

Imaobong Emmanuel Isong

MOBILIZING CHANGE IN ORGANIZATIONS

Case Study of Eduek Microfinance Bank Ltd. Nigeria

Bachelor's Thesis

CENTRIA UNIVERSITY OF APPLIED SCIENCES
Degree Programme in Business Management

June 2015

ABSTRACT

Unit Kokkola - Pietarsaari	Date June 2015	Author/s Isong Imaobong
Degree programme Degree Programme in Business Management		
Name of thesis MOBILIZING CHANGE IN ORGANIZATIONS: Case study of Eduek Microfinance Bank Limited		
Instructor Birgitta Niemi	Pages 44	
Supervisor Birgitta Niemi		
<p>Change management in recent years has been one of the most commonly researched topics. This is not unconnected to the fact that organizations need to change if they want to remain competitive and productive. Hence the need for managers to diagnose, address, and create the desired change. This thesis emphasizes the needs of motivating and mobilizing stakeholders in the change process. The case company used in this research was Eduek Microfinance Bank Ltd. Theories in this thesis are based on written literature about the topic and the case company is analyzed based on these theories and also interviews conducted in the company.</p> <p>This research suggests ways of managing change. The theoretical part of this research is applicable in any company that wishes to involve stakeholders in the change process. In addition, the case in this research can provide insights for developments in companies.</p>		

<p>Key words</p> <p>Change Management, Learning organization, Mobilization, Motivation, Organizational behaviour.</p>
--

ACKNOWLEDGEMENTS

I would first and foremost like to thank the management and staff of Eduek Microfinance Bank Limited who willingly gave their time to discuss how they managed change.

Special thanks to my parents and siblings, I have soared on the wings of your prayers and love.

This thesis would not have been possible without the kind forbearance of my husband Emmanuel and his continuous encouragement even when it seemed to take over our lives, to my son Precious Isong, thank you for being so patient with me.

Acknowledgements
ABSTRACT
TABLE OF CONTENTS

1 INTRODUCTION	1
2 THEORETICAL FOUNDATION OF CHANGE MANAGEMENT	3
2.1 Modern Organization Theory	4
2.1.1 The Individual Perspective	4
2.1.2 The Group dynamics School	5
2.1.3 The Open Systems School	6
2.2 Change Management Models	6
2.2.1 Lewin's Change Model	7
2.2.2 Mckinsey 7s Model	8
2.2.3 Kotter's 8 step Change Model	10
3 ORGANIZATIONAL CULTURE	12
3.1 Change Management	13
3.2 Forces For Change	14
3.3 Types of Change	16
3.4 Change Management Process	18
3.5 Resistance to Change	20
3.6 Motivating and Mobilizing Change	22
3.7 Change and the Learning Organization	24
4 ANALYSIS OF THE CASE STUDY	28
4.1 Research Methodology	28
4.2 The Case of Eduek Microfinance Bank Ltd.	29
4.2.1 EMFB'S Culture and Structure	30
4.2.2 Changes in Eduek Microfinance Bank	30
4.3 Forces For Change in EMFB	32
4.4 Types of Change in EMFB	32
4.5 Change Management Process in EMFB	33
4.6 Dealing with Resistance to Change	34
4.7 Motivation and Mobilization in EMFB	36
4.8 How EMFB encourages Learning	36
5 CONCLUSION	38
5.1 Conclusion about the Case Company	39
5.2 Limitations	41
REFERENCES	42

1 INTRODUCTION

Presently, managers are faced with complicating and challenging pressures, they must ensure that resources are used efficiently and at the same time be able to adapt to changing circumstances. Planning, applying and coping with change is one of the main challenge facing managers. High increase in technology is forcing companies to change their methods of doing business. The rate of organizational change and societal change is advancing as customers want greater value for even lower prices. Companies do not have any other choice than to adapt to change and survive in the competitive world. It is very challenging to thoroughly implement organizational change because people resist change even when it is happening for good. Coping with change demands a lot from individuals involved and managers too. The responsibility for change management rest with management and executives of the company, they also need to assist others understand the reasons for change by not imposing the change on employees. This will be discussed further in this research project.

The aim of this research project is to suggest ways to motivate and mobilize change in an organization. Knowing and understanding the different kind of people in organizations and what motivates them is helpful. The more you understand people's needs, the better you will be able to manage change. It also seeks how well employees/stakeholders are being managed during change in organization, so as to develop more beneficial strategies on leadership of change. This research emphasizes the need for participation, involvement and continuous communication as important factors to improve the change process. Every individual is different, so are their strengths and weaknesses, not everyone will welcome change wholeheartedly, this research explains the need to understand the people you are dealing with, how they feel and why they feel the way they do.

The research methods are both qualitative and quantitative, and is based on written literatures about the topic. The research is divided into two parts; the theoretical and the empirical part. The case company Educek Microfinance Bank

Ltd in Nigeria, is examined and will be linked with the theories in this research and if possible develop new ideas from information received. The interview of managers will be used because it gives an opportunity to precisely study the subject in its natural environment and can also enhance better understanding of the topic.

2 THEORETICAL FOUNDATIONS OF CHANGE MANAGEMENT

There are several definitions of what management theory is and what it involves. A general knowledge about management theory is that there are ideas that serve as general rules on how to manage a business or organization. These rules address how managers and supervisors influence on their organizations in line with organization goals, and how to effectively implement their goals and motivate employees to perform at their best standard. (www.businessdictionary.com). On the other hand, organization theory studies the designs, structures, the relationship an organization has with its environment. It also studies managers' behaviours. The study of theories is important because they guide management decisions, they mold organizations, and create awareness of the business environment and is also a source for new ideas. Many authors have defined management in different ways which will be discussed later on in this chapter, also the basic management models and theories associated with motivation and leadership and how it could be applied to practical situations and problems will be discussed.

Peter F. Drucker defines management, "Management is an organ; organ can be described and defined only through their functions" (Ramasamy, 2010, 2). This definition is quite narrow as management entails a lot more than just its functions. In Ramasamy's book *Principles of Management 2010*, there are several functions of management which different scholars classified as planning, organizing, staffing, directing, coordinating, motivating, controlling, innovating, representing and communication. In some organizations managers do not perform all of these functions which makes one organization different from the other. Management has become more complicated because of the competition faced by organizations, how consumers behave towards an organization's product or service, policies of government, diversification of activities to utilize resources that have been left redundant and the challenge of change, which brings us to the next definition; "Management is the group of activities which drafts plans,

prepares policies and arranges men, money, machine and materials required to achieve the objectives” (Ramasamy 2010, 4).

To fully understand management, some management theories should be discussed in details. Theories generally describes, explains, predicts and controls.

2.1 Modern Organization Theory

Modern theory is an intellectually appealing way of describing a complex organization. These theories are based on the idea that an organization is an adaptive system that should adjust to changes in its environment. Because change management involves impacting organization processes, systems, structures and job roles, defining its core concepts can prove difficult at times. Management theories are social sciences which are usually interwoven but aids the easy understanding of change in a manager’s behaviour. Change management is a very broad topic, as a result of this many authors find it challenging to capture the theoretical foundation the topic without deviating further into its related disciplines (Burnes 2009, 322). For the purpose of this research, three schools of thought will be examined. These three schools form the basis for change management theory; The Individual Perspective School, The group Dynamics School and The open Systems School.

2.1.1 The Individual Perspective School

The thoughts of this school are split into the Behaviourists and the Gestalt-Field psychologists. The behaviourist consider behaviour as resulting from an individual’s interaction with the environment (Burnes 2009, 323-324). He explained further, that human actions are shaped by their results

One of the basic principles of the behaviourist is that human actions are conditioned by their expected consequences. Behaviour that is

rewarded tends to be repeated, and behaviour that is ignored tends not to be. (Burnes 2009, 323.)

This anticipates that managers give immediate reward for behaviours that they want or encourage and ignore behaviours that are not desired. This is also based on the principle of extinction that 'a behaviour will stop eventually if it is not rewarded' (Burnes 2009, 323). The behaviourist has the same views as the classical school that assume humans as being cogs in a machine which only responds when stimulated.

Gestalt-Field psychologists, on the other hand state that an individual's behaviour is a result of environment and reason. They believe that when an individual learns, he grasps the inner nature of things intuitively. This group do not only consider one's actions and the results they construe, but how the individual makes sense of it. Gestalt-Field psychologists believe that people function as a whole organism and they possess positive and negative behaviours that they must acknowledge and own up to. (Burnes 2009, 323-324)

2.1.2 The Group Dynamics School

The thought of this school argue that it is useless to concentrate on changing an individual's behaviour because individual behaviour is a function of the group environment. Pressure exists from the environment and this in turn creates forces and tensions on group members. Management should focus on changing the group level and influencing on the group's norms, roles and values. (Burnes 2009, 324). This group is very influential in shaping and working out the theory and practice of change management as organizations can now be seen as including groups and teams instead of merely individuals. In spite of this, many still assume that dealing with organizations as a total entity is the right approach.

2.1.3 The Open System School

In this group organizations are seen as a number of interconnected sub-systems. This means that there are several units in an organization. Thus, it goes without saying that a change in one part of the system will affect several other parts of the system. Burnes (2009, 325-326) also noted that subsystems are independent and any adjustments to a sector of the organization, without taking into considerations other sectors that may be highly dependent on it may result to a sub-optimal outcome. However, this school of thought also has its short comings, it has a system that is extremely dynamic and complex and therefore defy description and analysis. It is very easy for one to get lost while attempting to sort the cause and effect relationships (Burnes 2009, 327).

Looking at these schools of thoughts, one could say that they all contribute to the new models regarding teamwork and organizational learning. Also they differ in that they focus on different facets of organizational life, they imply differently for the kind of change that occurs and how it is managed. Therefore, when considering an approach to change management, one must carefully distinguish how it applies. No matter what approach is in use, a change usually needs groups and individuals to participate and assent to change because through this everything that makes an organization moves from 'being an abstract concept to concrete realities' (Burnes 2009, 328).

2.2 Change Management Models

Models usually represents tools or designs that enables one to examine or explore the properties of the system. Models are widely used in quantitative analysis, technical analysis and occasionally in fundamental analysis. To further explain change management, Lewin's model, Mckinsey 7s model and Kotter's 8 step model will be discussed.

2.2.1 Lewin's Change Model

Many theories of organizational change can be traced to the work of Kurt Lewin (1952) the social psychologist. He developed a three-stage model commonly known as unfreeze, change, and refreeze. Kreitner, Kinicki and Buelens (2002, 545) highlighted the assumptions that underlie this model to be;

- Change process involves learning something new and doing away with present attitudes, behaviour and practices.
 - Unless there is a motivation to change, change will never happen. This part is seen as the most challenging part in the change process.
 - A change will not happen without people, so whatever the change, be it changes in structures, processes, systems or job designs, you need people.
 - There is resistance to change even when there is a positive goal or desirable outcome.
 - For change to be effective, behaviours, attitudes and organizational practices must be reinforced.
- **Unfreezing:** Getting people to see that change is necessary and moving them away from their comfort zone is the focus in this change. Managers need to create an understanding that current behaviour is simply not effective. Communication in this stage and in all stages is very necessary and must not be overlooked. Kreitner et al., (2002, 545) suggests benchmarking as a technique that can be used in this stage. Benchmarking is simply a comparison of how well a company is performing to other firms in the industry. This action according to Kreitner et al, minimizes expressed resistance to the change process.
- **Changing:** In this stage the actual change is implemented and employees are provided with new information and new behavioural models. Learning mechanism such as models, mentors, experts, benchmarking results can be used to expedite change. This stage is usually marked with uncertainty and fear. Education, communication, support and time are very vital for employees as they get familiar with the change. It is also recommended

that the best way to facilitate change is to convey the idea that change is not a one-off event but a continuous learning process. The more people are prepared for change, the easier it is to complete it. (Kreitner et al., 2002, 545)

- **Refreezing:** This stage reinforces, stabilizes and solidifies the new norm after a change. Rewards, compliments or encouragement for persons who have successfully undergone a change process need to be provided. (Kreitner et al., 2002, 545)

In summary Lewin's change model needs managers to first of all identify problems for example through questioning, identifying factors that compel or strongly endorses the needed change. These factors could be termed 'driving forces' to change, and also identifying factors that are obstacles to change 'restraining forces'. After a change is implemented, it is very important to incorporate the new norms into organization culture. Fossum (1989, 15) noted that if a change only occurs when the driving forces are increased, then the change may result in increased tensions which will increase ineffectiveness. He explained that when restraining forces are minimized or removed, there will be a more firm and lasting change as old behaviours are abandoned.

2.2.2 Mckinsey 7s Model

To appreciate Mckinsey's 7s model, one must first accept that undergoing a change is a huge project and therefore it requires careful strategies and plans. This model offers a holistic approach to organization. Mckinsey's model includes seven factors and organizations need to adhere to these factors if they desire high level performance. These factors will be discussed briefly below.

- **Strategy:** This refers to an organization's chosen method or plan to achieve a goal and provide solution to current problem. This includes also

the manner which organizations communicates and implements its vision to build competitive advantages.

- **Structure:** This refers to the way the organization is structured and who is reporting to whom.
- **Systems:** This refers to the daily activities and procedures that employees engage in to do their job.
- **Shared Values:** These are the main values of the organization that are indicated in the organization's corporate culture and ethics.
- **Style:** This refers to the way organization relate with stakeholders, customers and regulators. In other word it is a leadership style that is adopted.
- **Staff:** This refers to employees and their capabilities and
- **Skills:** The competencies of employees needed to carry out company's strategy. http://www.mindtools.com/pages/article/newSTR_91.htm

This model provides guidance in organizational change and offers adequate approach to analyze and understand an organization, it improves the performance of the organization and determines how best to implement a proposed strategy. However, this model do not make mention of the external environment but only depicts the seven factors. Performance and effectiveness is precisely and clearly expressed in the model.

2.2.3 Kotter's 8 Step Change

John Kotter, of Harvard Business School, an expert in leadership and change management has found eight common mistakes from his experience with change initiatives in over 100 different companies (Kreitner et al., 2002, 547). These mistakes are as follows:

1. Failure to create a sense of urgency about the desired change
2. Failing to create a sufficient coalition to guide the change
3. Failure to establish a vision to guide change process.
4. Under-communicating the visions both verbally and through actions taken
5. Permitting obstacles that blocks the change process
6. Failure to plan for achievement of important goals
7. Declaring victory too soon and
8. Neglecting to anchor the change securely in the corporate culture.

TABLE 1. Sequential Steps to Leading Organizational Change (Adapted from Kreitner et al., 2002, 548)

Step	Description
1. Establish a sense of urgency	Unfreeze the organization by creating a compelling reason for why change is needed.
2. Create the guiding coalition	Create a cross-functional, cross-level group of people with enough power to lead the change.
3. Develop a vision and strategy	Create a vision and strategic plan to guide the change process.
4. Communicate the change vision	Create and implement a communication strategy that consistently communicates the new vision and strategic plan.

5. Empower broad-based action	Eliminate barriers to change, and use target elements of change to transform the organization. Encourage risk taking and creative problem solving.
6. Generate short-term wins	Plan for and create short-term “wins” or improvements. Recognize and reward people who contribute to the wins.
7. Consolidate gains and produce more change	The guiding coalition uses credibility from short-term wins to create more change. Additional people are brought into the change process as change cascade throughout the organization. Attempts are made to reinvigorate the change process.
8. Anchor new approaches in the culture	Reinforce the changes by highlighting connections between new behaviors and processes and organizational success. Develop methods to ensure leadership development and succession.

Table 1 gives a vivid description of each of the steps in Kotter’s model. Again, as with other models, notice that there are some relationship or connection with Lewin’s model of change like creating a concise vision, good communication regarding the vision and empowering employees. The importance of this model is that it provides specific recommendations on how managers should behave in order to successfully lead organizational change.

3 ORGANIZATIONAL CULTURE

Culture can be defined as a pattern of shared basic assumptions learned by a group as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems (Schein, 2010, 18.)

Every organization, no matter the nature has its unique charisma just like we do. This special charisma is referred to as its culture. Organizational culture could therefore be seen as shared assumptions, shared views, and beliefs which dictates how people behave in organizations. The study of organization culture has become necessary in order to achieve change. Kondalkar, (2009, 5) pointed out that organizational culture is not inborn but usually invented and developed over a period of time. Organization culture gives employees some form of identity, a feeling of common purpose from shared norms and values which facilitates strong commitment. Organization culture also encourages lasting integration and cooperation among the members of an organization.

Kondalkar (2009, vii) noted that organizations do not only need to develop but transform. He explains the necessity of discovering a suitable organization culture that places the organization in a competitive state where it can meet the social obligations of the society. He described organization growth from the standpoint of its relationship to programmes of change and its applicability to practical problems in organizations. He describes further the challenges of change agent in implementing change when it has to do with mergers, acquisitions and alliances. In his book *Organization Development*, he explained in details that the strength of organization development are people, zeal, and their skills and a strong desire to work. In this chapter, we will discuss change management, types of change management, resistance to change, motivating and mobilizing change in organizations, change processes, change and the learning organizations and its relationship to organization culture.

3.1 Change Management

Increased competition and alarming breakthroughs in technology are forcing companies to change their methods of doing business. The rate of organizational change and societal change is advancing as customers want greater value for even lower prices. Companies do not have a choice than to adapt to change and survive in the competitive world. Unfortunately it is very challenging to thoroughly implement organizational change because people resist change even when it is happening for good. 'Deep behavioural change is needed to create a culture of ongoing change'. Management should therefore, continually seek ways to adapt to change in order to be on the top of their game and should act in accordance with Rao's idea of "designing, providing and maintaining a conducive internal environment in tune with the opportunities and challenges of the external environment through planning, organizing, directing and controlling all resources and operations in order to achieve effective organizational strategies efficiently" (Rao & Kumar, 2010, 3). Worthy of note here is management

- dealing with internal and external environment; organizational structure, finances, marketing, production, human resources (internal), social and cultural, technical, economic, political, international and natural (external)
- managing all kinds of resources; human, material, financial, machines, technology and technical know-how in achieving set strategies and goals.

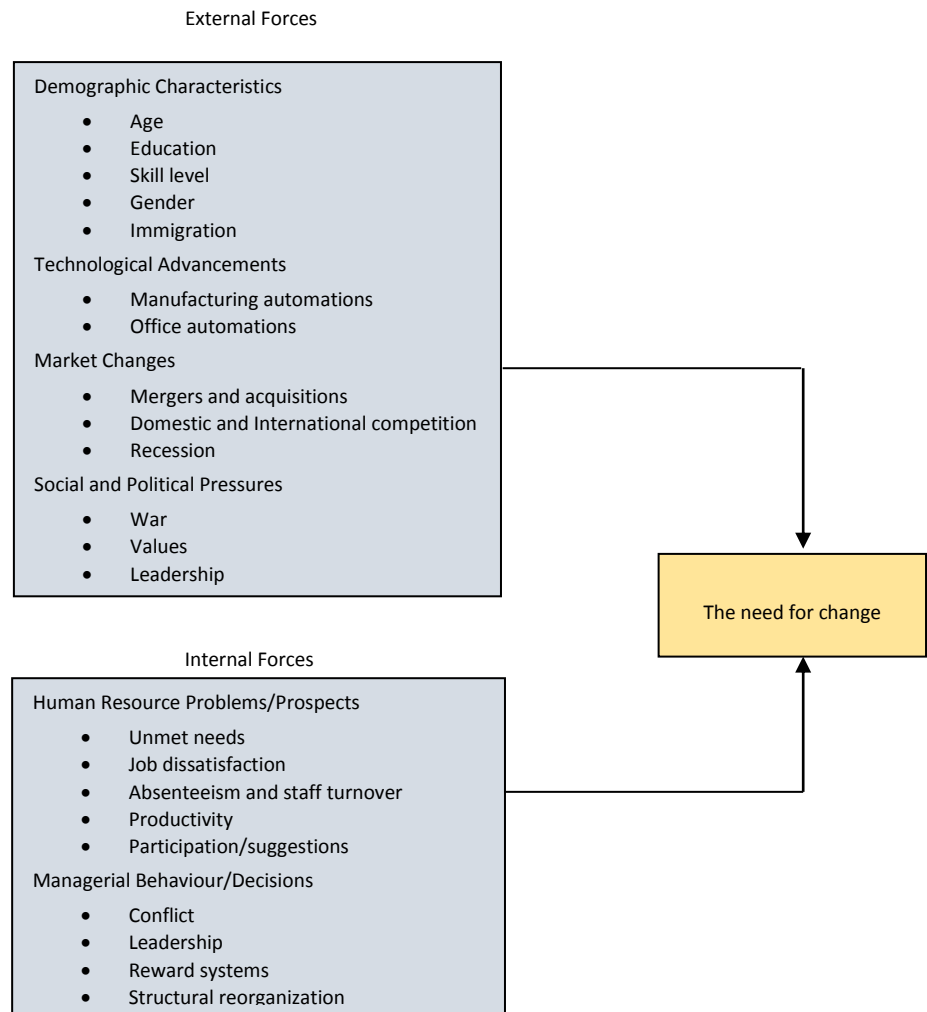
Kondalkar (2009, 180) describes change as 'alteration that occurs in over all work environment of an organization'. An introduction of change in a part of organization forces a change in the other part of organization. This reminds us of the systems approach to change where organizations are seen as sub-systems.

Green (2007) examined ways of managing change using models that have proven useful, together with the current thinking of emergent change, systems theory and complexity theory. He noted that, change is not an object with defined boundaries but "countless thoughts, ideas, experiences, conversations, incidents and motivations stretching back many years". In Green's case studies, he discovered that although dialoguing with key stakeholders took a huge amount of

time, it still enhances the chances of better and rewarding outcomes. This according to him allowed tensions and conflicts by those involved in change process to stir up and addressed, as it reduces the potentiality of these conflicts being played out adversely when the change process is implemented. He noted an indispensable factor in the success of change management as involving and engaging all stakeholders which made mobilized the change process faster and easier.

3.2 Forces for Change

As mentioned earlier, organizations change as a result of competition and improved technologies, therefore there are several forces for change. These forces could be seen as both internal and external forces. A change in the environment is a pointer to the fact that organizations need to incorporate change in the internal systems. Awareness of the forces for change helps managers to decide when change should be considered. We will examine these forces that create the need for change.



GRAPH 1. The External and Internal Forces for Change (Adapted from Kreitner et al., 2002)

External forces: In today's business environment, one of the major external forces for change is technology. Small and large, private and public, profit and non-profit organizations must adapt to using information technologies. Manufacturing and service organizations use technology to improve productivity and market competitiveness. For example the use of robotics for manufacturing, computerized numerical control (CNC) used for metal cutting operations. Computer aided design (CAD) used for designing the engineering products. The service sector uses office automation which includes several computerized technologies to gather, store, analyze, recover and transmit information. Demographic characteristics as can be seen in the Graph 1 are age, education

skill level, gender and immigration. Declining birth rates have led slow growth in population and ageing population. Population growth in many countries and even in the EU has been as a result of net immigration. How long the numbers of people of working age in the EU will continuing growing depends to a large extent on the scale of inward immigration (Kreitner et al, 2002, 542).

Internal forces: The internal environment of an organization are events, people, systems, structures inside the organization. There are factors such as company's mission statement, organizational culture and style of leadership that relate to internal environment of an organization. This influences the activities, decisions and behaviours in the organization. A chain effect usually occurs when there is a change outside an organization or its environment. A change in technology, government policies, and global economy will lead to a change in the internal systems of organization. Kondalkar (2009, 182-183) pointed out these changes to include the change of process, the modification of human behavior, training and developing work force based on the new technologies, and embracing new policies that are profitable to the organization. The human resource problems arises as a result employee's awareness to how they are treated in the organization. Job dissatisfaction is one of the problems and this can be overcome by reducing employees' role conflict, overload and ambiguity and also by removing environmental factors that produce stress. (Kreitner et al, 2002, 478-500)

3.3 Types of Change

Change comes in all shapes and sizes and are not the same. To be able to manage change effectively, managers must understand the nature and type of change. This provides more insight on how to deal with the change and to assist others through the change process (Payne, 2005, 7). Change is also sometimes related to important shifts in our views of people or things, new policies or any other thing that the organizations for which we work initiates. Change may be in

a small scale affecting a few individuals or few departments, it can also be on a large-scale affecting every organization within a given industry. Whatever the case may be it is important to consider change along the following dimensions as it represents the type of change that we typically experience.

Evolutionary Change: This type of change is usually slow, it is sometimes called Incremental change. This change occurs through continuous improvement, the steps are usually small but over time it accumulates and becomes significant. This change does not very much threaten or alter current methods in the organization.

Transformational Change: This category of change is very visible, it is radical. Unlike the incremental change, it involves a single significant step. Example of this kind of change is business process re-engineering exercises which tries to do away with major parts of organization processes and putting them back in a more preferable fashion. Another example could be the changing of organizational structure and culture, career change, and mergers or acquisitions.

Remedial change: This type of change usually occur in order to remedy current situations in the organization. An example of this change is improving the poor performance of a product or the whole organization, to reduce diminished interest in organizations, to help organizations to become more proactive and less reactive. Remedial changes seem more focused and urgent since they aim at solving major current problems. In this kind of change you can clearly know if there is a success or a failure because the problem is either solved or not solved.

Developmental change: This change occurs not because the organization is performing poorly but to make successful situation more successful. This encourages pro-activeness in management. Example of such change could be duplication of successful products or services. Different people have different views of what a remedial change is compared to a developmental change. Some people are of the opinion that if developmental changes are not made soon, then there will be a need for remedial changes.

Unplanned Change and Planned change: Unplanned change usually occurs because of a major or sudden surprise to the organization which makes members

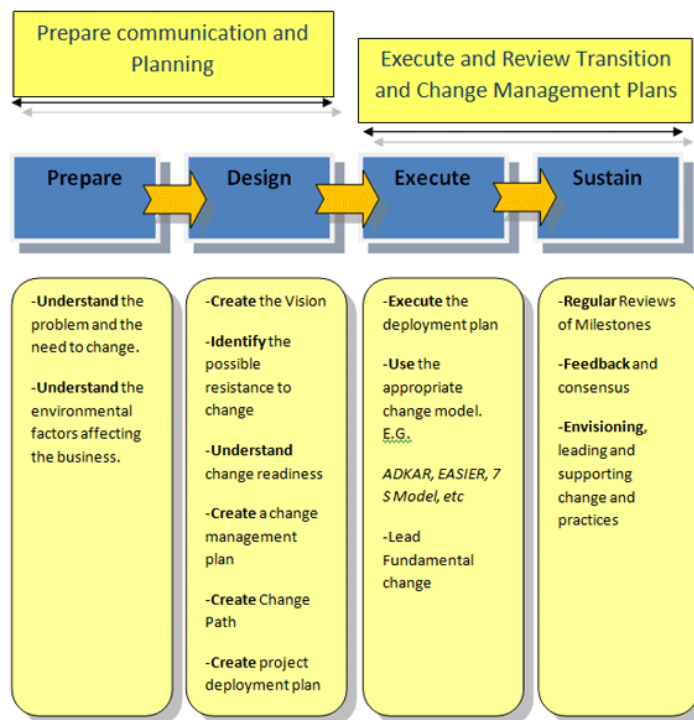
behave in a reactive or confused way. Example of this kind of change could be when the Chief Executive Officer suddenly leaves the organization, poor product performance suddenly leads to loss of clients, or other disruptive incidents. On the other hand, planned change occurs with implementing of a Strategic Plan like reorganization. This happens when leaders recognize that there is a need for a change and strategizes in order to accomplish the change. <http://managementhelp.org/misc/types-of-orgl-change.pdf>

Continuous improvement is becoming more and more important considering the speed of change in industries. This makes the change process a habit and it is less disruptive in the organization schedules. Continuous improvement methods often leads to success for companies that are able to utilize this philosophy. It is very rare for a business to be successful overnight, a lot of hard work and changes are required. The most important thing is identifying the key areas that needs to be improved and actually making the changes. However, while this is a great approach to change, it takes a lot of time and money in training employees to work in a continuous improvement environment while still performing their main job functions. Another aspect is that many companies that are looking for better ways to improve sometimes run the risk of changing areas of their business that are absolutely doing fine because very often, not all negative feedback are accurate and truly the best for the organization.

3.4 Change Management Process

In chapter two Lewin's change model was briefly highlighted, which is a great illustration of the change process. The change management is the progression of activities that should be followed by a change agent. Change management process focuses on four stages which are the preparation, design, execution and the sustaining stage. It is very ideal to plan for the change and also the transition

as it is very often difficult to make people change which brings us to the issue of resistance that will be discussed further on in this chapter.



GRAPH 2. The Change Management Process (adapted from Educational Business Article)

Preparation Phase: From Graph 2, it is seen that the preparation phase involves the recognition of problems and environmental factors that gives rise to the need for change. In this stage it should be understood vividly what is going on and what is going wrong. Only then can you create a vision that can be a guide to solve the current problems.

Design Phase: This phase involves planning the right path, deciding on an appropriate change model and making every possible effort to achieve the goals. This phase an understanding of how ready people are to change is important; seeing in the eyes of the individual, what they will feel, the impact this change will have on them, and creating a plan to overcome resistance, creating a correct change path. In summary in this face you will need to establish a clear project plan, understand cultural barriers and create a transitional plan to allow cultural

change to happen, create a change management plan to allow the process tasks of the project to be monitored and actioned.

Executing Phase: The executing phase involves implementation. This you can do by communicating your expectations over and over again. In this phase you motivate, mobilize, allow regular feedback and communication, answer the questions of what is working well and what needs to be addressed, what are the barriers etc. ADKAR is a change management model (Awareness, Desire, Knowledge, Ability, and Reinforcement) which if adopted must be followed completely in order for a successful change to occur. ADKAR can go hand in hand with the change process and can be used to prepare people for change, gauge current change performance, and highlight any gaps and areas of improvement within the phases of the model.

Sustain Phase: In order for employees to resort to the old way of working, the new ways and systems must be encouraged and sustained. Dealing with individuals and culture is not as linear as the change management process, so it is very necessary that change is incorporated through successful leadership and positive focus in the change model that is chosen. <http://www.educational-business-articles.com/change-management-process.html>

3.5 Resistance to Change

Many managers confuse resistance to denial. This as far as change management is concern are two different things. Fossum et al., (1989, 49) noted that resistance will only occur only after a negative perception of change has been induced. As earlier discussed, denial is when people refuse to belief that no change is occurring or even if it does occur, they will not be affected by it. This could be overcome by building awareness of the impact of change. The resistance stage is probably the most difficult stage both for the employer and the employees because resistance is complex and is communicated in a variety of ways. Green (2007, 172) also pointed out that resistance to change can come in many ways and different times along the change process. Referring to Lewin's model of

change as discussed in chapter two, there are the driving forces and the restraining forces to change. These restraining forces which are seen as obstacles to change can be seen as the resistances to change and must be less than the driving forces in order to achieve a more firm and lasting change.

A key process is to establish where you think resistance is and to discover what your employees think about it. There are several reasons why people resist change. Kondalkar (2009, 191-192) pointed out the following; Job security, lack of communication, the rapid and degree of change, group phenomenon, emotions, loss of power, risk involved, technology, and new practices. It is important to note the passive-aggressive behavior by some employees who appear not to interfere with change progress but truly are, this is a very difficult type of resistance to deal with because unlike an angry two year old who doesn't budge or cooperate when angry, an adult at work will pretend to cooperate which is quite unhealthy for the overall goal of the organization. This usually results to reduced productivity, poor work quality, increased absenteeism, slowdowns or strikes, and increased number of grievances.

Resistance to change must be carefully and strategically managed in order to get an employee to adapt and be involved in the change process. A two way communication should also be encouraged, the need and benefits for change should be emphasized. It is important that managers create such environment that workers would be able to discuss freely the process of change and to know for that there is no trap in the planned change. Managers should also be aware that the desired change cannot come to be unless workers bring it about, therefore conscious efforts must be made to eliminate employees' fears. (Fossum, 1989, 57-58)

3.6 Motivating and Mobilizing Change

“Mobilization is the process of involving, engaging and catalyzing the stakeholders affected by the changes” (Green, 2007, 26)

From the above definition, it implies that to successfully get people involved and engaged in a change, there must be an understanding of what will motivate them towards change, identify where their interests lie and how they will contribute to the change process, and also identify a lineup of strategies required for communication with the identified group of people in the change process. Green (2007, 27-29) used the Myers-Briggs Type Indicator (MBTI) to describe four types of personalities found in all organizations and exhibiting different behaviours; the thoughtful realist, a group of people that wants to know why there is a need for a change backed up with evidences, they are of the opinion that a change is not needed if current procedures are working just fine, they are not against change but need time for brainstorming; The thoughtful innovators, this group is more concerned about the future, how the needed change will fit with the bigger picture; Action-oriented realists, this group of individuals are ecstatic to begin the changes, they do need to have a clear focus based on improving efficiency and effectiveness; Action-oriented innovators are quite similar to action-oriented realists in their enthusiasm but also like the thoughtful innovators in their focus on the future and different ways of changing, they have no doubt and they embrace change as long they are part of it and are inspired to follow it (Green, 2007, 29).

It is very demanding for change managers to motivate people because different people are motivated by different things, each of the personality types discussed above are motivated in different ways. The first and common strategy is to set a vision that is inspiring and realistic so that people yearn to work towards it. Many individuals are always concerned with some of these questions, Is the change worth the effort that will be involved? Will the benefits outweigh the costs? Am I competent to deliver the necessary changes if I get involved? What do I stand to gain; will I be satisfied if I get involved? In answering these questions the change manager must seeks to understand the basic needs as mentioned in the above

paragraph. Thus, he can change the questions to “How can we sell the benefits of change enough to enable people to make the effort to deliver the performance that we are looking for?” There are several theories of motivation that are significant to mobilizing people, Herzberg’s theory implies that increase in the hygiene factors (for example: pay, working conditions, status, levels of job security) may not actually increase motivation but a decrease in these factors may well increase demotivation. Getting a car parking space may be ‘nothing special’; taking it away will cause anger or annoyance. According to Herzberg, the possibility of more satisfaction, advancement and responsibility can be factors that will motivated in any change. Though it is critical the rewards should be proportionate to the efforts involved. (Green, 2007, 169-170)

Communication during times of change is as important as the change itself. Communication moves people from one position to another in terms of their awareness, knowledge, support or commitment to change (Green, 2007, 181). It is a wrong notion that stakeholders should be engaged only at the implementation stage of a change. The AIDA(S) framework highlights the generic stages that one goes through when experiencing a change. First you need to get their Attention and increase their Awareness of the change, then you gain their Interest by pointing out the features or benefits of the change. Thirdly, having gained their attention and interest, they have to be willingly devoted to change i.e. Desire the change. There is need for communication to be backed up with Action, changes will often involve changing behaviors and how things are done; if communication lacks this then it has probably failed. Organizations now invest a lot in communicating with their stakeholders especially in times of change. It is important to note that in as much as communication by e-mail is a good approach especially when there are large numbers of recipients to receive same information at same time, it is not quite objective to deliver messages that are emotional and maybe threatening to people that they are not meant for. Change can trigger emotional responses. Messages that are personalized ie. face to face and one on one communication are important when the individual is negatively affected by the change. Therefore communication has to be well planned so that

the right information is gotten by the right people at the right time and through the right medium.

3.7 Change and The Learning Organization

It is no doubt that many individuals seem to use the term 'Learning Organization' and 'Organizational Learning' synonymously. This could be as a result of the diverse definition and models used by authors to explain what it is. Burnes (2009, 146) differentiates these terms;

Organizational Learning is a concept used to describe certain types of activity that take place in an organization while the learning organization refers to a particular type of organization in and of itself. Nevertheless, there is a simple relationship between the two – a learning organization is one which is good at organizational learning.

This means that organizational learning is a pursuit to becoming an organization that has the ability to transform itself continuously. In trying to be a learning organization, learning must be promoted in a conscious and systematic manner. Learning organization is skilled at creating, acquiring and transferring knowledge, and at modifying its behaviour to reflect new knowledge and insights. (Kirwan 2013, 70). Garvin, Edmondson and Gino (2008) offer three broad factors that are essential for organizational learning and adaptability and termed them as 'building blocks'. It was noted that by weighing how well your company exhibits the characteristics of each building block, you will be able to point out areas that needs to be improved. These building blocks are; a supportive learning environment, concrete learning processes, and leadership that reinforces learning.

Supportive Learning Environment: Four distinguishing characteristics are identified in this learning environment to be (1) The ability for employees to

express their thoughts about the work without fear of being criticized by co-workers or the authority, and should also be able to ask questions that are thought to be bizarre. (2) Appreciating differences in opposing ideas (3) Employees should be encourage to take risks and (4) reflect on what has been learned and correcting the mistakes made in the process.

Concrete Learning Processes: The learning process in this block include experiments to develop and test new products and services; gathering information to check competition amongst customers and trends in technology, developing employees' skills etc. The learning processes involve acquiring, interpreting and diffusing information.

Leadership that reinforces learning: Leaders should show their willingness to accommodate different ideas, emphasize the importance of thoroughly identifying a problem, transferring knowledge and reflecting on the progress so far. Also there should be involved in active questioning and listening which allows for discussion and learning.

TABLE 2. Factors working against being a Learning Organization (Adapted from Kirwan 2013, 78)

Factor	Description
Leadership does not set the example for learning	The idea of organizational learning is not championed, and lessons from previous experience are not incorporated
Management is insular	Management is isolated from the rest of organization and the external environment

Management is arrogant, ignorant and complacent	Strong egos and previous success cause managers not to be willing to recognize or admit their mistakes
Poor top-down communication	Information is provided on a need-to-know basis, with little explanation
Not soliciting ideas	Management is unwilling to seek good ideas from employees
Lack of upward communication	Upward communication is ignored or channels are blocked, and management considers constructive criticism to be an insult to existing processes
Lack of empowerment to learn and change	Lower-level employees are not encouraged to experiment with new approaches or initiate change
Ineffective mental models	Management focuses on cutting costs to enhance current profitability rather than taking the time to learn and invest in the future
Lack of holistic approach to change	Change are either too few, too many, too late or not implemented well
Lack of communication about change	Management does not provide sufficient communication before during, or after change
Fear and anxiety about change	Management's fear of looking bad causes it not to ask for advice from others
Change in leadership	Turnover, rotation, restructuring and the general lack of continuity causes employees to resist change
Inadequate system for knowledge acquisition and sharing	There is no common database to contribute, store, access and disseminate information

Unwillingness to use appropriate technology	Managers and employees do not embrace new technology, including capitalizing on the full value of the internet
Lack of multidirectional communication	Department are not communicating with each other
Lack of performance measurement and accountability for poor performance	People who do exceptional work are not rewarded and those who do poor work continue doing poor work.

Table 2, summarizes some of the factors that create barriers for organizations not to be a learning organization. As good and enticing as the idea of learning organization sounds, it is quite changing or near impossible for organizations to be everything that theorists suggest about being a learning organization. Many organizations try to adopt many of the characteristics as described by Garvin et al., (2008) while aiming at a continuous improvement rather than trying to be a learning organization. Whatever characteristic or choices an organization makes, it is important to note that an organization's survival depends to a large extent on its ability to learn at same pace or even faster than the changes in its environment and organizations must make learning a collective and not individual process.

4 ANALYSIS OF THE CASE STUDY

In this chapter, the method and tools used to quantify the effect of motivation during a change process and mobilizing change, both on employee and the management of Eduk Microfinance bank will be highlighted. For this research, the method adopted is qualitative method with the use of the tool; in-depth interviews. This method is chosen because the bank is not a very big bank and therefore has a very small number of workers. Further questions will evolve from the conversations based on motivation and some change management theories, to find out if they are really applicable and to also identify future goals on how to manage upcoming changes in the company. The information received will be further analyzed and the analysis will form a core part of the research work, conclusions will be made from the results of the analysis.

4.1 Qualitative Research

Qualitative research is about exploring issues, understanding phenomena, and answering questions by analyzing and making sense of unstructured data (<http://www.qsrinternational.com/what-is-qualitative-research.aspx>). This type of research uses different approaches such as focus groups, in-depth interviews, content analysis, analysis of unstructured data which includes; open-ended survey responses, literature reviews, videos, social media and web pages, pictures etc. It is also used to gain insight into the human's attitude, behaviours, values, systems, concerns, motivations, aspirations, culture or lifestyles. Qualitative research also studies 'things' in their natural settings, attempting to make sense of, or interpret phenomena in terms of the meanings people bring to them (Biggam 2008, 86).

4.2 The Case of Eduek Microfinance Bank Ltd.

Community banks/Microfinance banks are very small depository institution that is typically locally owned and operated. They tend to focus on the needs of the businesses and families where the bank holds branches and offices. Lending decisions are made by people who understand the local needs of families, businesses and farmers. These institutions do not have a national presence and can only be found in certain areas. They operate as independent institutions and do not affiliate with larger bank chains. (www.businessdictionary.com)

Eduek Microfinance Bank Limited (EMFB) was formerly known as Eduek Community Bank Nigeria Limited (ECB). It was commissioned as a community bank in September 1993. It is located in Uyo, Akwa Ibom State in Nigeria. The bank was licensed and supervised by a body then known as the National Board for Community Banks (NBCB). The NBCB was constituted by a unit in the Presidency charged with financial matters until year 2003, when the Central Bank of Nigeria (CBN) took over all community banks within the country and commenced full regulation of the subsector with more regulatory guidelines and also took steps to dissolve the NBCB. In 2007, the CBN directed all community banks which minimum authorized share capital as at then was 5 million Naira per bank to convert to microfinance banks with minimum authorized share capital of 20 million naira per microfinance bank. Eduek Community Bank was able to meet the conversion requirements, hence, got converted to Eduek Microfinance Bank Limited with effect from January 2008. (Interview: Equere, May 2015)

The main product and services of the bank both at community bank and microfinance bank levels are deposits mobilization and lending of small and micro credits to the active poor people and low income earners within mostly the catchment area where the bank was and is located.

4.2.1 EMFB's Culture and Structure

The culture of an organization is one important strength of motivation during a change. The organizational structure of the bank at the Community Bank status was as follows: The Board of Directors headed by the Chairman, the Manager was the head of Management team, then the accountant and Supervisors. The bank's structure, duties and responsibilities were clear and there was a high level of communication between departments. It had the right culture and mind-set to gain achievable outcomes from change. There was always room for improvement and a supportive learning environment that encouraged workers to express their thoughts about work without fear and to also reflect on what had been learned and correcting mistakes made in the process.

4.2.2 Changes in Eduek Microfinance Bank

Eduek Microfinance bank has had several changes since its commissioning in 1993. However, the fortune of the bank began to change with the appointment of Mr. Elijah Equere as the Managing Director (MD) of the bank in 2000 with only 5 employees. The bank was already at the stage of collapse as at 2000. In order to revitalize the bank, the MD resolved to change the staff orientation and attitude to work.

“... I observed lack-luster attitudes to work, they regarded the Community Bank (now Microfinance Bank) then as temporary stopgap employment... coupled with the poor salaries, and they did not really care or attach any importance to their jobs...” (Equere, 2015).

The MD knew that in order for him to achieve the bank's mission statement of 'creating wealth for the grassroots customers by providing qualitative and affordable microfinance bank services for meaningful development and poverty reduction within the catchment community', he had to deal with the internal forces for change as pointed out by Kreitner et al., (2002, 541) to include job

dissatisfaction, absenteeism and staff turnover and productivity. In view of this information, it is obvious that EMFB's change process aligns with Kurt Lewin and Kotter's 8 step model of change. In chapter 2, the assumptions that underlie Lewin's model were highlighted and these assumptions proved to be true in this case study. The manager as directed in the unfreezing stage, created the understanding that current behavior of not being committed to work was not helping the bank and in turn not helping the workers. This first stage involves motivation for change which was the case in EMFB; workers were motivated and were made to see the pros and cons of changing their attitudes to work. The manager then had a vision for the bank to remain strong and reliable in the microfinance banking sub-sector in Nigeria but he had to find a way of implementing it. He began by training employees through internal seminars and workshops on the need for employees to change their orientation towards work.

“...I took time to educate them on the need to view themselves as major stakeholders of the bank, the benefit of working as a team and also what we all stand to gain or lose if we do not change our attitudes to work... I assured them that the poor salaries would be improved...” (Equere, 2015)

This improved employee's productivity as employees began to enjoy their work in no distant time. This foundational change paved way for upcoming changes as will be analyzed later on in this research.

The major change that took place in the bank was in 2008, as the bank was mandated by the CBN to introduce IT into all operations as a precondition for converting from a community bank to a microfinance bank. This was a huge change as all operations prior to this time were carried out manually. Like in the previous changes, employees were notified of this change and were communicated to appropriately. In the changing stage, as noted in Kurt Lewin's model, workers were aware and prepared for change which made it easier to comply. There was more communication and support which made workers more familiar with the change. Implementation committee was formed including employees and IT personnel. Various training sessions were carried out to train employees on the operations and application of all IT services relevant to the

banks' needs. The training lasted for 6 months with continuous monitoring and supervision. By 2010, the bank was fully versed with IT services till date.

4.3 Forces For Change in EMFB

In chapter 3, it was discussed that organizations change as a result of competition and improved technologies. The forces for change in EMFB were both internal and external. The internal forces were the care free attitudes of workers, job dissatisfaction, absenteeism to work, lack of skilled workers, and poor leadership which resulted to the loss of customers to its competitors which were pointed out in the theoretical part of this research. The external forces for change were mainly technology and socio-political pressures which necessitated the mandate by the CBN to introduce IT into all operations as a precondition for converting from a community bank to a microfinance bank. There is also the need for the bank to be proactive and be alert for more of the external changes as technology keep advancing and government policies keeps changing.

4.4 Types of Change in EMFB

From the interviews, it is noted that EMFB has gone through two types of change which was discussed earlier in chapter 3. These changes are the remedial change and the transformational change. Remedial change occurs in order to remedy current situations in the organization and it usually comes as a result of an urgent need. The manager then on resumption had seen the urgent need to solve the immediate problem of improving the poor performances of workers which led to low productivity. Employees were pleased with this change as one of them stated

“...there was nothing motivating us to work coupled with the low salaries, we had to search for better job opportunities because we didn't see any future with the bank... we didn't see the bank surviving another year... In no time, we were more efficient in our jobs, we had better salaries, our relationships with our customers changed for the better as we were well enlightened that without them (customers) the bank will not exist... we have built good relationships, good working environment and trust within the first five years from when he was appointed Manager, now Managing Director...” (Okon, 2015)

Of a truth, this type of change, had certainly remedied the situation in EMFB as the organization became much more proactive. It was quite easier to ascertain the success of the change because the problem was solved. On the other hand, the transformational change in EMFB was very visible as it was meant to do away with some part of the bank's processes in order to enhance a more preferable way of doing things. This change was the introduction of IT services.

4.5 Change Management Process in EMFB

It is very ideal to plan for change and also the transition but it is not as easy as it may sound. The change management process focused on the preparation, design, execution and sustaining stage. The preparation stage began with the intimation of management and staff of the main factor affecting the bank which was the lack of technological know-how. Workers were made to understand that if there was an introduction of IT services, the work will be more efficient. Lewin's model was adopted in the design phase and was then executed. Communication was the key as emphasized by the Managing Director.

“...it was not very smooth, we had our ups and downs, but they were still part of learning. The key is communication, patience, understanding, building relationships... we are not so many staff here... once top management is sensitive to the feelings and plight of their employees down the ladder rung, knowing that they are human beings as well, the employees will not resist changes introduced by such management as they know that their (employees) interest will always be protected at all times...” (Equere, 2015)

This affirms Green's thought that communication during times of change is as important as the change itself. Communication moves people from one position to another in terms of their awareness, knowledge, support or commitment to change (Green, 2007, 181). In employees' opinion, communication should be two ways to ensure that expertise in change is utilized and also it gives a feeling of belonging.

“...We did not feel like outsiders, as we could contribute to the change and could express ourselves freely as we were made to understand the importance of communication, we feel we have a say and our voices are heard...” (Okon, 2015)

When workers get involved in a change and they see the results of the change, they get an energetic feeling that keeps them motivated. In the sustaining phase, the new norms were incorporated and continuous monitoring and supervision were necessary so that workers didn't revert to the old ways of doing things. Also in the change process, the bank invested in capacity building. The employees were encouraged to engage themselves in part time studies in tertiary institutions to upgrade their academic qualifications. These further enlightened them on their skills which resulted in efficiency and productivity.

4.6 Dealing With Resistance to Change

Among the many reasons why people resist change in an organization, fear of the unknown was the major concern for employees in EMFB as noted by the Managing Director.

“...Initially, they (employees) feared when this change was introduced because of what they heard had happened to other big organizations when IT services were introduced, but when I assured them that not even one staff will be laid off, they were more relaxed and very cooperative...” (Equere, 2015)

The above statement concurs two of the assumptions that underlie Lewin's change model as noted by Kreitner et al., (2005, 545), that unless there is a motivation to change, change will never happen and that a change will not happen without people. Therefore a need to be able to carry them along in the change is very important. This also stresses the importance of communication between management and employees, management would not have been aware of the fears of employees, and why they would resist change if there was no smooth communication flow and openness in the work environment. The worker's impression of a change was fear as noted by an employee,

“... of a truth, we were very skeptical in 2008 when we had the mandate to change to the usage of IT services to enhance our operations and services, we feared for our jobs, we feared that we may be laid off, if we weren't able to meet with the requirement, but again, we were assured that it is a process and no staff will be laid off, if only we were determined to learn...” (Okon, 2015)

This also agrees with Fossum's thought that resistance will only occur after a negative perception of change has been induced (Fossum et al., 1989, 49). When employees were able to conquer their fear by the assurance that no staff would lose his or her job, they welcomed the change and were willing to be a part of the process. Workers in general do not resist new change but resist the way the change is handled. The main reason why employees welcomed the change is the fact that the management had their interest at heart, their welfare and request have been looked into.

“...There is a difference in his leadership style, he is down to earth and listens to employees, and he understands our fears, and he's patient with us, even when we make mistakes...” (Okon, 2015)

This statement affirms the importance of listening to workers, understanding their emotions and valuing their efforts, knowing that the desired change cannot come to be unless workers bring it about, therefore conscious efforts must be made to eliminate employees' fears. (Fossum, 1989, 57-58)

4.7 Motivation and Mobilization in EMFB

Motivation and Mobilization was made possible due to constant communication, which again stresses how communication plays a vital role in a change process. Not only did communication help the Managing Director and his team to determine or establish what motivates employees, there was also a high level of trust and confidence in the banks' management. Employees were motivated by the transparency in management and how the management had always looked out for employees' interest. This made employees eager to input new ideas in future development and performance improvements.

“...over the years, we have seen that the management is sensitive to our feelings and plight, we have been carried along in the bank so we are willing and very ready for any upcoming change as we are certain that our interest will be protected...” (Okon, 2015)

The above statement was as a result of a question asked by the researcher on employees view about motivation and mobilization and their reaction to a new or future change in the bank. It affirms that employees are not only motivated but had a degree of loyalty and a positive attitude towards change. Employees were supported during times of change, this also boost the confidence and trust they have in the bank. Workers were also encouraged to develop new and better ways to work. They were also carried along in the change process which gave them a sense of belonging.

4.8 How EMFB encourages Learning

Despite the small nature of the bank, the management recognizes the importance of learning. The bank may not be a Learning organization yet but is in the pursuit of becoming one as learning is being promoted in a conscious and systematic manner. According to Garvin et al., (2008) the building blocks helped in identifying

areas which needed improvement and areas which they were doing well. From the interviews and comments, EMFB has a supportive learning environment where employee's thoughts are expressed without fear and also a leader who shows willingness to accommodate different ideas, emphasize the importance of thoroughly identifying a problem, transferring knowledge and reflecting on the progress so far. Also the leadership of the bank is involved in active questioning and listening which encourages employees to discuss and learn in the process. Employees were also encouraged to upgrade their educational qualification, by taking on part time studies, which enlightened them more on the theoretical aspect of their work and also increased efficiency. Employees confirmed that the change process was not easy though, but was worth it as they have come to see the benefits of the change.

5 CONCLUSION

Despite the intensified need for a successful change, many companies still fall short when it comes to transformation initiatives to change. It is common from numerous studied cases on Change Management that the success and failures of organizations to change depend to a large extent on their ability to painstakingly and effectively mobilize change. One has to remember that mobilization has to do with engaging, involving, motivating, achieving a rapport and commitment among the parties that are affected by a change and the entire workforce. Management sometimes is not fully aligned on goals which could lead to misinterpretation along the chain of command. In other words, communication of goals, the benefit and importance of change should not be taken lightly.

Adaptive and successful organizations can also find it challenging to sustain change. Therefore it is necessary just like Lewin suggested to incorporate change into an organization's culture so that reversion to the old habits are minimized. Consistent surveillance are also important for sustenance because it helps in checking teams that fall behind or underperform and resolves cross-functional issues. Evaluation and modification of new processes whether they have impact on departments and individuals are critical to the success of any change, follow ups during and after implementation is critical.

A two way communication is necessary not just top-down diffusion of information but seeking and being interested in employees questions, concerns and suggestions. Not also forgetting to build motivation and recognition of excellent efforts. This will mean understanding your employees interest, values and what motivates them having in mind that your employees are may be motivated by different things and not same things. Also worthy of note is the fact that change management models are very useful, but not all models may be useful for organization's success. This is because organizations have their different constraints and pressures and the effect of any chosen model may depend on the present situation of the organization. Therefore, managers and organizations

need to treat theories with a degree of skepticism, they need to question and challenge their own and other people's assumptions. The important point is to make keen decisions rather than depend on untested assumptions. (Burnes, 2009, 516-517)

The focus in this research was to emphasize the need of involving the entire workforce from the very onset of the change process. The case organization for this research was Eduk Microfinance Bank Ltd, Nigeria which had gone through a major change in technology in order to improve efficiency in banking processes. In-depth interviews were conducted to get adequate information and an opportunity to precisely study the subject in its natural environment. The main research issues were change management, motivation and mobilization of change. Change management models by Kurt Lewin, Mckinsey and Kotter have been used as a framework for this thesis. The original assumption was that organizations who engage employees or those who will be greatly affected by a change from the onset, will have a smooth and successful change. Other factors such as the type of change, and management style were assumed. These assumptions proved to be right, though Mckinsey's model do not make mention of the external environment.

5.1 Conclusion about the Case Company

The transformation of EMFB started in 2000 with 5 employees. It took several months before employees' attitude and orientation to work changed and for them to operate in the manner the new MD had envisaged. By 2014, however, the results were impressive.

TABLE 3. Comparison of bank's growth from 2000-2014

	2014	2000
Total deposit	25.2 million naira	15 million naira
Total available cash	22.4 million naira	3 million naira
Gross earnings	17.8 million naira	3.1 million naira
Profit before taxation	7.4 million naira	.93 million naira
Total fixed assets (net of depreciation)	21.4 million naira	2.2 million naira

Table 3 above is extracted from the annual reports of the bank in 2000 and 2014, for comparison. It explains the financial position of the bank and its growth from 2000-2014. Staff strength has increased from 5 to 25 respectively. There are now highly educated, skilled, motivated and formidable work force with an environment that encourages learning. In 2008, IT services were introduced which enhanced an efficient operation and productivity as can be observed in the table. The status of the Head of Management was also changed from Manager to Managing Director. Today, the bank has a permanent banking structure for its smooth operation as against a temporary rented space as at 2000. The bank's management is very proactive towards change as they anticipate and adapt to change and constantly seeking for ways to serve its customers and community better and also work out new modalities on how to diversify its investments. The bank also sees communication, follow-up and evaluation, involvement and commitment of employees as important tools for effective change as these were emphasized during the interview.

The case study also illustrates how leadership style can have a huge effect on any change process. Once a leader is fully aware of the needs and fears of the employees, and is able to motivate, communicate the importance and benefits of the intended change, then the change process becomes smoother. With the right communication technique and management approach, workers fears and resistance to change will be minimized. Employees will no longer resist change if previous changes were positive and successful, which explains that management effort and personal interest of workers are high in the organization.

It is also recommended that the best way to facilitate change is to convey the idea that change is not a one-off event but a continuous learning process. The more people are prepared for change, the easier it is to complete it. Although the change in the case company was quite successful, there is always room for improvement. Technological advancement grows rapidly and so the bank must gather information to check competition amongst customers and trends in technology.

5.2 Limitations

Although the change management models used in this research matched the findings from the interviews, there may still be some limitations. The researcher was abroad while writing the research and information was received through phone calls and the internet, there could be a possibility of misinterpretation of ideas, thoughts and feelings in the communication process. In addition, there could be some barriers to communication such as emotional barriers, distractions and physical barriers to non-verbal communication.

REFERENCES

Books

Biggam J. (2008). *Succeeding with Your Masters dissertation: A Practical Step-by-Step Handbook*. Open University Press.

Burnes, B. (2009). *Managing Change (5th Edition)*. Pearson Education Limited, Harlow, England.

Fossum, L. (1989). *Understanding Organizational Change: Converting Theory into Practice*. Boston, MA, USA. Course Technology Crisp.

Garvin, D. A., Edmondson, A. C., and Gino, F. (2008). *Is yours a Learning Organization?* Harvard Business Review.

Green M. (2007). *Change Management Masterclass: A step by Step Guide to Successful Change Management*. London, United Kingdom. Replika Press Pvt Ltd.

Kirwan, C. (2013). *Making Sense of Organizational Learning: Putting Theory into Practice*. Farnham, Surrey, GBR. Gower Publishing Limited.

Kondalkar, V. G. (2009). *Organization Development*. Daryaganj, Delhi, IND. New Age International.

Kreitner, R., Kinicki, A. & Buelens, M. (2002). *Organizational Behaviour*. (2nd Edition). UK. Mcgraw Hill Publishing Company.

Payne, V. (2005). Planning and Managing Change. Saranac Lake, NY, USA. AMACOM Books.

Ramasamy, T. (2010). Principles of Management. Mumbai, IND: Himalaya Publishing House.

Rao, P. S., & Kumar, V. T. (2010). Management Theory and Practice: Text and Cases. Mumbai, IND. Himalaya Publishing House.

Schein, E. H. (2010). Business and Management: Organizational Culture and Leadership (4th Edition). Hoboken, NJ, USA. Jossey-Bass.

Electronic sources

Business Dictionary. <http://www.businessdictionary.com/definition/community-bank.html> Accessed 9 May 2015.

McNamara C. (2005). Major Types of Organizational Change. Adapted from "Field Guide to Consulting and Organizational Development" Available: <http://managementhelp.org/misc/types-of-orgl-change.pdf> Accessed 15 April 2015.

QSR International (2015). What is Qualitative Research? Available: <http://www.qsrinternational.com/what-is-qualitative-research.aspx> Accessed 18 May 2015

The Change Management Process: Linking the Steps to Successful Change. Educational Business Article. Available: <http://www.educational-business-articles.com/change-management-process.html> Accessed 17 April 2015.

Mind Tools. The Mckinsey 7s Framework.

Available: http://www.mindtools.com/pages/article/newSTR_91.htm Accessed 17 April 2015

Interviews

Equere, J. E. (2015). Interview of Bank Manager. 8 May 2015. Eduek Microfinance Bank Ltd. Uyo, Nigeria.

Okon, E. (2015). Interview of Bank Employee. 11 May 2015. Eduek Microfinance Bank Ltd. Uyo, Nigeria.