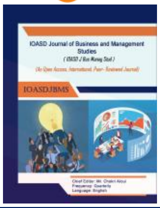
OPEN ACCESS

IOASD Journal of Business and Management Studies
IOASD J Bus Manag Stud, Vol-3, Iss-1, Jan-Mar., 2026
Frequency: Quarterly
ISSN: 3048-7595 (Online)
ISSN: 3049-0510 (Print)
Website: www.ioasdpublisher.com



Effect of Organizational Change on Employee Productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria

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ABSTRACT

This study examined the effect of organizational change on employee productivity of deposit money banks in Makurdi metropolis, Benue State, Nigeria with focus on four selected banks in Makurdi metropolis (First Bank of Nigeria Plc, United Bank for Africa, First City Monument Bank and Guaranty Trust Bank). The study specifically examined the effect of change in structure, leadership style, technology and processes on employee productivity of Deposit Money Banks in Makurdi metropolis, Benue State. The study adopted survey design and questionnaire was used as the major instrument for data collection. The population of the study consisted of 247 staff of the selected deposit money banks in Makurdi Metropolis while census sampling technique was used in the selection of the sample size and 247 questionnaires were issued, however, only 247 validly answered questionnaires were retrieved for analysis. Data collected were analysed using descriptive statistics and presented in form of tables, frequencies, simple percentage, means and standard deviations while multiple regression analysis was used for test of hypotheses. Findings of the study revealed that change in structure, leadership style, technology and processes all have significant effect on employee productivity in Deposit Money Banks in Makurdi metropolis, Benue State. The study concludes that organizational change significantly affects employee productivity in the Nigerian banking industry. The study recommended among others that management of deposit money banks should put in place structures that are less bureaucratic and mechanistic with flexible rules and procedures.

Keywords: Organizational Change, Change in Structure, Change in Leadership Style, Change in Technology, Change in Processes, Employee Productivity.

Original Research Article

Article History
Received: 10-02-2026
Accepted: 24-03-2026
Published: 31-03-2026

1.0 INTRODUCTION

1.1 Background of the Study

Today's dynamic business environment demands that organizations undergo continuous changes to stay competitive. These changes require constant improvement of business processes, which directly impact employee productivity and overall profitability. To effectively embrace such changes, organizations must adopt appropriate structures and leadership styles that promote adaptability (Hussain, 2023). Technological advancements and innovations have notably transformed work processes across industries, significantly altering traditional functions performed by employees.

According to Abdulrahman (2022), organizational change may take various forms such as mergers, acquisitions, leadership transitions, technological implementations, restructuring, product changes, and regulatory compliance. When these are effectively implemented and managed, they influence employee productivity. However, many organizations still rely heavily on manual processes, which often lead to delays, low output, and failure to meet set goals (Abubakar et al., 2024). With technology driving globalization, there is a critical need for businesses to adopt systems that enhance both productivity and profitability.

Agama et al. (2023) identified four core areas of organizational change: strategy, technology, structure, and people. Strategic changes may involve shifting resources or improving productivity to reduce costs. Syahputra (2022) outlined three main steps for effective strategic change: recognizing the need for change, setting a future vision, and implementing systems to support the new direction. Technological changes, often tied to broader strategic initiatives, must be integrated with proper support systems and management structures to succeed (Okpalaibekwe, 2022). Structural changes may arise from strategy shifts, mergers, or changes in managerial approach, such as adopting participative decision-making. People-oriented changes, according to Archibong and Ibrahim (2021), may target employee attitudes and behaviors to improve effectiveness, particularly in response to strategic or technological transitions.

In Nigeria's banking sector, significant organizational changes followed the 2005 recapitalization directive by the Central Bank. These changes included reorganization, evolving leadership styles, technological upgrades, and shifting work processes, all of which have influenced the efficiency and productivity of employees. Given these developments, this study investigates the effect of organizational change on employee productivity in listed deposit money banks within Makurdi metropolis, focusing on key variables such as technology, leadership style, processes, and people.

1.2 Statement of the Problem

Ideally, changes in organizational structure, leadership style, technology, and processes should be strategically implemented to improve employee productivity, often measured through enhanced service delivery and increased output. To stay competitive and meet evolving customer needs, deposit money banks must adapt to environmental changes while ensuring effective change management that aligns employees with new organizational objectives.

However, in deposit money banks within Makurdi metropolis, there are observable challenges in managing organizational change. Structural changes often create role ambiguity and communication gaps, which lead to inefficiencies. Leadership transitions sometimes generate employee resistance when leaders fail to balance organizational targets with staff expectations. Similarly, while technological upgrades are essential, they are frequently implemented without adequate training or support, overwhelming employees and reducing productivity. Process changes, too, are often poorly integrated, resulting in workflow disruptions and diminished service quality.

What is lacking is a structured, employee-focused approach to change management. The absence of such an approach creates a disconnect between desired outcomes and actual employee performance. This gap emphasizes the need to better understand how changes in structure, leadership, technology, and processes affect employee productivity. This study therefore seeks to address this gap by examining the effect of organizational change on service delivery and output quantity among employees of deposit money banks in Makurdi metropolis, Benue State, Nigeria.

1.3 Objectives of the Study

The main objective of this study is to examine the effect of organizational change on employees' productivity in the Nigerian Banking Industry. The study specifically seeks to:

i. Examine the effect of change in structure on employee's productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria;
ii. Evaluate the effect of change in leadership style on employee's productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria;
iii. Ascertain the effect of change in technology on employees' productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria; and
iv. Investigate the effect of change in organizational processes on employees' productivity in the Nigerian Banking Industry.

1.4 Research Hypotheses

The following hypotheses were formulated to guide the study:

H_{01}: Change in structure has no significant effect on employee's productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria.
H_{02}: Change in leadership style has no significant effect on employee's productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria.
H_{03}: Change in technology has no significant effect on employee's productivity of Deposit Money Banks in Makurdi Metropolis, Benue State, Nigeria.
H_{04}: Change in organizational processes has no significant effect on employee's productivity in the Nigerian Banking Industry.

2.1 Theoretical Framework

For the purpose of this study the Kurt Lewin's Force Field Theory is adopted. This theory has given a useful guide in planning for change, implementation and maintenance of change. It has also indicted that in every organization there are driving and restraining forces and how these forces can be managed. The theory has also explained why firms in the same industry might differ in performance.

2.1.1 Kurt Lewin's Force Field Theory

Kurt Lewin (1956) described the change process of an organization as a series of transition between three different states: unfreezing-movement-refreezing. No change will occur the system is unfrozen and no change will last until the system is frozen. **The 'unfreezing state'** refers to the status quo usually portraying a condition of relative stability. When disruptive forces affect the status quo, people are motivated to stop some aspect of their behaviour and thus invalidate established patterns and old operation method. The disruption of the status quo unfreezes the present. Once unfrozen, people become active problem solvers, and motivated to change and move on. **The 'Transition or Change Stage'** is a fluid state because the status quo has been disrupted by the people's motivation to change while the desired is yet to be fully formed. After the uncertainty created in the unfreezing stage, the change stage is where people begin to resolve their uncertainty and look for new act in ways that support the new direction. Anxiety is at the highest at this stage because of new operating framework of behavior. **'Refreeze Stage'-** is the process of stabilizing and integrating the change to remove uncertainty and ensure stability. For a change to become institutionalized and accepted into the day-to-day practices of an organization, the organization must go through the final stage of refreezing the organizational system. When the changes are taking shape and people have embraced the new ways of working, the organization is now ready to refreeze. This stage ensures that the changes are used all the times, and that they are incorporated into everyday business. Lewin explain further that this theory works whether the changes are strategic and incremental or reactive or anticipatory change.

Lewin assumes that in every situation, there are both driving and restraining forces that will influence the change that may occur. Driving forces are those forces which affect a situation by pushing in a particular direction. These forces tend to initiate the change and keep it going. Restraining forces act to restrain or decrease the driving forces. Equilibrium is reached when the sum of driving forces is equal to the sum of restraining forces Lewin (1951). There three types of situations that may occur, as both driving and restraining forces are operating are: (i) If the driving forces far out weight the restraining forces, management can push driving forces and over power restraining forces. (ii) If restraining forces are stronger than driving forces, management either gives up the change or it can pursue it by concentrating on driving forces and changing restraining forces into driving ones or immobilizing them. (iii) If driving and restraining forces are fairly equal, management can push up driving forces and at the same time can convert or immobilize restraining forces.

For the purpose of this study Kurt Lewin's Force Field Theory is adopted. The theory explains how change management affects employees' productivity and organizational performance. The theory provides practical evidence on how change should be introduced, implemented and managed to achieve its intended results which is to increase performance of firms. In every organization the two forces illustrated by Lewin are in existence (driving and restraining forces). There are forces that call for change and workers that have low tolerance to change that will be resistant to the change implementation.

2.2 Conceptual Framework

Here, the major concepts investigated in this study are discussed. These concepts are organizational change and employee productivity.

2.2.1 Organizational Change

Organizational change is rooted in the dynamic nature and environment of modern organizations, encompassing events that support development and adaptation (Igudia, 2021). It manifests in diverse forms such as mission changes, strategic realignment, structural and technological shifts, as well as attitudinal and behavioral modifications among personnel (Khalil & Abdul, 2022). These changes often arise from environmental shifts, leadership directives, or crises, and they require strong managerial capabilities to be successfully implemented. According to Ademola (2020), change can be triggered by factors like mergers, financial concerns, market expansion, or business model adjustments. While change may offer growth opportunities, it also presents the risk of resistance, stress, and potential losses (Ogundele, 2021; Ahmed & Gulzar, 2023). As emphasized by Ojo (2021) and Smith & Rodriguez (2022), organizational change represents a transformation in structure, strategy, technology, or culture—whether planned or reactive—and calls for letting go of old practices in favor of new approaches.

The literature stresses that effective organizational change requires employee involvement, readiness, and alignment with strategic goals to avoid resistance and failure (Omotayo & Adewale, 2020). A McKinsey survey highlighted that only 38% of organizations undergoing change succeeded in boosting productivity (Igudia, 2021). Scholars agree that mismanaged change can decrease performance, morale, and trust (Johnson & Fisher, 2023; Olufemi & Adebayo, 2021). Furthermore, change can come at a high cost, affecting stakeholder confidence and operational stability (Mwangi & Njoroge, 2022; Brown & Turner, 2021). Yusuf and Babajide (2023) noted that employees often experience anxiety, particularly during downsizing or mergers, necessitating adaptability and continuous skill development. Communication is a key enabler of successful change, as it fosters understanding and commitment among employees (Karanja & Muchiri, 2022). In this study, organizational change is considered as change in structure, change in leadership style, change in technology, change in processes.

i. Change in Organisational Structure

Change in organisational structure refers to adjustments in the formal system of task and authority relationships that guide how people coordinate their activities and utilize resources to attain organizational objectives. As Robbins and Coulter (2022) describe, it involves the manner in which job roles are divided, grouped, and managed, while Jones and George (2021) present it as a framework for allocating responsibilities and overseeing communication and reporting. Structural change may be necessitated by shifts in market dynamics, emerging technologies, or strategic realignments. It can take the form of transitions from hierarchical models to matrix or flat structures that promote greater collaboration and flexibility. According to Bryman (2023), such changes revolve around redefining roles, authority levels, and relationships to better align the workforce with strategic goals, although it often leads to a redistribution of power and can impact accountability. Mergers, acquisitions, or decentralization may also trigger these changes, as Morgan (2022) notes, allowing firms to adapt and minimize bureaucratic bottlenecks, albeit at the cost of increased complexity. Hechanova (2021) further stresses that such restructuring typically calls for new communication patterns and interdepartmental interactions, which, if poorly managed, may breed confusion rather than coherence.

ii. Change in Leadership Style

Change in leadership style involves a transformation in how leaders guide, influence, and interact with their teams, especially in the context of evolving organizational goals and environments. Northouse (2023) defines leadership style as the blend of behaviors and strategies used by leaders to influence followers, while Yukl (2022) describes it as the distinctive pattern through which leaders execute tasks and engage subordinates. Bass (2021) outlines a spectrum from autocratic to transformational styles, each with unique implications for employee motivation and organizational performance. A leadership style shift might stem from internal demands for inclusivity or external pressures demanding innovation, with transitions such as from transactional to transformational leadership offering improved morale, adaptability, and creativity. Blake and Mouton (2023) suggest these shifts are often driven by the need to boost engagement and strategic alignment. However, Burke (2022) notes such transitions require significant changes in decision-making processes and communication approaches, deeply influencing workplace culture. Kotter (2022) warns that poorly executed leadership transitions may provoke resistance, especially when employees have grown accustomed to a certain leadership approach, making careful implementation and emotional intelligence crucial for success.

iii. Change in Technology

Change in technology entails the introduction or transformation of tools, systems, and procedures that impact how work is performed, aiming to enhance productivity and competitiveness. Robbins and Judge (2023) define technology as the set of tools and methods that convert inputs to outputs efficiently, encompassing both digital and mechanical systems, while Daft (2023) emphasizes its role in facilitating innovation and efficiency. Laudon and Laudon (2022) highlight its value in enhancing communication, data handling, and decision-making. Technological change is often spurred by evolving market trends, competitive pressure, and the quest for automation and agility. As Brynjolfsson and McAfee (2022) explain, such shifts may range from minor software updates to overhauls of infrastructure or enterprise systems. Though beneficial, technological transitions often pose challenges, such as employee resistance or knowledge gaps, particularly for those less tech-savvy, as Rogers (2021) asserts. Ford (2022) cautions that rapid digital change can disrupt existing workflows and decrease short-term productivity. To mitigate this, Heracleous (2023) argues that successful implementation depends on effective training, robust cultural support, and gradual integration into the organization's operational fabric.

iv. Change in Organisational Processes

Change in organisational processes involves the modification of standard operational activities to improve efficiency, adaptability, and alignment with strategic objectives. Processes, as explained by Hammer and Champy (2023), are repeatable sequences undertaken to meet specific organizational goals, while Davenport (2022) and Becker and Kugeler (2021) stress the importance of structured actions that enable consistency and quality. When organizations experience inefficiencies, bottlenecks, or shifting business demands, they often embark on process changes that may involve adopting lean methodologies, reengineering workflows, or implementing quality-improvement models like Six Sigma. Hammer (2023) emphasizes that process changes are a response to performance barriers and require thorough evaluation and redesign of current systems. According to Davenport (2021), such adaptations improve organizational responsiveness and resource optimization, positioning the organization for competitive advantage. Nonetheless, Hiatt and Creasey (2022) caution that changes to core processes can disrupt routines and face employee resistance, especially when they significantly diverge from established norms. Thus, for process change to be successful, it must be strategically planned, well-communicated, and supported by capacity-building initiatives that facilitate employee adjustment and sustained performance.

2.2.2 Employee Productivity

Employee productivity is a multifaceted and essential component of organizational effectiveness, representing the extent to which individual employees efficiently transform organizational inputs such as time, skills, and resources into meaningful outputs that align with strategic objectives. Smith (2021) defines productivity as the effective and efficient use of an employee's time and effort in accomplishing tasks that contribute to the organization's goals, thereby emphasizing the dual focus on effort and time utilization. Johnson and Walker (2022) approach productivity from a quantitative angle, highlighting the rate of output per unit of input as a measurable indicator. Clark and Brown (2020) stress the alignment of task execution with job roles as a basis for meaningful contributions to organizational goals. Going beyond task completion, Martins et al. (2023) contend that productivity also involves consistently exceeding expectations, signaling a proactive and growth-oriented workforce. Thompson and Gray (2021) focus on the optimal use of time in relation to actual output, while Ahmed and Cole (2022) underscore the need for employee efforts to align with strategic priorities for maximum return on investment. Babalola and Mensah (2023) identify consistent high-quality output as a hallmark of productive employees, and Woods and Garcia (2023) integrate motivation, skill, and support systems into their definition, framing productivity as a function of internal capacity and external enablers. Collectively, these perspectives reinforce the notion that employee productivity is not merely about quantity but also involves quality, alignment, and efficiency. Productive employees reduce costs, improve service delivery, enhance customer satisfaction, and support long-term organizational growth by fostering a culture of excellence and continuous improvement.

Employee productivity is commonly assessed through practical and observable proxies, with service delivery and quantity of output serving as prominent indicators across various organizational contexts. Service delivery, as defined by Martins et al. (2022), involves a structured and consistent approach to meeting customer needs, ensuring that promises made by the organization are fulfilled effectively. Johnson (2021) adds that service delivery encompasses speed, quality, and communication, all of which are central to positive customer experiences. Bello and Akintunde (2023) emphasize responsiveness and the timeliness of solutions, while Clark and Walker (2021) incorporate competency, resources, and engagement as foundational elements of high-quality service. Ahmed and Mensah (2022) regard service delivery as a dynamic interaction where employee actions shape customer perceptions, and Woods and Garcia (2023) highlight proactive, personalized communication as key to exceeding expectations. When service delivery is efficient and customer-centered, it not only enhances satisfaction and loyalty but also reinforces the organization's brand and internal morale. On the other hand, quantity of output captures the volume of work completed by employees, often within specified timeframes. Clark and Johnson (2021) view it as a direct and time-bound measure of productivity, while Thompson and Gray (2020) describe it as a numerical benchmark of employee performance. Martins et al. (2022) stress the importance of balancing speed with sustainability, ensuring that volume does not come at the expense of quality. Ahmed and Cole (2022) advocate for the integration of output volume with quality control, and Bello and Akintunde (2023) associate output levels with time management and effective resource use. Woods and Garcia (2023) further conceptualize quantity of output as a function of efficiency; wherein high performance should avoid resource overuse and maintain output standards. Together, these two measures—service delivery and quantity of output—provide a comprehensive framework for evaluating productivity, as they combine both the qualitative and quantitative dimensions of employee performance, ensuring that organizations can drive excellence while maintaining operational balance.

2.3 Review of Related Empirical Studies

Abubakar (2023) conducted a study to examine the effect of organizational change on employee productivity in deposit money banks in Abuja, Nigeria. The variables considered were technological innovation, leadership style, and organizational structure. Using a sample of 300 employees from three banks, data were collected through structured questionnaires and analyzed using multiple regression techniques. The findings revealed that technological innovation significantly enhanced employee productivity by improving task efficiency, reducing operational errors, and automating routine processes. Leadership style also emerged as a strong predictor of productivity, particularly in fostering motivation and collaboration among employees. Structural changes were found to have a moderate impact, primarily improving role clarity and communication within teams. However, the study did not include organizational processes as a variable, which limited its scope in capturing all dimensions of organizational change. Additionally, the study's focus on banks within a single city restricts the generalizability of its findings.

Bello and Adebayo (2023) focused on the impact of technological changes on employee productivity in new-generation banks in Nigeria. The study explored digital banking, mobile applications, and system upgrades as key variables. Using data from 250 respondents, structural equation modeling was employed to analyze the results. The study found that digital banking had the most significant impact on productivity, improving task efficiency and customer satisfaction. Mobile applications enhanced accessibility for both employees and customers, while system upgrades moderately improved internal processes. The study, however, did not consider structural or leadership changes, reducing its comprehensiveness.

Ahmed and Rehman (2023) examined the effect of change in leadership on employee productivity in Pakistani banks. The study surveyed 400 employees using structured questionnaires. Regression analysis revealed that change to transformational leadership significantly enhanced employee motivation and productivity, fostering innovation and trust among team members. The study further found that change to transactional leadership had a weaker effect, as it primarily focused on task completion and rewards. Structural and process changes were not addressed, limiting the study's scope.

Chen and Zhang (2023) investigated the effects of structural and process changes on employee productivity in Chinese banks. The study surveyed 400 employees and used regression analysis to determine the relationships between the variables. Structural changes were found to enhance interdepartmental coordination, while process changes improved workflow efficiency and service delivery. However, the study did not address leadership or technological changes, leaving room for further exploration.

Methode *et al*. (2023) investigated structural, strategic, and technological changes in Burundian banks and their effects on employee productivity. The study adopted survey design to collect data from a sample of 116 employees with the aid of structured questionnaire. Regression analysis was used to test the extent of effect of the independent variables o the dependent variable. Findings from the regression analysis revealed that structural changes improved role clarity, while technological advancements enhanced task efficiency. Strategic changes had limited impact, as they required significant cultural adaptation. The study did not consider leadership style or process changes, which are critical in organizational transformations. Hence this study is conducted to fill the gap.

Hussain (2023) explored the relationship between technological and structural changes and employee productivity in Nigerian banks. The study focused on 250 employees drawn from five commercial banks in Lagos. Cross-sectional survey design was adopted. Using structural equation modeling, the findings revealed that technological changes significantly improved operational efficiency and employee productivity by automating tasks and providing employees with better tools for decision-making. Structural changes had a dual effect: they improved interdepartmental communication and workflow organization but also caused temporary disruptions due to employee resistance. The study emphasized the importance of providing adequate training and support during organizational changes to minimize resistance and maximize productivity gains. Despite its valuable insights, the study did not examine the role of leadership style or process changes, which are key dimensions of organizational change.

3.0 METHODOLOGY

The study adopted a survey research design due to its suitability for a large population and broad geographical scope. This design is cost-effective, time-efficient, and allows for the generalization of findings since the respondents share similar characteristics. The population for the study comprised 247 staff members drawn from four selected deposit money banks within Makurdi metropolis. These included First Bank of Nigeria (105 staff), United Bank for Africa (94 staff), Guarantee Trust Bank (26 staff), and First City Monument Bank (22 staff). Due to the manageable size of the population, a census sampling technique was adopted, involving the entire population in the study.

Data were collected using a structured questionnaire divided into two sections. The first section gathered demographic information, while the second focused on organizational change and employee productivity using a four-point Likert scale. The instrument underwent both face and construct validity checks. Factor analysis yielded a Kaiser-Meyer-Olkin (KMO) value of 0.515 and a significant Bartlett's Test of Sphericity ($\chi^2 = 55.591$, $p < 0.001$), confirming sampling adequacy and item relevance. Face validity was ensured through expert review from seasoned bankers and scholars in the Department of Business Administration, Joseph SarwuanTarka University, Makurdi. A pilot study was also conducted to test reliability, involving 82 respondents from four different banks not included in the main study. The instrument achieved an average Cronbach's Alpha of 0.784, indicating strong internal consistency across the six dimensions of organizational change and productivity.

The primary data collection was carried out through direct administration of questionnaires by the researcher and two trained assistants, which enhanced the response rate and completeness of the data. Descriptive statistics were used to analyze demographic information and answer the research questions, while multiple regression analysis was employed to test the hypotheses using SPSS version 21. A 5% level of significance guided decision-making, with p-values less than 0.05 considered statistically significant.

The model guiding this study specified employee productivity (EP) as a function of organizational change (OC), which includes change in structure (CS), change in leadership style (CLS), change in technology (CT), and change in organizational processes (COP). The model is expressed in its explicit form as:

$$EP = \alpha + \beta_1 CS + \beta_2 CLS + \beta_3 CT + \beta_4 COP + \mu$$

Where α is the constant, β_1 to β_4 are the coefficients of the independent variables, and μ is the error term. The expected signs of all coefficients are positive, indicating that each aspect of organizational change is anticipated to positively influence employee productivity.

4.0 RESULTS AND DISCUSSION

This section presents analysis based on objectives of the study, test of hypotheses and discussion of findings.

4.1 Data Presentation and Analysis

This subsection presents the the result of regression analysis of data that were collected through questionnaire. Out of the 247 questionnaires issued out, 240 were retrieved and analysed. The result of the regression analysis is discussed under model summary, analysis of variance and regression coefficients.

Table 1: Model Summary

Model	R	R Square	Adj R Square	Std. Error of Estimate	Durbin-Watson
1.0	0. 827[a]	0. 684	0. 678	0.41007	1. 646

a. Predictors: (Constant), Organizational process, Change in technology, leadership style, organizational structure

b. Dependent variable: Employee Productivity

Source: Field Survey, 2025.

According to the results of the model summary in Table 1, it has R^2 value of .684 meaning that 68.4 % of the variation in the dependent variable is explained by the independent variables while 31.6% is explained by other variables outside the model. This indicated that the model is a strong predictor. The R-value of .827 indicates that there is a strong positive correlation between the dependent variable (employee productivity) and the set of independent variables.

Table 2: Analysis of Variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1.0	Regression	85.380	4	21.345	126.937	0.000[b]
	Residual	39.516	235	0. .168		
	Total	124.896	239			

a. Dependent Variable: Employee Productivity

b. Predictors: (Constant), Organizational process, Change in technology, leadership style, organizational structure

Source: Field Survey, 2025.

The significance value in the ANOVA Table 2 is .000 which is less than 0.05 thus the model is statistically significant in predicting the effect of the independent variables (organizational structure, leadership style, change in technology, organizational process) on the dependent variable (employee productivity). The F critical at 5 % level of significance was 126,937. This is an indication that the independent variables affect employee productivity in the banking industry in Benue State, Nigeria.

Table 3: Regression Coefficients

		Unstandardized Coefficients		Standardized Coefficients		
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**
	Constant	0.032	0. 059	—	1. 190	0.000
	Change in Structure	0. 214	0. 050	0. 179	3.086	0.002
1	Change in Leadership style	0. 701	0. 042	0. 738	16.879	0.000
	Change in Technology	0. 169	0. 069	0. 146	3.362	0.001
	Change in Processes	0. 283	0. 169	0. 275	4.766	0.000

a. Dependent Variable: Employee Productivity

Source: Field Survey, 2025**.**

The regression coefficients in Table 3 indicate the result of the variables as follows: organizational structure (t= 3.086, p=.002 < .05); leadership style (t= 16.879, p = .000 <.05), change in technology (t = 3.362, p=.001 <.05) and organizational process (t = 4.766, p=.000 <.05). The findings showed that organizational change have significant effect on employee productivity. The study indicates that an increase in organizational structure by one unit will lead to 21.4 % increase in employee productivity; an increase in leadership style will lead to 70.1 % increase in employee productivity and an increase in change in technology leads to 16.9 % increase in employee productivity while a change in organizational processes brings about 28.3 % increase in employee productivity. Based on the regression result leadership style has more significant effect on employee productivity of banks in Makurdi metropolis, Benue State, Nigeria.

4.2 Test of Hypotheses

The four hypotheses formulated in this study were tested as follows:

4.2.1 Test of hypothesis one

$H0_1$: There is no significant effect of change in organizational structure on employees' productivity in the Nigerian banking industry

To test this hypothesis, the strength of the relationship between organizational structure and employee productivity was measured by the calculated p-value = .002 at a significance level (α) of 0.05. Since the computed p-value is less than the significance level (α) of 0.05 (*p-value* 0.002 < α 0.05), the null hypothesis was rejected. Therefore, this indicated that organizational structure has significant effect on employee productivity of banks in Makurdi metropolis.

4.2.2 Test of hypothesis two
H0$_2$: There is no significant effect of change in leadership style on employees' productivity in the Nigerian banking industry

To test this hypothesis, the strength of the relationship between leadership style and employee productivity was measured by the calculated p-value = 0.000 at a significance level (α) of 0.05. Since the computed p-value is less than the significance level (α) of 0.05 (*p-value* 0.000 < α 0.05), the null hypothesis was rejected and alternate accepted. Therefore, it was concluded that leadership style have a positive significant effect on employee productivity in Banks in Makurdi metropolis.

4.2.3 Test of hypothesis three
H0$_3$: There is no significant effect of change in technology on employees' productivity in the Nigerian banking industry

To test this hypothesis, the strength of the relationship between change in technology and employee productivity was measured by the calculated p-value = 0.001 at a significance level (α) of 0.05. Since the computed p-value is less than the significance level (α) of 0.05 (*p-value* 0.001 < α 0.05), the null hypothesis was rejected. Therefore, the result implied that change in technology have positive significant effect on employee productivity in Banks in Makurdi metropolis.

4.2.4 Test of hypothesis four
H0$_4$: There is no significant relationship between change in organizational process and employees' productivity in Nigerian banking industry.

To test this hypothesis, the strength of the relationship between organizational processes and employee productivity was measured by the calculated p-value = 0.000 at a significance level (α) of 0.05. Since the computed p-value is less than the significance level (α) of 0.05 (*p-value* 0.000 <α 0.05), the null hypothesis was rejected. Therefore, the result implied that organizational processes have positive significant effect on employee productivity of banks in Makurdi metropolis

4.3DISCUSSION OF FINDINGS

The discussion of findings was based on the objectives of the study as follows:

4.3.1 Effect of change in structure on employees productivity in the Nigerian Banking Industry

The analysis of the data collected from the respondents revealed that organizational structure have no significant effect on employee productivity in the Nigerian Banking industry. Regression was used to test the hypothesis at 5 % level of significance and the p-value (0.002) was higher than the significance level. This can be statistically given as P-value 0.231 > α = 0.05. This result agrees with Methode *et al*. (2023) who revealed that structural changes have significant positive effect on employee productivity by improving role clarity. However, Hussain (2023) explored the relationship between technological and structural changes and employee productivity and found that Structural changes had a dual effect: they improved interdepartmental communication and workflow organization but also caused temporary disruptions due to employee resistance.

4.3.2 Effect of change leadership style on employees productivity in the Nigerian Banking Industry

The analysis of the data collected from the respondents indicated that leadership style has positive significant relationship with employee productivity in the Nigerian Banking industry. Regression was used to test the hypothesis at 5 % level of significance and the p-value (0.000) was less than the significance level. This can be statistically given as P-value 0.000 < α = 0.05. This is in agreement with Ahmed and Rehman (2023) who examined the effect of change in leadership on employee productivity in Pakistani banks and revealed that change to transformational leadership significantly enhanced employee motivation and productivity, fostering innovation and trust among team members.

4.3.3 Effect of change in technology on employees productivity in the Nigerian Banking Industry

Analysis for the purpose of achieving this objective was based on test of the effect of change in technology on employees' productivity in the Nigerian Banking industry. From the analysis of the data collected from the researcher's field survey, it was observed that the respondents' opinion indicated that change in technology had a positive significant relationship with employee productivity in the Nigerian Banking industry. To confirm the findings above, regression was used to test the hypothesis at 5 % level of significance and the p-value (0.001) was lower than the significance level 0.05. This can be statistically given as P-value 0.001 < α = 0.05. Therefore, the null hypothesis was rejected and the alternate hypothesis accepted. This result was supported by previous studies of Abubakar (2023) who conducted a study to examine the effect of organizational change on employee productivity and found that technological innovation significantly enhanced employee productivity by improving task efficiency, reducing operational errors, and automating routine processes. This finding also agrees with Bello and Adebayo (2023) who focused on the impact of technological changes on employee productivity and found that change in technology had the most significant impact on productivity, improving task efficiency and customer satisfaction.

4.3.4 Effect of change in organizational processes on employees productivity in the Nigerian Banking Industry

Analysis for the purpose of achieving this objective was based on test of the effect of organizational processes on employee productivity in the Nigerian Banking industry. Result collected from the respondents showed significant effect of organizational processes such as flexible work schedules on employee productivity in the banking industry in Benue State, Nigeria. To confirm the findings above, regression was used to test the hypothesis at 5 % level of significance and the p-value (0.000) was lower than the significance level 0.05. This can be statistically given as P-value $0.000 < \alpha = 0.05$. Therefore, the null hypothesis was rejected and the alternate hypothesis accepted. This result was supported by Chen and Zhang (2023) who investigated the effects of structural and process changes on employee productivity in Chinese banks. Structural changes were found to enhance interdepartmental coordination, while process changes improved workflow efficiency and service delivery.

5.0 CONCLUSION AND RECOMMENDATIONS

This section presents conclusion, recommendations and suggestions for further studies.

5.1 Conclusion

Organizational change is considered important for employee productivity and organizational performance. Findings of the study showed that organizational change significantly affects employee productivity. The study concludes that organizational structure has significant effect on employee productivity in selected banks in the Nigerian Banking industry in Makurdi Metropolis, Benue State. The study also concludes that leadership style has significant effect on employee productivity in selected banks in the Nigerian Banking industry in Makurdi Metropolis, Benue State. The study further concludes that change in technology has a positive significant effect on employee productivity in selected banks in the Nigerian Banking industry in Makurdi Metropolis, Benue State. Finally, the study concludes that organizational processes significantly affect employee productivity in the Nigerian Banking industry in Makurdi Metropolis, Benue State.

5.2 Recommendations

Based on the findings of the study the following recommendations were made:

i. Management of money deposit banks in Makurdi metropolis should put in place structures that are less bureaucratic and mechanistic with flexible rules and procedures. Management should adopt mechanistic structure which is flexible and adaptive so as to encourage employees to put in their best efforts in order to improve their productivity.
ii. Management of money deposit banks in Makurdi metropolis should adopt transformational leadership style that will encourage involvement of subordinates in the affairs of the organization so as to enhance their productivity.
iii. Management of money deposit banks in Makurdi metropolis should always embrace and adopt new technologies and train their employees on the use of new technologies and innovations so as to improve their productivity by rendering quality services.
iv. Management of money deposit banks should adopt work designs and processes that are flexible and adaptive and systems that require greater commitment and use of talents on the part of employees and management. Organizational processes such as benchmarking should be used to enable banks remain competitive and enhance employee productivity.

5.3 Suggestions for Further Studies

The limitations of this study provide avenues for further studies. Further studies could be carried out on the effect of organizational change on employee productivity using other money deposit banks in Makurdi metropolis, Benue State. Another study should be carried out on change management strategies and organizational performance in the Nigerian banking industry and other organizations in Nigeria.

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