

**INFLUENCE OF CHANGE MANAGEMENT ON EMPLOYEE PERFORMANCE IN  
COMMERCIAL BANKS MERU COUNTY, KENYA**

**MAUREEN KANANA**



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REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS  
ADMINISTRATION DEGREE IN HUMAN RESOURCE MANAGEMENT OF  
MOUNT KENYA UNIVERSITY**

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## DECLARATION AND APPROVAL

### DECLARATION AND APPROVAL

#### Student Declaration

This project is my original work prepared with no other than the indicated sources and support and has not been presented elsewhere for a degree or any award.

Signature:  Date.....13.05.2025.....

Maureen Kanana

MBA/2023/43574

#### Supervisor's Approval

I confirm that the work reported in this project was carried out by the candidate under my supervision

Signature:  Date.....16/05/25.....

Dr Appolonius Kembu

School of Business and Economics

Mount Kenya University

## DEDICATION

This project is dedicated to God, whose abundant providence has guided my life. I also extend my heartfelt gratitude to my family and friends for the unwavering support and encouragement through this journey.

Special appreciation goes to my dear parents, Mr Joseph Karani and Mrs. Lucy Karani for your relentless encouragement and support that has carried me this far in my education. I also dedicate this work to my beloved children, Jake Munene and Gianna Kinya- Thank you for allowing me the time and space to focus on this project, even as I fulfilled my role as your mother. To my cherished sisters, Lornah, prudence and Mitchel, your constant motivation to represent the girl child in our family means the world to me-Thank you.



Mount Kenya

University

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## ABSTRACT

Rising market competition and evolving regulatory requirements are driving commercial banks to undergo substantial organizational transformations to sustain their competitive edge. Although ongoing change has become an inherent aspect of the industry, navigating these transitions poses significant management challenges. If not effectively addressed, these challenges could impede the successful realization of intended outcomes. This research focused on exploring how change management influences employee performance within commercial banks located in Meru County, Kenya. The study was guided by four key objectives: to investigate the effects of downsizing, technological advancements, structural adjustments, and organizational culture on employee performance. The theoretical framework of the study was grounded in the Uncertainty Management Theory, Lewin's Change Management Model, and McKinsey's 7-S Framework. A literature review aligned with the study's goals was conducted to establish context. The research adopted a descriptive survey methodology and targeted a sample population of 470 employees across 14 commercial banks in Meru County. From this group, 216 participants were selected using stratified random sampling, which categorized respondents into managerial, supervisory/administrative, and clerical/teller roles. Data collection was carried out through structured questionnaires, and reliability testing using Cronbach's alpha yielded a score of 0.770, indicating acceptable internal consistency. The collected data were analyzed through both descriptive and inferential statistical methods. The findings revealed that downsizing ( $\beta=0.489$ ;  $p=0.0$ ), technological change ( $\beta=0.654$ ;  $p=0.0$ ), structural transformation ( $\beta=0.673$ ;  $p=0.0$ ), and organizational culture ( $\beta=0.435$ ;  $p=0.0$ ) all had statistically significant impacts on employee performance within the studied banks. Based on these results, the study concluded that effective change management is a crucial factor influencing employee productivity in commercial banks in the region. The research recommended that bank leadership prioritize inclusive leadership styles and effective communication strategies to prepare employees for organizational changes. Additionally, it emphasized the importance of cultivating a learning-oriented environment and encouraging a culture supportive of change. These findings hold practical relevance for banking personnel by enhancing their understanding of organizational changes related to structure, culture, downsizing, and technology. The study also provides valuable insights for future researchers examining the relationship between change management and workforce performance within organizational contexts.

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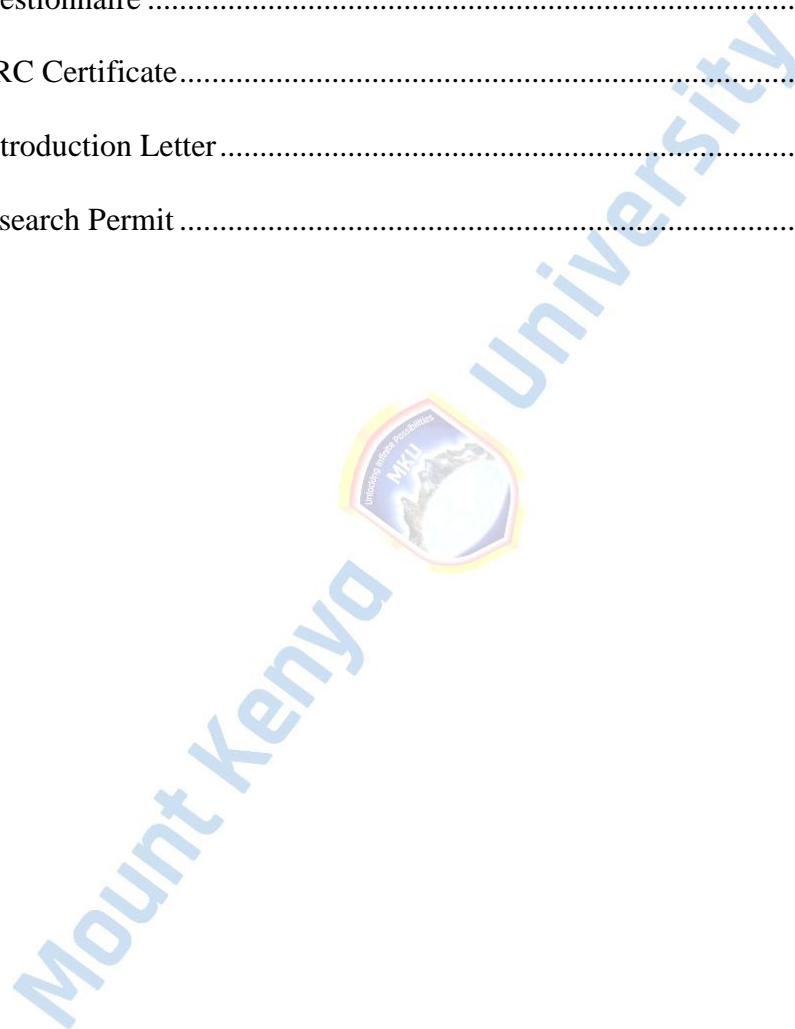
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## ABBREVIATIONS AND ACRONYMS

<b>(R<sup>2</sup>)</b>	simple linear regression
<b>(β)</b>	standardized regression coefficient
<b>ATMs</b>	automated teller machines
<b>EDI</b>	electronic data interchange
<b>EFT</b>	electronic funds transfer
<b>GUS</b>	Global University of Science
<b>KCB</b>	Kenya Commercial Bank
<b>M</b>	Mean
<b>NACOSTI</b>	NACOSTI
<b>RTGS</b>	real-time gross settlement
<b>SACCO</b>	Saving and Credit Cooperatives Societies
<b>SD</b>	standard deviation
<b>SPSS</b>	Statistical Package for social scientists
<b>US</b>	United States

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

The banking and finance landscape has been witnessing relentless transformations. The surge in regulatory demands and significant shifts in consumer conduct present formidable challenges for financial institutions (Newman & Logan, 2022). In recent times, the global financial services sector has faced considerable external pressures due to technological innovations, widespread economic downturns, and the easing of regulations. This scenario has necessitated that financial organizations choose appropriate avenues for change while demonstrating a high level of flexibility to adapt to the evolving needs of the business over time (Fisher & McGowan, 2023). As a response, several banks have embarked on strategic initiatives like mergers and acquisitions to remain competitive. Such developments, among others, have subjected numerous banks to intense operational pressure, thereby underscoring the need for perpetual organizational changes to stay in stride.

The conceptualization of change management has evolved to be perceived as a perpetual adjustment in an organization's direction, structure, and capabilities in order to meet the constantly shifting demands of both external and internal stakeholders (Teece, 2019). Contemporary managerial perspectives collectively acknowledge that change is an ongoing occurrence that needs to be adeptly navigated and managed for organizations to remain competitive (Hafez, 2022). Innovations in technology, shifts in political landscapes, changes in workforce demographics, evolving social values, the dynamics of the global economy, advancements in information systems, and transformations in market conditions are all critical

factors that influence an organization's operations, offerings, and services. These elements collectively create an external environment that is fluid, unpredictable, challenging, and potentially harmful to enterprises that lack the agility or capability to adapt (Hafez, 2022).

It is paramount to understand that the introduction of novel change management frameworks, alterations in organizational processes, the reassignment of roles, and potential staff adjustments have profound and immediate effects on an organization's human resources. Without careful management, these changes can incite issues relating to job satisfaction including a decline in morale among the workforce. It has been noted in practice that employees often harbor negative feelings towards change due to the increased workload, stress, and anxiety that typically accompany transition phases (Van Den Heuvel et al., 2020). Additionally, research indicates that employees are also concerned about the extent of change and its direct impact on their roles (Smollan, 2016). Consequently, meticulous planning and comprehensive management of the change process are critical concerns for staff, as these factors significantly influence their response to organizational transitions (Cameron & Green, 2019).

Organizational change is an ongoing reality, presenting numerous challenges that, without proper management, can obstruct achieving intended goals (Mbaabu, 2013). Moreover, elevating awareness and understanding about significant matters related to managing such change is crucial for those tasked with overseeing its implementation. Successful change initiatives ensure that employees understand the need for change and are engaged with the process. As change unfolds, employees evaluate how it might benefit or disadvantage them, necessitating exceptional leadership throughout the change phase (Jabri, 2017).

The ability to effectively manage and adapt to organizational change is increasingly recognized as a critical skill in today's workforce (Felicetti, 2009). Change management impacts employee performance before, during, and after the transition. Employee behavior during periods of change is significantly shaped by emotional reactions. The introduction of change typically triggers resistance and fear among employees, leading them to adopt defensive stances. It is important to acknowledge that employees generally perceive change negatively, as it disrupts their normal routines and forces them to adjust to new practices (Chemjor, 2015).

A wide range of international studies has explored the relationship between change management and employee performance. In the United States, Dicke (2007) found that when employees are actively engaged in change management processes, they tend to adapt more effectively and perform better. Similarly, Amanda (2013), in her examination of the Canadian public sector, emphasized the need to align change strategies with employees' perspectives to boost overall performance. In Sweden, Güler (2010) reported a significant improvement in employee output following the introduction of SAP systems, attributing this success to well-executed change management practices. This underscores the vital role of considering human elements like communication, motivation, and participation in the change management process.

A study from Romania by Liviu and Cristian (2015) indicates that although a large percentage of Romanian organizations have developed change implementation strategies, the employee satisfaction rates vary significantly, suggesting room for improvement in change management practices to boost competitiveness. In a study conducted in Malaysia, Isa, Hin, and Yunus (2012) discovered that effective change management in the direct selling sector enhances job

satisfaction, especially when it involves a unified vision, relevant training programs, and strong managerial support.

Lastly, research from Pakistan by Khosa et al., (2015) demonstrates a positive correlation between effective organizational change management and improved employee performance in the banking sector, further advocating for the critical impact of well-managed change processes on organizational success. Overall, these studies collectively emphasize the necessity of engaging employees and addressing their perceptions and needs in the process of organizational change to foster better outcomes.

Ali and Hassan (2022), in their study of the financial sector in Ghana, found that effective change governance positively influenced employees' job satisfaction. Mwhile, research by Saad, Gaber, and Labib (2021) in Egypt's hospitality industry revealed that well-managed organizational change contributed to enhanced psychological support and a sense of fairness among hotel staff, which significantly boosted their performance. Investigating the practices of strategic change management, Mwanza (2019) evaluated their impacts at the Development Fund in Malawi, discovering profound influences on employee performance primarily through the avenues of staff training and promotions. This work highlights the transformative outcome of strategic change administration on the operational heights reached by the staff. Similarly, companies within South Africa are known to induce stress among employees through change, affecting them in two distinct ways. Initially, the stress level corresponds to the personal demand changes impose on employees, with significant demands causing heightened stress. Additionally, if these changes are poorly managed, particularly in terms of fairness within work units, it often culminates in individual stress. The absence of effective change

management strategies may lead to increased employee turnover and diminished productivity (Mokwena, 2018).

In a regional context, Amare (2019) shed light on change governance and organizational performance through a detailed pre-post case study at Ethiopia's Federal Ministry of Health. It was found that the incorporation of the Balanced Scorecard into the performance management framework positively affected employee performance. Similarly, in Rwanda, Kabera, Mehta, and Owino (2019) studied the Rwanda Revenue Authority and discovered that meticulous planning and execution of change management led to improved employee performance, thanks to efforts in training and the adoption of modern technologies. Malisa (2018) examined how change management influences organizational performance in Tanzania's manufacturing sector, with a specific focus on the Tanzania Portland Cement Company (TPCC) located in Dar es Salaam. The study underscored how the lack of proper communication and recognition regarding change management adversely affected employee performance at TPCC. Furthermore, in Uganda, Lutalo (2019) investigated the association between change management strategies and the performance of selected local governments in Eastern Uganda, establishing a clear link between effective change management practices and enhanced local government performance.

Various research studies have demonstrated that change management significantly affects employee performance. Mwangi and Ouma (2019) in their exploration of the effects of change management on employee performance with a focus on Kenyan universities, specifically Nairobi University, found that change management positively influences employee performance across several dimensions at Nairobi University. They highlighted the roles of organizational culture, structure, technological advancements, and leadership in driving

change. They also observed that technology-related changes have both advantageous and detrimental effects on employee performance. Additionally, Ochieng and Akong'o (2020) conducted a thorough analysis of change management practices and their impact on employee performance. Their findings revealed that effective communication, comprehensive training programs, motivational strategies, and engaging leadership styles were significantly and positively correlated with better employee performance outcomes.

In the context of the banking sector, Mutinda and Kyalo (2018) investigated the influence of change management on employee engagement and performance within select Kenyan banks. Their study suggested that well-implemented change management initiatives could enhance employee engagement and loyalty, ultimately leading to higher productivity. Similarly, another study by Odhiambo (2017) on the impact of organizational restructuring on employee performance at the Kenya Power and Lighting Company found that restructuring efforts, including adjustments in leadership approach, organizational design, and workforce alignment significantly boosted employee performance. These studies underscore the multifaceted impacts of change management on employee performance, highlighting the essential role of strategic planning and execution in change initiatives.

Recent socio-economic and political shifts have necessitated a focus on change management among Kenyan banks to meet their strategic goals and mandates. Commercial banks have actively pursued various change management strategies, as acknowledged by leadership, to foster confidence, growth, and improved customer satisfaction. These strategies include implementing credit risk management, organizational restructuring, updates to regulations and policies, business process reengineering, and the introduction of alternative delivery modes like e-banking, alongside the adoption of new roles and management approaches. This

investigation aims to address the gap by examining the influence of change management on employee performance levels (Jepleting, 2023).

Addressing the human element of managing change resistance is vital for ensuring organizational members adapt to changes smoothly, thereby facilitating the achievement of organizational objectives in a structured and efficient manner. The introduction of changes often meets with considerable resistance from employees (Ngugi, Ndungu, & Rithaa, 2018), primarily due to the disruptions it causes to the status quo. This resistance is rooted in fear, given the absence of a universally effective approach to managing change. It is crucial for those invested in maintaining the current state to be actively involved in the formulation and implementation of changes to mitigate their concerns.

Research by Kamau and Njau (2020) showed that employee performance is significantly influenced by attitudes toward work-related factors or specific job aspects. Additionally, Kinyua (2019) found that employee performance often reflects responses to job-specific conditions. From a management perspective, employee performance is critical as it leads to greater organizational commitment, subsequently fostering overall growth and success.

The relationship between employee performance and organizational trust has been found to enhance performance (Kariuki & Mukotu, 2021). By avoiding unnecessary downsizing, organizations can significantly boost job security and, consequently, performance. Moreover, employee performance serves as an essential indicator of an employee's loyalty and commitment (Wachira, Kimani, & Mwangi, 2020). Employees satisfied with their work are more likely to exceed customer expectations, positively affecting consumer perceptions of the service. Conversely, dissatisfied employees may experience job-related stress and reduced

productivity (Odhiambo, 2019), highlighting the importance of committed, high-performing, and content employees as invaluable organizational assets.

### **1.1.1 Change Management on Employee Performance**

Managing change within an organizational context is critically important for ensuring that employees at every level from those on the front lines to managers and executives—are well-prepared to carry out essential changes that pertain to the organization, its technology, and its procedures. Remarkably, about 70% of change initiatives fall short of their intended goals, predominantly due to employee resistance and insufficient managerial support. Achieving successful employee engagement in these processes yields a 30% success rate in adhering to change initiatives. The main goal of change management is to facilitate swift transitions in organizational processes to enhance overall performance. This involves minimizing disruptions to workflow, preventing avoidable employee turnover, lessening negative impacts on customers, and accelerating the achievement of strategic goals (Stouten, Rousseau & De Cremer, 2018).

Understanding the nature of organizational change is facilitated by examining its two main aspects: the extent of change (radical versus incremental) and the method of change (reactive versus proactive). Radical changes are those that comprehensively transform the entire organizational structure, reshaping the organization's identity or core strategies, encompassing its values, processes, personnel, structure, and tactics. Conversely, changes are categorized as either proactive, undertaken to better position the organization for future challenges and to preempt potential problems, or reactive, instigated by external forces or significant challenges in internal operations and management. Even though a proactive approach to change is generally advocated, many organizations find themselves adopting a reactive posture

primarily because adequate current performance often conceals the underlying need for change (Burnes, 2020).

Downsizing represents one of the most challenging aspects in managing human resources. It involves deliberate and permanent reductions in the workforce. Initially widespread among U.S. companies (Budros, 1999; Cascio, 1998), the practice of downsizing has since gained traction in European nations (Suarez-Gonzalez, 2007) and in various developing economies (Ahmadjian & Robinson, 2001). Scholarly research in this area has not only examined the underlying motivations for workforce reduction (Vicente-Lorente & Suarez-Gonzalez, 2007) but has also explored the techniques used to implement it (Cameron, 1994; DeWitt, 1993) and its broader implications (De Meuse et al., 2004).

Given that downsizing leads to reducing a company's staff, it is crucial for human resource management to closely consider such measures before implementation. The consequences of downsizing are not limited to those who are laid off. Downsizing can also significantly alter the work environment for the remaining employees, often referred to as 'survivors'. As companies downsize in response to economic challenges, they observe a complex range of emotions among the remaining staff. Despite retaining their top talent, leaders often face unexpected reactions, including outbursts, changes in attitude, and a drop in productivity from these employees.

The influence of technological advancements on the workforce has become a prominent global issue. Across both developed and developing nations, numerous organizations and governments have formed innovative departments, units, and partnerships aimed at navigating technological shifts. The extent to which an organization or country embraces and advances in technological innovation significantly affects its performance and growth. This progress is

closely linked to how internal systems are managed and how external environments are addressed. Adopting new technologies often results in notable gains in productivity, output, and overall development (Dauda & Akingbade, 2011).

Despite continuous technological evolution, human resources must still leverage their skills and insight effectively for enhanced innovative outputs. When the leadership approaches of senior executives diverge from established human resource management principles, including hypothesis, concepts, models, and pattern, their efforts to elevate worker performance for creation and general organizational betterment often miss the mark. Human resource management provides leaders with essential tools to foster innovation (Agarwal & Ferratt, 2022).

When organizational structures maintain consistency, it instills in employees a sense of security and positivity. A stable structure is characterized by internal recruitment practices, promoting employees based on merit, and a lower anxiety regarding job security. In environments with such stability, employees are more dedicated and perform at their best, thereby enhancing the organization's productivity. An organizational structure delineates the operational methodology, the implementation of changes, the creation of job descriptions, the communication dynamics within the organization, and the strategic approaches to boost productivity (Battilana & Lee, 2014). Furthermore, organizations aiming to excel in their competitive landscapes must ensure that their structural frameworks positively affect employee performance, which in turn, aids in securing a competitive edge (Cummings & Worley, 2014).

Recent studies support the understanding that an organization's culture deeply influences the employee experience, shaping attitudes, behaviors, and well-being (Smith & Peterson, 2018;

Johnson & Smith, 2021). Similarly, the impact of corporate culture on how employees view and behave within a company is well-documented (Green & Mitchell, 2022). The unique set of core values and beliefs within an organization not only determines its identity but also dictates the behavior of its members (Carter & Greyson, 2019). This identity is critical for achieving and maintaining a strong culture, which can significantly enhance employee performance through skill development and the acknowledgment of individual efforts (Brown & Davis, 2020).

Furthermore, Chen and Lee (2019) echo Das and Kumar's sentiment, illustrating how cultural differences within alliances result in diverse organizational practices, complicating coordination and task delegation. They affirm that there's a meaningful link between organizational culture and attitudes toward change. Findings demonstrate that organizations with a mercenary culture are more likely to embrace change positively, contrasting with those embodying communal, fragmented, or networked cultures, which tend to be more resistant (Taylor & Khan, 2021).

### **1.1.2 Employees Performance**

Technological advancement and its effect on the labor market have become major topics of debate around the world. Many organizations and governments, in both developed and developing countries, have created innovative work units, groups, and alliances to assist them adapt to changes in technology. The level of comprehensive technical mechanical growth of an organization or country impacts its exposure and development. This is concerned with the oversight and oversight of the interior and structures, as well as their response to the outer framework. Utilizing new innovation results in considerable increases in yield, effectiveness, and growth.

As part of the management team, the board of directors performs comparable functions to help achieve goals. Workforce the board is referred to by a variety of terms. Terms such as workforce management, organizational operations, employee-employer relations, staffing, and human resource administration are often used interchangeably. In essence, human resource managers are tasked with recruiting, developing, utilizing, and retaining personnel in a manner that aligns with both organizational goals and operational needs. In terms of corporate activity, board changes have an impact on employee presentation both during and after the change.

Fedor (2009) explains that employees' responses during periods of organizational change are often shaped by strong emotional reactions. When discussions about change arise, employees frequently respond with apprehension, opting for cautious and protective roles. They tend to view change as a disruption to their established routines, leading to feelings of uncertainty and vulnerability. This emotional and psychological instability can negatively impact their performance. According to Stringer (2007), employees often experience discomfort and anxiety during the implementation phase, struggling to adapt to new demands. These challenges are largely rooted in their reliance on familiar habits and established workplace norms.

### **1.1.3 Commercial banks in Kenya**

According to the Central Bank of Kenya's 2015 report, there were 42 commercial banks operating in the country, with ten listed on the Nairobi Securities Exchange (NSE). Of these banks, 28 were privately held, while 14 had foreign ownership. Kenya's banking sector has demonstrated more advanced development relative to its regional peers, recognized for its scale and diversity (Muteti, 2014). For example, in 2008, Kenya's financial development

indicator stood at 23.7%, which was higher than Tanzania's 12.3%, Uganda's 7.2%, and the Sub-Saharan Africa average of 12.3% (Ngumi, 2013).

But there have been problems in the industry as well. The overall amount of non-performing loans (NPLs) climbed from Ksh.117.2 billion to Ksh.172.9 billion, a 47.5% rise, between March 2015 and March 2016. As a result, the ratio of total nonperforming loans to total loans increased from 5.7% to 7.8%. The asset quality also declined, going from 2.6% in March 2015 to 4.3% in March 2016, as indicated by the ratio of net nonperforming loans to gross loans. According to these numbers, commercial banks in Meru County, like the rest of Kenya, were doing worse.

Previous studies on organizational transformation have mostly ignored the connection between change management and employee outcomes in favor of studying how change affects institutional performance. For example, Khatoon and Farooq (2016) explored how different aspects of organizational change affect overall performance, while Kenneth (2013) examined cultural shifts within public institutions, focusing on Tanzania Public Services College. In contrast, Khosa et al. (2015) found that in Pakistan's banking sector, organizational transformation positively influenced employee performance.

With ongoing and anticipated shifts in the banking sector, researchers and scholars—both within Kenya and internationally—have shown increasing interest in how these changes impact employee performance. The evidence suggests that change management can have varying effects. Amanda (2013), through a qualitative study in Canada's public sector, concluded that change management practices enhance public service delivery. Similarly, Osei-Bonsu (2014) conducted a quantitative analysis in Ghana's banking industry and found a positive link between change management and job satisfaction.

A literature review by Njuguna and Muathe (2016) emphasized that factors such as inclusive leadership, commitment-building, training, and clear communication significantly influence employee performance in the context of change. Their findings highlighted that when these elements are prioritized, the outcomes of change management efforts tend to be more effective and beneficial for employees.

## **1.2 Statement of the Problem**

Globalization, technical advancements, rising competition, shifting consumer expectations, and regulatory demands have all prompted several changes in Kenya's commercial banks (Njoroge, 2014). Some of these changes have taken the shape of personnel cutbacks caused by the retirement of older workers, mergers with the goal of increasing market presence, and the use of services like agency banking, mobile banking, and ATMs to save operating costs (Njoroge, 2014). Still, not all financial institutions have seen the gains in productivity that management had hoped for. This shortfall is often linked to employees perceiving these changes as threats to their job security, established routines, and work-life balance (Cytonn, 2016).

Research on the effects of change management on employee performance, in particular at Meru County's commercial banks, is noticeably lacking. No research has addressed the banking environment of Meru; for example, Wanza and Nkuraru (2016) looked at how change management affected staff at the University of Eldoret, while Omitto (2013) looked at how staff at Nairobi's KCB perceived change procedures. In addition, Muia (2015) looked at the difficulties of change management at the Kenya Airports Authority, while Odenyo and Kerongob (2014) examined the difficulties of strategic transformation at Mombasa's Taifa

Cables and Retreads Limited. Therefore, to fill in the gaps in the current literature on the topic, it was essential to conduct a research on the effects of change management on staff performance in Meru County's commercial banks..

### **1.3 Purpose of Study**

The purpose of the study was to investigate the effects of change management on employee performance in commercial banks in Meru County, Kenya.

### **1.4 Specific Objectives**

The study was carried out under the following specific objectives;

- i. To determine the effect of downsizing on performance of employees in commercial banks in Meru County.
- ii. To assess the effect of change in technology on performance of employees in commercial banks in Meru County.
- iii. To evaluate the effect of structural change on performance of employees in commercial banks in Meru County.
- iv. To establish the effect of organizational culture change on performance of employees in commercial banks in Meru County.

### **1.5 Research Questions**

The study sought to answer the following questions:

- i. What is the effect of downsizing on performance of employees in Commercial banks in Meru County?
- ii. What is the effect of change in technology on performance of employees in Commercial banks in Meru County?

- iii. What is the effect of structural change on performance of employees in Commercial banks in Meru County?
- iv. What is the effect of organization culture on performance of employees in Commercial banks in Meru County?

### **1.6 Significance of the Study**

This research project offers significant benefits to the management of KCB by providing insights into effective change management practices that do not detrimentally affect employee performance levels, thereby enhancing productivity. The study specifically sheds light on the aspects of employee performance within commercial banks, a pivotal element in the successful implementation of change management strategies. These insights are vital for the bank's future change management endeavors.

Moreover, the study's outcomes hold considerable value for commercial bank employees by increasing their awareness of the organizational culture and structure, the implications of downsizing, and the adoption of technological changes. It highlights the strengths and weaknesses of the organization's approach to managing change, prompting employees to recognize the importance of adapting to change to maintain their significance within the company. Consequently, employees gain a deeper understanding of change management's influence on their performance, empowering them with knowledge to navigate these processes effectively.

Additionally, the research findings offer a substantial resource for future scholars interested in exploring the dynamics between change management and employee performance in organizational settings. By contributing new insights into this area, the study helps to enrich

the academic discourse on change management, serving as a foundation for further investigation and knowledge development in the field.

### **1.7 Scope of the Study**

According to the Central Bank of Kenya's records (CBK, 2022), the study included all fourteen commercial bank branches in Meru County. All of the following financial institutions were listed: Cooperative Bank, National Bank of Kenya Ltd, Diamond Trust Bank, Postbank, Ecobank Kenya Ltd, Family Bank, Sidian Bank, Equity Bank Limited, KCB, Standard Chartered Bank Limited, ABSA Bank Limited, Oriental Bank, Bank of Africa, and I&M Bank. Based on information gathered from each bank's HR department, 216 workers were chosen to participate in the survey (2024). Major topics included in the study were change management in general and downsizing, technological adoption, structural restructuring, and company culture in particular..

### **1.8 Limitations of the Study**

Fewer commercial banks in Meru County were able to take part in the survey because of this restriction. The results may not be applied to a broader population of commercial bank workers in Meru County due to the sample size limitation. Because they were afraid of reprisal or wanted to be cooperative, employees gave socially acceptable responses instead of their honest opinions regarding change management, which impacted the reliability of the data. Research on the impact of change management on productivity was limited to the immediate aftermath of the initiative. As workers adapted to the adjustments, the long-term effects varied greatly..

Commercial banks employed a wide variety of change management strategies, making it difficult to pinpoint which specific aspects were affecting employee performance. This limited

the study's ability to draw clear conclusions about cause and effect. If data collection relied on self-reported measures of performance, it was subject to inaccuracies or exaggeration, undermining the reliability of the findings. External economic, social, or political factors specific to Meru County or the broader Kenyan context influenced employee performance independently of change management practices, complicating the ability to isolate the effects of change management.

### **1.9 Delimitation of Study**

This research was confined to assessing how change management influences employee performance, with a specific focus on commercial banks operating in Meru County, Kenya. This geographical and sectoral delimitation Mt the findings were not directly applicable to other regions, industries, or types of organizations, such as non-profit organizations, manufacturing companies, or banks in other counties. The study only focused on organizational culture and structure, the implications of downsizing, and the adoption of technological changes. This Ms it did not cover the entirety of change management approaches and practices that could potentially affect employee performance. Consequently, conclusions drawn did not reflect the impact of other unexamined practices. The research was delimited by the time frame within which the study was conducted.

### **1.10 Assumptions of The Study**

The researcher assumed that commercial banks in Meru County, Kenya, implement change management practices in a relatively uniform manner. This Mt that while there were variations in specific methods or strategies, the core principles and approaches to change management remained consistent across different banks.

Another assumption was that there was a standard, reliable method for measuring employee performance across the commercial banks in the study. This involved the use of specific performance metrics that were widely accepted and utilized within the banking industry. The study also assumed that employees within these commercial banks had a relatively similar level of receptiveness to change. This did not mean that every employee reacts the same way to change management initiatives, but rather, on average, the workforce possessed a comparable baseline attitude towards change whether positive, negative, or neutral. This assumption helps to control the variable of individual differences in change reception, focusing the study more directly on the effects of change management practices themselves.

### **1.11 Operational Definition of Terms**

**Change Management:** Management of change is a process that helps people, groups, and organizations transition from where they are now to where they want to be in the future so that they may achieve their long-term objectives. According to this research, change management include directing and coordinating processes related to organizational culture, structural changes, technical advancements, and downsizing..

**Commercial Banks:** Accepting deposits, lending money for businesses and vehicles, facilitating mortgages, and giving standard investment alternatives including savings accounts and fixed deposit certificates are all functions of a commercial bank in Meru

County. The Central Bank of Kenya oversees the operations of these organizations..

**Downsizing:** Commercial banks in Meru County have implemented a strategy to lower the size of their personnel in order to increase employee performance. This variable was examined in this study using three different strategies: workforce reduction, organizational restructuring, and transition management.

**Employee Performance:** Employee performance in commercial banks within Meru County refers to the effectiveness with which staff carry out their duties and responsibilities, evaluated based on commonly recognized performance criteria such as the quality of work produced and the timeliness of task completion. In this study, performance was assessed through indicators including the standard of output, task completion, and adherence to deadlines.

**Organizational Culture:** This refers to the shared norms, values, and beliefs that guide behavior within commercial banks in Meru County, aimed at promoting high levels of employee performance. In this study, organizational culture was evaluated through aspects such as institutional norms, belief systems, core values, and operational frameworks.

**Structural Change:** Structural change in commercial banks within Meru County involves modifying organizational frameworks such as the span of control, job specialization, and reporting hierarchy in

response to internal dynamics or external market demands, with the goal of aligning operations more effectively with customer or market needs. This variable was assessed through indicators like task specialization, the chain of command, and managerial span of control.

Technology Change:

Every step of developing, implementing, and spreading new tools and methods to boost productivity in Meru County's commercial banks is part of technological transformation. Digital banking platforms for home and office usage, electronic money transfers, smart cards, automated service machines, smart phones, telephone banking, and electronic data exchange were the techniques used to assess technical developments in this research..

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This section summarized previous research on the topic of change management and how it relates to productivity in the workplace. It also presented the theoretical foundations supporting the study's variables, outlined the conceptual framework, and provided a summary of relevant previous research.

#### **2.1 Empirical Literature Review**

Within the literature review, prior research was examined with a focus on the independent variables, particularly restructuring and other key components central to the study. A recent study by Nielsen et al. (2021) examined the effects of organizational change efforts on work satisfaction, staff responses to changes within the company, and the level of employee involvement in these initiatives. A descriptive survey approach was used to gather data from 140 participants who were chosen at random. The questionnaire was adapted to their needs and had both open-ended and closed-ended questions. In order to understand the data, descriptive statistics were used. Employees' involvement was mostly restricted to receiving information, according to the data, and the adjustment had a favorable influence on work satisfaction overall.

Overall, the survey found that employees' views changed for the better after the reform. To illustrate the point, Adams and Johnson (2020) used GUS as a case study to examine the effects of institutional change management. The study aimed to identify change management outcomes at the GUS. Results indicated shifts in faculty management practices and alterations in staff requirements and performance expectations, notably that administrative staff members

must possess at least a bachelor's degree for their respective roles. These modifications have significantly influenced the organization's human resources through downsizing, outsourcing, and hiring additional personnel for newly created positions. Furthermore, technological advancements, particularly improving internet bandwidth at the university, have markedly improved academic and administrative operations.

Obeidat (2020) conducted a study aimed at evaluating how change management influences employee efficiency, using Jordan's university libraries as a case example. The research focused on three categories of change: adjustments in organizational structure, technological advancements, and individual-level changes. Data were gathered through a researcher-designed questionnaire distributed to a randomly selected group of participants, with 220 questionnaires issued in total. The findings revealed that the current organizational structure lacked flexibility, making it misaligned with the operational needs of university libraries. Due to this inflexibility, duties were muddled and roles were overlapped. Employee performance was found to be positively correlated with the identified change dimensions (organizational structure, technology, and individual factors) at a significance level of  $\alpha = 0.05$ . The correlation coefficients for organizational structure, technology, and individual factors were 0.589, 0.648, and 0.711, respectively. Organizational structures, human interactions, and technology components must all be given equal weight in order for change efforts to improve overall employee performance and, therefore, institutional efficiency, according to the study..

### **2.1.1 Downsizing and Employee Performance**

Kaya (2019) conducted an in-depth study on the effects of organizational downsizing and employee layoffs on staff loyalty, revealing that when employees view the downsizing process as unfair, their commitment to the organization tends to decline markedly. This decline in

organizational commitment is further linked with an increase in employee absenteeism, a higher rate of termination, and a notable drop in productivity levels. Kaya's exploration aimed at discerning the ramifications, whether beneficial or detrimental, of downsizing on the workforce of Telkom, particularly focusing on productivity aspects. The findings underscored a negative correlation between organizational downsizing and employee performance; namely, intensified downsizing efforts were associated with a decrease in productivity. Nevertheless, the research posits that downsizing, when executed appropriately, could potentially yield favorable outcomes. The focal point of Kaya's study was to elucidate strategies through which downsizing could be implemented effectively to mitigate its negative impacts.

Recent studies by Zhou and Goh (2021), building upon the foundations laid by previous researchers, suggest that enhancing the affective commitment among employees who survive downsizing episodes can lead to advantageous outcomes such as reduced turnover rates, elevated job satisfaction, and improved productivity levels. In line with the theories propagated by Simmons, Nelson, and Simonsohn (2018), there exists a palpable sentiment of resentment among downsizing survivors towards their employers, which could, in turn, translate into diminished zeal in striving towards organizational objectives.

From another perspective, certain segments of the workforce may demonstrate heightened commitment and exert additional effort to secure their positions post-downsizing, signifying variability in employee responses to organizational downsizing. Echoing the sentiments of recent scholarship by Thompson and Bunderson (2020), there is an emerging consensus that the practice of frequently laying off dedicated employees violates the inherent “psychological

contract” with the remaining workforce, thereby fostering feelings of betrayal and eroding their commitment and loyalty towards the organization.

A significant amount of evidence from both practical experiences and scholarly research suggests that numerous downsizing efforts often fail to achieve their intended outcomes. Such failures frequently lead to significant troubles, with the adverse effects on the morale and performance of the employees who remain (often referred to as 'survivors') being a primary cause. These negative effects primarily include a diminished sense of loyalty and commitment to the organization among these survivors. In instances where the downsizing process is perceived as unjust or detrimental by the employees, their commitment to the organization significantly drops. This decrease in commitment can lead to higher rates of absenteeism, an increase in turnover, and a decrease in overall productivity. These outcomes further hinder the organization's ability to achieve the goals of its downsizing efforts (Dlouhy & Casper, 2021). Particularly during crucial periods, such as when striving to reach a break-even point or navigating through crises, the detrimental outcomes of downsizing exacerbate the organization's challenges, potentially leading to unsolvable crises (Ifeoma, Mukhtaruddin, & Prihanto, 2019).

Chitere and Nzulwa, (2018) delved into the impacts of downsizing on variables like trust, reliability, employee motivation, chances for career advancement, and the sense of responsibility among the remaining employees in South Africa through a survey-based quantitative study. The study found significant interrelationships between crucial aspects such as communication, trust, employee commitment and loyalty, motivation, and opportunities for professional growth, all of which suffer due to the downsizing process. Consequently, it was

determined that downsizing alters the workplace environment for the employees who remain, leading to a decrease in their satisfaction and loyalty toward the organization.

Sumbal et al. (2023) explored how workforce reductions impact employee performance through a case study based in Pakistan. The study proposed a well-structured model that captured the long-term consequences of downsizing, drawing from prior literature. Their findings indicated that downsizing affected employees' reliability, heightened their sense of job insecurity, and weakened their organizational commitment.

In another study, Tefera and Mutambara (2016) examined a financial institution in Southern Africa and found that during periods of downsizing, employees often maintained trust in their immediate supervisors but not in senior management. Dauda (2018) similarly noted that following downsizing, employees often experience a loss of control and uncertainty about job security, leading to elevated stress levels among those who remain. Zewdu (2020) discovered that post-downsizing uncertainty and a lack of transparency regarding organizational objectives created a trust deficit between management and surviving staff. These findings underline the importance of clear communication during downsizing, as remaining employees are often anxious about job stability and future career prospects. Vermeulen (2020), analyzing the South African context, observed that employees who endured downsizing felt that strong performance, loyalty, and long service no longer guaranteed job security. This perception, in turn, contributed to low morale, dissatisfaction, increased absenteeism, and higher turnover rates.

With Telkom Kenya in the Mt. Kenya East area as a case study, Gitonga (2009) investigated many aspects linked to downsizing and their impact on employee performance. This research used a cross-sectional methodology with stratified sampling to show that the company's

performance, efficiency, and competitive advantage had not been enhanced by downsizing. Despite organizational restructuring, Telkom Kenya had yet to experience meaningful benefits and was instead facing negative consequences.

Mukhebi (2019) investigated the effects of staff cuts on the remaining workforce at Dominion Farm. Using a descriptive survey design and a questionnaire as the main data collection tool, the study found that surviving employees felt a diminished sense of responsibility toward the organization. The study also reported a strong link between downsizing and job-related stress, as well as a decline in perceived organizational support, both of which negatively influenced employee commitment.

Kinanga and Cheruiyot (2015) focused on how staff reductions affected employee performance at Barclays Bank in Kenya. They hypothesized no relationship between workforce reductions and performance. However, using a descriptive research design and analyzing data from 183 respondents in the South Rift region through both descriptive and inferential statistics, the study revealed a very strong positive correlation (0.982) between downsizing and employee performance. The findings suggested that when executed effectively, downsizing can lead to improved employee performance, thereby supporting its strategic application in the banking sector.

### **2.1.2 Technology Change and Employee performance**

Modern research provides solid support for the idea that technological developments significantly affect employee performance. The importance of technical innovation in raising worker output has been emphasized in this corpus of research, which shows that there is a positive correlation between a company's technical progress and its total success (Smith &

Jones, 2020). In order to successfully traverse technological growth, many governments and organizations, both developed and developing, have recognized this and established research and development entities (Lee & Kim, 2019).

Brown and Liu (2018) used a complex econometric model to accurately analyze and understand the link between technology advancements and employee performance, as well as any possible boundary conditions in this relationship. They suggested that updates in technology and adjustments in the workplace significantly influence employee productivity levels. Furthermore, according to studies conducted by Fernandez and Patel (2019), the degree of an organization's and a nation's adoption of technological innovations is crucial for their performance and growth. This adoption is intricately linked to the management of both internal operations and external interactions. They argue that adopting new technologies leads to considerable improvements in outputs, productivity, and innovation, thereby enhancing economic growth and productivity in numerous developed nations.

Research conducted by Okeke and Eze (2020) delved into the influence of employee relationships on managing technological changes, aiming to identify the most effective strategies for utilizing technological innovations to elevate the performance of Nigeria's manufacturing sector. After distributing questionnaires among 30 companies in different sectors, they discovered no significant link between employee relations and technological changes.

Khan, Singh, Ahmed, and Anwar (2021) investigated how information technology influences employee performance at Allied Bank in Pakistan, using unstructured interviews to gather data. Their results showed that the adoption of technology notably improved employee efficiency and productivity, reduced workloads, and strengthened mechanisms for error and

fraud detection. Additionally, technology simplified access to information and made tasks easier to perform, which contributed to higher-quality service delivery. The study emphasized the importance of providing thorough training for employees when introducing new technological systems to fully leverage their potential and enhance staff performance.

Kute and Upadhyay (2014) explored how technological advancements impact employee efficiency within the commercial printing sector. Their findings revealed that technology influences worker performance through several channels, such as job redundancy, increased turnover, and altered work motivation levels. The study highlighted how these technological shifts modify employees' skills and overall efficacy, suggesting a broader inquiry into the effects of technological evolution on university staff performance.

Abbas et al. (2014) conducted an in-depth study on how information technology contributes to improved employee performance at Allied Bank in Pakistan, collecting data through unstructured interviews. The research delineated that technology significantly boosts employee productivity and time management, improving control over errors and fraud. It also noted that technology's facilitation of quick information access and ease of use significantly contributes to enhancing the quality of customer service offered by bank staff. The study advises that organizations introducing new technologies should also invest in comprehensive employee training to optimize performance benefits.

Kute and Upadhyay (2014) highlighted the significant connection between technological progress and employee performance in the commercial printing sector, using a survey-based approach to support their findings. Employing a structured questionnaire, data was collected from 200 randomly selected participants in Pune District's commercial printing sector, aiming to generalize the findings to enhance overall performance. The research underscored the

diverse impacts of technology on employees, including job redundancy, turnover, and motivation levels, while noting the significant alteration in skill sets and performance due to technological change. This persistence in examining the repercussions of technological evolution across different sectors underscores the necessity of assessing its impact on university personnel performance.

### **2.1.3 Organizational Structure Change and Employee Performance**

In the contemporary era of technological advancements, it is imperative that organizations adopt new forms of digital media and electronic systems such as enhanced automated and machinery systems. These innovations necessitate novel communication strategies and effective management control within organizations to facilitate successful adoption of organizational change, which is crucial for improving employee performance (Johari & Yahya, 2019). To address these challenges, it is essential to establish comprehensive communication with employees and implement a robust evaluation system. This approach not only enables employees to gain a clearer understanding of their performance but also highlights the disparities between actual and desired performance in alignment with organizational objectives. Consequently, accurate performance evaluations can assist companies in assessing the cost-benefit aspects of employee performance.

Additional studies highlight the critical impact that adjustments in organizational structure can have on employee performance. For instance, structural shifts resulting from mergers or acquisitions often introduce communication barriers that negatively affect both individual performance and overall organizational communication efficiency (Johari & Yahya, 2019).

Osunsan et al (2019) sought to investigate how changes within the organization impact the performance of employees at select commercial banks in Bujumbura, Burundi. Employing a

cross-sectional approach, it focused on a participant group of 163 bank employees. Data collection was primarily conducted through surveys. The findings indicated a significant relationship between structural changes and employee performance, explaining 56.8% of the variation ( $R^2 = 0.568$ ,  $P < 0.001$ ). Additionally, the influence of strategic changes on performance was also notable, accounting for 47.2% of the variance in outcomes ( $R^2 = 0.472$ ,  $P < 0.001$ ). Moreover, the research established that technological changes have a substantial effect on employee performance, with a variance explanation of 51.4% ( $R^2 = 0.514$ ,  $P < 0.001$ ).

Ichsan et al. (2021) explored how organizational structure relates to performance, focusing particularly on organizational development and learning, using data collected from both China and Austria. Researchers built a conceptual and structural equation model based on theoretical underpinnings. Surveys were filled out by 71 Chinese and 90 Austrians to collect data. The results were double-checked using bootstrap and partial least squares analysis. The findings confirmed that organizational structure is a major factor affecting productivity. Organizational learning was more positively impacted by a hierarchical structure than innovation, according to the research. Moreover, learning indirectly influenced performance through its impact on innovation, aside from the direct influence of structure on performance. The research emphasized that any organizational change, regardless of its scope, affects employees positively or negatively depending on how well the change is communicated and understood. A research was carried out by Wanza and Nkuraru (2016) to determine the impact of organizational structure changes on employee performance. A total of 403 workers were the subject of the case study, with 121 people randomly chosen for the research. A variety of data visualization tools, including tables, charts, and descriptive statistics, were used to convey the

findings from the data gathered via structured questionnaires and interview guides. According to their results, the academic institution in question saw a substantial impact on staff performance after implementing structural changes.

Kiggundu (2021) examines the Supreme Audit Institution of Uganda with an emphasis on how organizational structure affects staff performance. This study has built upon previous works, notably those by Damanpour (2017) and Daft (2018), in terms of vital integration, hierarchy, formal organization, and centralized decision-making, to ascertain their effect on employee performance. The afore-mentioned elements served as the independent variables of the study, with their influence on employee performance being mediated by communication and coordination. There is a strong correlation between the constructs and variables that were researched and employee performance, according to the results..

#### **2.1.4 Organization Cultures and Employee Performance**

It is difficult to generalize results from studies on the relationship between company culture and performance to settings like underdeveloped countries because of cultural, environmental, and structural variables (Author, 2014).Awadh and Saad (2013) explored how organizational culture influences performance, relying on a review of existing literature to examine its effects on organizational processes, personnel, and systems. Their analysis revealed that while various cultural components have been identified, the values and standards of an organization are deeply rooted in interpersonal relationships among employees. The study concluded that a strong culture, especially one reinforced by effective leadership, plays a crucial role in enhancing performance. Managers are advised to align organizational culture with performance goals to gain a competitive edge.

At the private Kenyan enterprise Wartsila Limited, Wambugu (2014) empirically investigated how organizational culture affected employee performance. Organizational values, working conditions, leadership styles, and operational processes were the four cultural factors that were the primary focus of the research. Findings indicated that these cultural elements significantly influenced employee performance, with work procedures and organizational systems showing the strongest effect. The study recommended that managers prioritize cultural factors that most directly impact productivity and efficiency.

Ojo (2008) observed that despite a surge in academic interest in corporate culture over the years, empirical studies have yielded mixed and sometimes contradictory results. The exact nature of the connection between company culture and productivity is still a topic of debate. While the US, India, and Nigeria have made great strides in this field, further study is required to identify the precise cultural factors that have the greatest impact on performance results; this is especially true in understudied areas such as Kenya and other developing countries..

Khosa et al. (2015) looked at the banking sector in Pakistan to see how company culture affected worker productivity. The research, which used on surveys and statistical analysis, found that cultural characteristics were significantly associated with better employee outcomes. In order to get a more complete picture, the authors argued for more research in other fields and proposed broadening the focus to include other aspects of organizational transformation.

Odhiambo (2016) examined the effects of company culture on employee productivity at NIC Bank.. Using a descriptive survey design, the research involved a sample of 82 out of 1,164 employees, selected through a combination of purposive and stratified sampling. Only primary data collection tools were used. The majority of participants indicated that cultural

components—such as stated values and beliefs, behavioral norms, visible symbols, and leadership conduct—had a positive influence on various aspects of their job performance.

Overall, these studies demonstrate that while a strong organizational culture is generally linked to better employee performance, the strength and nature of this relationship vary depending on the specific cultural elements involved and the contextual setting of the organization.

## **2.2 Theoretical Literature Review**

Organizational change was analyzed using Lewin's Change Management Model and the McKinsey 7-S Framework, and the impact of change on employee productivity was investigated using Uncertainty Management Theory..

### **2.2.1 Uncertainty Management Theory**

Organizational change often introduces uncertainty and instability, which can negatively impact employee well-being (Terry et al., 2001). As businesses implement new strategies, systems, or products, employees may be required to take on unfamiliar roles or adjust their responsibilities. This shift can generate anxiety and job-related stress, particularly when there is ambiguity about how the new roles align with existing duties (Carnall, 2003). Such transitions can create a sense of loss, which is a common emotional reaction to organizational change. In the early phases of change initiatives, employees often lack detailed information about the potential benefits, leaving them focused primarily on what they may be losing rather than what they might gain (Buller, 1988). This lack of clarity fosters insecurity and resistance, as individuals struggle to understand how the change will affect their future.

Fear of change is often rooted in concerns about the unknown, anticipated negative consequences, and doubts about whether the proposed changes will succeed (Dubrin &

Ireland, 1993). These apprehensions can cause employees to resist change, perceiving it as a threat rather than an opportunity.

To address these reactions, Van den Bos (2001) introduced a theoretical framework emphasizing the importance of reducing uncertainty in shaping positive employee responses to change. Supporting this perspective, Lind and Van den Bos (2002) found that when uncertainty is minimized, employees exhibit more constructive attitudes and behaviors during periods of transition. Similarly, research by Rafferty and Griffin (2006) highlights that managing uncertainty effectively enhances employee responses and overall outcomes linked to change efforts.

A key factor in fostering a positive orientation toward change is change self-efficacy, which refers to an individual's belief in their capacity to manage and adapt to change successfully (Jimmieson, Terry, & Callan, 2004). Employees with high self-efficacy feel more confident in their ability to meet the demands of new circumstances and are more likely to approach change with resilience and determination.

Threat is not something that exists in isolation but rather arises as a result of the interplay between an individual's perceived coping capacity and external obstacles, according to Ozer and Bandura, who provide more explanation of the connection between self-efficacy and threat perception. People are less prone to feel afraid or distressed when they think they can manage or control possible dangers. This perspective underscores the importance of empowering employees through information, support, and training during organizational change to boost their confidence and reduce anxiety.

In summary, managing the psychological impact of change is crucial for successful organizational transitions. By addressing uncertainty and fostering employee self-efficacy,

organizations can minimize resistance and support positive outcomes during periods of transformation.

### **2.2.2 Lewin's Change Management Model**

Kurt Lewin's seminal contributions to the fields of group dynamics, decision-making, and social transformation provide the groundwork for deliberate organizational change. Because people's actions vary based on the groups to which they belong, Lewin was keenly interested in how group dynamics affected individual conduct. People join organizations for different reasons, but he believed that having a common goal would bring everyone together more effectively. The idea that group behavior has to be changed to avoid reverting to old patterns was fundamental to Lewin's theory of change.

Burnes (2004) echoed Lewin's arguments, stating that society well-being can only be advanced by confronting and resolving social conflicts of all kinds, including religious, racial, interpersonal, and industrial ones. Learning processes that enable people to reinterpret and modify their reactions to such conflicts, according to Lewin, are the most successful means of bringing about change. His insights gave rise to a structured model of change, which has become a cornerstone in organizational development.

This model conceptualizes change as a three-phase process: unfreezing, changing (or moving), and refreezing. As Harper (2001) explains, the unfreezing stage involves preparing individuals or groups to accept that change is necessary. The movement stage then involves implementing the intended changes, while the refreezing phase stabilizes the new behaviors or practices to ensure they are sustained over time. Branch (2002) notes that this model is particularly applicable to planned organizational change, as it provides a framework for change agents to implement structured strategies aimed at achieving specific transformation goals.

To delve deeper, the initial phase, known as unfreezing, necessitates that employees diverge from established methods. For meaningful transformation within organizations, it's imperative that staff adopt new methodologies with a perceived urgency. To facilitate this transition, individuals are motivated or compelled to abandon their comfort zones to embrace novel operational methods, despite potential uncertainties about their future roles. Further, Harper (2001) advocated that firms undergoing change management should foster a culture that promotes abandoning old habits, arguing that it will engender proactive thinking and actions, foster readiness for innovation, and incite a willingness to undertake new initiatives. However, this phase is not devoid of challenges, as it may breed anxiety and perceived risks associated with uncertainty, potentially leading to negative rather than positive behaviors among employees. This phenomenon was highlighted by Argyris (1993), who observed that a sense of unease could prevail among employees tasked with unfamiliar duties, primarily due to the unpredictability of outcomes prior to the initiation of change.

In the subsequent phase, known as changing, members are engaged in discerning and adopting improved operational methods or embarking on novel tasks to instigate transformation. On this note, Harper (2001) posited that for change to be truly effective, it is crucial that all relevant parties are involved in the decision-making and problem-solving processes cooperatively. Traditionally, these functions were predominantly managerial roles; however, the contemporary view supports that involvement by employees can lead to a higher likelihood of accepting and committing to the change effort, thus possibly minimizing resistance from those affected by the change.

In the final stage, referred to as refreezing, there is a concerted effort to consolidate the newly adopted practices and tasks within the organization by the employer. Success in this phase is

contingent upon employee acknowledgment, with consideration given to reward mechanisms as a vital component for altering behaviors. Proper acknowledgment and rewards for adapting to or accepting the change are crucial, as they serve to affirm the desired behaviors and prevent regression to previous practices as highlighted by Harper (2001).

Organizational change may be accomplished via three main methods, according to Branch (2002), using Lewin's model: affecting organizational change via manipulating the workforce, which includes their abilities, mindsets, principles, and actions that follow; altering organizational structures and systems, such as reward systems, reporting relationships, and job designs; or by directly transforming the organizational culture or the style of interpersonal relations, including the frequency and nature of interactions among individuals, conflict management strategies, and decision-making processes.

Lewin's framework emphasizes the interconnectedness and hierarchical nature of organizational relationships, implying that change within a company involves a process of interdependency among its various units and subunits. The model takes into account the fact that the importance of each unit in the firm determines the amount of reliance. Nevertheless, this model has a major flaw in that it presumes organizations always function in a stable environment and go through linear transitions between stable states. This shows that unpredictable and ever-changing corporate settings may not be the best place to use Lewin's paradigm..

### **2.2.3 McKinsey 7-S Change Management Model**

Various models are available in the field of organizational effectiveness, all with the goal of improving the structure and function of organizations. One of the most well-known of them is the McKinsey 7-S Framework. Consultants Tom Peters and Robert Waterman of McKinsey

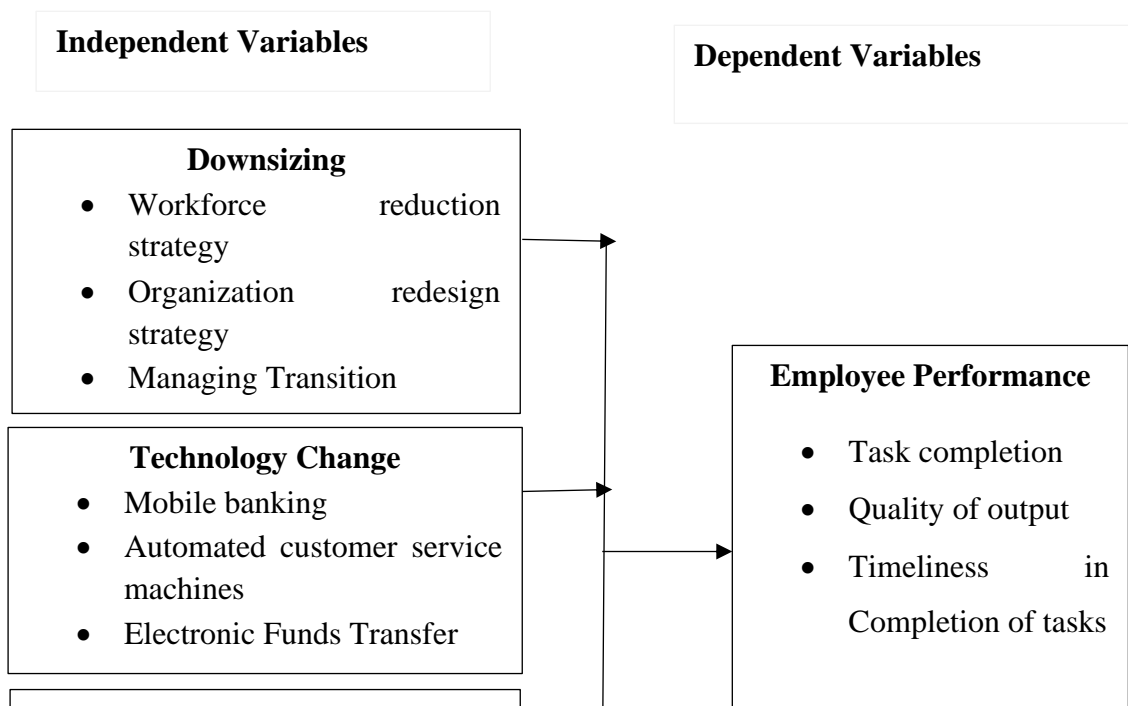
& Company came up with this concept in the mid-1980s. It stresses the need of coordinating seven internal factors in order to handle change effectively. As a whole, these components—which include personnel, style, processes, structure, strategy, and shared values—serve as change agents. The McKinsey 7-S Framework is celebrated for its comprehensive organizational analysis and change approach, integrating rational and emotional components. It contends that for an organization to thrive, these seven facets must be in harmony and addressed collectively. Distinguishing between 'soft' and 'hard' elements, the model identifies strategy, structure, and systems as tangible aspects that are easier to define and manage. In contrast, soft elements, though challenging to handle, form an organization's core and are pivotal in establishing a lasting competitive edge. The enduring relevance of the McKinsey 7-S Framework lies in its systemic approach, ensuring that an alteration in one element necessitates adjustments across all others due to their interdependence. This holistic view facilitates a deeper understanding of an organization's dynamics, guiding effective alignment and performance optimization amidst various changes in leadership, strategy, or operational restructuring. According to Hayes (2014), the utility of this model lies in its ability to reveal the complex interplay between these elements, thereby aiding in the strategic alignment and improvement of organizational performance.

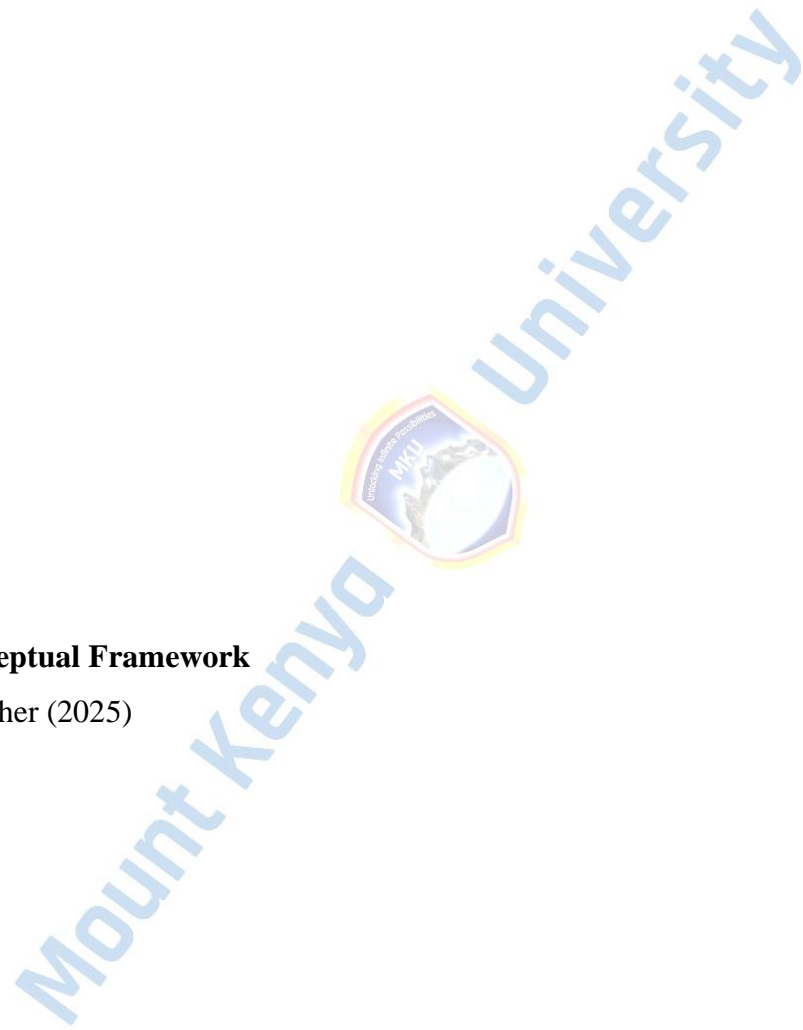
### **2.3 Conceptual Framework**

An analysis of the interplay between the two sets of data was the overarching goal of the theoretical framework that informed this investigation. The study's stated goal was to ascertain, for commercial banks in Meru County, whether the dependent variable of employee performance is affected by the independent variables of change management, which include

technological innovation, organizational culture transformation, structural adjustments, and downsizing. Figure 1 graphically depicts this connection.

We used particular indicators to assess each component of the research. Tools including digital banking, smart card systems, automated service platforms, EFT, EDI, and mobile banking were used to measure technological development. The downsizing dimension was assessed through indicators such as workforce reduction strategies, organizational redesign, and the effectiveness of workforce transition management.





**Figure 1: Conceptual Framework**

Source: Researcher (2025)

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

The research design, study site, target demographic, methods of participant selection, data collection instruments, and tactics to assure the validity and reliability of these tools are all detailed in this chapter, which also covers the methodology followed in the study. It goes on to detail the steps needed to gather data and how that data would be examined. Ethical issues that need to be considered in this investigation are further discussed in this chapter.

#### **3.2 Research Design**

The study's dependent variable, employee performance, was examined through the use of a descriptive survey design, which was thought to be appropriate for investigating the present dynamics of change management components, such as technological transformation, organizational culture, downsizing, and structural adjustments. This layout worked wonders for illuminating the current state of affairs in Meru County's commercial banks. It also allowed the researcher to uncover emerging issues, generate new insights, and gather comprehensive data on the ongoing challenges related to managing organizational change and its influence on staff performance. Additionally, this approach facilitated the systematic selection of participants, the collection of relevant data, and its subsequent analysis, making it a practical and reliable choice for addressing the study's objectives.

#### **3.3 Location of the study**

Meru County is one of Kenya's 47 administrative regions where this study was carried out. Isiolo County forms its northern boundary, Tharaka-Nithi its southern border, Nyeri its southwest border, and Laikipia its western border. The majority of the 1.35 million individuals

that call Meru County home are of Meru ethnicity. In Meru town, you'll find the county's commercial and administrative center.

Collaborative Bank, National Bank of Kenya Ltd, Postbank, Ecobank Kenya Ltd, Family Bank, Sidian Bank, Equity Bank Limited, KCB, Standard Chartered Bank Limited, ABSA Bank Limited, Oriental Bank, Bank of Africa, and I&M Bank are among the commercial banks operating in the county. There seems to be a marked uptick in the quantity of local bank branches as of late. Be that as it may, there has been less investigation of the methods used by these organizations to implement change management.

The county's progress toward financial inclusion was highlighted in a report from 2021 by the Financial Sector Deepening Trust. From 2020 to 2021, the inclusion rate increased from 26.4% to 40.5%. Additionally, savings behavior among individuals in the lowest income bracket improved, with the percentage of savers rising from 23% in 2020 to 29% in 2021. These developments reflect shifting trends in financial access and underscore the evolving role of financial institutions in Meru County's economic landscape.

### **3.4 Target Population**

The research was carried out across 14 commercial banks situated in Meru County, focusing on a diverse group of 470 employees (Compilation from Bank Operation Managers, 2024), which includes managers, supervisors/administrators, and cleric/tellers. Under the category of managers, his group included branch managers, HR managers, credit managers, and operational managers. Supervisors and administrators in various departments, as well as tellers, clerks, receptionists, and credit officers, made up the supervisors/administrators and cleric/tellers' categories, respectively.

These categories of employees formed the sampling framework for the study. By incorporating every level of employee, from management to frontline staff, the research aimed to gather comprehensive data from different perspectives within the banks. Thus, the focus of inquiry was the banks themselves, with the employees of these banks serving as the primary subjects of analysis. The study targeted 470 employees within these banks in Meru County for its data collection.

Table 1: Target Population

Name of the Bank	Managers	Supervisor /Administrators	Clerical /Tellers	Total
Cooperative bank	3	9	27	39
National Bank of Kenya ltd	3	8	27	38
DTB – Diamond Trust Bank	3	4	18	25
Postbank	2	5	12	19
Eco bank Kenya Ltd	3	7	22	32
Family bank	3	5	17	25
Sidian Bank	3	8	24	35
Equity bank limited	4	11	28	43
KCB	3	11	27	41
Standard chartered bank limited	3	8	24	35
Absa bank limited	3	9	29	41
Oriental bank	3	9	20	32
Bank of Africa	3	8	19	30
I & m bank	3	7	25	35
<b>TOTAL</b>	<b>42</b>	<b>109</b>	<b>319</b>	<b>470</b>

Source: Compilation from Bank Operation Managers, 2024

### 3.5 Sampling Techniques

The survey includes all fourteen banks in Meru County by means of a thorough sample procedure. Managers, supervisors/administrators, clerks/tellers, and a varied set of individuals were selected using a stratified selection procedure to guarantee a representative sample for the study. All participants had an equal opportunity of contributing to the research because of this technique to stratification, as pointed out by Kothari (2004). Both the statistical validity and the completeness of the sample are improved by using a stratified proportional sampling technique. The research used a basic random sample method to choose people from different occupational groups, such as managers, supervisors, or administrators, and teller or clerical workers. A representative sample size was determined for the investigation using this technique.

Using the methods proposed by Yamane (1967), a total of 470 workers were utilized to determine the sample size for the study. To determine the number of respondents to draw from each bank, a proportional sample was used.

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

Where:

n= sample size;

N= total population of members (470)

e= sampling error (0.05)

$$n = \frac{470}{1 + 470(0.05)^2}$$

$$= \frac{470}{2.175}$$

= 216 respondents

Thus, 216 participants from 14 of Meru County's banks were considered an adequate sample size. People in each stratum were selected at random to participate. Using varying numbers of responses, proportionate sampling divides commercial banks into subgroups. Table 2 shows the results of the calculations made to determine the number of participants from each category according to their percentage of the overall population..

Table 2: Study Sample Size

Name of the Bank	Managers	Supervisor /Administrators	Clerical /Tellers	Total
Cooperative bank	1	4	12	17
National Bank of Kenya ltd	1	4	12	17
DTB – Diamond Trust Bank	1	2	8	11
Postbank	1	2	6	9
Eco bank Kenya Ltd	1	3	11	15
Family bank	1	2	8	11
Sidian Bank	1	4	12	17
Equity bank limited	2	5	13	20
KCB	1	5	12	18
Standard chartered bank limited	1	4	12	17
Barclays bank limited	1	4	14	19
Oriental bank	1	4	9	14
Bank of Africa	1	4	9	14
I&M bank	1	3	13	17
<b>TOTAL</b>	<b>19</b>	<b>50</b>	<b>147</b>	<b>216</b>

**Source: Researcher (2025)**

### **3.6 Data Collection Instruments**

The research relied on respondents self-administering standardized questionnaires to gather primary data, as described in Appendix I. The goal of developing these instruments was to collect data from a literate population that included both objective facts and subjective views. A 5-point Likert scale was used to determine the degree of agreement across different assertions in the surveys. The goals of the research were carefully considered for each component of the questionnaire. The first portion of the survey collected basic respondent demographics; the second part evaluated factors pertaining to workers' productivity; and the third part examined various aspects of managing change.

### **3.7 Pilot Study**

In their 2018 article, Polit and Beck define a pilot test as an initial, smaller-scale study that is meant to evaluate the study's methodologies and processes rather than test the research questions and hypotheses. A pilot research should consist of 5–10% of the total sample size, according to Jones and Smith (2020). A pilot study was conducted with twenty-two participants from commercial banks in Tharaka Nithi County. The purpose of the pilot testing was to identify any potential issues, prevent costly errors, estimate the time needed for the actual fieldwork, and make any necessary adjustments to the survey items.

### **3.8 Validity and Reliability of Research Instruments**

#### **3.8.1 Validity of research instruments**

How well a research instrument assesses its target construct is known as its validity (Rahardja et al., 2019). This research used a three-pronged approach to evaluate content validity. First, each questionnaire item was carefully evaluated to determine whether it effectively reflected the intended content and accurately captured the underlying concepts. To further verify the

instrument's validity, the draft questionnaire was reviewed by academic supervisors at the university. They assessed its relevance, clarity, and overall alignment with the study's objectives. Based on their feedback, necessary revisions were made, including corrections and the removal of inappropriate or unclear items. Additionally, factor analysis was conducted to evaluate the appropriateness of the questionnaire items for measuring the intended constructs.

### **3.8.2 Reliability of Research Instruments**

Reliability pertains to the consistency of a research instrument in producing stable and reliably produces the same outcomes when administered to the same participant pool. This research relied on internal consistency to evaluate the validity of the main data collecting instruments, with an emphasis on the items' capacity to measure a certain attribute or behavior when taken as a whole (Sabana, 2014). This was tested using Cronbach's Alpha, a popular tool for gauging the reliability of social science studies. As stated by Kombo and Tromp (2009), in order to prove dependability, a Cronbach's Alpha value of 0.70 or above is usually taken into consideration. The 22 banks in Tharaka Nithi County that were not part of the primary research sample were chosen at random to fill out the questionnaires in order to verify this. For the research, instruments were considered trustworthy if they had an alpha value of 0.7 or above.

### **3.9 Data Collection Procedures**

In order to get a NACOSTI permit, which grants authority to do the study, the researcher was provided with a letter of reference from the directorate of postgraduate studies at Mount Kenya University. Methods used to gather data were mostly field-based. Before collecting data, the researcher gave participants an overview of the study and its goals. To guarantee participants' participation during data collection, the researcher supplied several authorization and

permission letters upon request. After a few days, the researcher collected the questionnaires that had been individually handed to the selected banks.

### **3.10 Data Analysis**

In order to make sense of all that data, the research used quantitative methodologies. To summarize the data and provide an overview of the respondents' characteristics and replies, descriptive statistics were used. These statistics include Ms, SDs, frequencies, and percentages. To further address some study aims, inferential statistical methods were also used. At a 95% confidence level, we used Pearson correlation analysis to find out how strongly and in what direction change management approaches correlated with employee performance. Multiple regression analysis was carried out to delve further into the ways in which the independent factors affected the dependent variable. We used SPSS 27.0 to analyze the data, and we summarized the results of the regressions and presented them in tables.

### **3.11 Ethical Considerations**

Recognized ethical standards were followed throughout the study, which is crucial when working with human subjects. Integrity and professionalism were maintained throughout the study procedure by adhering to these ethical norms. In addition to a Research Permit from NACOSTI, the researcher also received formal authorization from the Meru County Ministry of Education. After getting the necessary permissions, the researcher addressed the managers of certain commercial bank branches and asked for permission to gather data from their employees.

Everyone involved in the research understood its goals and its consequences before participants gave their informed agreement. To safeguard respondent confidentiality, no personal identifiers were used; instead, coded responses were employed on all questionnaires.

Additionally, the survey instruments were carefully designed to respect the values and emotions of the participants, minimizing any potential discomfort, embarrassment, or pressure during the data collection phase.



## CHAPTER FOUR

### DATA ANALYSIS, RESULTS AND DISCUSSION

#### 4.1 Introduction

In accordance with the declared goals of the study, this section presents in great depth the results, interpretations, and analysis of the data. Empirical data evaluated using multiple regression, descriptive statistics, and Pearson correlation provided the basis for the findings. We used the SPSS to methodically arrange and analyze the data acquired from interviews and questionnaires according to each independent variable. Tables and statistical models show the results and how the variables are related to one another.

#### 4.2 Response Rate

A response rate of 85.6% was achieved when 185 out of 216 questionnaires sent out to participants were adequately filled out and returned. We were unable to recover the remaining 31 questions, which constitute 14.4% of the total. An appropriate response rate for statistical analysis is 50% or above, say Mugenda and Mugenda (2004). Babbie (2004) says a decent return rate is 60% and anything beyond 70% is fantastic. The study's analysis was based on the replies that were gathered. Participants were able to reply whenever it was most convenient for them because to the drop-and-pick mode of questionnaire delivery, which contributed to the high response rate. Additionally, ensuring respondent anonymity and not requesting any personally identifying information helped to encourage participation and improve the overall return rate.

### 4.3 Descriptive Information on Demographics

Demographic information gathered from respondents includes details like gender, age, education level, and tenure in the banking industry. Table 3 summarizes these findings.

Table 3: Descriptive Information on Demographics

Gender	Frequency	Percentage
Female	70	37.8
Male	115	62.2
<b>Level of Education</b>		
Diploma	23	12.4
Bachelors	121	65.4
Masters	38	19.6
PhD	3	1.6
<b>Age</b>		
20-29 years	35	18.9
30-39 years	118	63.8
40-49 years	19	10.3
Above 50 years	13	7
<b>Tenure</b>		
Less than a year	7	3.8
From 1 to 5 years	93	50.3
From 6 to 10 years	80	43.2
Above 10 years	5	2.7

Source: Researcher (2025)

Table 3 shows that 115 respondents (62.2%) were male and 70 (37%). 8% of participants were women. Males predominate in the commercial banks examined. The study showed that 35 individuals (18.9%) were aged 20-29, 118 (63.8%) were 30-39, 19 (10.3%) were 40-49, and 13 (7.0%) were above 50. The majority of participants are aged 30–39, while the

least represented category is over 50. Study participants' ages matter because older people are more introspective and educated. The results showed that 23 (12.4%) respondents had diplomas, 121 (65.4%) had bachelor's degrees, and 38 (19.6%) had master's degrees. Three responders (1.6%) have doctorates. The results show that most participants had degrees and a few certificates. Literacy is high, which is good for employee performance questionnaire management. This facilitated the collection of relevant study responses. The bank employed 7 (3.8%) people for less than a year, 93 (50.3%) for 1 to 5 years, 80 (43.7%) for 6 to 10 years, and 5 (2.7%) for more than 10 years. Many individuals have worked for the bank for over a decade. Long-term experience and comprehension across subjects are gained. The process collected organizational change experts' insights.

#### **4.4 Validity and Reliability of the Research Instrument**

##### **4.4.1 Validity**

In order to make sure the items were suitable for further analysis and to assess the research variables' validity, sampling adequacy tests were run. The sample size determination followed a formula used by Tejada et al. (2012), which is derived from Yamane's (1967) method.

$$\alpha = \left( \frac{\kappa}{\kappa - 1} \right) \left( 1 - \frac{\sum_{i=1}^{\kappa} \delta_{yi}^2}{\delta_z^2} \right)$$

Where  $\kappa$  refers to the number of scale item  $i$

$\delta_{yi}^2$  – variance associated with item  $i$

$\delta_z^2$  – variance associated with the observed total scores

A full assessment of the measures' dependability is provided by the findings of  $\alpha$ , which range from 0 to 1. The elements on the scale are not associated if the  $\alpha$  value is 0, but there is a significant degree of connection when the  $\alpha$  value is 1. An unacceptable and invalid

coefficient is one with a value lower than 0.7. Table 4 shows the outcomes of two tests for sphericity and sample adequacy: Bartlett's and the Kaiser-Meyer-Olkin (KMO) test..

Table 4: KMO and Bartlett's Test

Factors	KMO Test	Bartlett's Test of Sphericity		
		Approx. Chi-Square	df	Sig.
Downsizing	0.777	182.412	15	0.000
Technological Change	0.728	111.887	15	0.000
Structural Change	0.824	353.165	15	0.000
Organization Culture	0.715	186.684	15	0.000
Performance of Employees	0.782	257.386	15	0.000

**Source: Researcher (2025)**

The minimal criterion for acceptable sample adequacy, as noted by Williams et al. (2012), is a Kaiser-Meyer-Olkin (KMO) value of 0.50. Higher values indicate better appropriateness for analysis. To ensure that the data were collected from evenly distributed populations, Bartlett's Test of Sphericity was used in this research. There was an adequate degree of sampling as the test yielded P is lower than 0.05 (more precisely,  $p < .001$ ). The dataset was deemed suitable for further statistical analysis in light of these findings.

The results indicated that the variables in each construct were from populations with similar variances ( $P = 0.000 < 0.005$ ), which Mt that the data may be used for further study. This finding supports the validity of the constructs being studied. As Saunders et al. (2007) highlight, datasets meeting these statistical requirements are fit for both descriptive and inferential statistical procedures. As such, the study proceeded with further analytical techniques, which are detailed in the subsequent sections.

#### 4.4.2 Reliability

The reliability tests used Cronbach's alpha, which varied between 0.717 and 0.811, for each of the variables. Credibility in this inquiry was determined by Cronbach's alpha values, which were 0.7 or above. As shown in Table 5, the test items have been conserved and used in this research, so they may be regarded as trustworthy. The reliability of the research tools was determined using the following formula.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

N is the total number of items,  $\bar{c}$  is the average inter-item covariance, and  $\bar{v}$  is the M variance among the items in this context. It is typically considered desirable to have a reliability coefficient of 0.70 or higher.

Table 5: Reliability

Variable	Cronbach alpha
Downsizing	0.717
Technology	0.767
Structural	0.760
Culture change	0.794
Employee performance	0.811
Overall	0.770

Source: Researcher (2025)

#### 4.5 Descriptive Analysis of the Variables in the Study

Restructuring, technical innovation, structural modifications, and organizational culture were the primary foci of the descriptive study because of their perceived relevance to employee performance within the context of change management. On a five-point Likert scale, with 5

Ming Strongly Agree and 1 Ming Strongly Disagree, statements pertaining to these factors were assessed. For each statement, we asked respondents to rate how much they agreed.

The research used descriptive statistics, namely the M and SD, to decipher the replies. You can see the most common perspective among the participants and get a sense of the average answer from the M, which is a measure of central tendency. The SD indicated how widely the responses varied from the M, offering a sense of the data's dispersion.

#### 4.5.1 Downsizing

The major purpose of the research was to examine how staff performance was affected by downsizing in Meru County's commercial banks. We developed a set of six expressions to assess downsizing. The following assertions were presented, and participants were asked to rate how much they agreed with each one. Table 6 displays the pertinent results.

Table 6: Descriptive Statistics for Downsizing

Statements	N	Min	Max	M	SDiation
Downsizing has resulted to improved personal responsibility	185	1	5	4.14	0.873
Downsizing has led to increased efficiency, reduced costs, and enhanced competitiveness.	185	1	5	3.72	0.839
Downsizing has resulted in enhanced staff accountability.	185	1	5	3.79	0.960
Downsizing has resulted in enhanced loyalty towards your boss.	185	1	5	3.58	0.893

Downsizing has led to more equitable distribution of duties among staff.	185	1	5	3.98	0.876
Downsizing results in heightened enthusiasm among individuals, who are invigorated by the challenge of accomplishing more with less resources or salvaging the business.	185	1	5	3.71	0.912
Valid N (listwise)	185				
Overall M				3.82	0.892

**Source: Researcher (2025)**

The findings are in, and respondents were in full agreement with all of the downsizing claims (Table 6). With an average score of 3.82 and a SD of 0.892, respondents were in a reasonable agreement that downsizing improves their performance in many ways. Reducing size increased personal responsibility (M=4.14, SD=0.873). This shows that many downsized employees felt more responsible. The research suggests that a staff decrease may require remaining employees to take more initiative and responsibility for their duties, improving performance. Respondents believed that downsizing has made staff duties more egalitarian (M=3.98, SD=0.876). Role rearrangement and redundancies may explain why employees think downsizing has made task distribution fairer.

Participants agreed that downsizing promoted staff accountability (M=3.79, SD=0.960). The high SD shows that while most respondents agreed, perceptions varied. Different departments or teams may implement accountability measures differently. Downsizing improves efficiency, cost, and competitiveness (M=3.72, Std Dev=0.839). Employees reported operational advantages from the downsizing program, particularly in cost efficiency and competitiveness, but not all may have directly benefited.

“Downsizing results in heightened enthusiasm among individuals who are invigorated by the challenge of accomplishing more with less,” had a modest response (M=3.71, Std Dev=0.912). Some employees were motivated by greater demands and responsibilities, while others were exhausted or stressed. Low agreement was also found that downsizing enhanced supervisor loyalty (M=3.58, Std Dev=0.893). The research suggests that while some employees may have developed better connections with their supervisors due to a more streamlined structure and more engagement, others may have felt animosity or uneasiness due to the downsizing process.

#### 4.5.2 Technology Change

Technological change stands as a pivotal element in change management, significantly influencing employee performance. A set of six statements was developed to assess technological change. On a scale from "strongly disagree" to "strongly agree," we asked the participants to rate how much they agreed with each statement on technological advancement.

Table 7 displays the relevant results.

Table 7: Descriptive Results for Technological Change

Statements	N	Min	Max	M	SDiation
The quality of labor has increased as a result of technological advancements.	185	1	5	4.52	0.840
The organization's staff is now more productive and efficient thanks to technological improvements.	185	1	5	4.48	0.815

The overall number of mistakes has decreased as a consequence of technological advancements.	185	1	5	4.50	0.836
Adopting new technologies led to improved job performance.	185	1	5	4.47	0.817
I can complete work assignments swiftly thanks to new technologies.	185	1	5	4.17	0.908
New technologies enable me to better manage my workload and processes.	185	1	5	4.01	0.889
Valid N (listwise)	185				
Overall M and SD				4.35	0.851

**Source: Researcher (2025)**

There is strong evidence that the adoption and integration of current technologies have greatly improved numerous aspects of employee productivity, as seen in Table 7, which demonstrates that respondents support the items used to measure the influence of technological change on performance. A SD of 0.851 and a M of 4.35 were the results, showing that there was a lot of agreement and not much fluctuation. In particular, respondents strongly believed that technological development had improved work quality (M=4.52, SD=0.840). This shows that employees agree that technological tools and systems improve precision, consistency, and work quality. According to Eigenstetter (2020) and Edwards and Silva (2024), automation and digitization reduce human error and improve organizational professionalism.

Respondents strongly agreed that technological change has reduced total errors (M=4.50, Std Dev=0.836), supporting the claim that technological systems improve employee output

accuracy and reliability. Data validation tools, real-time monitoring systems, and automated processes reduce human error, enhancing operational results (Sharma, 2024). Respondents also agreed that technology had boosted employee productivity and efficiency (M=4.48, Std, Dev=0.815). These numbers show that most people believe modern technology has improved processes, resource use, and time management.

Respondents agreed that new technology improved job performance (M=4.47, SD=0.817). Technology integration appears to have increased individual outputs and organizational performance. Respondents also agreed that new technologies help them work faster (M=4.17, SD=0.908), albeit with more variability. This suggests that while most employees experience enhanced task efficiency, some may still struggle due to poor training or unreliable technical resources. According to respondents, new technologies help them manage work and processes more efficiently (M=4.01, SD=0.889). This shows that while technology tools are highly praised, some individuals may feel less competent in managing complex or automated procedures due to unfamiliarity or poor system design.

#### 4.5.3 Structural Change

One of the most important things that affects how a company handles change is structural change. Six specific comments were made to rate structural change. On a scale from "Strongly Disagree" to "Strongly Agree," respondents were asked to rate how much they agreed with each statement. Table 8 shows a summary of the answers to these questions.

Table 8: Descriptive Results for Structural Change

Statements	N	Min	Max	M	SDiation
The organization's structural changes have increased staff dedication and availability.	185	1	5	4.23	0.912

The organization's structural adjustment has resulted in improved goal-setting.	185	1	5	3.84	1.001
Changes in work teams have improved teamwork and staff effectiveness.	185	1	5	4.11	0.874
Job redesigns due to structural changes have led to speedier employee response and completion of tasks.	185	1	5	3.98	0.975
Structural changes have led to enhanced organizational creativity.	185	1	5	3.64	1.002
Structural adjustments have enhanced communication throughout the organization.	185	1	5	4.15	0.963
Valid N (listwise)	185				
Overall M and Std Deviation				3.99	0.956

**Source: Researcher (2025)**

With an average M score of 3.99 and a SD of 0.956, Table 8 shows that most of the people who answered agreed with the statements about how structural changes affect employee performance. This Ms that structural changes are generally seen as good for employee performance, though different people may have had different experiences. Most of the people who answered agreed with the statement that changes to the organization's structure have made workers more committed and available at work (M=4.23, SD=0.912). This suggests that structural changes such as reorganization of departments or changes in job roles may have motivated employees to be more dedicated and present in the workplace. Enhanced commitment often reflects a sense of renewed purpose and alignment with organizational goals. Respondents also agreed with the statement that structural changes have improved

communication within the organization ( $M=4.15$ ,  $Std\ Dev=0.963$ ). This result implies that employees believe changes in the organization's structure have made internal communication more effective. Clear lines of communication and well-defined reporting structures typically foster better understanding and cooperation among staff, contributing to improved performance.

Similarly, respondents agreed with the statement that changes in work teams in the organization have led to enhanced teamwork and better performance from staff ( $M=4.11$ ,  $SD=0.874$ ). This finding highlights the positive effect of restructuring teams possibly by introducing cross-functional collaborations or reducing team sizes leading to more cohesive group efforts and improved overall outcomes. On job redesign as a result of structural changes resulting in faster employee response and completion of work, respondents agreed with the statement ( $M=3.98$ ,  $SD=0.975$ ). This suggests that employees view job redesigns, such as the reallocation of duties or simplification of tasks, as contributing to quicker execution of responsibilities and more agile responses to work demands. There was further agreement among the respondents on the statement that structural change in the organization has led to the setting of better-quality goals ( $M=3.84$ ,  $SD=1.001$ ). This indicates that while many employees perceive improvements in goal-setting following structural change, others may still experience inconsistencies or challenges in this area perhaps due to unclear expectations or lack of involvement in the goal formulation process.

On structural changes having resulted in increased innovation in the organization respondents also agreed with the statement ( $M=3.64$ ,  $Std\ Dev=1.002$ ). This suggests a more varied response from employees regarding the role of structural change in fostering innovation. Some may feel empowered to innovate under new systems, while others may find the changes

disruptive or limiting, particularly if innovation is not actively encouraged or supported by leadership.

#### 4.5.4 Organization Culture

When it comes to change management, organizational culture is a key factor that affects how well employees do their jobs. To figure out what kind of culture a business has, six claims were made. People who answered were asked to rate how much they agreed with each statement about business culture. The levels of agreement ranged from "strongly disagree" to "strongly agree." The important results can be seen in Table 9..

Statements	N	Min	Max	M	SDiation
The rites/rituals at my organization enable the staff embrace the changes implemented in the company.	185	1	5	3.92	0.984
My organization's rites and rituals create loyalty and dedication to changing programs.	185	1	5	3.81	0.871
My organization's culture supports some involvement in decisions that influence my work.	185	1	5	4.11	0.892
My organization's organizational norms enable company-wide change initiatives.	185	1	5	4.25	0.879
The organization's values influence the conduct of the employees in the organization.	185	1	5	4.04	0.916

My organization's rites/rituals help to resolve conflicts that arise from transformation projects.	185	1	5	3.79	0.930
Valid N (listwise)	185				
Overall M and SD				3.99	0.912

Table 9: Descriptive results on Organization Culture

Source: Researcher (2025)

With a total M score of 3.99 and a SD of 0.912, Table 9 shows that respondents agreed with the ideas that changes in company culture can affect how well employees do their jobs. These results suggest that private banks in Meru County have successfully incorporated cultural aspects that not only make it easier to change but also keep employees engaged and productive. People who answered agreed that corporate rules were seen as the most helpful part of change efforts (M=4.25, Std, Dev=0.879). This shows that most workers agree that the unwritten rules and expected behaviors in their companies are in line with attempts to be open to change. In the same way, the fact that workers are involved in making decisions (M=4.11, SD=0.892) shows that they are allowed to give their opinions on things that affect their work. This strategy of involving everyone is very important in managing change because it creates a sense of ownership, boosts drive, and improves total performance.

Respondents agreed with the statement that the organization's values affect how its employees act (M=4.04, SD=0.916), which Ms that organizational values do play a big role in how employees act, especially during times of change. Rituals and rites also play a significant role, though to a slightly lesser extent. For instance, the belief that rituals help employees embrace change (M=3.92, SD=0.984), while rituals fostering loyalty and commitment to change

programs ( $M=3.81$ ,  $SD=0.871$ ). These figures suggest that employees acknowledge the importance of symbolic acts and ceremonies in reinforcing positive attitudes towards change, though the influence is somewhat moderate.

Respondents agreed with the statement ( $M=3.79$ ,  $Std, Dev=0.930$ ) about the role of traditions in making it easier to settle disagreements that come up because of change efforts. Even though this is still above average, it shows an area that might need more work. Unresolved issues can make it harder to make changes and keep teams together.

#### 4.5.5 Employee Performance

In this study, employee performance was the dependent variable. Performance was measured by how well jobs were completed and the level of the work that was done. Table 10 shows the results that go with them.

Table 10: Descriptive Results for Employee Performance

Statements	N	Min	Max	M	SDiation
Employees are quick and good at providing services.	185	1	5	4.55	0.764
Workers are able to adapt to shifting objectives at work.	185	1	5	4.25	0.937
At work, employees can meet the goals they set for themselves.	185	1	5	3.94	0.879
Employees take an active role in providing services.	185	1	5	4.15	0.886
Employees can figure out problems on their own at work.	185	1	5	3.75	0.797
Everyone at work is able to meet all of their deadlines.	185	1	5	4.24	0.813
Valid N (listwise)	185				

Overall M and SD				4.15	0.846
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Source: Resercher (2025)

The results in Table 10 reveals a strong overall perception of effectiveness and adaptability in the workplace. With an overall M score of 4.15 and a SD of 0.846, the data indicates that, on average, employees are performing well across various key performance indicators. Respondents strongly agreed with the statement that employees are efficient and effective in-service delivery (M=4.55, SD=0.764). This suggests a high level of agreement among respondents that staff are not only capable of delivering services but do so in a manner that is both timely and resource-conscious.

Employees also demonstrated a strong ability to adjust to changing priorities (M=4.25, SD=0.937). This reflects the dynamic nature of the banking environment, where flexibility and responsiveness are vital. Closely related is the ability to meet deadlines (M=4.24, Std. Dec=0.813), indicating that employees are generally reliable and capable of managing their time and workload effectively. Further respondents agreed that they are proactive in-service delivery (M=4.15, SD=0.886). This proactive attitude likely contributes to the overall high performance, as employees are not just reactive but take initiative in fulfilling tasks and addressing client needs.

Similarly, respondents agreed with the statement that employees are able to meet their set targets at the workplace (M=3.94, SD=0.879), reflecting a good, though slightly more moderate, level of goal achievement. This could suggest that while targets are generally met, there may be occasional challenges or varying levels of performance across departments or individuals. Also, respondents agreed with the statement that employees are able to solve problems at work independently (M=3.75, SD=0.797). Though still above the midpoint, this

result might highlight a potential area for improvement perhaps in decision-making autonomy, access to resources, or training. Enhancing problem-solving skills could further strengthen overall employee performance.

#### 4.6 Assumptions of Linear Regression

The study examined key statistical assumptions related to regression analysis. These included assessments for normality, linearity, independence of observations, homoscedasticity, and multicollinearity.

Table 11: Assumptions of Linear Regression

Assumptions of Linear regression	Threshold if Assumption is met	Downsizing Technology	Technology	Structural	Culture
Normality test	P>0.05	0.000	0.000	0.017	0.000
Shapiro-Wilk					
Linearity	P<0.05	0.000	0.000	0.000	0.000
Homoscedasticity	P>0.05	0.000	0.000	0.000	0.000
Leverne test of homogeneity of variance					
Multicollinearity	VIF Max 10	0.658	0.545	0.521	0.547
Variance inflation factor (VIF)		(1.519)	(1.834)	(1.92)	(1.827)

Source: Researcher (2025)

##### 4.6.1 Test for Normality

We utilized the Shapiro-Wilk test, which is sensitive to outliers caused by skewness, kurtosis, or both, to determine whether the data followed a normal distribution. The normalcy assumption in the dataset was examined using this test. The test requirements state that if the

significance value is less than 0.05, then the data do not follow a normal distribution, and if it is more than 0.05, then the data follow a normal distribution. In this study, none of the variables met the threshold for normality. However, Elliot and Woodward (2007) argue that parametric statistical methods remain valid even when the assumption of normal distribution is not strictly met.

#### **4.6.2 Test for Linear Relationship**

In order to determine whether the connections between the variables were linear or nonlinear, the researchers used the analysis of variance (ANOVA) linearity test. When the P= for the F-test for the nonlinear component is less than 0.05, a nonlinear connection is deemed statistically significant (Zhang et al., 2011). There was a preponderance of linear correlations among the variables in this research as all of them showed significance levels below the 0.05 threshold.

#### **4.6.3 Test for Independence**

To determine whether the residuals were independent in the regression analysis, the Durbin-Watson statistic was used. This test determines whether a multiple or linear regression model's residuals are uncorrelated. If the Durbin-Watson value is between 1 and 3, then autocorrelation is not a concern, says Alsaeed (2005). All of the study's variables had Durbin-Watson values between 1.0 and 2.0, as shown in the previous table, indicating that the dataset did not include any autocorrelation.

#### **4.6.4 Test for Homoscedasticity**

According to Hair, Black, Babin, Anderson, and Tatham (2006), homoscedasticity is the assumption that the dependent variable's variability is constant across all levels of the independent variable. In order to make sure that the dependent variable's spread is not

restricted to a certain section of the independent variable's range, it is required to test for homoscedasticity. To check whether the variances are equivalent, one often uses Levene's Test. Homogeneity of variance, as stated in the test's null hypothesis, Ms that the variances are the same throughout the categories described by the independent variable. The null hypothesis, stating that the variances are identical, is accepted if the significance value linked with the Levene Statistic is higher than 0.01. In contrast, if the P= is 0.001 or below, we may reject the null hypothesis and conclude that the variances are not uniform.

#### 4.6.5 Test for Multicollinearity using Correlation Matrix

Table 12: Correlation between Independent Variables

	N	TC	SC	DS	OC
TC	185	1			
SC	185	0.537**	1		
DS	185	0.310**	0.553**	1	
OC	185	0.438**	0.471**	0.620**	1

\*. Correlation is significant at the 0.05 level (2-tailed).

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

**Key:** N=Sample DS=Downsizing, TC=Technological change, SC=structural change, OC=Organization culture

Table 12 shows that there was no evidence of multicollinearity since there was no significant connection between any of the independent variables.

## 4.7 Effect of Change Management on the Employee Performance

### 4.7.1 Regression Results of Downsizing and Employee performance

Examining the effects of downsizing on staff performance within Meru County's commercial banks was the main aim of this research. With this goal in mind, we set out to answer our primary research question: How has downsizing affected productivity in these organizations? This was investigated by making use of SPSS version 28's ( $R^2$ ) and Pearson's correlation coefficient ( $r$ ). We used regression analysis to see how much variance in downsizing explained in the dependent variable (employee performance)..

Table 13: Regression Results of Downsizing and Employee Performance

#### Model Summary

		Change Statistics						
R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
0.706a	0.499	0.482	0.51376	0.499	29.538	6	178	0.000
		ANOVA						
		Sum of Squares	df	M Square	F	Sig.		
Regression		46.779	6	7.797	29.538	0.000 <sup>b</sup>		
Residual		46.983	178	0.264				
Total		93.762		184				

a. Dependent Variable: Employee performance

b. Predictors: (Constant): Downsizing

Model	Unstandardized Coefficients		Standardized t	Sig.
	B	Std. Error	Beta	
(Constant)	1.100	0.304		3.614
				0.000

1	Downsizing	0.489	0.068	0.508	7.214	0.000
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Dependent Variable: Employee performance

Independent Variable: Downsizing

Significance level  $\leq 0.05$

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Source: Researcher (2025)

Table 13 summarizes the study findings, which provide a  $R^2$  value of 0.499. Based on these findings, it seems that commercial banks in Meru County may attribute about 49.9% of the variance in employee performance to downsizing. With a significance level of  $P < 0.01$  and a correlation coefficient (R) of 0.706, the model's overall fit was confirmed by the F-statistic value of 29.538, which indicates a significant association between the predictor and the outcome variable.

Employee performance was shown to be significantly impacted by downsizing, as evidenced by a  $\beta$  of 0.508, a correlation coefficient (R) of 0.706, a t-value of 7.214, and a  $P =$  below 0.001. These results suggest that, among the commercial banks in the area, there is a reasonably substantial and positive correlation between layoffs and productivity.

Based on this analysis, the regression equation used to predict employee performance as a function of downsizing in commercial banks in Meru County can be expressed as follows:

$$\text{Employee performance} = 1.100 + 0.489 \text{ Downsizing}$$

The primary goal of the research, which was to determine how commercial banks in Meru County fared after layoffs, was accomplished. The results showed that downsizing significantly improved staff performance ( $p < 0.01$ ), which accounted for 49.9% of the variance in performance among the sampled banks. Kinanga and Cheruiyot (2015) found a robust positive association of 0.982 between workforce reduction and employee performance, which is in line with our findings.

Similarly, Rori (2009) pointed out that downsizing might boost profits in the short term, but if not properly planned, executed, and monitored, the process can lose its long-term benefits. Successful downsizing efforts have a solid foundation in a well-thought-out personnel strategy and are in sync with the organization's larger goals and objectives. Thus, in order to boost productivity and efficiency, commercial banks should think about implementing a strategy of strategic downsizing.

#### 4.7.2 Regression Results of Technology Change and Employee Performance

The study's secondary aim was to look at how commercial banks in Meru County have been impacted by technology developments in terms of staff performance. The goal of this study was to find out how these banks' employees' productivity has changed after they started using modern technologies. The research used basic linear regression analysis ( $\beta$ ) and Pearson's correlation coefficient (R) to investigate this. In order to determine how much of an impact changes in technology management have on the performance of employees at the chosen commercial banks, regression analysis was used.

Table 14: Simple Regression Analysis Results

##### Model Summary

			Std. Error	Change Statistics					
R	R Square	Adjusted R Square	of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	
0.844 <sup>a</sup>	0.712	0.702	0.34539	0.712	73.193	6	178	0.000	
ANOVA <sup>a</sup>			M Square						
Sum of Squares			df		F	Sig.			
Regression			52.389	6	8.731	73.193	0.000 <sup>b</sup>		
Residual			21.234	178	0.119				

Total 73.623 184

a. Dependent Variable: Employee performance

b. Predictors: (Constant): Downsizing

Coefficients<sup>a</sup>

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	1.512	0.251		6.018	0.000
1 Technological change	0.654	0.055	0.658	11.832	0.000

Dependent Variable: Employee performance

Independent Variable: Technology change.

Significance level <0.05

**Source: Researcher (2025)**

An index for technological change composite was used in the research. This index was produced by averaging six variables that were used to quantify the adoption of technology in the study. The employee performance index is also based on the average of six measures used to measure productivity in the workplace. A thorough research using (R<sup>2</sup>) was carried out to assess the correlation between technological advancements and the efficiency of workers at commercial banks in Meru County. A composite table including the model description, ANOVA, and regression coefficients presented the findings, which showed that technical change explained 71.2% of the variance in employee performance (R<sup>2</sup> = 0.712).

To evaluate the model's effectiveness, the F-statistic was examined, with a reported value of F(1,184) = 73.193 and a P= of less than 0.000. This suggests the model provided a strong fit, Ming improvements from incorporating the independent variable outweighed any deficiencies. The findings showed that technological change significantly and positively

predicted employee performance, with a  $\beta$  of 0.658 ( $p < 0.05$ ). This means that a one-unit increase in technological change was associated with a 0.658-unit increase in staff performance.

Based on the regression analysis, the equation for predicting employee performance from technological change was established as:

$$\text{Employee Performance} = 1.512 + 0.654(\text{Technological Change})$$

At a significance level of  $p < 0.01$ , the research validated those technical developments significantly improved staff performance in commercial banks across Meru County, accounting for 71.2% of the variation. This confirms the second study purpose, which was that staff performance is greatly affected by how well technology change is managed.

These results corroborate those of Kute and Upadhyay (2014), who found that advancements in technology led to better skills and more productivity among commercial printers. According to Machuki and Aosa (2011), operational settings and technological developments are major factors that affect employee performance. The rate of technological adoption corresponds strongly with profitability, according to Webster (1997), who also discovered a robust correlation between technical innovation and overall success in the banking business..

#### **4.7.3 Regression Results of Structural Change and Employee performance**

Evaluating the impact of structural changes on staff performance within commercial banks in Meru County was the third goal of the study. The third study issue was to what extent structural change affects the performance of workers in these financial institutions. This goal sought to examine that topic. The research used basic linear regression analysis ( $\beta$ ) and Pearson's correlation coefficient (R) to examine this. The extent to which structural changes might explain variances in employee performance was quantified using regression analysis..

Table 15: Regression Results of Structural Change and Employee Performance

## Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	R Square Change	F Change	df1	df2	Sig. F Change
0.758 <sup>a</sup>	0.575	0.561	0.41919	0.575	40.163	6	178	0.000	
<b>ANOVA</b>									
		Sum of Squares	df	M Square	F			Sig.	
Regression		42.345	6	7.057	40.163			0.000 <sup>b</sup>	
Residual		31.278	178	0.176					
Total		73.623	184						

a. Dependent Variable: Employee performance

b. Predictors: (Constant): Structural Change

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	1.726	0.252		6.852	0.000
1	Structural Change	0.673	0.061	0.629	10.958	0.000

Dependent Variable: Employee performance

Independent Variable: Structural Change

Significance level  $\leq 0.05$

Source: Resercher (2025)

Using structural change as an independent variable, we ran a regression study to see how well it predicted staff performance in Meru County's commercial banks. A  $R^2$  value of 0.575 was shown by the findings, which are reported in Table 15. This Ms that among the institutions analyzed, structural changes accounted for around 57.5% of the variance in staff performance.

The F-statistic, with its result of  $F(1,184) = 40.163$ , combined with a correlation coefficient (R) of 0.758 and a significance level of  $p < 0.01$ , provided further evidence that the model was true. These results validate structural change as a dependable predictor of employee performance and indicate a robust model fit.

The structural change  $\beta$  was determined to be 0.629, with a t-value of 10.958 and a P= below 0.001. This means that a 0.629-unit boost in productivity may be expected for every one-unit rise in structural change. This relationship's linear regression equation is:

$$\text{Employee Performance} = 1.726 + 0.673(\text{Structural Change})$$

According to these findings, the commercial banks in Meru County had a substantial and positively statistically significant improvement in employee performance after implementing structural adjustments. This proves that the third study question was answered affirmatively, lending credence to the goal that structural change affects banking industry employee outcomes.

Learning indirectly contributes to performance via greater creativity, which is supported by Hörbe et al. (2021) who found that structural alterations had a bigger impact on organizational learning than on innovation. Structural changes have a favorable effect on university staff performance, according to study by Kivindo, Muathe, and Muchemi (2024). In line with the findings of this research, Esther et al. (2020) also found a strong correlation between organizational transformation and worker productivity.

#### **4.7.4 Regression Results of Organization Culture and the Employee Performance**

The study's fourth aim was to look at commercial banks in Meru County and see how company culture affected employee productivity. How does organizational culture impact staff

performance at these financial institutions? That was the research issue we hoped to explore with our purpose. In order to tackle this, the research included using both R-squared and basic linear regression ( $\beta$ ) to investigate the connection between the two variables.

The effect of corporate culture on productivity in the sample of banks was studied using a ( $R^2$ ). A description of the regression model, ANOVA statistics, and regression coefficients are shown in Table 16, which details the outcomes of this investigation.

Table 16: Simple Regression Analysis Results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	0.556 <sup>a</sup>	0.309	0.305	0.59500		
a. Predictors: (Constant), Organization culture						
b. Dependent Variable: Employee performance						
ANOVA <sup>a</sup>						
Model		Sum of Squares	df	M Square	F	Sig.
Regression		28.976	1	28.976	81.846	0.000 <sup>b</sup>
1 Residual		64.787	183	0.354		
Total		93.762	184			
a. Dependent Variable: Employee performance						
b. Predictors: (Constant), Organization culture						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
(Constant)		2.736	0.194		14.087	0.000
1 Organization		0.435	0.048	0.556	9.047	0.000

culture

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a. Dependent Variable: Employee performance

With a  $R^2$  value of 0.309, organizational culture accounts for 30.9% of the variance in employee performance among commercial banks in Meru County, according to the study findings shown in Table 16. The F-statistic was used to ascertain the model's significance and fit. The study yielded a F value of 81.846 ( $F(1,184) = 81.846, p < 0.000$ ), which Ms that the model adequately accounts for a significant portion of the variation in relation to the error, thereby confirming its appropriateness.

Employee performance was shown to be Mingfully predicted by organizational culture. Both the standardized coefficient ( $\beta$ ) of 0.556 and the un $\beta$  (B) of 0.435 were found to be statistically significant at  $p < 0.05$  in the study. This Ms that there will be a 0.556 unit improvement in performance for every one unit increase in organizational culture. These results show that in the commercial banks in Meru County, there is a robust, positive, and statistically significant correlation between company culture and employee output.

The following regression model was constructed to assess organizational culture's impact on employee performance based on this analysis:

$$\text{Employee Performance} = 2.736 + 0.435(\text{Organizational Culture})$$

With a P= showing significant statistical significance ( $p < 0.01$ ) and the model explaining approximately one-third of the variation (30.9%), the findings verify that organizational culture favorably influences employee performance.

These results are in line with those of Shahid et al. (2024), who found that company culture had a favorable and substantial effect on bank workers' productivity in Pakistan. Beliefs, values, policies, artifacts, and leadership behaviors all have a major impact on different parts

of employee performance, according to Mbirira, Oseno, and Wanjere (2023).. Opoku, Hongqin, and Aram (2022) emphasized that organizational values and norms are deeply embedded in employee relationships. Ademba (2021) also found that organizational values play a critical role in shaping job performance outcomes.

#### **4.8 Multiple Linear Regression of the Determinants Regressed against Employee Performance**

Finding out how much of an impact change management has on productivity at commercial banks in Meru County, Kenya, was the driving force for this research. We were able to do this by using a conventional multiple regression analysis that unified all aspects of change management. The objective was to determine how each change management facet, when examined together, affected employee performance.

Table 4.15 displays the results of the multiple regression analysis. It consists of the ANOVA output, which shows the model's overall fit via the F-statistic and significant value, and a model summary that details the values of R, R<sup>2</sup>, and Adjusted R<sup>2</sup>. The standardized and unβs, together with the accompanying t-values and significance levels, are detailed in Table 17, which also includes additional information.

Determining the coefficient of determination (R<sup>2</sup>) was an important goal of this research since it allows us to measure how much of the total variation in employee performance can be explained by the change management factors taken together. These results are summarized in Table 17, which includes the following: F-value, modified R<sup>2</sup>, correlation coefficient, and related significance levels.

Table 17: Model Summary and ANOVA

<b>Model Summary</b>					
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	
1	0.771 <sup>a</sup>	0.595	0.586	0.45926	

<b>ANOVA<sup>a</sup></b>						
<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>M Square</b>	<b>F</b>	<b>Sig.</b>
	Regression	55.796	4	13.949	66.134	.000 <sup>b</sup>
1	Residual	37.966	180	0.211		
	Total	93.762	184			

a. Dependent Variable: Employee performance

b. Predictors: (Constant), DS, TC, SC, OC

The model summary in Table 17 offers an overview of the regression results. It shows that change management collectively accounts for 59.5% of the variance in employee performance ( $R^2 = 0.595$ ,  $p < 0.000$ ), indicating a substantial explanatory power. The remaining 40.5% of the variation is attributed to other factors not included in the current model. The adjusted  $R^2$  value is also provided to estimate how well the model might generalize to the broader population. The difference between  $R^2$  and adjusted  $R^2$  is 0.009, which, when expressed as a percentage, equals 0.9%. This suggests that if the entire population were analyzed instead of the sample, the explained variance would decrease by only 0.9%.

To evaluate the model's effectiveness compared to a baseline prediction (such as the M), the F-statistic was used. The calculated F value of 66.134 ( $F(4,184) = 66.134$ ,  $p = 0.000$ ) indicates that the regression model performs significantly better than random guessing or relying solely

on average values. A high F value, such as the one observed here, suggests that the model substantially improves the prediction of employee performance among commercial bank staff. The results confirm that the model is statistically significant and provides strong predictive capability, accounting for nearly 99% of the improvement in prediction accuracy over a simple M-based approach.

Table 18: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	0.381	0.267		1.428	0.155
Downsizing	0.172	0.074	0.153	2.326	0.021
Technology change	0.401	0.058	0.404	6.911	0.000
Structural change	0.267	0.069	0.250	3.886	0.000
Organization culture	0.130	0.050	0.167	2.598	0.010

a. Dependent Variable: Employee performance

As presented in Table 18, the analysis indicates that each component of change management significantly influences employee performance, based on the values in the unstandardized coefficients ( $\beta$ ) column. In the absence of any change management interventions, or if implemented at a minimal level, the baseline level of employee performance in commercial banks across Meru County would be 0.381 ( $p = 0.155$ ). While this reflects a positive starting point, it also highlights the limited effectiveness of operating without robust change management strategies.

With a  $\beta$  value of 0.172 and a significance level of  $p < 0.021$ , downsizing was the most significant predictor out of the four. Employee performance improves by 0.172 units for every

one unit increase in downsizing, even after accounting for other factors like technology development, structural modifications, and organizational culture.

The highest  $\beta$  coefficient was linked to technological change, at 0.401 ( $p = 0.000$ ), underscoring its role as the most influential predictor of staff performance. This means that, even after adjusting for the effects of other variables in the model, a one-unit increase in technological change results in a 0.401 increase in employee performance, highlighting its critical role in driving productivity within commercial banks.

After technological advancement, structural change was the second most important factor. After taking other factors into consideration, it revealed a  $\beta$  coefficient of 0.267 ( $p = 0.030$ ), suggesting that changes to the organizational structure significantly and positively affect performance.

Organizational culture was the least significant individual contributor to the model, which is interesting given its statistical significance. The  $\beta$  value was -0.130 and the  $P$ -value was 0.001. A one-unit shift in organizational culture still favorably improves performance, but to a smaller level, when considering the effect of technical change, structural change, and downsizing, according to this result.

The final regression model derived from this analysis is:

$$\text{Employee Performance} = 0.381 + 0.172(\text{Downsizing}) + 0.401(\text{Technological Change}) + 0.267(\text{Structural Change}) + 0.130(\text{Organizational Culture})$$

Previous research has reached the same conclusions. As an example, Osei-Bonsu (2014) concluded that effective change management positively influences job satisfaction in Ghana's banking sector. Similarly, Fetiya (2015) found that implementing the Balanced Scorecard within performance management frameworks led to improved employee performance. Kinoti

(2015), in a study at the Cooperative Bank of Kenya, observed that change management enhances staff performance by supporting effective supervisory relationships and streamlined workflows. However, contrasting results were reported by Kilato (2014), who noted that at Tanzania Portland Cement Company Ltd (TPCC), poor awareness of change management issues negatively impacted employee performance.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

The research on the impact of change management on staff performance in commercial banks within Meru County, Kenya, was conducted in Chapter 4. This chapter provides a thorough summary of the results, including the main conclusions and practical suggestions. Four separate parts make up the chapter. A quick review of the study's aims is provided in the first. The primary takeaways from the research are detailed in Section 2. The third part draws on these findings to provide actionable advice, and the last part suggests directions for further study.

#### **5.2 Summary of the Findings**

The key objective of this study was to examine the relationship between change management and employee performance in commercial banks located in Meru County, Kenya. A total of 216 people from 14 different commercial banks in the area took part in the research. Explored as important aspects of change management were technology progress, corporate culture, structural modifications, and downsizing. Timeliness, accuracy, and completeness of tasks were the three main indicators of employee performance.

Structured questionnaires were used to gather data, which was then analyzed using a combination of descriptive statistics (such as percentages and frequencies) and inferential techniques (such as regression and correlation analysis), with a significance level of 0.05. Variable Cronbach's alpha values ranged from 0.717 to 0.811, confirming the study tool's dependability. Also, to make sure it was suitable for the research, the instrument was validated. Below is a synopsis of the most important results for each goal..

### **5.2.1 Effect of Downsizing on Performance of Employees in Commercial Banks**

Examining how layoffs affected productivity in Meru County's commercial banks was the primary aim of the research. Most respondents said that downsizing made people more responsible for their actions, according to the results. Respondents also reported improvements in operational efficiency, cost-effectiveness, and overall competitiveness following downsizing efforts. A smaller segment of participants noted improvements in supervisory loyalty and task allocation. The high SDs observed in the data reflected notable differences in perceptions regarding how downsizing was managed across the banks. These variations suggested that opinions on downsizing were not uniformly shared among respondents.

Statistically substantial effects of downsizing on employee performance were shown by subsequent inferential statistics-based analyses of these financial firms. With a somewhat positive connection ( $R = 0.519$ ,  $p = 0.000$ ), the correlation study showed that downsizing had an effect on employee performance. Downsizing was shown to be the main factor explaining 49.9% of the variance in employee performance, according to the regression analysis ( $R^2 = 0.499$ ,  $p < 0.000$ ). The un $\beta$  (H) for downsizing was 0.489, which Ms that employee performance increased by 0.489 units for every unit increase in effective downsizing

procedures. The findings show that commercial banks in Meru County need to pay more attention to the way they handle downsizing if they want their employees to perform well..

### **5.2.2 Effect of Change in Technology on Performance of Employees in Commercial Banks**

The second part of the research was to look at how commercial banks in Meru County were affected by technology advancements and how it affected staff performance. Responses to technical developments showed a considerable degree of heterogeneity, according to the statistics. On some important points, nevertheless, panelists were in complete agreement on the trajectory of technological progress. The majority of those who took the survey felt that modern technology greatly improved productivity and accuracy. The incorporation of cutting-edge technical instruments was also said to have improved process control.

Staff performance was significantly impacted by managing technological transition, according to inferential statistical research. A very significant positive correlation ( $r = 0.658$ ,  $p < 0.00$ ) was found between technological change and employee performance according to the correlation analysis. Employee performance was shown to be 71.2% explained by technological change, according to the regression findings ( $R^2 = 0.712$ ,  $p < 0.000$ ). A one-unit increase in successful technology management leads to a 0.654-unit improvement in employee performance, as shown by the 0.654 un $\beta$  for technological change management, which had a significance level of  $p = 0.000$ . These results indicate that commercial banks in Meru County rely heavily on technology developments to boost employee productivity.

### **5.2.3 Effect of Structural Change on Performance of Employees in Commercial Banks**

The third aim of this research was to find out how structural changes affected the productivity of workers at commercial banks in Meru County. The data revealed considerable dispersion around the M, indicating varied perceptions of structural change management among respondents. Differences in SDs across items suggest that individuals held diverse opinions on how organizational restructuring is managed. Participants reported significant enhancements in organizational innovation and task realignment, leading to faster employee responses and improved task completion. Additionally, respondents agreed that modifications to team structures had positively influenced collaboration and staff performance, with minimal variation in opinions.

A robust and statistically significant correlation between structural change management and employee performance was verified by inferential analysis. A regression analysis revealed that structural change could account for 57.5% of the performance variation ( $R^2 = 0.575$ ,  $p < 0.001$ ), and the correlation coefficient was  $r = 0.629$  ( $p < 0.001$ ). Each unit increase in structural change management leads to a 0.673-unit increase in employee performance, according to the un $\beta$  ( $\beta = 0.673$ ,  $p < 0.001$ ). That structural change management has a major impact on employee productivity at commercial banks in Meru County is proven here..

### **5.2.4 Influence of organizational Culture on Performance of Employees in Commercial Banks**

A study's fourth aim was to look at how commercial banks in Meru County's corporate culture affected worker productivity. When asked how their organizations' rituals and ceremonies helped ease tensions caused by change, the majority of respondents said they were very beneficial. Furthermore, with some variance between banks, participants generally thought

that current organizational norms facilitated change implementation. When looking at cultural practices that help with change management, the results indicated that there is a lot of agreement.

The inferential study proved that there is a strong positive correlation ( $r = 0.556$ ,  $p < 0.001$ ) between organizational culture and employee performance.  $R^2 = 0.396$ ,  $p < 0.001$  indicates that the model accounted for 39.6% of the variation in employee performance. In addition, the  $P$ -value was less than 0.01 and the un $\beta$  was computed at 0.435, suggesting that there is a 0.435-unit rise in employee performance for every unit increase in culture-related change management. The findings confirm that corporate culture significantly impacts employee performance in Meru County's commercial banks.

### **5.3 Conclusions**

Finding out how change management affects productivity at commercial banks in Meru County, Kenya, was the driving force for this research. The results show that overall, employees are more productive and perform better when change management approaches are successful. Downsizing, technology progress, structural transformation, and organizational culture were the four facets of change management that were examined in the research.

In the first part of the research, the impact of downsizing on productivity was examined. The findings demonstrated that downsizing has consequences for communication and job security in addition to enhancing efficiency, decreasing costs, and increasing competitiveness. These concerns can diminish employee commitment to organizational goals. However, when managed appropriately—through clear communication, equitable workload distribution, and

fostering accountability—downsizing can lead to improved employee performance and organizational efficiency.

The effect of technology development on employee output was the subject of the second part of the study. The bulk of respondents felt that technological advancements like ATMs, mobile banking, online banking, RTGS, and other similar technologies improve productivity and cut down on mistakes. Nonetheless, it was also noted that poorly managed technological shifts may expose organizations to cyber threats. Effective management of these changes—supported by training and communication—significantly boosts employee effectiveness and supports the broader goals of the banking institutions.

The third objective centered on how structural changes influence employee performance. Findings indicated that structural adjustments—such as work team redesigns and role specialization—enhance organizational responsiveness and improve task completion. Respondents confirmed that these changes contributed positively to teamwork and individual performance. When well-communicated and in line with strategic objectives, structural changes boost creativity, cooperation, and employee engagement.

Finally, the study analyzed the role of organizational culture in shaping employee performance. It was found that the way culture is managed during periods of change can either support or hinder performance. Cultural transitions that are not well-planned often result in confusion and resistance among employees. On the other hand, strong cultural frameworks that promote employee involvement, shared values, and open communication help resolve conflicts and reinforce commitment to change initiatives. Therefore, strategic culture management is essential in maintaining stability and driving performance during organizational transformations.

The research concludes that downsizing, technological innovation, structural reform, and cultural alignment are the four facets of change management that significantly improve employee performance in the commercial banks in Meru County. Organizations that prioritize clear communication, staff involvement, and strategic planning in managing change are better positioned to achieve high levels of employee productivity and organizational success.

#### **5.4 Recommendations**

The research suggests that managers of commercial banks should inform their staff about the upcoming layoffs in advance and show them how it would help the bank recover and increase their pay. Remaining staff should understand the rationale behind workforce reductions and how these changes contribute to overall performance. Those whose roles are eliminated should receive emotional and psychological support from both leadership and peers to help them cope with the transition.

Recognizing that globalization and technological advancements are reshaping the financial sector, the study advises banks to thoroughly assess their systems before implementing new technologies. Continuous dialogue with employees and involving them in the design and rollout phases can foster greater acceptance and smoother transitions. Regular updates about technology changes will further ease staff concerns and reinforce their buy-in during implementation.

Effective communication and inclusive leadership are essential for managing structural adjustments such as reorganized reporting lines and team configurations. The study found that these changes can boost employee commitment and innovation when staff are informed,

consulted, and supported. Bank leaders are encouraged to engage employees Mingfully to cultivate understanding and acceptance of structural reforms.

Since organizational culture is most effective when shaped with employee input, the study suggests adopting a “learning organization” model to foster cultural values that support change. Executives should model the organization’s core principles, regularly evaluate the strength and health of the existing culture, and actively address any cultural barriers. Such efforts will enable employees to align more easily with organizational values and adapt to change-driven environments.

### **5.5 Suggestion for Further Research**

Study is intended to enrich existing knowledge on change management while serving as a springboard for further exploration. Future research should consider expanding the scope to assess whether the change management strategies identified in commercial banks are equally effective across other economic sectors. Evaluating these practices in industries such as manufacturing, healthcare, or telecommunications could provide valuable comparative insights and enhance the generalizability of the findings.

Additionally, subsequent studies should delve deeper into the practical aspects of implementing change management initiatives. This includes identifying common barriers encountered during rollout—such as resistance to change, poor communication, or resource constraints—and proposing evidence-based solutions to address these challenges. By examining implementation hurdles and offering practical recommendations, future research can bridge the gap between theoretical understanding and real-world application.

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## APPENDICES

### Appendix I: Consent Form for Participation in Research

#### INFLUENCE OF CHANGE MANAGEMENT ON EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS MERU COUNTY, KENYA

The "The Influence of Change Management on Employee Performance in Commercial Banks in Meru County, Kenya" study would like to encourage you to participate. I am doing this research for my master's thesis at Mount Kenya University, where I am obtaining a degree in business administration. The purpose of this study is to investigate the effects of various change management strategies on productivity in Meru County's commercial banks.

The purpose of this survey is to examine how digital marketing has affected revenue generation. Your participation is totally optional; you may skip questions you don't want to answer or opt out at any time. The risks associated with this research are comparable to those one could face in the course of ordinary living. Data will be maintained securely and published solely in aggregate form; all replies will be kept personal and anonymous. No third party will have access to your personal responses. Participation does not directly benefit you, but you may find the themes interesting, and your answers might provide useful information that others can use.

Please make every effort to fill out the survey completely if you are willing to take part. The project may be finished on time if you return it quickly; it should take around 20 minutes.

My name is MAUREEN KANANA, and I am here to answer any queries you may have. Further information on participant rights may be obtained from the Chairperson of the Mount Kenya University Ethical Review Committee at P.O. Box 342-01000, Thika.

Thank you for considering participating in this important study.

Participant's signature \_\_\_\_\_ Date \_\_\_\_\_

Investigator's signature \_\_\_\_\_ Date \_\_\_\_\_

**Appendix II: Questionnaire**

**SECTION A: DEMOGRAPHIC INFORMATION**

Kindly (√) in the boxes and spaces below appropriately

**SECTION A: DEMOGRAPHIC INFORMATION:**

Kindly (√) in the boxes and spaces below appropriately:

1. Gender

Male

Female

2. Age

Below 20 years

21 – 30 years

31 – 40 years

41 – 50 years

Over 50 years

Academic level

Diploma

Bachelor's Degree

Postgraduate Degree

Professional certification

Others (Please specify) .....

What is your length of service in the banking industry?

Below 1 year

2 – 5 years



6 – 10 years

11 – 15 years

Over 15 years

## SECTION B: CHANGE MANAGEMENT

Wherever it is suitable, please mark the space with a checkmark (✓). **IMPORTANT:** Please choose the correct response from the above options using a scale from 1 to 5, where 1 indicates Strongly Disagree, 2 indicates Disagree, 3 indicates Uncertain, 4 indicates Agree, and 5 indicates Strongly Agree.

DOWNSIZING	5	4	3	2	1
Employees have taken more initiative and responsibility as a result of downsizing.					
It has enhanced operational efficiency, reduced costs, and strengthened the organization's competitive edge.					
Downsizing has fostered better accountability among staff members.					
It has increased employees' loyalty and commitment to their supervisors.					
Workloads have become more evenly distributed among team members following downsizing.					
The change has energized employees, motivating them with the challenge of achieving more with fewer resources and contributing to the organization's sustainability.					

TECHNOLOGICAL CHANGE:	5	4	3	2	1
Advancements in technology have enhanced the quality of work produced.					

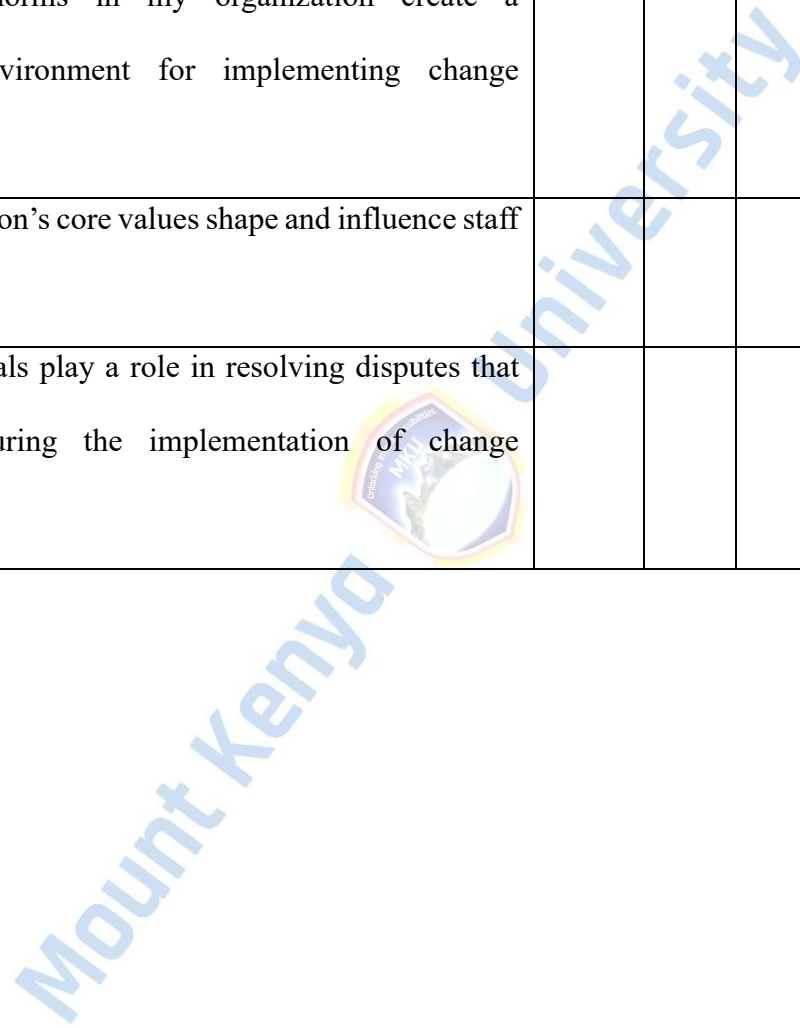
The adoption of new technologies has significantly boosted employee efficiency and productivity.					
Technological improvements have contributed to a noticeable decrease in overall errors.					
Job performance has improved following the implementation of modern technological tools.					
New technologies have enabled me to complete tasks more swiftly.					
I can manage my work and processes more effectively thanks to recent technological innovations.					



STRUCTURAL CHANGE	5	4	3	2	1
Organizational structural adjustments have strengthened employee dedication and workplace presence.					
Shifts in structure have facilitated the establishment of higher-quality objectives.					
Modifications in team composition have fostered stronger collaboration and improved staff performance.					
Redesigning roles due to structural change has led to quicker response times and task completion by employees.					
Innovations within the organization have increased as a result of structural modifications.					
Communication processes have become more effective following structural changes within the organization.					

ORGANIZATIONAL CULTURE	5	4	3	2	1
Ceremonies and traditions within my organization assist employees in accepting newly implemented changes.					

Organizational rituals contribute to building employee dedication and support for transformation efforts.					
The culture of my workplace promotes employee involvement in decisions that impact their roles.					
Established norms in my organization create a supportive environment for implementing change initiatives.					
The organization's core values shape and influence staff behavior.					
Company rituals play a role in resolving disputes that may arise during the implementation of change initiatives.					



### SECTION C: EMPLOYEE PERFORMANCE

In the sections pertaining to employee performance, please mark (√) where applicable. KEY:

Select the appropriate response from the options on a scale of 1 to 5, where 1 denotes strongly disagree, 2 disagree, 3 are uncertain, 4 are agree, and 5 are strongly agree..

EMPLOYEE PERFORMANCE:	5	4	3	2	1
Staff members consistently deliver services in an efficient and effective manner.					
Employees demonstrate flexibility in adapting to evolving workplace priorities.					
Team members consistently achieve their performance targets.					

## Appendix III: ERC Certificate



REF: MKU/ISERC/4581

Date: 15 November 2024

TO: MAUREEN KANANA

REG: MBA/2023/43574

Dear Sir/Madam,

**RE: INFLUENCE OF CHANGE MANAGEMENT ON EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS MERU COUNTY, KENYA**

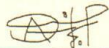
This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3303**. The approval period is **15/11/2024 - 14/11/2025**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification .
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,



**Dr. Alfred Owino, PhD**  
Chairman, Mount Kenya University ISERC



## Appendix IV: Introduction Letter



### DIRECTORATE OF GRADUATE STUDIES

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MBA/2023/43574

18<sup>th</sup> November, 2024

*National Commission for Science Technology & Innovation (NACOSTI)  
Off Waiyaki Way, Upper Kabete,  
P.O Box 30623- 00100  
NAIROBI, KENYA*

Dear Sir/Madam,


**RE: MAUREEN KANANA – REGISTRATION NO. MBA/2023/43574**

The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics**.

The title of the research is **“Influence of Change Management on Employee Performance in Commercial Banks Meru County, Kenya.”** It has been cleared by the University’s Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **November, 2024 and January, 2025**.

Any assistance accorded to the student will be highly appreciated.

Thank you.

  
**Dr. Samuel M. Karenga, PhD**  
**Director, Graduate Studies**  
Enc.

## Appendix V: Research Permit

 <p>REPUBLIC OF KENYA</p>	 <p><b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b></p>
<p><b>Ref No: 213461</b></p>	<p><b>Date of Issue: 14/February/2025</b></p>
<p><b>RESEARCH LICENSE</b></p>	
	
<p><b>This is to Certify that Ms. Maureen Kamani of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Meru on the topic: INFLUENCE OF CHANGE MANAGEMENT ON EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS MERU COUNTY, KENYA for the period ending : 14/February/2026.</b></p>	
<p><b>License No: NACOSTI/P/25/415976</b></p>	
<p><b>Applicant Identification Number</b></p>	
<p><b>Director General</b></p> <p><b>NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY &amp; INNOVATION</b></p>	
<p><b>Verification QR Code</b></p>	
	
<p><b>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</b></p>	
<p><b>See overleaf for conditions</b></p>	

**THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013 (Rev. 2014)**  
Legal Notice No. 108: The Science, Technology and Innovation (Research Licensing) Regulations, 2014

The National Commission for Science, Technology and Innovation, hereafter referred to as the Commission, was established under the Science, Technology and Innovation Act 2013 (Revised 2014) herein after referred to as the Act. The objective of the Commission shall be to regulate and assure quality in the science, technology and innovation sector and advise the Government in matters related thereto.

**CONDITIONS OF THE RESEARCH LICENSE**

1. The License is granted subject to provisions of the Constitution of Kenya, the Science, Technology and Innovation Act, and other relevant laws, policies and regulations. Accordingly, the licensee shall adhere to such procedures, standards, code of ethics and guidelines as may be prescribed by regulations made under the Act, or prescribed by provisions of International treaties of which Kenya is a signatory to.
2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way:
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  - iv. Result in exploitation of intellectual property rights of communities in Kenya
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National Commission for Science, Technology and  
Innovation (NACOSTI),  
Off Waiyaki Way, Upper Kabete,  
P. O. Box 30623 - 00100 Nairobi, KENYA  
Telephone: 020 4007000, 0713788787, 0735404245  
E-mail: dg@nacosti.go.ke  
Website: www.nacosti.go.ke