In business organizations, the need for change is mainly to improve its delivery of services to its clients and improving the overall performance of an organization. Change should be aimed toward improving the existing system and should be done continuously. Change is an alteration in the state or quality of anything. It is the state of becoming or being different from the previous known existence. Change has become a study area for many years and all those studies about change aim with varying degrees of credibility and success to deliver sustainable organizational change (Smith, 2011).

Organizations are addressing different changes like; a larger worldwide market place made smaller by improved technologies and competition from outside, a global acknowledgement of the environment as a powerful variable and government attempts to draw back from environmental disaster, Health consciousness as a permanent trend amongst all age groups throughout the world, Changes in lifestyle trends are affecting the way in which people view work, purchases, leisure time and society, The changing workplace creates a need for non-traditional employees, The knowledge asset of the company, its people, is becoming increasingly crucial to its competitive wellbeing (Paton & McCalman, 2013).

Any organization that ignores change does so at its own peril. One might suggest that for many the peril would come sooner rather than later. To survive and prosper, organizations must adopt strategies that realistically reflect their ability to manage multiple future scenarios. The world is constantly changing around us, both in our private and our working lives. To manage these changes, we develop coping strategies. Managers, and the enterprises they serve, be they public or private, service or manufacturing will continue to be judged upon their ability to effectively and efficiently manage change (Todnem, 2012).

Change in organizations may be continuous and incremental or rapid and discontinuous with abrupt shifts from the patterns of the past. Change may be planned or it may be emergent. The scale of change may range from fine-tuning through incremental and or modular adjustment to wide scale corporate transformation. Organizations sometimes have choices as to whether they want to change, or are sometimes forced to change, because of legal or other reasons. The importance of why organizations change is linked to the timing of change (Smith, 2011).

The push and pull factors of organizational change may be seen as an essentially linear series of planned events – for example, Lewin's (2015) unfreeze- change-refreeze model or change may be open ended, ongoing and adaptive responding to changing circumstances. Otherwise the change may be between these two extremes of planned or free and open ended.

Burns (2014) 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

2.1.2. Types of Change

There are four types of change that an organization goes through with the possibility of overlap among the possibilities. Operational changes can affect the way active business operations are conducted, including the automation of a specific business area. Strategic changes take place when the business direction or the strategy is affected. For example, changing the business strategy from business growth to sustaining the market share is an example of strategic change. Cultural changes affect the organizational philosophies such as the way the business is conducted, example, implementing a CQI (continuous quality improvement) system. Political changes in human resources occur primarily due to political reasons of several types, such as changes that happen on top patronage levels in the government agencies. Different sort of changes typically have the greatest impacts on different organizational levels. For instance, the operational changes tend to have the highest impacts on the lower organizational levels, right in the firing line. Employees working at the upper-levels might never notice changes, which cause significant turmoil and stress to those attempting implementation of change. Conversely, the effect of the political changes is felt the most on the higher levels of the organization. When change occurs relatively in the bureaucratic organization, those working on the bottom level often notice the change at the top (Riley, 2013).

2.1.3. Types of organizational changes

A number of different forms of change have been identified in several studies. Anderson and Anderson (2011) 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

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 (Anderson and Anderson, 2011).

2.1.4. Practical application of change

One of the toughest decisions for HR managers is to prepare the organization to deal with the change. The present environment for business is highly competitive and rapidly changing and the organizations that change efficiently and rapidly would be the ones that will survive with time. Many organizations would start to eliminate as they do not succeed with change management. Additionally, there are several pressures for making changes in most industries as the level of competition rises and technology advances. This means that people responsible for change, i.e. the HR managers remain highly stressed to ensure the organization goes through successful change management.

Most organizational changes usually involve several different levels and types of personal losses for the employees within the organization. For instance, change requires the effort from the organization to learn about the new that is considered by many a waste of energy and time that should be implemented in other business facets. It is possible, that some might welcome the possibility of learning opportunity; several people in the organization do not wish to spend their time and energy unless they are dissatisfied with the arrangements or they view powerful advantages of the proposed changes. For example, business upgrading their software is beneficial for the business, which would outweigh the short term investment needed for learning new business programs.

Also, people in the organization want to feel better about them. Usually, work is a matter of pride for people and they feel responsible for performing job in a better way. They feel they are one of the members on the success and this feeling gives them confidence and importance of their position in the organization. In several work situations, when the work itself is not significant and the organizational culture makes it tough for the people to feel better about themselves. In such situations, people tend to invent strategies for helping them feel good about themselves, and such strategies involve gaining a sense of control, significance and belongings from their work. These strategies involve opposing the management, on the self-held assumption that they are incapable of leading and most of their decisions are not in the best interest of the organization.

Still, these strategies used by the workers for the achievement of better feelings are quite misunderstood or unknown by the management. Therefore, possible change initiatives, unintentionally and unknowingly, threatens to cause workers significant personal loss. Therefore, it is not surprising, when workers resist and do their best for sabotaging the possible implementation of change. Change initiatives mostly require significant losses for the managers at the middle level. Generally speaking, people in the organization consider that information systems lead to increase in the top executives' ability to know more regarding what goes on and exerts greater control.

This leads to the possibility of serious loss of organizational and personal significance for most middle level managers. Sometimes the middle level managers end up fighting this loss. Any change to the organization involves the possibility of changing habits, i.e. changing the manner which actually work can be done in the organization. This sort of change mostly involves changing the way we tend to interact, both with tools and people. After the change, new systems require business organizations to learn about a new collection of organizational behaviors (Riley, 2013).

2.1.5. Change Management

Change management according to the encyclopedia is the process of developing a planned to reach to change in an organization. Typically the objective is to maximize the collective effort of all people involved in the change and minimize the risk failure of implementing the change.

According to Lamarsh (1980) change management is an organized systematic application of the knowledge, tools and resources of change that provides organization with a key process to achieve their business strategy.

Managed change is the Lamarsh approach to change management and is designed to bring the organizational peoples sides of change together for result and benefits addressing the human elements of change by way of this disciplined approach with increase the speed of implementation of your change project and thereby decrease the cost.

According to Tim (1999) editor for the change management learning center change management is defined as the process tools and techniques to manage the people side of business change to achieve the required business outcome and realize that business change effectively within social infrastructure of the work place.

According to Donald B. Fedor and David M. Herald of College of Management in Georgia Institute of Technology, Atlanta, Georgia from the gave out an overview of the finding from the early stages of a stream of research on managing change. At the present time, results are available from three different studies when have encompassed 92 different change initiate in many different.

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 refers reestablishing a new state of equilibrium within the organization by stabilizing the new patterns through a variety of support mechanisms.

The implementation of change management involved often structural as well as cultural changes in a company. Significant change, however, is a disruption in our expectations of the future which is viewed as a loss of control (Marshall & Conner, 2013).

Change is said to be the only permanent situation in life but surprisingly it is one decision that management finds difficult to make and implement and when a change is made, it is often one of the most resisted decisions by employees. However, change is inevitable therefore to be effective management must anticipate and prepare for it. Challenges of Change are a departure from an existing process or way of doing something to a new process or a different way of doing the same thing. A process change can be an amendment to existing processes an introduction of new process or both. Changes in any form are intended to better the organization over the short term and/or long term. However, no matter how marketable change ideas are they can be frustrated purposefully or inadvertently if they are not well managed during all stages. Poor management

often causes the huge investments in the change process and the high expectation that come with the ideas to turn to huge disappointments (Fisk, 2011).

There is no doubt that such a process change at the point of conception, evaluation and/or implementation requires a great deal of financial resources and management time and leads to high expectations. Therefore, any failure can be disastrous. To prevent such a failure, attention should be given to change management at all stages (Lewins, 2015).

According to Jones, G. and George, Change management can be defined as the process of planning; organizing, coordinating and controlling the compositions of the environment, internal and external to ensure that the process changes are implemented according to approved plans and the overall objectives of introducing the changes are achieved with as little disruption as possible. It may be impossible to effect change without any inconvenience to the existing processes and processors. In effect, change management is intended to prevent disruptions and any other deliberate or inadvertent acts that would frustrate the process change and to resolve any disruptions.

Change management helps ensure that predetermined objectives of introducing the process change are achieved, and it also helps prevent and resolve conflicts, service disruption, culture clashes, and other problems associated with process change.

Change management is not restricted to one level of management instead; it cuts across the lower, middle and top levels of management, depending on the circumstances and the level of authority at each level. Organizations and working places are in continuous change, and these changes occur because Of external powers, which are making the organizations adapt to the environment, or internal Organizational challenges may appear. Organizational Change can be the result of decreasing Productivity, changes in the core production or organizational structure.

It is natural to Separate between planned change and change as a reaction to the surroundings or internally within the organization (Jones & George, 2016).

2.1.6. Change management in banks

Change management has been understood as the progress from an original state, in which the organization is before the change, to a definitive state, in which the organization finds itself after the change. The point of change management is to roll out the improvement with readiness, adapting to the requirements of the market, and in the meantime in the most delicate and basic path for the laborers, to abstain from altering their frame of mind towards their work and optimizing their adjustment. At present, there is another, increasingly unique idea of change management, which involves a continuous, transitional change starting with one working framework then onto the next on an ongoing premise. It is expected that there will never be an ideal match between work techniques and market needs, so it winds up important to be in lasting change (Jackson, 2017).

The ability to oversee change effectively is a key aptitude for chiefs in a general public where quick change has turned into the standard and new innovations are continually being introduced. The determination of best management structures have called for top directors to complete both intensive and broad research to determine their special needs and difficulties show in their associations. As the effects of cutting edge globalization continue to present impressive difficulties to the existing management designs, current directors have been called upon to 'update' their aptitudes to adapt to the regularly changing and demanding business circumstances (Essays, 2018).

Managing change involves accomplishing a progress from position A to position B and handling any issues which come up during the procedure. The procedure of change within banks more often than not results from interactions between four noteworthy components: gear (innovation); forms (working methods); association structure; and individuals. Change to any of these will inevitably prompt changes to the others, as associations are mind boggling inter-related frameworks (Montana and Bruce, 2018).

The changes staring even with bankers identifies with the essential method for banking – which is undergoing quick change in the realm of today, in light of the powers of rivalry, profitability and efficiency of tasks, decreased operating margins, better resource/liability management and

hazard management in banks. The significant test looked by Nigerian banks today is the inability to ensure the falling margins because of the effect of rivalry. Another critical effect of banks today is the innovation issue. There is a basic requirement for not insignificant innovation upgrading but rather additionally its integration with the general method for functioning of banks to give them an edge in regard of administrations gave to optimizing the utilization of assets and building up Management Information System (MIS) for basic leadership and better management of advantages and liabilities and hazard accepted which in turns directly affect the monetary record of the banks in general. World over, innovation can possibly change techniques for selling marketing, advertising, designing, pricing and distributing financial results of an electronic self-administration item.

Managing change at business organizations requires diagnostic approaches performed by organizations. Banking organizations are no exception to this rule. Several studies examined changing environments in banking industry and its effect on banks strategies, management styles, decision making paradigms, organizational cultures, human resources practices (Fletcher, 2012, Nellis, 2016).

Sundhinda (2012) noticed that the main difficulties looked by banking framework just as most are the job of financial instrumentation in various periods of the business cycle, the emerging impulses of the new prudential standards and benchmarking the financial framework against international standards and best practices, this case applies to Ethiopia. The requirement for introduction of new innovation in the banking sector and the significance of expertise building and intellectual capital development in the banking industry are additionally similarly essential.

2.2.Effects of change management on organizations

Organizations are conglomerates of dynamic systems that constantly change. The organizational boundaries as well as the boundaries of their internal systems are permeable. Organizations are also complex in several different ways: environmental (variations in the environment outside of the organization), component (number of organizational components and their relations), and hierarchical (number of levels and their relations). Although we can't eliminate complexity, we can manage it. We can manage environmental complexity by aligning the internal systems to the environmental demands.

Marh (2001) suggests that where change is intended in an organization, the effect is that there was forces acting to facilitate the change, and forces acting to resist the change. A state of equilibrium occurs, which is brought under pressure to change by both internal and external driving forces. When the balance of the forces for and against change is equal, no change will occur. In order to implement change, those forces supporting change have to be strengthened, those resisting change weakened, or both.

Udeh and Igwe (2013) states that while change can cause confusion and fear; there are several positive effects it can have on organizational performance. If handle properly. Understanding the positive effects of change helps to better gauge progress in developing change management policies within the organization. The organization may use change management when implementing policy changes to the management of the organization, production methods or employee policies. The systematic approach to making changes in the organization attempts to transit the employees through the disruption a change can cause. While the system attempts to minimize the negative effects, employees and management can have trouble with the change.

According to Dibela (2011), the positive effects of managing change include:

1. Employee Confidence: When organization successfully complete a significant change and the employees see that none of the fears they held regarding change are realized, such organization are paving the way for smoother change in the future. One of the positive effects of efficient change management is that it instills confidence in employees regarding the management's ability to lead the organization and make good business decisions. This not only makes future changes easier, but employee confidence also makes day to day decision-making simpler as well (Dibela, 2011).

2. Competitive Advantage: The ability for the organization to change helps maintain competitive advantage in the marketplace. For example, if your competition has implemented a new order-entry system that makes the process of doing business easier on the customers, then your ability to adapt to that change and institute your own order-entry changes helps keep you competitive. The ability to institute change quicker and more efficiently than the competitors

gives you an advantage that can help you achieve, or maintain, the status of an industry leader (Dibela, 2011).

3. Growth: Organization must experience change to experience growth. Organization can continue to do things the same way for a long period of time. But, at some point, organization's infrastructure needs to change to accommodate a growing customer base and industry changes. New processes, new marketing concepts and improved ways of reaching the target market all require changes within the organization. Your company's ability to facilitate change enables it to grow (Dibela, 2011).

4. Dynamic: A corporate culture that embraces change is one that tends to remain dynamic in the marketplace. Because employees are confident that the organization can manage change, new ideas flow more freely. Employees do not feel bound by the current organizational structure because they know the organization can adapt to meet the challenges of the future. A dynamic atmosphere with an openness to change is a productive and forward-thinking workplace (Dibela, 2011).

2.3.Change management dimensions

Change management can be measured in various ways like the result it brought about on the organization and results can be varied according to the objective of individual organizations. However MC Connel (2017) marked continuous improvement is the ultimate goal of change management and to be successful an organization's readiness to change, sustaining change and managing the inevitable resistance well are the basic factors which pave the way to continuous improvement. This study also considered these three factors as dimensions to change management.

2.3.1. Change readiness

Readiness to change in an organization is considered a multi-level and multi-faceted construct. It can be present at the individual, group, department, unit, or organizational level. At the organizational level, readiness for change is defined as the shared resolution by organizational members to implement change (Al-Maamari , 2018). It is also crucial for the members to have a shared belief in the efficiency of change. The readiness of change in an organization depends on the preparedness of various players in the industry. People are the most significant concern in assessing the issues for change readiness. Technology is another factor that determines whether

the organization can effectively undertake innovative changes to keep up with the fast-changing organizational activities.

Lewins(2004) states that theoretical formulation is needed to revive the social sciences. According to him, three goals are dominant, the integration of the social sciences, the transition to concern about “dynamic problems of group life change from social bodies”, and the development of “new tools and techniques for social research”. None of the activities can be explained in their own terms, only as part of the operation of different processes that fluctuate as a function of fundamental forces and tensions.

Cummings, (2016) explored how and why it came to be understood as the foundation of the new subfield of change management, how it has influenced change theory and practice to date, and how questioning this assumed foundation can foster innovation. For a change, it is necessary to create added value by using the existing ones.

Employees are responsible for the implementation of change. Therefore, it is critical to assess whether they are ready to implement effective organizational changes. The varying levels of readiness to change in different organizations depend on how the members of the organization value change and the likely implications it will have on their work environment. They are expected to appraise the significant determinants of change implementation capability, such as resource availability, task demands, and situational factors. High organizational readiness is characterized by the willingness of organizational members to initiate the programs of change through greater efforts and cooperative behavior. (Von Truer, 2018).

2.3.2. Sustaining change

Sustainability is when new ways of working and improved outcomes become the norm. Not only have the process and outcome changed, but the thinking and attitudes behind them are fundamentally altered and the systems surrounding them are transformed in support. In other words it has become an integrated or mainstream way of working rather than something ‘added on’. As a result, when you look at the process or outcome one year from now or longer, you can see that at a minimum it has not reverted to the old way or old level of performance. Further, it

has been able to withstand challenge and variation; it has evolved alongside other changes in the context, and perhaps has actually continued to improve over time.

sustainability rely on commercial experience, but recognition of this problem in the public sector in general, and healthcare in particular, may shift the balance (Appleby *et al.* 2003; Matrix MHA 2003; Neath 2004). One quasi journalistic account has thus been included, drawn from a large public sector organization, and developing insights consistent with other commentary. Advice from other researchers was also identified additional sources and indicated that this review had not omitted obviously relevant material (Reisner 2002).

Khan (20014) define a systematic review of the literature on a topic as, ‘a review of the evidence on a clearly formulated question that uses systematic and explicit methods to identify, select and critically appraise relevant primary research, and to extract and analyze data from the studies that are included in the review’. Tranfield (2013) criticize the lack of rigor in ‘narrative’ reviews designed to inform management policy and practice, and advocate the systematic principles used in medical research.

However, a review of the literature on sustainability cannot claim to be systematic, for at least three reasons. First, sustainability is not ‘a clearly formulated question’. The concept is ambiguous, multidimensional and contingent. Second, the selection of relevant sources is partly judgmental. There is no established research tradition in this area. Different researchers have used different approaches to generate different kinds of evidence. A further complication is that reported studies are typically based on changes that differ in nature or substance.

2.3.3. Change resistance

The toughest challenge of organizational leaders today is to manage at the speed of change. With the breathtaking pace of technological advancement which will only continue to escalate, and the doubling of knowledge every 5 years, leaders face tremendous pressure as they try to gain support for change. Regardless of how good or necessary a change may be, resistance should be expected. A survey of 500 executives conducted by William Schiemann (2002) concluded that resistance was the main reason why organizational changes fail. A study by Hammer and Associates found that 60% of the reengineering projects that failed were due to

employee resistance. In a survey of 2,200 executives, managers, and employees conducted by Aguirre, von Post, & Alpern (2013) report that transformation efforts fail for three main reasons: change fatigue, lack of skill in sustaining change, and resistance to change. While preventing resistance completely is an unrealistic goal, the ability to manage resistance effectively has emerged as an essential skill.

When people talk about resistance, they usually refer to specific behaviors observed in others. Thus it's commonplace to hear someone say, "He's resisting these new procedures," or "She's refusing to go along with the changes." Behaviors used to resist change fall into two categories: *active* and *passive* resistance.

Behaviors such as these tell us that people are resisting change; however, they don't tell us *why*. The reason for this is that behaviors are external manifestations of internal issues within a person's mindset. In other words, behaviors are symptoms while mindset issues are causes. These distinctions lead to a definition of resistance.

Resistance is a state of mind reflecting unwillingness or unreceptiveness to change in the ways we think and behave. Resistance can be contrasted with readiness, which is a state of mind reflecting willingness or receptiveness to change. Resistance manifests itself behaviorally by either active opposition to change or by attempting to escape or avoid it; readiness is manifested behaviorally by either active initiation of change or by cooperation with it.

Readiness is not the opposite of resistance, since an absence of resistance doesn't necessarily mean that someone is receptive to change. Other factors, such as lack of information, lack of knowledge or skill, or an immediate need to attend to other matters, could interfere with readiness. Nevertheless, anything which causes resistance can be expected to undermine readiness at any point in time.

The most important factors making up a person's state of mind are his or her facts, beliefs and values. Facts are objective realities that can be proven with evidence ("We tried that before"), while beliefs are subjective assumptions, conclusions, and predictions ("It didn't work then; it won't work now"). Values are people's conceptions about what is important in life ("I want to be open and honest with everyone about this").

A clear distinction between beliefs and facts is essential, because people often state beliefs as facts ("I know I'm right, so what's the problem?"). Facts can be proven with empirical evidence, while beliefs are subjective assumptions, conclusions, or predictions. In the thinking process, beliefs are more important than facts because they represent the meaning attached to factual information. We all know that facts are subject to distortion; two people exposed to the same set of facts can arrive at entirely different conclusions. Nevertheless, most adults have beliefs held with such high confidence that they treat them as facts. Beliefs of this kind are less amenable to change because they are regarded as irrefutable. When this happens, people are assuming that their beliefs and reality are identical. In one sense there is some truth to this. People's beliefs are their way of understanding themselves, other people, and the world around them. In essence, their beliefs become reality for them. It is indeed a mistake, however, when people conclude that their beliefs represent the one true concept of reality.

2.3.4. Continuous improvement

Continuous improvement (CI) can be seen as a fundamental principle, making it possible for organizations to adapt and evolve in an ever changing business environment. Consequently, there are many valuable research studies on CI, conceptual and case studies. However, they are mostly considered within typical process-based contexts, e.g. manufacturing and production processes, while CI within project-based contexts, e.g. construction and development projects, is more uncommon. The specific characteristics of a project based organization (PBO), e.g. unique deliveries, temporary teams and time constraints, influence how CI can be applied. Also, articles describing CI in a project management (PM) context, e.g. in different kinds of maturity models, appears to be on an overall level. Therefore, the aim of this study is to explore prerequisites (potential drivers and obstacles) of applying CI in a PBO.

Organizations are constantly facing the challenge of doing more with less (Fryer, Antony & Douglas, 2007) in an endless pursuit to improve (Bhuiyan & Baghel, 2005). One major drive for this governing principle is the evolution of the global economy, which has expanded the base of competition for virtually all businesses (Muchiri & Pintelon, 2008; Jung & Wang, 2006). One way to meet these challenges is to apply continuous improvement (CI) in all aspects of the business (Jung & Wang, 2006; Jabnoun, 2001; Bessant & Caffyn, 1997). A common definition of CI is an organization-wide process of focused and sustained incremental innovation (Bessant & Caffyn, 1997).

Jørgensen et al. (2003) simplify the essence of CI to be when all members of the organization contribute to improve performance by continuously implementing small changes in their work processes. In sum, CI can be seen as a fundamental principle, making it possible for organizations to adapt and evolve in an ever-changing business environment. According to Bessant et al. (1994) CI has a considerable attraction due to its low entry barriers and the potential to utilize the creativity of the members in an organization. Other advantages of CI are e.g. achieving flexibility, responsiveness and the ability to adapt quickly to changes within its environment (Kaye & Anderson, 1999), as well as increased innovation capacity (Bessant & Caffyn, 1997). The many advantages make CI attractive, but it does not come without hardship and struggle (Wu & Chen, 2006; Bhuiyan & Baghel, 2005; Bessant et al., 1994). For example, obtaining company-wide CI implies managing change on several organizational levels: management, group, and individual (Bhuiyan & Baghel, 2005).

CI has mainly been applied and explored in repetitive environments, for example manufacturing and production settings (Gieskes & ten Broeke, 2000), and the service sector (Sanchez & Blanco, 2014). However, much of the business in the world has become project-oriented (Jung & Wang, 2006; Williams, 2003), and managing projects have become an important instrument for change and development in organizations (Dai & Wells, 2004; Andersen & Jessen, 2003). Different project management (PM) standards, such as the guide to the Project Management Body of

Knowledge (PMBOK) (PMI, 2008a), encourage CI in PM practices (Jung & Wang, 2006). Also, CI is seen as a part of the highest level of maturity in different PM maturity models (cf. PMI, 2008b; Bryde, 2003; Hillson, 2003). Nonetheless, few research initiatives have been made studying how PBOs apply and sustain CI. A PBO is here defined as an organization in which the majority of products or services are produced through projects, for either internal or external customers (Turner & Keegan, 2000). The aim of this study is to explore prerequisites (potential drivers and obstacles) of applying CI in a PBO. Especially, the focus of the study is on the management level, as management commitment and involvement is seen as fundamental prerequisite for CI at the other two levels (group and individual), reasoning in accordance with (Kaye & Anderson, 1999).

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2.4.Theoretical Review

Theorists exploring change through a cultural or social-cognition perspective would examine not dimensions (typically organizational structural characteristics such as size), but values or organizational participants' mental maps. Because the language relating to change differs, a common language is difficult to find. However, certain concepts are common across various models, such as forces or sources of change and first-order or second-order change. These common concepts are noted within key sources of change literature such as Burnes (1996); Goodman (1982); Levy and Merry (1986); and Rajagopalan and Spreitzer (1996). As these scholars studied change, these concepts became critical points of concern in their analyses. Forces and sources examine the why of change. First and second/second order, scale, foci, timing, and degree all refer to the change. Adaptive/generative, proactive/reactive, active/static, and planned/unplanned refer to the how of change. Last, the target of change refers to the outcomes. As a campus begins to engage in a change process, members of the organization need to first examine why they are about to embark on the process, the degree of change needed, and what is the best approach to adopt.

Six main categories of theories of change assist in understanding, describing, and developing insights about the change process: (1) evolutionary, (2) teleological, (3) life cycle, (4) dialectical, (5) social cognition, and (6) cultural. Each model has a distinct set of assumptions about why change occurs, how the process unfolds, when change occurs and how long it takes, and the outcomes of change. The main assumption underlying evolutionary theories is that change is a response to external circumstances, institutional variables, and the environment faced by each organization (Morgan, 1986). Social systems as diversified, interdependent, complex systems

evolve naturally over time because of external demands (Morgan, 1986). Teleological theories or planned change models assume that organizations are purposeful and adaptive. Change occurs because leaders, change agents, and others see the necessity of change. The process for change is rational and linear, as in evolutionary models, but individual managers are much more instrumental to the process (Camall, 1995; Carr, Hard, and Trahan, 1996). Life-cycle models evolved from studies of child development and focus on stages of growth, organizational maturity, and organizational decline (Levy and Merry, 1986). Change is conceptualized as a natural part of human or organizational development. Dialectical models, also referred to as political models, characterize change as the result of clashing ideology or belief systems (Morgan, 1986). Conflict is seen as an inherent attribute of human interaction.

Change processes are considered to be predominantly bargaining, consciousness-raising, persuasion, influence and power, and social movements (Bolman and Deal, 1991). Social-cognition models describe change as being tied to learning and mental processes such as sense making and mental models. Change occurs because individuals see a need to grow, learn, and change their behavior. In cultural models, change occurs naturally as a response to alterations in the human environment; cultures are always changing (Morgan, 1986). The change process tends to be long-term and slow. Change within an organization entails alteration of values, beliefs, myths, and rituals (Schein, 1985). Some researchers suggest using several models or categories, as each sheds light on different aspects of organizational life (Van de Ven and Poole, 1995). The advantage to multiple models is that they combine the insights of various change theories. Bolman's and Deal's (1991) re-framing of organizations and Morgan's (1986) organizational metaphors illustrate how assumptions from teleological, evolutionary, political/cultural, social cognition and lifecycle models can be combined to understand change.

An early model of change developed by Kurt Lewin described change as a three-stage process. The first stage he called "unfreezing". It involved overcoming inertia and dismantling the existing "mindset". Defense mechanisms have to be bypassed. In the second stage the change occurs. This is typically a period of confusion and transition. We are aware that the old ways are being challenged but we do not have a clear picture to replace them with yet. The third and final stage he called "refreezing".

The new mindset is crystallizing and one's comfort level is returning to previous levels. Rosch (2002) argues that this often quoted three-stage version of Lewin's approach is an oversimplification and that his theory was actually more complex and owed more to physics than behavioral science. Later theorists have however remained resolute in their interpretation of the force field model. This three-stage approach to change is also adapted by Hughes (1991) who makes reference to: "exit" (departing from an existing state), "transit" (crossing unknown territory), and "entry" (attaining a new equilibrium).

Tannenbaum & Hanna (1985) suggest a change process where movement is from "homeostasis and holding on", through "dying and letting go" to "rebirth and moving on". Although elaborating the process to five stages, Judson (1991) still proposes a linear, staged model of implementing a change: (a) analyzing and planning the change; (b) communicating the change; (c) gaining acceptance of new behaviors; (d) changing from the status quo to a desired state, and (e) consolidating and institutionalizing the new state.

The ADKAR model for individual change management was developed by Prosci with input from more than 1000 organizations from 59 countries. This model describes five required building blocks for change to be realized successfully on an individual level.

The building blocks of the *ADKAR* Model include:

1. *Awareness* - of why the change is needed
2. *Desire* - to support and participate in the change
3. *Knowledge* - of how to change
4. *Ability* - to implement new skills and behaviors
5. *Reinforcement*- to sustain the change

2.4.1. Lewins' change management model

Lewin's Change Management Model is a standout amongst the most well-known and effective models that make it feasible for us to understand hierarchical and organized change. This model was structured and made by Kurt Lewin in the 1950s, and regardless it holds legitimate today.

Lewin was a physicist and social researcher who explained the organized or hierarchical change through the changing conditions of a square of ice. Lewin (1951) proposed a three stage consecutive model of change process. First is unfreezing. At this stage, the powers, which maintain the norm in the authoritative conduct, are diminished by refuting the present frame of mind and conduct to make an apparent requirement for something new. It is encouraged by ecological weight, for example, increased challenge, declining profitability and execution, and felt need to improve the style of work. Second is changing, which involves a move in conduct of associations by modifying framework, procedure, innovation and individuals. This stage can be explained as far as consistence, ID and internalization (Rue and Byars, 2002).

Consistence or power happens when individuals are compelled to change, regardless of whether by remuneration or by discipline. Internalization happens when individuals are compelled to experience a circumstance that calls for new conduct. Distinguishing proof happens when individuals remember one among different models gave in the condition that is most reasonable to their identity. Third is refreezing, whereby moves are made to sustain the drive for change and to encourage the institutionalization procedure of the change even in an everyday routine of the association. Here, the desired results are decidedly reinforced and additional help is given to defeat the challenges. Lewin's model gives a general structure to understanding the hierarchical change.

2.4.2. ADKAR" Model - Awareness, Desire, Knowledge, Ability and Reinforcement

ADKAR model is an objective situated change management model that guides individual and authoritative change. Made by Prosci originator Jeff Hiatt, ADKAR is an abbreviation that speaks to the five substantial and solid results that individuals need to accomplish for lasting change: awareness, desire, knowledge, ability and reinforcement. The intensity of the ADKAR model is that it makes center around the primary component that is the underlying driver of disappointment. When one methodologies change using this model, one can quickly recognizes where the procedure is breaking down and which components are being ignored. This keeps away from conventional discussions about the change that once in a while produces noteworthy advances. This outcomes situated methodology helps center vitality around the territory that will create the most elevated probability for progress. ADKAR can help one arrangement effectively

for another change or analyze why a present change is failing. Now and again, remedial move can be made and the change effectively actualized. The five components of ADKAR are; awareness of the requirement for change; desire to roll out the improvement occur; knowledge about how to change; ability to execute new aptitudes and practices; reinforcement to retain the change once it has been made (<http://www.change-management.com>)

The ADKAR model is a valuable tool for helping individuals adapt and plan for the change procedure, just as monitoring their responses as it happens. In spite of the model occurring in request, it is likewise critical to perceive that an individual was at various phases of the procedure at various occasions. No way to deal with change management has all the earmarks of being actually the equivalent and now and again they on the whole contract one another. Burnes (2014) contends that however most specialists would guarantee a type of general applicability for their favored methodology or hypothesis, actually such methodologies are created on specific conditions, at specific occasions often in view of sorts of association.

As scholars have different beliefs about the change concepts, several streams on the change management issue have arisen. For instance, Tichy and Devanna (1986) had identified the three different stages in sequencing the organizational change with the use of the metaphor to focus the attention on the change leader. The evolving task of the transformational leader can be explained in the three actions:

Act I: Identifying the need for performing revitalization (creating the need for change and overcoming cultural and political resistance to change),

Act II: Creating the new vision (diagnosis of the problem, creating the motivating vision and mobilizing commitment); and

Act III: Institutionalizing the change.

Another model of change management is the evolutionary model used for variation-selection-retention (Hannan & Freeman, 1989). Change management is approached with the use of an evolutionary model of biology. Organizations are perceived of having frequent variations, short lived unless they are selected for investigation. Therefore, efforts for solving problems generates

several innovations with a limited or selective spread as the selection regime discloses the several variations shaped by the systemic forces like the general component of the business's external environment (i.e. cultural, social, economic, technological, etc).

Occasionally, local innovation tends to be retained after the successful selection and change testing in other aspects of the organization. Change is ubiquitous and inevitable in a swiftly expanding world. The landscapes of several external forces make it difficult for the prosperity and success of the organization. Indeed, the dilemma faced by most businesses today is the management of strategic change initiatives effectively and efficiently. Rousseau (1999) defined the psychological contract as to what an individual understands of the various terms and conditions of the relationship with others. In change management, the relevance of the psychological contract concept is twofold.

Firstly, contract's content is informal, unwritten and implicit. As a result, employers and employees might hold different understandings of the contract's content and the degree by which everyone fulfill their obligations. In a business organization, the perceived balance or fairness (from the employee's point of view) between employee's treatment by the employer and the effort an employee places into a job, defines the basis of the psychological contract. Successful change management for HR depends upon the relationship or the psychological contract between the employer and the employees. The better the relationship, easier it becomes for the HR to implement change in the organization (Pieterse, Caniëls & Homan, 2012).

In the world where technology has gained such an important place at work, the increasing relevance of knowledge workforce and shifts in the accepted work practices, management of change is gaining significant importance in the organizational context. As several organizations have started to realize the importance of change, several organizations; as much as 70 percent of the business organizations fail in their change management programs by failing to achieve their intended outcomes. To complete a successful organizational change there is an increasing amount of literature that looks at the processes and the concept of change management and important factors that contributes to an organization's success. There is a difference in approaches to change management in public and private organizations. Similarly, change management is conducted in slightly manner in different cultures, countries and levels (Todnem, 2015).

2.5.Current challenges of change management

Change management research and models remain relevant in the 21st century. The problem is not anymore about their worth or relevancy. The challenges and problems facing organizational development researchers and experts, organizational leaders and HR managers relate to the complexity and speed of change needed today (Pryor et al. 2008, 1-7). Most companies face similar types of large scale changes in their lifetime. These changes are caused by either internal problems faced by the HR that requires a solution, technological advancement and entering a new era can because of change management. Strategic changes on the other hand, are a more regular and an important aspect of change management.

But strategic changes have a bigger impact on the organization as these affect the organization from top-bottom approach. Strategic change is important as it is considered as a way for making changes to the vision and adjectives of the organization for achieving greater success. It is clear that there is no clear method for change management and change management is not always successful. Several companies are failing in implementation of plan doe change management, whereas others fail in conveying the change among organization and employees. HR managers responsible for making strategic changes need to keep challenges they would face from outside and within the organization. One of the most common challenges faced by the HR managers to manage change is to understand the behavior and culture of employees.

Asking people to change something that they have got habitual about is not an easy task. Another aspect that needs to be taken care of while discussing strategic change is compatible between organization and change. The most common mistake made is using past knowledge of change management and applying it to a current problem. Finally, changing perceptions and attitude of people towards an effective change is the priority for business (Naghibi & Babn, 2011).

There is a correlation between the success/failure of outcomes of HR change programs and hard factors that have an influence on change. The four hard factors are the duration of the project, time between change reviews; integrity of performance or the capabilities of employees affected by change agents; commitment of employees and senior executives who will get affected by the change; and the extra effort needed for employees to make the change (Sirkin, Keenan & Jackson, 2016).

Planning Challenge

Planning is an important challenge for businesses and HR managers. Without proper planning, organizations might fall apart during the change process. It is very important to understand what will change and how the change will affect the organization. Similarly, it is important that the new system is compatible with the old system and the employees are not lost within the new system. Assigning roles is another aspect that needs to be taken care of in change management process. Employees should be assigned tasks that need to be achieved for successful change management. Finally, change management should also have a particular timeline during which the expected changes are completed. Therefore, organizations need to plan properly to ensure the challenge of change management turns out to be successful.

Consensus Challenge

It is highly important that all members of an organization agree on the change management and are willing to accept and work together for overcoming barriers. When top management decides to start the change management process, it is possible that the speed of change application is much faster. When management staff is on board and capable of dealing with changes; the challenge of having important leaders in consensus is easier. When people in the organization are aware how the organization will get affected and how things would get better, it is possible that the organization was able to overcome consensus challenge.

Communication Challenge

When employees are communicated and informed in advance about possible changes, it brings speculation and rumors into the workplace. Everyone wishes that they know about the possibilities and where they stand in the organization after the change. This feeling of uncertain future creates a challenge for HR to perform successful change management, as without proper communication channel is disrupted and employees feel they are not important enough for the organization. To overcome this challenge, management should maintain regular communication with their employees and ensure that any new information or change implementation is done with all employees on board.

Employee Resistance Challenge

Resistance from employees is one of the most common challenges faced by the HR for change management. With time, most employees get comfortable about the business processes and are unwilling to make changes to their regular schedule. As major changes can disrupt their familiarity, employees can become disappointed with the aftereffects of change. Any change can make employees relearn the basics and change the manner of doing things.

New procedures can be highly different making employees feel upset with the change. Employee resistance is therefore a clear challenge for business organizations (Chew & Choo, 2018).

2.6. Empirical Review

Martin Ezeamama (2019) made a research on the effect of change management in the Nigerian banking industry. The study concluded that operating in a changing business environment requires that bank leaders evolve strategies to manage and adapt to change. For change management to be adequately implemented, there should be understanding of the variables at play, and adequate time must be allowed for implementation.

A study of Allan., Church, Siegal, Javitch, Waclawski and Warner Burke (2005) shows that Managers and executives continues to possess a great deal about the management of the organizational side of change (82%), evaluating the impact of such efforts (75%) and the planning of change (74%), than that of the male managers (66%) definitely male managers need to learn much from the female managers since many managers and executives are more comfortable focusing on task rather than relationship issues.

Similarly, another study of Tony Manning, (2012) shows that for the management of change to become successful, it is important and mandatory to manage emotions, particularly by acknowledging how people feel and why they feel the way they do; take steps to formulate a vision and keep the people informed about the steps that you are taking; engage in a two way communication throughout the process; develop and communicate visions, make clear what you aspire to and how you will get there; and engage in and promote continuous development.

Under a study of Sefer, Huseyin, & Recai, (2013), informing the employees about what is going on regarding change, consulting them and maintaining participation of the employees to the change process, have a positive impact on the attitudes of security managers towards change managers and change. Then the employees would probably commit themselves to change energetically rather than resisting it. Another study also depicts that participation of employees can be a useful approach that sheds light along the change process so that the sources of resistance to change can be overwhelmed and the performance of the organization enhanced.

Wandera Richards (2014) researched the effect of change management in Kenyan financial institutions. The study results showed that change in the Kenyan banks was positive and it acted as leverage for success and the change management practices used by the banks reduced the chances of resistance associated with adoption on new ideas. The results of the study further showed that the rate and impact of change was not uniform across all banks and that banks could not apply the same change management practices in-order to achieve the same results.

Fanta, Kemal and Waka (2013) examined Ethiopian Banks somewhere in the range of 2005 and 2011 using Multivariate Regression Analysis and traditional linear Regression model. The investigation found an inverse connection between capital sufficiency proportion, bank measure; review council in the board and bank execution. Anyway positive linkage was built up between Banks' size, Capital ampleness Ratio; Board size and Bank's profitability. Then again they saw that the presence of review panel individuals in the Board, possession type, advance misfortune position and advance to store Ratio have no noteworthy influence on Bank execution.

In Ethiopia there are many researches current and earlier which were made on manufacturing sector mainly on the kaizen, BPR, and BSC. However the study made on change management in the banking sector which was published on scientific management research journal is the stated one which is made in 2013 using data 2005-2011. The other research performed by Kitila and Shibiru (2018) was made taking the case of Adama hospital medical college. This research found out that there change readiness, sustaining change and change resistance have significant relationship with continuous improvement in the organization.

Except the 2018 Kitila & Shibiru's research the studies made in Ethiopia on change management were made using tools of change management like Kaizen, BPR and BSC. Even though the research made by Kitila and Shibiru (2018) was made with relatively similar objective to this research it differs because it was made on hospital while this research is intended to consider a bank. Considering the other researches in addition to the fact that there are few researches in the area, there is a time gap between the sited researches and the proposed research. Furthermore the research is made using change readiness, sustaining change and change resistance as variables which make it different from the others.

2.7. Conceptual Framework of the Study

The following conceptual framework is developed for this research. The conceptual framework

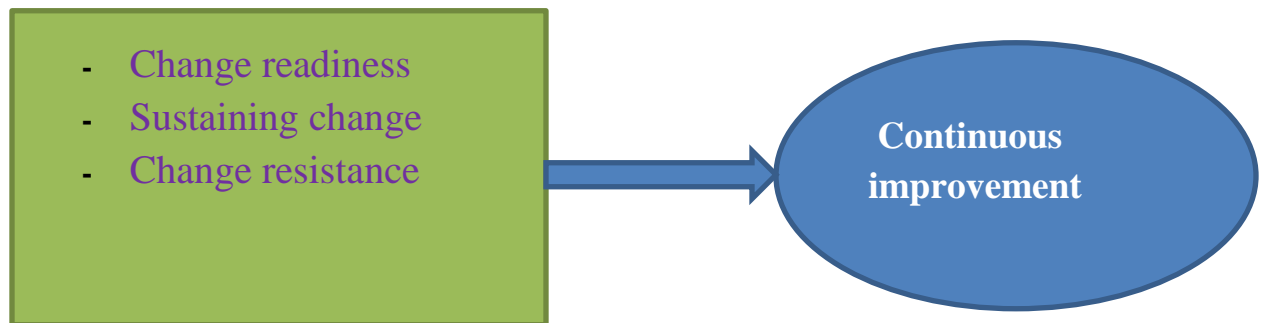


Figure 1: Conceptual framework of the study

Source: - Adopted from Kitila & Shibiru, 2018 originally from Mc Cannon (2017).

CHAPTER THREE

3. RESEARCH METHODOLOGY

In this section research design approaches to research methods, Source of information, Target population, Population and sampling design, data collection method and data analysis techniques, reliability, ethical consideration and validity of instruments was discussed.

3.1. Research Design

The research design enables the researcher to leads towards answering the basic research questions. According to Saunders, Lewis and Hill, (2009) the Choice of the research design is depend on the objectives of the study, the available data sources, the cost of obtaining the data and the availability of time.

Following a deductive scientific research approach, the research uses a descriptive and exploratory research design. According to Saunders (2009), in order to understand a given phenomenon or events, descriptive designs are important but to further understand the relationship between variables, exploratory study is also needed. Therefore, in order to understand the existing phenomenon or awareness regarding change management and continuous improvement practices, as well as to examine and explain the relationship between the change management factors and continuous improvement in the bank, descriptive and exploratory design was followed. For related studies, similar research designs were also used by other scholars such as Sriwignaraja and Fernando (2015), Workneh et.al, (2016).

According to Kothari (2004) the major purpose of descriptive research is description of the state of affairs as it exists at present. In social science and business research we quite often use the term Ex-post factor research for descriptive research studies. The main characteristics of this method are that the researcher has no control over the variables; he can only report what has happened or what is happening. To this effect, the study applied a survey strategy for it easily allows the researcher to collect large amount of quantitative data from a sizable population in a highly economical way and analyze using descriptive statistics.

3.2. Research approach

In terms of approach, research is divided into qualitative and quantitative. Qualitative research involves studies that do not attempt to quantify their results through statistical summary or analysis. Qualitative research seeks to describe various aspects about behavior and other factors studied in the social sciences and humanities. Quantitative research is the systematic and scientific investigation of quantitative properties and phenomena and their relationships. The objective of quantitative research is to develop and employ mathematical models, theories and hypotheses pertaining to natural phenomena (Kothari, 2004).

Since this research is intended to examine the impacts of change readiness, change sustaining and managing change resistance on continuous improvement of Awash bank, quantitative research approach is found to be suitable to achieve the purpose.

3.3. Data Collection Method

The study will use self-administered standard survey questionnaire that was used by different authors such as Helmig, Spraul & Ingenh (2016); & Haleem,Boer&Farooq, (2014) to collect the primary data. The survey instrument contains closed ended questions with each of the questions on a five-point Likert response scale that ranged from 5 “strongly agree to 1 “strongly disagree” so that the strengths of survey methods that result in their wider use included the value of statistical sampling, consistent measurement, and the ability to obtain information not systematically available elsewhere or in the form needed for analysis.

3.4.Sampling Design

3.4.1. Target population

Total population of the study was employees of the bank who are working in all the departments including Human resource management department, credit department, risk and compliance, internal audit and control, legal service and contract administration, strategy and change management department, credit follow up, planning and research department, public relation and marketing promotions, international banking department, IT department, and logistics department. The head office is chosen because it is the one who manages changes whenever they

occur and apply it all over the branches. Furthermore considering the homogeneity of the bank's activities and the fact that every change is applied in all the branches, the researcher believed that the head office represents the remaining branches. According to the information obtained from the official website of Awash Bank the head office has a total of 220 employees.

3.4.2. Sample size and Sampling Technique

The study was sampled by Tovin's formula

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

$$n = \frac{220}{1 + (220 * .05^2)}$$

$$= 141$$

Where n = is the sample size

N= is the population size, and

e = is the level of precision or sampling error

A probability sampling technique was used to sample the respondents. In this method of sampling, each unit included in the sample has certain pre assigned chance of inclusion in the sample. This sampling provides the better estimate of parameters in the studies in comparison to purposive sampling. For the purpose of this study simple random sampling technique was used. In Simple random sampling method, each unit included in the sample has equal chance of inclusion in the sample. This technique provides the unbiased and better estimate of the given parameters (Masuku, 2013).

Accordingly the distribution of the respondents in each of the departments and the sample taken from each is tabulated hereunder. It was tried to represent each department by an equal rate and the samples from each department were chosen randomly.

Table 1: Samples taken from each department			
Department	No. of employees	Percentage of the total	Sample taken
Human resource	28	13%	28
Credit Management	19	9%	19
Risk and compliance	13	6%	13
Internal audit	9	4%	9
Legal service & contract management	6	3%	6
Strategy & change management	12	5%	12
Planning & research department	14	6%	14
Public relation and marketing	38	17%	38
International banking department	35	16%	35
IT department	13	6%	13
Logistics department	33	15%	33
Total	220	100%	220
Source: calculated from the total			

3.5. Methods of data analysis

In this study more than one statistical test was used to analyze the results. First, frequencies, means, and standard deviations was used to describe the sample (demographics) and general results. A Pearson correlation was used to test magnitude and direction of the relationship for all four variables. Although correlations also provided some data into construct relationships (and significant differences) with variables, the primary method of analysis was multiple regressions as it is useful in determining the relationships between each of the constructs (change readiness, sustaining change, resistance and continuous improvement).

Descriptive analysis is the basic transformation of raw data in a manner that describe the basic characteristics of data that helps the researcher to comprehend, reorganize and manipulate the data into information that can be easily described (Zikmund, Babin, Carr & Griffin, 2010).

The collected data was checked for completeness, edited, transcribed and coded. Data from questionnaire was transferred to computer to statistical package for social science (SPSS 22.0) for analysis. Inferential analysis was performed to analyze the impact of change readiness, change resistance and change sustaining on continuous improvement of Awash bank. Correlation and regression analysis were deployed to determine the impact of each as well as aggregate impacts of the independent variables on the dependent variable.

Representations like table and charts was used to ensure easy and quick interpretation of data.

Descriptive statistics was used to analyze all data gathered in the form of frequencies, percentage, mean, and standard deviations. Inferential statistics was deployed to analyze the whether the effect of change management practice of the bank resulted in positive outcomes on the organization. Finally, the analysis and interpretation of the data will lead to conclusions and recommendations.

3.6.Types and sources of data

The type of the data in the study involves primary and secondary data. The sources of primary data were employees of Awash bank working in the head office located in Addis Ababa. Secondary data was collected from books, various publications and websites which are directly related with the subject.

3.7.Method of data collection

Primary data was collected from employees of Awash bank working in the head office through questionnaires which was distributed to a total of 141 workers who serve in all the departments. Both the distribution and the collection of the questionnaire was made in person.

Further data was collected from various books written on pharmaceutical promotion and prescribing behaviors of physicians. Web sites, different issues of magazines and newspapers focusing the subject will also be included.

3.8. Reliability and Validity of Instruments

Reliability is the extent to which data collection techniques or analysis procedures will yield consistent findings (Saunders, 2009). The Likert scale questionnaires were tested with a sample of selected employees before the questionnaires are distributed.

Regarding validity, the questionnaire was given to seniors who can judge its appropriateness and measure important aspects of the study. Based on the feedback, issues which was suggested was improved so that the validity of the study was enhanced.

3.9. Ethical Considerations

An important consideration a researcher must not overlook is the issue of ethics in research. The researcher, in accordance with this, took steps to make sure that no respondent in this research work was harmed in any way. First of all, the researcher made sure that permission was sought and the aims and objectives of the study were made known to the hospitals and respondents. Who is conducting the study and for what purpose was clearly disclosed for the respondents on the questionnaire. Moreover, the voluntary participation of respondents was done and to follow anonymity and confidentiality ethics of the research, the researcher clearly informed respondents in written form that not to write their names on the questionnaire.

CHAPTER FOUR

4. DATA ANALYSIS, INTERPRETATION AND DISCUSSION

In this chapter, the collected data are summarized and interpreted in order to realize the ultimate objective of the study. The results of descriptive analysis and inferential analysis are presented and are discussed according to their relation to each of the relevant research objectives. The data were analyzed using SPSS version 20.

4.1. Response rate

From the 141 questionnaires distributed, 132 were returned out of which five were found to be incomplete and the remaining three were not responded. This resulted in 132 completed and usable questionnaires generating 93.6% response rate. This indicates that the response rate was excellent.

4.2. Demographic distribution of respondents

The demographic characteristics of the respondents constitute the gender, age, educational background, type of impairment and work experience of the respondents and the results are tabulated hereunder.

As shown by the table down here 60(45.5%) of the respondents were found to be female respondents while the remaining 72(54.5%) of them were male respondents indicating that both genders were proportionally participated in responding the questionnaire.

The information collected shows that 12(9.1%) of the respondents were in the range 18-25 years, 87(65.9%) of them are in the 26-35 years range, 15(11.4%) of them are in the 36-45 years range, 11(8.3%) of the respondents were found in the 46-55 years age category while the remaining 7(5.3%) of them are in the above 55 years range. This shows that the respondents are of various age groups and they are all in the range of ages by which they can rationally and logically respond the questionnaire

	Description	Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Female	60	45.5	45.5	45.5
	Male	72	54.5	54.5	100.0
	Total	132	100.0	100.0	
Age	18-25 years	12	9.1	9.1	9.1
	26-35 years	87	65.9	65.9	75.0
	36-45 years	15	11.4	11.4	86.4
	46-55 years	11	8.3	8.3	94.7
	above 55 years	7	5.3	5.3	100.0
	Total	132	100.0	100.0	
Educational background	College diploma	9	6.8	6.8	6.8
	First degree	104	78.8	78.8	85.6
	Masters and above	19	14.4	14.4	100.0
Work experience	1-3 Years	19	14.4	14.4	14.4
	4-7 years	69	52.3	52.3	66.7
	8-10 years	20	15.2	15.2	81.8
	Above 10 years	24	18.2	18.2	100.0
	Total	132	100.0	100.0	

Source: SPSS output, 2022

The information collected shows that 12(9.1%) of the respondents were in the range 18-25 years, 87(65.9%) of them are in the 26-35 years range, 15(11.4%) of them are in the 36-45 years range, 11(8.3%) of the respondents were found in the 46-55 years age category while the remaining 7(5.3%) of them are in the above 55 years range. This shows that the respondents are of various age groups and they are all in the range of ages by which they can rationally and logically respond the questionnaire.

The data collected shows that 9(6.8%) of the respondents are diploma holders, while 104(78.8%) of them have first degree and 19(14.4%) of the respondents have educational level of masters and above. As the figures indicate the educational statuses of the respondents are in levels which enable them respond logically and rationally respond the questionnaire.

As can be seen by the table, 19(14.4%) of the respondents have a work experience ranging from 1-3 years, 69(52.3%) of them have been working 4-7 years, 20(15.2%) of them have been working for 8-10 years and 24(18.2%) of the respondents have been working for more than 10 years. The figures indicate that the respondents have spent sufficient period of time working and are informed about banking and the accesses available for them and their response can be reliable.

4.3.Descriptive statistics

This section presents the data analysis of each of the elements, which are grouped under tangibility, reliability, responsiveness, assurance and empathy separately by using descriptive analysis. The responses under rating 1-strongly disagree, 2-disagree, 3-neutral, 4-agree and 5-strongly agree have been combined to indicate agreement or disagreement with a statement. The mean values show that the average of all the responses in each question and then by grand mean for one dimension.

As cited by Kidane (2012) in his book entitled “Relationship marketing in the Hotel Industry” , with five point scales, the intervals for breaking the range in measuring each variable are calculated as follows:

$$\frac{\text{Max} - \text{MIN}}{5} = \frac{5-1}{5} = 0.8$$

It means that the scores falling between the following ranges can be considered as agreement score: Hence,

- 1-1.80 means strong disagreement,
- 1.81 - 2.60 means disagreement,
- 2.61 - 3.40 means neutrality,
- 3.41 - 4.20 means agreement and
- 4.21 - 5.00 means strong agreement

In this part, the researcher tried to assess the level of agreement of the respondents for each construct, namely: change readiness, sustaining change and change resistance. This assessment helps to assess the continuous improvement of the bank according to the responses given by the employees of the bank.

The descriptive statistics was used as a way to examine the mean, standard deviation and other information which are not apparent in the raw data. It was needed to determine the employees' perception about change management (readiness, sustaining and resistance) and continuous improvement practices in their organizations. The tables below contain descriptive data (mean and standard deviations) for the subscale of contribution of change management for continuous improvement of Awash international bank, as indicated by the respondents.

4.3.1. Change readiness of Awash bank

The following descriptive table shows the means and standard deviations of the factors stated under the change readiness factors.

Table 3: Descriptive statistics of change readiness

Description	N	Mean	Std. Deviation
Awash Bank has a clearly defined vision, mission	132	4.32	.658
Priorities are set and continually communicated regarding change projects in Awash bank	132	4.05	.686
Awash Bank uses multiple communication methods to keep stakeholders informed.	132	3.83	.679
Awash Bank's direction about change projects is clear, concise and consistent.	132	3.58	.941
Change initiatives within the bank have an identified executive sponsor.	132	3.57	.840
The executive sponsor has the necessary authority over the people, processes and systems to authorize and fund change initiatives	132	3.64	.830
The executive sponsor is capable of building awareness of	132	3.17	.878
Change management teams are tracking progress and able to resolve related issues through set project management processes.	132	3.40	.995
Feedback processes are continually used to determine how effectively change	132	3.60	.837
Skills assessments are continually conducted for change projects and gaps are identified for transition.	132	3.52	.977
Valid N (list wise)	132		

Source: - Own survey, 2022

As can be seen from the descriptive table above the change readiness for Awash bank is good with a cumulative mean of 3.668; the least rated being the capability of executive sponsor to

build awareness with a mean value of 3.17 which falls in neutral response of the majority and the activity of change management teams to track progress and solve related issues with a mean of 3.40 still lying in the indifference line. The fact that the bank has clearly defined vision and mission scored the highest with a mean value of 4.32. The remaining factors which are in between are all under the agreement of the respondents which indicated that the change readiness of the company is being performed well with the exception of change the capability of executive sponsor's capability of building awareness of the change which is found to dissatisfy considerable numbers of respondents. This issue, if unresolved is capable of creating gaps between the objectives of the change and the stakeholders' actions and is one of the fundamental activities in the readiness stage having considerable role to impact sustainability building of the change.

4.3.2. Sustaining change in Awash bank

The data collected from the respondents concerning sustaining change variable is tabulated hereunder. Likewise the change sustaining operation in Awash bank is also a good one with a cumulative mean as the responses collected. With a cumulative mean of 3.42, the sustaining change activity of Awash Bank is agreed by the majority with a very little distance from the indifferent point. This shows that the practice needs further considerations.

Table 4: Descriptive statistics of sustaining change

Descriptions	N	Me an	Std. Deviation
Organizational change had leadership support.	13 2	3.8 3	.733
Organizational change had strong public support.	13 2	3.1 3	1.094
The change process has funded continuously.	13 2	3.5 2	.715
Community leaders are involved with the change. The community was engaged in the development of change goals.	13 2	3.0 7	1.120
The change was well integrated into the operations of the organization	13 2	3.3 0	1.041
Organizational systems have	13 2	3.5 7	.934
Leadership was efficiently managed staff and other resources	13 2	3.4 5	.765
The change had adequate staff to complete the change goals.	13 2	3.5 5	1.007
Valid N (listwise)	13 2		

Source: -Own survey, 2022

As the above table indicates, the least rated item in change sustaining category is the involvement of community leaders in the change process with a mean value 3.07. Almost similarly the fact that the change has public support and its integration into the operations of the organization scored less with mean values of 3.13 and 3.30 respectively showing that additional focus on these areas is necessary.

4.3.3. Change resistance in Awash bank

The information collected still shows that the change resistance issue is well dealt by the company with a cumulative mean of 3.50. The fact that organization members' uncertainties were dealt appropriately is rated the least in this regard with a mean value of 3.02 which signifies that the employees have some sort of uncertainties when change is being processed. Also in this category the item addressing whether the organization members are made to have the necessary knowledge to cope up the change has a lesser mean score of 3.30 which is an indication of remaining tasks of equipping the employees with the necessary knowledge to enable them cope up with upcoming change. The table below presents the information collected about change resistance in Awash bank

Table 5: Descriptive statistics of change resistance in Awash bank

Descriptions	N	M	Std. Deviation
Organization members were	13	3.4	.803
	2	3	
There were great opportunities for the organization members in the change process	13	3.5	1.036
	2	5	
Organization members supported the implementation of the change.	13	3.8	.546
	2	3	
Organizations members were benefited from the change	13	3.7	.950
	2	3	
Organizations member's uncertainties have been were dealt	13	3.0	.949
	2	2	
Organization's members were grown because of the change	13	3.6	1.128
	2	4	
Organization's members had necessary knowledge to cope up with the change	13	3.3	.992
	2	3	
Valid N (listwise)	13		
	2		

Source: Own survey, 2022

4.3.4. Continuous improvement in Awash bank

The table below presents the continuous improvement issues of Awash bank as rated by the respondents.

Table 6: continuous improvement of Awash bank

Description	N	Me an	SD
Awash Bank has set a strategic plan where continuous improvement objectives are accomplished	1 3 2	3.7 6	.857
Awash Bank continuous improvement goals are aligned to fulfill the organization overall objectives.	1 3 2	3.8 5	.842
Awash Bank has a systematic process where continuous improvement goals are continuously revised and adjusted.	1 3 2	3.3 7	.833
There was strong commitment to continuous improvement practices in all functional units of our organization.	1 3 2	3.5 5	1.484
Continuous improvement implementation brought quality services in terms of efficiency, effectiveness and transparency in our	1 3 2	3.3 8	1.239
Performance of continuous improvement goals was frequently monitored in Awash Bank	1 3 2	3.3 4	.931

Source: - Own survey, 2022

As can be seen by the table presented above, the items measuring continuous improvement of the bank are also well achieved with a cumulative mean of 3.54 showing agreements of the majority of the respondents. Here the item with the least mean is the task of frequent monitoring of the performance of the change to make improvements. With a mean value of 3.34, this item seems to lack consideration. Similarly the fact that Awash bank has a change process where continuous improvement goals are continuously revised and adjusted scored lesser mean which equals 3.37 followed. Thirdly the item presented to check whether continuous improvement implementation brought quality services in terms of efficiency, effectiveness and transparency in the company

scored lesser mean of 3.38 which seems the result of lesser concern on the frequent monitoring of change performance as well as making adjustments during the change process which resulted also less.

4.3.5. Summary of descriptive statistics

The cumulative mean of each variable is summarized by the following table

Table 7: Summary of descriptive statistics

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Cum mean of change readiness	10	3.17	4.32	3.6680	.32690
Cum. mean of sustaining change	8	3.07	3.83	3.4275	.25041
Cum. mean of change resistance	7	3.02	3.83	3.5043	.27324
Cum. mean of continuous improvement	6	3.34	3.85	3.5417	.21867
Valid N (listwise)	6				

Source: - SPSS output, 2022

According to the data collected for this study change resistance in Awash bank with cumulative mean (M=3.50; SD = 0.273) indicates lower level of resistance to change in the organization. The cumulative mean (M=2.42; SD = .250) for sustaining change indicates remaining actions on sustaining change. The cumulative mean (M=3.66, SD=.326) for change readiness shows good performance of the organization. Similarly (M=3.54; SD =.218) for continuous improvement subscales also indicates that good level of continuous improvement in the bank.

4.4. Tests for linear regression assumptions

4.4.1. Normality

The normality test was performed in order to check whether the variables can be assumed to be normally distributed as it is an important decision as most of the parametric statistical tests that were considered earlier relied on the assumption that variables are normally distributed. The normality test was performed quintile to quintile graph. As can be seen by the Q-Q graph

annexed, the distribution is fairly normal indicating that the data is doesn't have normality problems (see annex 1).

4.4.2. Linearity test

The other assumption of linear regression is that the relationship between the IVs and the DV can be characterized by a straight line. Deploying a simple way to check this, scatter plots were produced indicating the relationship between each of the IVs and DVs have linear relationships. The scattered plots of each IV against the DV showed that the expected linearity exists between the variables (see annex 2). So this assumption is met.

4.4.3. Multi co-linearity tests

Based on this assumption there must no co-linearity between the predictors meaning the predictors must not highly co-related with one another. The SPSS output by which the multi co-linearity assumption is checked is presented hereunder.

Table 8: Multi co-linearity table

		Correlations		
		Change readiness	Change sustaining	Change resistance
Change readiness	Pearson Correlation	1	.250	.217
	Sig. (2-tailed)		.550	.640
	N	10	8	7
Change sustaining	Pearson Correlation	.250	1	-.039
	Sig. (2-tailed)	.550		.334
	N	8	8	7
Change resistance	Pearson Correlation	.217	-.039	1
	Sig. (2-tailed)	.640	.334	
	N	7	7	7

Source:- SPSS output 2022

As the above table indicates the correlation between the independent variables is less than 0.8. The maximum correlation (r) is 0.640 which is less than 0.8. According to Everitt (2004) correlations with $r < 0.8$ are considered the variables are not highly correlated. Therefore the co-linearity assumption is also met for the data used for this study.

4.5. Relationship between change management and continuous improvement

4.5.1. Bivariate Correlation Analysis

The Bivariate correlation procedure computes the pair-wise association for a set of variables and displays the results in a matrix. It is useful for determining the strength and direction of the association between two scale or ordinal variables. The Pearson correlation coefficient measures the linear association between two scale variables. The following values of correlation interpretations suggested by Cohen (1988) were used as guidelines for the interpretation of the correlation results:

Correlation coefficient:

- $(r) = 0.10$ to 0.29 or $r = -0.10$ to -0.29 considered Very Weak ,
- $r = 0.30$ to 0.49 or $r = -0.30$ to -0.49 considered Weak, and
- $r = 0.50$ to 1.0 or $r = -0.50$ to -1.0 considered Strong.

Importantly, these are rough guidelines. A number of other factors, such as sample size, need to be considered when interpreting correlations.

The table below presents the correlation analysis between the independent variables and the dependent variable.

Change management		Continuous improvement
Change readiness	Pearson Correlation	.694**
	Sig. (2-tailed)	.000
	N	4
Change sustaining	Pearson Correlation	.521**
	Sig. (2-tailed)	.000
	N	4
Change resistance	Pearson Correlation	.501**
	Sig. (2-tailed)	.000
	N	4

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

Source: - SPSS output 2021

The correlation matrix in the above table indicates that a strong and positive significant correlation was observed between all the three change management dimensions ($r=0.694$, p value $=0.000$) for change readiness. ($r=0.521$, p value $=0.000$) for sustaining change, and ($r=0.501$, p value $=0.000$) for change resistance,

The relationship indicates that high scores the continuous improvement is associated with high scores of change management and strong positive relationship is observed between change readiness, sustaining change while strong negative relationship is observed between continuous improvement and change resistance.

4.5.2. Regression analysis

According to Marzyk (2005), linear regression is a method of estimating or predicting a value on some dependent variable given the values of one or more independent variables. Like correlations, statistical regression examines the association or relationship between variables. Unlike correlations, however, the primary purpose of regression is prediction.

There are two basic types of regression analysis: simple regression and multiple regressions. In simple regression, we attempt to predict the dependent variable with a single independent variable. In multiple regressions we may use any number of independent variables to predict the dependent variable.

The research at hand relied on a 95% level of confidence; therefore a p -value equal to or less than 0.05 implies that the results are not subject to change, according to the Independent Sample T-test. More specifically, the relationship between independent variables and the dependent variable continuous improvement is significant at $p = 0.000$.

R is a correlation between the observed values of y , the values of y predicted by multiple regression models. Therefore, large values of the multiple R represent a large correlation between the predicted and observed values of the outcome. The model summary table reports the strength of relationship between the independent variables change readiness, sustaining change and change resistance and the dependent variable continuous improvement. The following model summary shows this correlation.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.569 ^a	.684	.695	.0017770

a. Predictors: (Constant), change readiness, sustaining change, change resistance

In the above table the R is multiple correlation coefficients between predictor and outcome, with a value of 0.684 While Adjusted R square shows the ratio of interdependence. Value of R square implies 68.4% of the variance in the dependent variable can be predicted from independent variables. This indicates that 68.4% of the change in the level of the changes of dependent variable (continuous improvement) investigated from Awash bank is interpreted as resulting from the independent factors (change readiness, change resistance and sustaining change).

4.6. Results of the regression analysis

The result of the regression analysis is tabulated hereunder.

Table 9: Regression analysis

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.881	.740	2.725	.0011	
	Change readiness	.452	.588	.384	.734	.0001
	Sustaining change	.332	.069	.212	.245	.0000
	Change resistance	.284	.082	.203	1.474	.0002

Source:- SPSS output, 2022

The above table also indicates change readiness, change resistance and sustaining change have a significant influence continuous improvement at 95% confidence level. The significant continuous improvement determinant factors have been included for the establishment of the function. Accordingly the following regression function is established.

$$Y=\beta_1+\beta_2X_2+\beta_3X_3$$

$$Y=2.881+0.452+0.332X_2+0.284X_3$$

The results of multiple regressions, as presented above, revealed that change readiness has a positive and significant effect on continuous improvement with a beta value (beta = 0.384), at 99% confidence level ($p < 0.01$). The results of the above table showed that the standardized coefficient beta and p value of sustaining change was positive and significant (beta = 0.212, $p < 0.01$). likewise , the results also showed that the standardized coefficient beta and p value of appropriately managed change resistance was positive and significant (beta = 0.203, $p < 0.01$).

The findings of this study also indicated that change readiness is the most important factor to have positive and significant effect on continuous improvement with a Beta value of .284, followed by sustaining change with beta value of .212 the third being resistance to change with beta value of +203 in Awash bank.

Most studies so far on change management were performed using other measures and focus on the challenges of change management. Of the previous studies assessed, Wondimagegnehu (2012) in case of Ethiopian commercial banks found out that change resistance is a serious challenge for effective change management. This study also proved that appropriately managed change resistance has a positive influence to continuous improvement. Similarly Alemu ST, Teka YD, Kitila KT, Gebretsadik DM, Shiberu NNB (2018) made a study on contribution of change management on continuous improvement of public hospitals and found out that change readiness, change resistance management and sustaining change have significant effect on continuous improvement of the hospitals. This study is also in line with this study.

CHAPTER FIVE

5. SUMMARIES CONCLUSION AND RECOMMENDATION

This chapter summarize and conclude that findings of the research and forwards possible recommendation.

5.1. Summary

Considering the impact of change readiness on continuous improvement of Awash Bank the beta value (standardized coefficient of regression) of change readiness has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .384$; $p < .001$. This implies that, if change readiness increases by 1 percent, continuous improvement will increase by .384. This interpretation is true only if the effects of sustaining change and change resistance are held constant. Therefore, the finding in this study indicates that, change readiness has a positive and significant effect on continuous improvement of Awash international bank.

In line with Sustaining change on continuous improvement of Awash international bank, the beta value (standardized coefficient of regression) of Sustaining change has a positive and significant effect on continuous improvement of the bank with a $\beta = .212$, $p < .001$. This implies that, if sustaining change increases by 1 percent, continuous improvement will increase by .212. This interpretation is true only if the effects of change readiness and change resistance are held constant. Therefore, the finding of this study shows, sustaining change has a positive and significant effect on continuous improvement of Awash international bank.

Concerning the impact of Resistance to change on continuous improvement of Awash international bank, the beta value (standardized coefficient of regression) of Resistance to Change has a positive and significant effect on continuous improvement of Awash Bank with a $\beta = .203$, $p < .001$. This implies that, if change resistance that arises in the organization managed by 1 percent, continuous improvement will increase by .203. This interpretation is true only if the effects of change readiness and sustaining change are held constant. Therefore, the finding of the study shows that, if change resistance managed properly has a positive and significant effect on continuous improvement of Awash international bank.

In aggregate the effect of Change Management on Continuous Improvement is positive and significant. With 95% confidence interval, the sum of squares of multiple correlation coefficients between predictor and outcome, with a value of 0.684 which implies 68.4% of the variance in the dependent variable can be predicted from independent variables. This indicates that 68.4% of the change in the level of continuous improvement can be investigated from change readiness, change resistance and sustaining change in Awash international bank.

5.2.Conclusion

The result of the study found that significant positive impact of change readiness, sustaining change and high significant impact of resistance to change on continuous improvement. This implies that, if change resistance that arises in the organization managed properly, it has significant impact on continuous improvement.

In line with the general objective of this study, the result of sum of squares indicate that the aggregate effect of all independent variables such as change readiness, sustaining change and change resistance accounted for 68.4% of the contribution to continuous improvement of Awash Bank($R = .684$). Thus, 68.4% of the variation in continuous improvement can be explained by the change readiness, sustaining change and change resistance.

Overall the descriptive statistics revealed that the effect of change management practice of Awash Bank is in good terms. However since continuous improvement is found to be the effect of change readiness, sustaining change and change resistance improvements in sub factors which are low rated can benefit the company more than its existing status.

5.3.Recommendations

As summarized and concluded above Awash Bank has a good change management practice and change readiness, change resistance and sustaining change have positive significant effects on continuous improvement. Therefore the company is supposed to improve its change management to more effectiveness. Considering the sub under each independent variable the following recommendations are hereby forwarded.

The bank's continuous improvement results show that it achieved the quality service, efficiency and effectiveness as well as the creation of system where continuous improvement goals are continuously revised and adjusted is less achieved. As continuous improvement is proved to be a result of change readiness, sustaining change and change resistance significantly, the company must focus on each sub-factor under each of these factors. According to the results of this study

- Awash bank must give due attention on to enhance the capabilities of change management sponsors in building awareness of need for change in its change readiness activities.
- It must also assess and make actions on integrating the change into its operation, involvement of community leaders and having public support activities to enhance effectiveness of its sustaining change function.

It must improve the way it made organization's members knowledgeable to cope up with change and dealing with uncertainties of these members in its change resistance function

Directions for future studies

This study found out that change management (readiness, sustaining & resistance) significantly contributed for continuous improvement. It also found out that employee noninvolvement in the change process, poor Executive sponsorship, and lack of awareness is some of the challenges facing change management of Awash bank. This study also found that resistance to change was positively related to continuous improvement if properly managed.

It is therefore recommended that a similar research be replicated in other banks in seeking to implement change management tools properly in order to insure sustainable continuous improvement of Ethiopian banks. The results should then be shared so as to ensure whether there are consistencies on the challenges they encounter when they implement change management tools.

Furthermore as this study is limited on the change readiness, sustaining change and change resistance and the result showed as these factors put 68.4% impact on continuous improvement indicating that there are other factors impacting it, it is hereby recommended to assess the remaining factors which affect it.

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Questionnaire

ST. Marry University

Dear respondents

This questionnaire is designed by a student of St. Marry University to undertake a research under the title the effect of change management practice on continuous improvement at Awash Bank in partial fulfillment of the requirements for a Masters of Business Administration.

The general objective of the research is to assess the current practice of change management of the company and its relationship with continuous improvement. It is strictly for academic purpose and therefore all information provided shall be treated with maximum caution and confidentiality.

I was indebted by your cooperation to respond this questionnaire

General Instructions:

- To maintain confidentiality, please do not write your name or sign anywhere in the questionnaire.
- Please complete each parts of survey with care, honesty and due attention
- Put a tick mark in the space provided.
- You may mark more than one choice if you find it appropriate.
- You may pass over a question if it is not applicable for you.

I would like to pass my heart felt gratitude for your precious time!!

Sincerely yours

Please put a tick mark on your answers in the boxes provided

I. BACK GROUND INFORMATION OF THE RESPONDENT

1. Gender A. Male B. Female

2. Age A. 21-25 B. 26-35

C. 36-45 D. Above 45 Years

3. Level of Education

A. Certificate B. Diploma

C. Degree D. Masters and above

4. Work Experience in the Organization

A. 1-3

B. 4-7

C. 8-10

D. 11 and above

Part II. MAIN BODY

Please show the extent to which you agree or disagree with the statements given below. This is to assess the scales of strongly disagree (SD), disagree (D), neutral (N), agree (A) and strongly agree (SA). Strongly disagree is given the least weight of 1; while strongly agree is given the highest weight of 5.

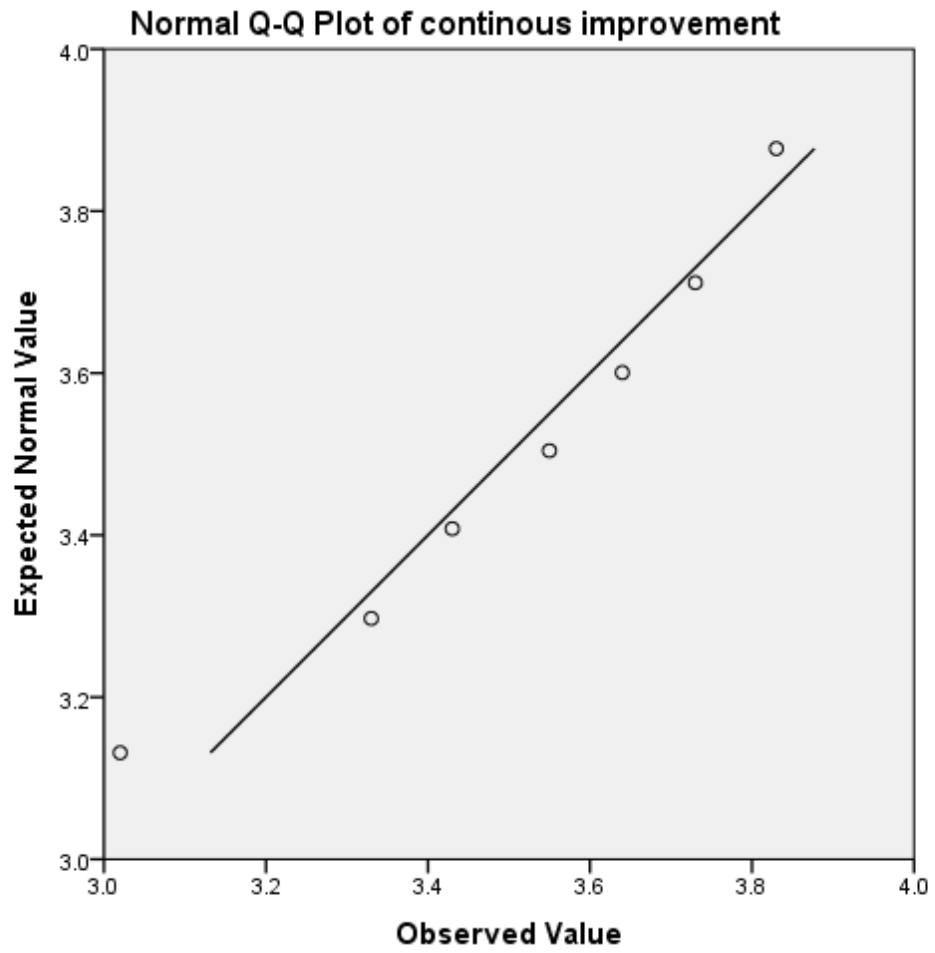
SN	Question Items on change readiness	SD	D	N	A	SA
1	Awash Bank has a clearly defined vision, mission and strategy.					
2	Priorities are set and continually communicated regarding change projects in Awash bank					
3	Awash Bank uses multiple communication methods to keep stakeholders informed.					
4	Awash Bank's direction about change projects is clear, concise and consistent.					
5	Change initiatives within the bank have an identified executive sponsor.					
6	The executive sponsor has the necessary authority over the people, processes and systems to authorize and fund change initiatives					
7	The executive sponsor is capable of building awareness of the need for change (why the change is happening).					
8	Change management teams are tracking progress and able to resolve related issues through set project management processes.					
9	Feedback processes are continually used to determine how effectively change is being adopted by stakeholders.					
10	Skills assessments are continually conducted for change					

	projects and gaps are identified for transition.					
	Items on sustaining change					
1	Organizational change had leadership support.					
2	Organizational change had strong public support.					
3	The change process has funded continuously.					
4	Community leaders are involved with the change. The community was engaged in the development of change goals.					
5	The change was well integrated into the operations of the organization					
6	Organizational systems have been directed to support the various change needs.					
7	Leadership was efficiently managed staff and other resources.					
8	The change had adequate staff to complete the change goals.					
	Items on change resistance	SD	D	N	A	SA
1	Organization members were excited to be part of the change					
2	There were great opportunities for the organization members in the change.					
3	Organization members supported the implementation of the change.					
4	Organizations members were benefited from the change					
5	Organizations member's uncertainties have been addressed.					
6	Organization's members were grown because of the change.					
7	Organization's members had necessary knowledge to cope with the change.					
	Items on continuous improvement (DV)					
1	Awash Bank has set a strategic plan where continuous improvement objectives are accomplished					
2	Awash Bank continuous improvement goals are aligned to fulfill the organization overall objectives.					

3	Awash Bank has a systematic process where continuous improvement goals are continuously revised and adjusted.					
4	There was strong commitment to continuous improvement practices in all functional units of our organization.					
5	Continuous improvement implementation brought quality services in terms of efficiency, effectiveness and transparency in our organization.					
6	Performance of continuous improvement goals was frequently monitored in Awash Bank					

Annex 1

Annex 1 Q Q plot of variables



Annex 2

Scatterplot

Dependent Variable: Continous improvement0

