**CHANGE MANAGEMENT PRACTICES AND ORGANISATIONAL PERFORMANCE OF COMMERCIAL BANKS IN KENYA (Case of NCBA Bank Kenya Plc)**

# ABSTRACT

Organizational performance has increasingly become a focus for companies, especially after the 2008 global economic crisis. Change management practices are among the key strategies employed to sustain and enhance performance. NCBA Bank Kenya, formed from a merger between NIC and CBA banks, undertook significant changes including system upgrades to unify operations. While the initial phase of system consolidation was smooth, the second phase encountered migration challenges, leading to penalties for customers. The study assessed the relationship between change management practices and organizational performance at NCBA Bank Plc, Kenya. The study focused on four main objectives: the effect of change planning, communication, employee participation, and knowledge sharing on organizational performance. It was guided by the McKinsey 7s Model, Kotter’s model, Kurt Lewin’s Model, and the theory of organizational performance. A descriptive research design was used with a sample of 257 employees from NCBA’s head office and 35 Nairobi branches, selected through stratified random sampling. Data collection involved questionnaires (79% response rate) and document review. Instrument reliability was confirmed with a Cronbach alpha of 0.765. Data were analyzed using SPSS through multiple regression and correlation analysis. The results indicated that without change management, NCBA’s performance declined (R=2.194, p>0.05). However, improvements in change planning (R=1.119, p<0.05), employee participation (R=0.269, p<0.05), and knowledge sharing (R=0.276, p>0.05) positively impacted performance. The study recommends exploring change management in other financial institutions such as insurance and mortgage firms.

**Keywords:** *Change management, Organizational performance, Employee participation, Knowledge sharing, System integration, Planning for change,*

**1.0 INTRODUCTION**

Organizational performance is vital for a firm's success, and its effectiveness often hinges on how well change management strategies are designed and implemented. As Nkuraru (2016) suggests, organizational changes are largely driven by the shifting dynamics in the business environment, making change inevitable. Globally, numerous organizations have realized substantial performance improvements through effective change management. For instance, British Airways’ restructuring in 1981, which involved massive layoffs and fleet modernization, was anchored in strong leadership and communication. Netflix’s shift to digital streaming platforms propelled its subscriber base from 23 million in 2011 to 137 million by 2018, demonstrating the power of well-managed change. Similarly, Lego’s adoption of change management principles helped it recover from an \$800 million debt and surpass its rival, Ferrari, in 2015.

The 2008 global financial crisis also prompted organizations to adopt radical changes such as downsizing to maintain profitability (Olubayo, 2014). Asghar (2010) observed that globalization, technology, and liberalization have heightened competition, necessitating organizational adaptation through change. A U.S.-based study confirmed that effective change management processes lead to improved organizational performance. In the African context, social and cultural factors play a significant role in shaping organizational behavior, influencing how change is implemented and its resultant performance outcomes (Amah, Okechukwu & Kabiru, 2019). Hansen, Ishengoma, and Upadhyaya (2018) emphasized that change management is a key driver of performance in African SMEs. Leading South African companies like Standard Bank and Anglo American Plc have successfully enhanced their performance through strategic changes in leadership and corporate culture.

In Kenya, the banking sector has undergone extensive transformation through mergers, acquisitions, policy reforms, and innovations in service delivery. These changes aim to enhance operational efficiency and competitiveness. For example, Cooperative Bank’s realignment of its corporate focus in 2011 included the adoption of online banking solutions (Kinoti, 2015). A major recent transformation involved the 2019 merger between NIC Bank and CBA Bank, resulting in the formation of NCBA Bank. This merger brought significant changes in management, board structure, and operations. This study therefore focuses on analyzing how such change management practices have influenced the organizational performance of NCBA Bank.

Change management practices are vital organizational interventions that, when implemented correctly, enable institutions to smoothly transition through various stages of transformation. Raineri (2011) asserts that these practices involve structured strategies designed to address internal and organizational needs to facilitate change. Herrington (2021) notes that the success of these practices heavily depends on how well change implementers understand and interact with those affected mainly employees. Jouany and Martic (2022) revealed that while 38% of organizational members welcome change, the majority (62%) resist it due to fear of job insecurity. Therefore, change management must go beyond mere planning and structures; it should incorporate effective communication, resource planning, employee mobilization, and stakeholder engagement (Krakoff, 2021).

Change management practices comprise planning, transparent communication, stakeholder involvement, structured roadmaps, staff training, incentives, and knowledge dissemination. During mergers, like the one between NIC and CBA to form NCBA Bank, change becomes unavoidable due to the need to integrate different organizational cultures (Akinyi & Mwirigi, 2016). Alvarez and Marsal (2019) identified four pillars of change management in mergers and acquisitions: leadership and implementation planning, comprehensive communication plans, stakeholder impact assessment, and tailored training programs. These elements help in easing the transformation process and promoting acceptance among employees and customers (Mumbi, 2020).

Planning for change involves outlining actions and frameworks to steer the change without disrupting normal operations (Schuster, 2016). It provides direction for a smooth transition, minimizes negative impacts, and facilitates monitoring and implementation. Kogila (2016) emphasizes that structured change processes must detail how business operations will be modified. Maina (2018) adds that organizations must identify the purpose of the change, required skills, staff needs, and areas needing alignment. In this context, the current study on NCBA Bank examined planning around procedures, skills, staff requirements, and training plans.

Effective communication is another cornerstone of successful change management. It entails relaying relevant information across all organizational levels during the change process (Micu & Necula, 2018). Dialogic communication, as described by Syahmi et al. (2018), ensures a smoother transition by encouraging feedback. Miller (2014) highlights communication’s role in aligning stakeholders to the change vision, values, and performance goals while addressing their concerns. Communication should involve both formal channels and informal networks to ensure message consistency (Khadid & Rotich, 2017). According to Alvarez and Marsal (2019), good communication is timely, audience-specific, and delivered by the right communicator. Importantly, it should be two-way, allowing stakeholders to ask questions, offer ideas, and feel included.

Employee participation is equally essential. Since employees are directly impacted, involving them ensures a higher level of engagement and acceptance (Nkuraru, 2016). Kinoti (2015) suggests that effective change includes training and sometimes cultural transformation. Participation is influenced by leadership style. Wamiti (2021) notes that participative leadership encourages inclusion and feedback, enhancing employee buy-in. Maina (2018) supports the idea that empowering employees through task alignment, decision-making roles, recognition, and reward systems promotes ownership of the change process. Another critical element is knowledge sharing. Zelenkov (2018) explains that sharing work methods, new technologies, and innovations boosts performance. It ensures everyone is equipped to handle changes effectively, promoting organizational learning. Khalid and Rotich (2017) assert that knowledge transfer nurtures long-term improvement and minimizes resistance to change. Nyandoro (2015) adds that this process fosters innovation, helps overcome transitional challenges, and builds value for the organization.

Organizational performance has become increasingly important, especially following the 2008 global economic downturn which saw the collapse of many financial institutions (Ion & Crivreanu, 2016). Organizational performance can be understood from two perspectives: external environment performance and achievement of internally set objectives (Bashaer, Singh & Farouk, 2016). Silva (2014) identifies outcomes, efficiency, and effectiveness as key performance indicators. Hence, effective leadership is essential in executing strategies that drive performance. According to Randeree & Al-Youba (2009), successful change implementation relies on leadership competencies, which are reflected in organizational outcomes.

Performance can be measured using financial and non-financial indicators. Financial measures include profitability, return on equity and assets, cash flow, market share, and shareholder returns (Burnes, 2009). Non-financial metrics encompass employee satisfaction, customer loyalty and retention, service quality, and staff development (Joner, 2009). While financial indicators are prevalent, they are criticized for being short-term and internally focused. Kaplan and Atkinson (2015) argue that they fail to capture external elements like customer satisfaction or competitive threats. In contrast, non-financial indicators better predict long-term success (Kogila, 2016).

For banks, customer retention, employee satisfaction, and market share are key non-financial metrics. Market share represents the portion of the market controlled by the bank (Agunis, 2009), while customer outreach indicates growth in clientele. Employee satisfaction reflects staff contentment with their work environment. Shoaib (2011) highlights customer retention as a company’s ability to meet expectations and maintain loyalty. The study assessed performance based on profitability, return on assets, customer base growth, and retention. Jon and Randy (2009) argue that customer loyalty, as seen in retained customers, is a clear measure of outcomes.

The merger of NIC and CBA into NCBA was aimed at expanding customer base and increasing profitability. As of 2020, NCBA reported a customer base of 18,922 (NCBA, 2020). A major part of the merger involved upgrading systems to consolidate former customers. However, while the initial integration was smooth, the subsequent stages encountered problems. System migration led to service disruptions, customer complaints, and penalties in late 2020, prompting the bank to issue a public apology (ncbagroup.com). These challenges underscored the importance of efficient change strategies in organizational performance, a key focus of this study.

NCBA Bank is a merger between NIC and Commercial Bank of Africa (CBA), officially operational from September 2019. CBA, founded in 1967 in Tanzania, primarily served large corporate clients. It had a wide ownership base and operated across East Africa. NIC Bank was founded in 1959, originally as a non-financial institution. It transitioned into full banking in 1995 after acquiring a license and later merged with Africa Mercantile Ltd in 1997. The two banks had operations in Kenya, Uganda, and Tanzania. The merger brought significant organizational changes, especially in leadership and operations (NCBA, 2020). At inception, NCBA initiated system upgrades to unify CBA and NIC clients. Although the first phase was successful, the second phase faced migration issues, leading to customer dissatisfaction and complaints (Murimi, 2020). There were also noticeable changes in management structures. These changes became central to the present study, which explored how change strategies impacted organizational performance.

NCBA Bank operates several departments offering diverse services (Murimi, 2020). The corporate banking department caters to large businesses and institutions. The investment banking department helps clients invest funds for returns, while the treasury department handles foreign exchange. The e-channels department is responsible for mobile and internet banking products. The retail banking department serves individuals and SMEs, offering loans, accounts, overdrafts, and credit cards. NCBA is also known for its M-Shwari mobile product, allowing customers to save, borrow, and transact via their mobile phones without needing a traditional bank account. This has widened access to banking services. The bank is also active in providing mortgage and asset finance facilities. Change management practices—such as planning, communication, employee involvement, and knowledge sharing are critical for successful transitions, particularly during mergers. These practices significantly influence organizational performance, both financially and non-financially. NCBA Bank, formed through a high-profile merger, exemplifies how change management impacts institutional performance and customer satisfaction. The bank’s journey through system upgrades, customer retention, and operational restructuring highlights the complexities and necessities of managing organizational change effectively.

**1.1 Research Problem**

The merger between NIC Bank and Commercial Bank of Africa (CBA) brought significant operational and structural transformations to form NCBA Bank. Initially, this change process encountered various challenges, particularly in how the changes were implemented. Customers faced service interruptions and regulatory penalties, prompting public apologies from the bank. Additionally, substantial shifts occurred in the management structure. The merger aimed to position the new entity as a Tier 1 bank, increase market share, enhance profitability, and improve shareholder returns. Financial data reflects this intent: prior to the merger, NIC held a 4.3% market share while CBA held 5.6%. Post-merger, the combined market share rose to 10.1% in 2020, making NCBA the fourth largest bank in Kenya. However, by 2021, the market share slightly declined to 9.7%. Profit after tax rose from Ksh. 5 billion in 2018 to Ksh. 7.8 billion in 2019 but fell to Ksh. 4.57 billion in 2020, indicating a 32% decline. Assets grew significantly, from Ksh. 245 million in 2018 to Ksh. 528 million in 2020. These figures point to both progress and challenges in performance following the merger, raising questions about the effectiveness of change management practices during such transitions.

There are notable gaps in the existing literature regarding the assessment of change management practices. Many previous studies, such as those by Jalagat (2016) and Linjuan et al. (2020), have focused on isolated factors like leadership, culture, and technology, often in different industries and geographical contexts. Furthermore, several studies have concentrated narrowly on employee performance or profitability, overlooking comprehensive organizational performance indicators like customer retention or return on assets. Akinyi and Mwirigi (2016), for example, examined profitability in CBA Bank before the merger but did not explore broader performance metrics or post-merger effects. Similarly, Linjuan et al. (2020) explored communication's role in workforce support during change but failed to link it directly to organizational performance. This study sought to bridge these gaps by focusing on NCBA Bank post-merger, examining planning, communication, employee participation, and knowledge sharing as critical change management practices. It evaluated both financial and non-financial indicators of performance profitability, return on assets, customer base, and retention to provide a holistic understanding of how change management influenced organizational outcomes. In doing so, the study addressed the contextual and conceptual limitations of past research and contributed insights specific to the Kenyan banking sector.

**1.2 Research Objective**

This study was guided by the following general objective to: examine the change management practices and organizational performance of commercial banks in Kenya with a focus on NCBA bank Kenya Plc.

Specific Objectives were to; examine the effect of planning for change on organizational performance of NCBA Bank Kenya Plc, establish the effect of communication of changes on organizational performance of NCBA Bank Kenya Plc, evaluate the influence of employee participation on organizational performance of NCBA Bank Kenya Plc and to determine the effect of knowledge sharing on organizational performance of NCBA Bank Kenya Plc.

**1.3 Research Questions**

The ensuing research questions outlined this investigation:

i) What effect does planning for change have over NCBA Bank’s organizational performance?

ii) What effect does communication of changes have over NCBA bank’s performance?

iii) What influence does employee participation have over the organizational performance of NCBA Bank?

iv) What effect does Knowledge sharing have over NCBA bank’s organizational performance?

**1.4 Justification of the Study**

The study offers valuable insights for the banking industry, especially commercial banks, on how integrating change management practices can enhance organizational performance. Findings reveal that without such practices, NCBA Bank’s performance significantly declines (R=2.194, p>0.05). Conversely, improvements in change planning, employee participation, and knowledge sharing are all positively linked to better performance, with notable impacts from change planning (R=1.119, p<0.05), employee participation (R=0.269, p<0.05), and knowledge sharing (R=0.276, p>0.05). The research shows that 83.1% of changes in organizational performance are attributed to change management practices, while 16.9% are due to other factors, suggesting areas for future research. The findings also offer significant implications for policymakers such as the Kenya Bankers Association, Ministry of Finance, and Central Bank of Kenya. These stakeholders can develop effective policies focusing on strategic planning, staff involvement, and sharing of institutional knowledge to support growth in Kenya’s banking sector. Additionally, the study contributes to empirical literature, forming a foundation for further academic exploration of the link between change management and performance in financial institutions.

**1.5 Study Limitations**

The study mainly focused on the NCBA Head office and branches located in Nairobi. Due to the time constraints and the budget constraints, it was not possible to visit every NCBA branch hence the focus on the Head office and Nairobi branches that oversaw the policy and implementation of the change management across all the NCBA Branches in Kenya.

**2.0 LITERATURE REVIEW**

This study was anchored on four key theoretical frameworks: the McKinsey 7s Model, Kotter’s Eight-Step Change Model, Kurt Lewin’s Change Model, and the Organizational Performance Framework by Robert Carton. These theories offer a comprehensive lens through which organizational change and performance can be analyzed, particularly in the context of NCBA Bank, Kenya.

The McKinsey 7s Model, developed in the 1980s by Peters, Philips, and Waterman with assistance from Pascale Richard and Athos Anthony, conceptualizes an organization as a system comprising seven interdependent elements: strategy, systems, structure, style, staff, shared values, and skills. According to this model, successful organizational change requires alignment across all these elements. A shift in one element triggers adjustments in others to maintain effectiveness. This model is particularly relevant during organizational restructuring or mergers, providing a holistic framework for internal alignment. However, critics argue that the model insufficiently addresses external environmental factors, such as technological changes, and is static, lacking empirical backing and failing to present a full view of performance (Maru, 2015). In applying this model to NCBA Bank, the study focused on planning for change as a critical strategy component. Planning entailed identifying alignment areas, necessary skills, required staff, systems processes, and procedural adjustments. The model’s emphasis on systems underlines the need to assess operational processes and ensure employee skills are adequate for implementing change (Hughes, 2007). Furthermore, the staffing element focuses on how to effectively recruit, train, and reward employees. Given these aspects, the McKinsey 7s Model was employed to explore the relationship between planning for change and organizational performance at NCBA Bank.

The second model, Kotter’s Eight-Step Change Model, introduced by John Kotter in 1996, outlines a sequential approach to implementing change through eight steps. These include establishing a sense of urgency, building a guiding coalition, developing a change vision, communicating the vision, empowering others by removing obstacles, generating short-term wins, consolidating gains, and embedding new approaches into the culture (Sun & Shang, 2019). The model emphasizes the importance of motivation and open communication with employees to support the need for change. Leaders are urged to create urgency by exposing performance gaps, form supportive teams, and communicate the vision effectively across the organization. Removing barriers and creating short-term wins help to build momentum, while embedding changes in organizational culture ensures sustainability. Critics like O’Keefe (2011) argue that Kotter’s model oversimplifies change, portraying it as a one-off event rather than a continuous, evolving process. Additionally, the model is viewed as overly leader-centric, minimizing employee influence in driving change. Despite these critiques, the model remains widely used in change management literature. In this study, communication was identified as a critical element of Kotter’s model. The research examined how effectively communicating change vision, addressing employee concerns, and explaining expected outcomes impacted performance at NCBA Bank.

Kurt Lewin’s Change Model, developed in the 1940s, is a foundational theory in change management and introduces a three-phase process: unfreeze, change, and refreeze. In the unfreezing stage, an organization disrupts the status quo by challenging existing behaviors, attitudes, and values to prepare for change. The change phase involves implementing new behaviors, systems, or processes while overcoming resistance and fostering acceptance. This stage demands clear communication, participatory strategies, and knowledge dissemination. Finally, the refreezing phase solidifies the new state through structure, recognition, and reward systems, ensuring that changes are embedded and sustained (Raza, 2019). While the model provides a basic and intuitive approach to managing change, it has faced criticism for its simplicity and static nature. Critics like Cummings, Bridgman, and Brown (2015) note that the model may oversimplify complex, dynamic organizational processes and emphasize disruption over nurturance. However, for the purpose of this study, Lewin’s model was instrumental in examining how participation and knowledge sharing influence organizational performance. The research specifically looked into the degree to which involving employees in decision-making and promoting knowledge exchange contributed to NCBA Bank’s performance.

The final theoretical framework used in the study is Robert Carton’s Organizational Performance Framework, developed in 1996. This model provides a multi-dimensional view of performance, rooted in organizational behavior and influenced by both individual and structural elements. Carton emphasizes that organizational performance is intrinsically linked to personal performance and leadership capabilities. As leaders improve, they influence how effectively people and resources are coordinated to produce desired outcomes (Elger, 2014). The framework identifies seven performance indicators: quality improvement, cost reduction, increased capability, enhanced capacity, knowledge growth, skills enhancement, and improved motivation and identity. Quality improvement is assessed based on how well products or services meet stakeholder expectations. Cost reduction focuses on lowering the financial resources needed for production. Capability refers to handling complex or larger-scale tasks, while capacity denotes the organization's ability to deliver more output. Knowledge growth indicates broader and deeper understanding across the organization. Skills enhancement reflects the organization’s ability to set and maintain goals, and increased motivation and identity describe how employees perceive their roles and contributions. This theory was vital in linking change management practices with measurable performance outcomes at NCBA Bank. In particular, the study evaluated profitability, return on assets, customer base expansion, and customer retention through the lens of Carton’s framework, thereby grounding performance in observable organizational behaviors and outcomes.

Taken together, these four theoretical models offered a structured, integrative framework for examining the relationship between change management and organizational performance. The McKinsey 7s Model emphasized the internal alignment necessary for successful planning and execution of change. Kotter’s model brought out the importance of vision, communication, and phased implementation. Lewin’s model stressed the role of employee participation and knowledge-sharing throughout the change process. Lastly, Carton’s performance framework provided a tangible way to assess the outcomes of change through specific performance indicators. Applying these models to the context of NCBA Bank in Kenya helped the researcher to dissect the components of change management and their impact on organizational effectiveness in a comprehensive and theoretically grounded manner.

**2.1 Empirical Review**

The empirical review critically analyzed previous studies on change management with specific emphasis on four key elements planning for change, communication, employee participation, and knowledge sharing and how this influence organizational performance.

**Planning for Change and Organizational Performance**

Several studies have acknowledged the centrality of planning in driving organizational change and performance. Khoshtaria (2018) examined how the degree of planning, rational planning, and the achievement of objectives influenced organizational outcomes. The study found a strong link between strategic planning and successful change implementation. However, its focus on goal fulfillment as opposed to holistic organizational performance created a gap that the current study aimed to bridge. Schuster (2016), in his analysis of public sector institutions across Europe, similarly identified planning as essential for change success. His study found that many public projects fail due to inadequate change planning, particularly in managing staff transitions. However, Schuster’s work did not delve into how planning impacts performance metrics, which this research sought to address. Rosenbaum, More, and Steane (2018) further supported this argument through a conceptual analysis of thirteen change models, including Lewin’s. They concluded that while planning is critical, it must be supplemented by group dynamics and action research for effectiveness. Yet, their study was purely theoretical and lacked empirical data, making it less applicable to real-world performance assessments, a gap the current study filled by collecting and analyzing actual data from the banking sector in Kenya.

**Communication and Organizational Performance**

Communication during change processes has also emerged as a key variable. Abdi and Rathmaya (2017), in a qualitative study of MTR Tunnelbanan in Sweden, emphasized the need for heightened internal communication during change to minimize rumors and misunderstandings. However, they did not link this communication directly to performance outcomes. Similarly, Syahmi et al. (2018) found a significant correlation between dialogic communication and successful change within Malaysia’s education sector. While informative, their study was limited to public service and did not assess how communication affected performance, nor did it capture the private sector or banking context. Micu and Necula (2018) explored communication’s role in both private and public European organizations. They established communication as critical in managing change but did not analyze its impact on organizational performance. Again, the European context contrasts with Kenya’s banking environment, highlighting the relevance of the current study. Haqq and Natsir (2019) added another dimension by showing that effective communication enhances change readiness and efficacy in Shariah rural banks in Pakistan. While this study emphasized internal attitudes, it lacked clarity on what aspects of communication were essential, and how communication influences broader performance indicators like profitability or customer retention. The current study addressed these limitations by analyzing specific communication practices (e.g., vision sharing, addressing concerns, and benefit clarification) and linking them to performance outcomes in a Kenyan banking context.

**Employee Participation in Change and Organizational Performance**

Employee involvement in the change process is another important focus area. Sverke et al. (2009) studied two downsizing Swedish hospitals and found that proactive implementation led to greater employee participation, positively influencing change outcomes. However, their focus was healthcare, and their analytical method (correlation only) was less robust than that used in the current study, which applied regression analysis. Randall and Nielsen (2012) examined 583 organizations in Denmark and concluded that employee involvement in planning and implementing change enhances the likelihood of success. However, they did not explore how this affected the organization’s performance indicators, a gap this study aimed to address. Muema (2012), studying Nairobi City Council, found that participation through training and communication reduced cynicism towards change. Despite its relevance to Kenya, the study did not link participation to performance metrics. Beijer and Gruen (2016) investigated engagement during change in Swedish insurance firms. They found low empowerment and minimal involvement, resulting in poor employee motivation. However, their focus remained on individual rather than organizational performance. Butali and Njoroge (2018), focusing on Kenyan state corporations, found that employee participation had a significant impact on organizational performance. Moreover, they identified organizational commitment as a moderating variable. While this research came closest to the current study, it focused more on general organizational processes rather than specific change initiatives, and did not cover the banking sector, which the current study examined in depth.

**Knowledge Sharing and Organizational Performance**

While not elaborated extensively in the provided text, knowledge sharing as an element of change management is typically tied to organizational learning and performance. Other studies have consistently linked knowledge transfer and collaboration to innovation, adaptability, and improved operational outcomes. In this study, knowledge sharing is positioned as a critical process through which change can be successfully institutionalized and performance enhanced. It encompasses the exchange of expertise, training initiatives, documentation, and collaborative practices that enable all levels of staff to effectively implement and sustain changes. However, prior research has often failed to provide a direct linkage between knowledge sharing and tangible performance improvements, or has focused on knowledge management in isolation from change initiatives. The current study integrates this component within a broader change management framework, showing how knowledge sharing—especially when coupled with planning, communication, and participation—leads to increased performance, specifically within the context of Kenya’s financial services sector.

**Knowledge sharing and organizational performance**

The reviewed studies collectively underscore the significant role of knowledge sharing in enhancing organizational performance, particularly during periods of change. Ghosh et al. (2018) found that knowledge sharing positively influences organizational change management in Abu Dhabi’s oil sector, using SEM to show that knowledge dissemination strengthens adaptability during transitions. While their context was the oil industry, the present study applies this concept to the Kenyan banking sector, using regression analysis instead. Similarly, Eaves et al. (2018) highlighted the importance of IT-related knowledge sharing in facilitating joint venture changes across European firms. They discovered that employees’ willingness to share knowledge depends on how they perceive its value and ownership. Unlike their focus on joint ventures, the current study assesses knowledge sharing within the merger of CBA and NIC in Kenya.

Zelenkov (2018) emphasized knowledge management’s role in fostering change readiness among Russian state-owned entities. The findings confirmed that effective knowledge handling boosts organizational preparedness for transformation. However, the current study diverges by focusing on knowledge sharing, rather than broader knowledge management, and its direct impact on performance. Alatailat et al. (2019) linked organizational performance to knowledge management aspects like member collaboration, IT support, and learning. While relevant, their indicators differ from the current study, which analyzes knowledge sharing during change through dimensions like new technology, competitive conditions, and development programs. Lastly, Afsar et al. (2019) revealed that knowledge sharing moderates the relationship between leadership change and innovation in Pakistan’s hotel industry. Although the sector and focus differ, the findings support the notion that open knowledge flows are critical during leadership transitions. In contrast, the current research evaluates how knowledge sharing, as a component of change management, directly influences performance in Kenyan commercial banks.

**Conclusion of the Empirical Review**

In summary, the empirical review underscored that while extensive studies exist on each element of change management, most of them fall short of directly connecting these variables to organizational performance, particularly in the banking sector in Kenya. Planning has been consistently recognized as a foundational factor for successful change, yet prior research often stopped short of exploring its broader performance implications. Communication was universally viewed as vital, but studies often remained at the level of internal process efficiency without extending to external performance metrics. Employee participation was shown to influence the success of change implementation, but the question of how such involvement translates into performance gains remained largely unexamined. Furthermore, knowledge sharing, though acknowledged for its value, lacked sufficient empirical backing in terms of its impact on performance in change contexts. The current study therefore filled significant gaps by examining how these four elements of change management collectively and individually affect organizational performance, using empirical data from Kenya’s banking sector, with NCBA Bank as the focal point. By integrating robust methodologies and a sector-specific lens, the study aimed to contribute both to theory and practice in change management and performance evaluation.

**3.0 RESEARCH METHODOLOGY**

The study adopted a descriptive survey design, which is well-suited for exploring and explaining existing conditions and how various factors interact. Kothari (2014) and Schindler & Cooper (2003) describe this design as a systematic method for collecting descriptive data about the characteristics, needs, and situations of a given population. In the context of this research, the design was applied to describe and analyze the change management practices at NCBA Bank Kenya and their relationship to organizational performance. Specific areas of focus included planning for change, communication, employee participation, and knowledge sharing, all of which were examined as components of change management practices and their influence on the bank's performance.

The target population for the study consisted of 856 employees from the NCBA Bank head office and 35 branches within Nairobi City County. The choice of Nairobi County was strategic due to the bank's significant presence in the area, making it a rich source of data related to both performance and change management practices. The target population included employees from senior leadership, middle management, and frontline staff, who were deemed knowledgeable about the strategies and change processes that took place during the merger between NIC Bank and CBA Bank. Participants were drawn from various departments including Retail Banking, Credit, Operations, Human Resources, Corporate Banking, Sales and Marketing, Finance, ICT, Risk, and Internal Audit.

To make the research manageable, a stratified random sampling technique was used. This method allowed for proportional representation of all departments, ensuring the inclusion of diverse viewpoints across the organizational structure. Mugenda and Mugenda (2013) suggest that a sample size of 30% is adequate for relatively small populations. Thus, a sample of 257 respondents, representing 30% of the total population, was selected for this study.

Primary data was collected using questionnaires, which included both closed and open-ended questions. These were distributed with the help of research assistants, using a drop-and-pick system over a one-week period. A five-point Likert scale was used to gauge the level of agreement or disagreement with various statements about change management and organizational performance. The questionnaire was divided into six sections: Section A captured demographic details, Section B focused on planning for change, Section C on communication, Section D on employee participation, Section E on knowledge sharing, and Section F on organizational performance.

To complement the questionnaires, a document review was also conducted. This qualitative data collection method involved analyzing internal documents such as financial reports, marketing materials, performance ratings, newsletters, minutes of meetings, and proposals. This approach enabled the researchers to gather historical and contextual data about the bank’s performance post-merger. Notably, the study observed that profitability declined from Kshs. 7.84 billion in 2019 to Kshs. 4.57 billion in 2020 attributed to initial merger-related challenges but then rose significantly to Kshs. 10.2 billion in 2021 and Kshs. 13.8 billion in 2022. Similarly, the Return on Assets (ROA) dropped from 1.58% in 2019 to 0.87% in 2020 before recovering to 1.73% in 2021 and 2.23% in 2022, reflecting improved post-change performance.

Before proceeding with full data collection, a pilot study was conducted involving 26 respondents approximately 10% of the sample size to test the reliability and effectiveness of the research instrument. This step helped identify potential errors, ensured the clarity of questions, and gauged participants’ attitudes towards the questionnaire. According to Dikko (2016), pilot testing is essential for evaluating the practicality of research instruments and making necessary adjustments before the main data collection phase.

The study also conducted validity and reliability tests to confirm the credibility of the data collection tools. The validity test assessed the accuracy of the questionnaire. Content validity ensured that the questionnaire adequately covered all relevant aspects of the concepts under investigation, while construct validity was ensured by cross-referencing theoretical and empirical literature. These steps confirmed that the questionnaire measured what it was intended to measure.

Reliability testing was done using Cronbach’s Alpha, which measures the internal consistency of a research instrument. A coefficient value of 0.743 was obtained, exceeding the minimum acceptable threshold of 0.70 as recommended by Field (2009). This indicated that the instrument was sufficiently reliable and would produce consistent results upon repeated application. In terms of data analysis, both descriptive and inferential statistical methods were used. Descriptive statistics, such as means, percentages, and standard deviations, helped summarize the basic features of the data. Inferential statistics were used to explore the relationships between the study variables. Specifically, correlation analysis using Pearson’s coefficient determined the strength and direction of associations between pairs of variables. Regression analysis was also conducted to further evaluate the impact of the independent variables on the dependent variable—organizational performance.

The data was analyzed using SPSS version 24. The study used ANOVA to test the significance of the model, along with the coefficient of determination (R²) and regression coefficients to determine the explanatory power and contribution of each independent variable. The regression model used was:

Y = β₀ + β₁PC₁ + β₂CC₂ + β₃EP₃ + β₄KS₄ + ∑i

Where:

Y is the dependent variable: Organizational performance of NCBA Bank, Kenya.

β₀ is the constant term.

β₁, β₂, β₃, and β₄ are coefficients representing the contribution of each independent variable.

PC₁ = Planning for change

CC₂ = Communication of changes

EP₃ = Employee participation

KS₄ = Knowledge sharing

∑i is the error term.

Overall, the research design and methodology provided a structured and systematic approach to investigate the relationship between change management practices and organizational performance at NCBA Bank. By combining survey data with document reviews and applying both qualitative and quantitative analysis, the study achieved a comprehensive understanding of how internal practices influenced performance outcomes in a post-merger environment.

**4.0 RESULTS AND DISCUSSION**

**4.1 Response Rate**

A total of 257 questionnaires were distributed to NCBA Bank staff across various departments and management levels, with 203 completed and returned, yielding a 79% response rate. According to Mugenda and Mugenda (2013), a response rate above 60% is considered adequate for analysis. Therefore, the return rate was sufficient and acceptable for conducting data analysis in this study.

***Figure 1: Response Rate***



**Source: Survey Data (2023)**

**4.2 Descriptive Statistics**

The analysis of change management strategies planning for change, communication of change, employee participation, and knowledge sharing plays a crucial role in organizational performance. Descriptive statistics indicate that banks, particularly NCBA Bank, integrate various aspects of change planning to ensure successful implementation. The study findings show that banks consider their processes and procedures when planning for change, as evidenced by a high mean (M=4.122, SD=0.452), reflecting a general consensus among participants. Planning for change also involves continuously identifying areas for change to align with external factors (M=4.184, SD=0.404), emphasizing the importance of adapting to the external environment, a notion supported by Rosenbaum, More, and Steane (2018). Additionally, aligning changes with corporate objectives enhances their effectiveness (M=4.031, SD=0.408), a principle echoed in Khoshtaria (2018). Planning must be rational and goal-oriented for change efforts to yield meaningful results.

A key aspect of change planning involves incorporating skills development and training (M=4.003, SD=0.432), ensuring employees are adequately equipped for transitions. Schuster (2016) underscores the need for skill training as a mitigation strategy in change management plans. Adequate staffing is another crucial component of planning, as indicated by findings (M=3.945, SD=0.512), supporting Schuster’s (2016) argument that personnel sufficiency improves change implementation. Additionally, staff training is an integral part of the change process, enhancing employee preparedness (M=3.985, SD=0.532). The study further reveals that planning for change positively influences organizational performance (M=3.875, SD=0.625), though subject to effective execution. The overall mean (M=4.021, SD=0.481) suggests a general consensus among participants that change planning significantly impacts performance.

Another critical factor in change management is communication. Communicating the vision of change to employees (M=3.959, SD=0.535) fosters clarity and support. Haqq and Natsir (2019) argue that communicating a vision reduces employee apprehensions while providing direction. Furthermore, communicating values to employees (M=3.945, SD=0.349) ensures that they understand the guiding principles behind the changes, aligning with Haqq and Natsir’s (2019) perspectives on effective communication. Addressing staff concerns post-merger (M=3.973, SD=0.405) has been beneficial, as communication helps alleviate uncertainties and fosters engagement. Abdi and Rathmaya (2017) establish that effective communication during transitions eliminates misunderstandings and smoothens implementation.

Moreover, communicating the benefits of change across departments ensures organization-wide acceptance (M=3.932, SD=0.416). Linjuan, Yue, and Liu (2020) emphasize that information dissemination should instill trust in employees to encourage their active participation. Performance outcomes are also communicated during change processes (M=3.959, SD=0.386), offering direction for employees. Micu and Necula (2018) note that performance-based communication enhances the effectiveness of organizational transitions. Additionally, communication has contributed positively to NCBA Bank’s performance (M=3.946, SD=0.402), affirming the link between dialogue and organizational success. The highest rating (M=3.973, SD=0.405) highlights the role of addressing staff concerns post-merger, reinforcing the importance of clear messaging in transition periods. However, the lowest rating (M=3.932, SD=0.416) suggests room for improvement in ensuring that all stakeholders fully understand the benefits of changes. The mean score (M=3.958, SD=0.444) reflects broad agreement on the significance of communication in change management. Syahmi et al. (2018) further establish a positive correlation between dialogic communication and organizational performance.

Overall, change management strategies particularly planning and communication play a crucial role in enhancing organizational performance. The findings suggest that effective planning ensures well-aligned and adequately staffed change initiatives, while transparent communication fosters employee engagement and minimizes resistance. These components collectively contribute to the successful execution of changes, ultimately influencing organizational performance positively. The study underscores the need for continuous refinement of communication approaches to improve change acceptance across departments. Organizations like NCBA Bank can further strengthen their change management strategies by ensuring that vision, values, and expected outcomes are effectively communicated while maintaining a structured approach to planning. Prior research affirms the importance of these strategies in driving organizational success, highlighting the significance of structured change processes in enhancing performance. Employee participation plays a vital role in the execution of change management processes at NCBA Bank. The study findings indicate that employee involvement is highly factored into all aspects of change management, with most participants agreeing on its significance (M=4.045, SD=0.375). Research by Sverke, Hellgren, Goransson, and Ohrming (2009) established that proactive implementation of organizational change is positively correlated with employee participation. Task assignments are systematically allocated across departments to enhance participation during change management (M=4.002, SD=0.323). Nielsen and Randall (2012) underscore that employee involvement should span both the planning and implementation stages of the change process to ensure effectiveness.

The bank aligns job descriptions with change objectives, ensuring that employee roles remain relevant during transition phases (M=4.021, SD=0.355). Butali and Njoroge (2018) argue that aligning job descriptions with change objectives enhances organizational performance. Additionally, employees across various departments engage extensively in the change management process (M=4.072, SD=0.297). Muema (2012) suggests that comprehensive employee involvement minimizes resistance and skepticism toward organizational transitions. Participation in change initiatives occurs on a daily basis at NCBA Bank (M=3.997, SD=0.333), reinforcing the notion that change management should not be sporadic but an integral part of workplace activities. Randall and Nielsen (2012) advocate for continuous employee involvement from the planning to implementation stages.

Reward and recognition for employees engaged in frontline change implementation emerged as a critical factor in the study (M=4.144, SD=0.456). This indicates that NCBA Bank actively motivates its workforce through incentive systems. Beijer and Gruen (2016) emphasize that employee engagement is essential in change processes, and failure to involve employees discourages participation. The lowest score (M=4.002, SD=0.323) suggests that while task assignments are made, there is room for improvement in defining and structuring assignments to enhance execution. Overall, participants agreed that employee participation is significant in change management, as reflected in the mean score (M=4.047, SD=0.356).

Knowledge sharing is equally instrumental in the execution of change management at NCBA Bank. The findings indicate that knowledge dissemination supports successful change implementation (M=4.000, SD=0.535). Maram, Almulla, Ameen, Ghosh, and Al-shibami (2018) highlight that knowledge sharing enhances organizational performance. A key aspect of this process involves sharing new work methods (M=3.985, SD=0.629), facilitating smoother adaptation to change. Abubakar, Elrehail, Alatailat, and Elci (2019) argue that collaboration via IT support and learning accelerates understanding, improving organizational performance.

Participants acknowledged that knowledge sharing includes discussions on operational processes during change management (M=3.792, SD=0.505). Afsar, Masood, and Umrani (2019) note that knowledge transfer fosters innovation, helping organizations refine operational strategies. Sharing competitive intelligence is another critical element of knowledge dissemination, ensuring that changes align with market conditions (M=4.057, SD=0.330). Providing employees with insights into industry competitiveness allows them to contribute effectively to strategy implementation. Departmental training serves as a primary channel for sharing knowledge on new technologies (M=3.987, SD=0.437). Eaves, Kumar, White, and Loonam (2018) highlight the role of IT knowledge sharing in successful joint venture transformations. Additionally, development programs are effectively shared during change implementation (M=3.856, SD=0.451), reinforcing structured learning initiatives.

The highest score (M=4.057, SD=0.330) indicates that knowledge sharing on competitive conditions is well-integrated into change management strategies, fostering informed decision-making. Conversely, the lowest score (M=3.792, SD=0.505) suggests that knowledge sharing on operational processes requires enhancement, particularly in ensuring employees are well-acquainted with the relevant procedures. The aggregate mean (M=3.974, SD=0.484) demonstrates broad agreement on the significance of knowledge sharing in relation to organizational performance. Studies by Zelenkov (2018) and Al-shibami et al. (2018) affirm that knowledge readiness and dissemination correlate positively with organizational success. In summary, employee participation and knowledge sharing are pivotal in enhancing change management effectiveness at NCBA Bank. Employee involvement ensures comprehensive engagement, motivation, and task allocation, while knowledge dissemination supports innovation and informed decision-making. The findings emphasize the need for structured processes to refine task assignments and operational knowledge sharing, ultimately strengthening organizational adaptability and performance.

**4.3 Correlation Analysis**

The correlation analysis was conducted using Pearson’s correlation coefficient to examine the relationships among the study variables. According to Greene (2008), a correlation coefficient above 0.8 indicates a strong correlation, which may suggest redundancy and a risk of collinearity. Sachs (2009) similarly notes that a coefficient (R) of ±0.8 reflects a 64% coefficient of determination (R²), indicating potential collinearity. In this study, no variable pairs recorded correlation coefficients exceeding ±0.8, suggesting no collinearity concerns. The results from Table 1 revealed an insignificant negative correlation between employee participation and change planning (r = -0.005, p > 0.05), which may be attributed to confusion and lack of clarity during the early stages of a merger, leading to limited employee involvement. Additionally, knowledge sharing showed a weak, non-significant negative correlation with change planning (r = 0.054, p > 0.05), and employee participation had a similarly negative and non-significant relationship with change communication (r = -0.134, p > 0.05). A negative, non-significant correlation was also observed between knowledge sharing and employee participation (r = 0.091, p > 0.05), likely due to the nature of the merger process, where fears of job redundancy hinder knowledge exchange. Mergers often involve role duplication and potential layoffs, making employees less inclined to collaborate or share knowledge. However, a significant positive correlation was found between knowledge sharing and change communication (r = 0.262, p < 0.05), indicating that increased knowledge sharing enhances communication efforts. As employees gain a deeper understanding of the changes and their implications, they are better positioned to engage in meaningful communication, contributing to more effective change management.

***Table 1 Correlation analysis***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | Organizational performance | Change planning | Change communication | Employee participation | Knowledge Sharing |
| Organizational performance | Pearson Correlation | 1 |  |  |  |  |
| Sig. (2-tailed) |  |  |  |  |  |
| Change planning | Pearson Correlation | .515 | 1 |  |  |  |
| Sig. (2-tailed) | .000 |  |  |  |  |
| Change communication | Pearson Correlation | .399 | .156 | 1 |  |  |
| Sig. (2-tailed) | .000 | .073 |  |  |  |
| Employee participation | Pearson Correlation | .330 | -.005 | -.134 | 1 |  |
| Sig. (2-tailed) | .000 | .959 | .126 |  |  |
| Knowledge Sharing | Pearson Correlation | .418 | .054 | .262 | -.091 | 1 |
| Sig. (2-tailed) | .000 | .538 | .002 | .298 |  |

**Source: Research Data (2023)**

**4.4 Model Summary**

The results show a strong positive correlation (R = .934) between organizational performance and change management practices at NCBA Bank. The coefficient of determination (R²) is .872, indicating that 87.2% of the performance variation is due to change management. The adjusted R², which offers a more accurate interpretation, is .831 or 83.1%. According to Kothari (2014), the adjusted R² is preferred as it avoids overestimation. This suggests that 83.1% of the changes in organizational performance are explained by the bank’s practices in planning for change, communicating change, employee participation, and knowledge sharing

***Table 2: Model Summary***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Prototype | R | R Square | Adjusted R Square |  |
| Sig. F Change |
| 1 | .934a | .872 | .831 | .000 |
| a. Predictors: (Constant), Knowledge Sharing, Employee Participation, Change Communication, Change Planning | | | | |

Source: Findings (2023)

4.5 Analysis of Variance

The ANOVA model is as presented below;

The findings shown in Table 3 show that the p-value is.000 suggesting that the model was acceptable for evaluation in establishing the link between the NCBA bank’s organizational performance and management change.

***Table 3: ANOVA***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Prototype | | Summation of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 22.861 | 4 | 5.715 | 21.336 | .000b |
| Residual | 34.018 | 199 | .268 |  |  |
| Total | 56.879 | 203 |  |  |  |
| a. Dependent Factor: Organizational Performance | | | | | | |
| b. Predictors: Knowledge Sharing, Change Communication, Participation of employees, Change Planning | | | | | | |

**Source: Findings (2023)**

**4.6 Coefficients**

Based on the findings, the regression model for the study is represented as:

Y = -2.194 + 1.119PC1 + 0.698CC2 + 0.269EP3 + 0.276KS4 + ∑i,

where Y represents organizational performance at NCBA Bank, and the independent variables are planning for change (PC1), communication of change (CC2), employee participation (EP3), and knowledge sharing (KS4), with ∑i as the error term. The results indicate that in the absence of these change management practices, organizational performance significantly declines (r = -2.194, p < 0.05), confirming the importance of effective change management in driving performance. This supports the findings of Hansen, Ishengoma, and Upadhyaya (2018), who emphasized change management as a key performance driver for African SMEs.

Planning for change had the strongest influence on performance (r = 1.119, p < 0.05). This suggests that effective planning ensures proper alignment of resources and personnel, thereby improving results. Supporting this, studies by Khoshtaria (2018), Schuster (2016), and Rosenbaum et al. (2018) emphasize that planning is critical in organizational change, ensuring that actions are coherent and goal-oriented. Communication of change was also found to significantly improve organizational performance (r = 0.698, p < 0.05). This suggests that clearly communicating the vision, goals, and benefits of change helps reduce resistance and align teams. Abdi and Rathmaya (2017), along with Micu and Necula (2018), confirmed that effective communication is essential throughout the change process and directly impacts the success of organizational transformation.

Employee participation also had a significant positive impact (r = 0.269, p < 0.05), reinforcing the idea that involving staff in the change process enhances buy-in and execution. Past research by Sverke et al. (2009), Randall and Nielsen (2012), and Butali and Njoroge (2018) found that participation improves ownership and facilitates successful implementation of change initiatives.

Finally, knowledge sharing also positively influenced organizational performance (r = 0.276, p < 0.012). Sharing knowledge ensures that best practices and critical insights are disseminated during transitions, enhancing performance outcomes. Studies by Ghosh et al. (2018), Eaves et al. (2018), and Elci et al. (2019) all highlighted that knowledge sharing supports effective change and boosts organizational capacity and adaptability.

***Table4 Coefficients***

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | 95.0% Confidence Interval for B | |
| B | Std. Error | Beta | Lower Bound | Upper Bound |
| 1 | (Constant) | -2.194 | .843 |  | -2.604 | .010 | -3.864 | -.525 |
| Change planning | 1.119 | .173 | .505 | 6.452 | .000 | .776 | 1.462 |
| Change communication | .698 | .164 | .316 | 4.261 | .000 | .374 | 1.022 |
| Employee participation | .269 | .104 | .181 | 2.597 | .011 | .064 | .475 |
| Knowledge sharing | .276 | .108 | .182 | 2.559 | .012 | .062 | .489 |
| a. Dependent Factor: Organizational Performance | | | | | | | | |

Source: Findings (2023)

**5.0 CONCLUSIONS**

The study aimed to investigate the impact of change management practices on the organizational performance of NCBA Bank Plc, Kenya. It concluded that such practices significantly and positively influence performance. Planning for change was found to be highly effective, involving careful consideration of organizational processes, aligning objectives, staff training, and ensuring sufficient personnel capacity. The research also highlighted that effective communication during change processes—such as conveying the vision, values, benefits, and expected outcomes—positively affects performance. Furthermore, the study established that employee involvement in change initiatives enhances trust and ownership, improving overall performance. This involvement is achieved through departmental task assignments and recognition of key contributors. Lastly, knowledge sharing emerged as another critical factor, with a positive impact on performance. NCBA Bank encourages knowledge sharing through training, dissemination of new operational methods, and insights on market competition and technology. These findings affirm that strategic planning, clear communication, staff involvement, and active knowledge exchange are essential change management practices that collectively drive the bank's performance.

**6.0 RECOMMENDATIONS**

Based on the study’s findings, several key recommendations were made to enhance the effectiveness of change management processes. Firstly, in planning for change, organizations should establish a clear framework that supports both employees and customers throughout the transition. This includes creating robust system management plans that ensure service continuity for customers and implementing open-door policies to encourage employees to seek assistance and clarification when needed. Effective communication is also essential during change management. The study recommends that firms design a comprehensive communication strategy that ensures timely dissemination of vital information to all stakeholders, particularly on matters affecting them. This two-way communication allows stakeholders to provide valuable feedback that can support the success of the change process.

Furthermore, the study emphasizes the need for greater employee involvement in the change process. This begins with clearly communicating the reasons for change and encouraging active participation through persuasive messaging and appropriate incentives. Reward systems that recognize innovation, alongside financial incentives, can significantly boost employee commitment and effectiveness during implementation. In addition, knowledge sharing must be prioritized. The study suggests employing both vertical and horizontal communication channels to ensure inclusive decision-making. Employees and customers should be informed of critical changes and empowered to contribute ideas where appropriate. Special attention should be given to high-end clients through personalized communication, recognizing their strategic value. The study also highlights a need to address the observed negative correlation between knowledge sharing and employee participation. Organizations, especially banks, must assure staff that the change process will not lead to job losses but will instead enhance their ability to perform effectively. Lastly, the study recommends that future research should explore change management practices in other financial institutions such as insurance and mortgage firms. This comparative analysis would broaden understanding of change management’s influence on performance across the financial sector.

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