

Impact of Readiness for Change on Organizational Change of Banking Sector in Salem District

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ABSTRACT: Every organization requires employees who can readily accept changes to carry out their day to day business transactions and to accommodate with those changes emerging from the environment. The purpose of this paper is to investigate the Impact of Readiness for Change on Organizational Change among the employees of the Commercial Banks. Data were collected from 350 employees serving in the private and public sector banks through questionnaires. Simple Regression was performed to calculate the impact analysis. The findings of the study clearly show that there is a better understanding of the impact of Readiness for Change on Organizational Change. It is suggested that the banking sector must take measures to conduct lots of training programs and deliberations to improve the readiness for change among the employees in the banks to adapt those changes and enjoy the benefits emerging out of those changes.

Keywords: *Change, Readiness for change, Organizational change, Public sector banks, Private sector banks*

INTRODUCTION

Banks live in the most indispensable status in the modern world. Indian banking system has shaped a location for itself by making remarkable achievements in the past three decades. Growing banking sector is one of the reasons for India's growth. Banking system is a prerequisite for a well-built and prosperous economy. The emergence of the Liberalization, Privatization and Globalization has resulted in the implementation of drastic changes in each and every sector of business, including the banking sector. Commercial banks are comprehensive across the country at the extent and size which caters to the short term needs of the industry, agriculture and trade and commerce. A Commercial bank is run to bring in profits on a commercial line. However, banks have not used computers to a large extent, due to the fear of retrenchment and unemployment. The pace of

organizational Change is quicker than ever. There is more stress and less time. Change comes from all directions, IT, mergers, takeovers and new services.

Over the last ten years, the banking industry has gone through some comprehensive changes. The major changes will still take place over the next decade. There is a need to develop readiness among employees toward the change, so that there will be a high level of acceptance toward the Change. Readiness is arguably one of the most important factors involved in employee's initial support for change initiatives.

Literature Review

Susan R. Madsen (2005) has investigated the relationship between Readiness for Change and two of these possible factors: Organizational Commitment and Social Relationships in the

workplace which indicate significant relationships between Readiness for Change, Organizational Commitment, and Social Relationships. Relationships have also been found between Readiness for Change and number of children, social relationships and gender, and Organization Commitment or one of its three components (identification, job involvement, and loyalty) and employee age, educational level and gender.

Holt (2007) discusses the development and evaluation of an instrument that can be used to gauge the Readiness for Organizational Change at an individual level and the results suggest that the Readiness for Change is a multidimensional construct influenced by beliefs among employees that (a.) they are capable of implementing a proposed change (i.e., change-specific efficacy, (b) the proposed change is appropriate for the organization (i.e., appropriateness), (c) the leaders are committed to the proposed change (i.e. management support) and (d) the proposed change is beneficial to organizational members.(i.e. personal valence.)

The most powerful model of change is the Kurt Lewin's simple three-step change model. According to Lewin (1958) the first step in the process of changing behavior is to unfreeze the existing situation. Only then can change, or movement, occur. Finally, to make the new behavior stick, a third, refreezing step is necessary.

Bareil (2007) in their study, deals with this popular belief by determining the level of discomfort experienced by 321 employees of the same organization who have simultaneously confronted 3 Organizational Changes, i.e., a structural reorganization, a relocation of the workplace, and a technological change. The overall results reveal that each change creates a distinct level of discomfort.

Objectives

1. To find the score of the Readiness for Change among the private and public sector bank employees.
2. To examine the score of the Organizational Change among the private and public sector bank employees.
3. To identify the impact of the Readiness for Change on Organizational Change among the employees of the commercial banks.

4. To provide the managerial implications of the present study.

Hypothesis

1. There is no impact of the Readiness for Change on Organizational Change among the employees of the private and public sector banks.

RESEARCH METHOD

The research design of the present study is descriptive in nature. The population of the present study is defined as the entire public and the private sector Commercial banks in Salem district.

Sampling Procedure

The sampling method used in this study is the purposive sampling. In the present study, employees have been selected from the three levels of management in each branch of the 37 banks. A manager, an executive and a clerk have been selected from each branch of the private and public sector banks. The total number of employees taken for the study is 537 i.e. (179x3). Out of the total 537 respondents, only 350 employees have responded to the questionnaire at the usable level.

Construct Development

After a detailed review the questionnaire was designed. The questionnaire was divided into 2 parts.

The first part of the questionnaire deals with the investigation of the Readiness factors for Change which is taken from the article "Readiness for Organizational Change" by Daniel T. Holt, constructed by Hinkin (1998). The four dimensions under Readiness for Change are Appropriateness, Management Support, Change Efficacy and Personally Beneficial. The coefficient alphas have been 0.94 for Appropriateness, 0.87 for Management Support, 0.82 for Change Efficacy, and 0.66 for the Personally Beneficial score. Although the internal consistency of the Personally Beneficial scale does not meet the standard of 0.70 that has been suggested by Nunnally (1978), the standard of 0.70 has been relaxed because of the exploratory nature of the scale. 25 statements related to the Readiness for Change have been

listed and employees have been asked to rate those statements on a five points.

The second part of the questionnaire deals with the type of internal organizational changes taking place in the organization, which was taken from the instrument, "Organizational Change Questionnaire" by Mishra (2007). The questionnaire consists of 24 statements grouped under 5 Type of Changes: Structural Changes, Technological Changes, Human Changes, Managerial Changes and Organizational Capabilities. Based on the discussion with few Bank Managers, the items that were not relevant to commercial banks were removed. The respondents were asked to rate these statements on a five point scale. The coefficient alphas of the variables in Type of Changes range from 0.7 to 0.8, which is greater than the minimum threshold of 0.70 (Nunnally, 1978).

Conceptual Framework Organizational Change

Organizational Change is a multifaceted process. It is much more complex than human behavior. Therefore, there cannot be one specific solution to managing change. A change technique that works in one organization may not work and even some times might fail in another organization within the same culture and country. The swiftness of change taking place in the social, political and economic environments is creating a noticeable impact on organizations as well as individuals.

Lewin's (1951) model of change, which has been used as the basis for many change models, exemplifies the idea that change is an occasional event. His model describes change as a three-step process: unfreezing, changing and refreezing. Unfreezing has occurred when people in the organization perceived the need for change. Once the need for change is accepted, people have been able to change by adopting new behaviors and values. This turbulent period of change is followed by a refreezing, in which the environment stabilizes and the change becomes part of normative behavior. Lewin's three-stage model is a powerful tool for understanding change situations.

The type of Changes questionnaire is taken from the instrument, "Organizational Change Questionnaire" by Mishra (2007).

Readiness for Change

Because of increasingly dynamic environments, organizations are continually confronted with the need to implement changes in strategy, structure, process, and culture. Many factors contribute to the effectiveness with which such Organizational Changes are implemented. One such factor is Readiness for Change. Readiness, which is similar to Lewin's (1951) concept of unfreezing, is reflected in organizational members' beliefs, attitudes, and intentions regarding the extent to which changes are needed and the organization's capacity to successfully make those changes.

Backer (1995) has explained that an Individual's Readiness for Change is involved with people attitudes, and intentions regarding the extent to which changes are needed and their perception of individual and organizational capacity to successfully make those changes. Readiness is a state of mind about the need. Readiness for Change is not a fixed element of individuals or systems. It may vary due to changing external or internal circumstances, the type of change being introduced, or the characteristics of potential adopters and change agents. Thus, interventions to enhance readiness are possible. Change can occur under conditions of low readiness, of course, but behavioral science research indicates that the probability of success is reduced when low readiness leads to low motivation to change or to active resistance.

The Readiness for Change questionnaire is taken from the article "Readiness for Organizational Change" by Daniel T. Holt, constructed by Hinkin (1998). The four dimensions under Readiness for Change are Appropriateness, Management Support, Change Efficacy and Personally Beneficial.

Data Analysis and Interpretation Employees and Their Bank Group

The present study has been conducted in the Banking sector of Salem District. The Private and the Public Sector banks have been taken into consideration for the study. A total of 22 banks have been selected under the Public sector and 15 banks have been selected under the Private sector for the study. The number of employees in the private and public sector banks are shown in table 1.

Table 1: Employees and their bank group

| S.No | Bank Groups | Number of Employees | Per cent to the total |
|--------------|----------------------|---------------------|-----------------------|
| 1 | Private Sector Banks | 168 | 48 |
| 2 | Public Sector Banks | 182 | 52 |
| Total | | 350 | 100 |

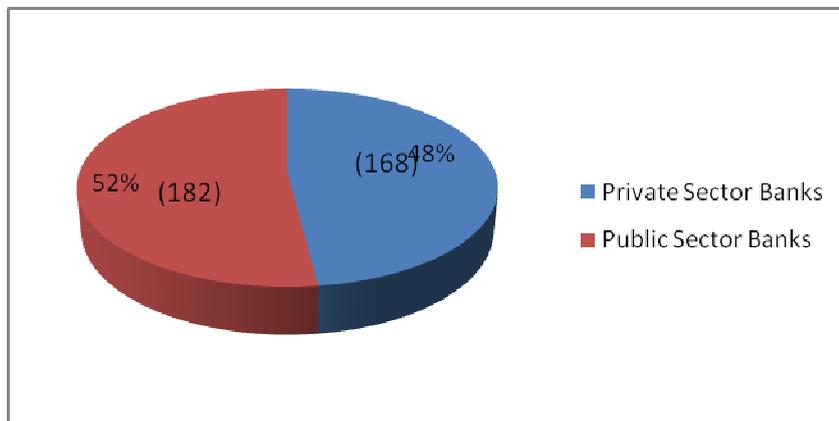


Figure 1: Employees and their bank group

From table 1, it is inferred that 48 per cent of the employees belongs to the Private Sector Banks and a maximum of 52 per cent of the employees belongs to the Public Sector Banks.

Variables in Structural Changes and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Structural Changes. Further, it results in the reliability of the variables.

The related analysis is presented in table 2.

The table 2 shows the mean score of the variables in Structural Changes among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector banks is ‘Changes in the number of members controlled by one superior, Concentration of power in the top management and Concentration of power dispersed toward all the levels of management’ since their respective mean scores are 2.64, 2.40 and 2.55. The reliability test of the variables in the Structural Changes is 0.729 which is greater than the minimum threshold of 0.70.

Table 2: Variables in structural changes and its reliability

| S.No | Variables in Structural Changes | Mean score among employees in | | t-statistics | Reliability |
|------|--|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Changes, in the top management administration | 2.34 | 2.29 | 0.523 | 0.729 |
| 2 | Changes in the number of members controlled by one superior | 2.64 | 2.43 | 1.991* | |
| 3 | Changes occurring in the delegation of work assignments | 2.52 | 2.37 | 1.645 | |
| 4 | Concentration of power in the top management | 2.40 | 2.19 | 2.172* | |
| 5 | Concentration of power dispersed toward all the levels of management | 2.55 | 2.36 | 1.893* | |

*Significant at five per cent level

Table 3: Structural changes among employees in private and public sector banks

| S.No | Structural Changes score | Number of employees in | | Total |
|------|--------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | 2.00 - 3.00 | 42 | 27 | 69 |
| 2 | 3.00 – 4.00 | 108 | 116 | 224 |
| 3 | > 4.00 | 18 | 39 | 57 |
| | Total | 168 | 182 | 350 |

Structural Changes among Employees in Private and Public Sector Banks

The score on the views on Structural Changes among the employees have been derived by the mean score of the variables in Structural Changes. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score for the Structural Changes is confined to 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the change. The distribution of employees on the basis of the score of the Structural Changes is presented in table 3.

In total, 12.14 per cent of the employees of private sector banks and 7.71 per cent of the employees of public sector banks have

moderately favorable views on the Structural Changes, since they fall in the 2.00 and 3.00 level of Structural Changes scale. It is followed by 31.21 per cent of the employees of private sector banks and 33.53 per cent of the employees of public sector banks have favorable views on the Structural Changes, since the scores are ranging from 3.00 and 4.00 level of Structural Changes scale. Similarly, 5.20 per cent of the employees of private sector banks and 11.14 per cent of the employees of public sector banks have favorable views on the change, since they fall in greater than 4.00 level of Structural Changes scale.

Variables in Technological Changes and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics

has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Technological Changes. Further, it results in the reliability of the variables. The related analysis is presented in table 4.

Table 4 shows the mean score of the variables in Technological Changes among the employees of the private and public sector banks. The favorably viewed variables among the employees of the private sector banks is 'Implementation of the advanced technology, Learning new skills to use the technology and Periodic technology up gradation' since their respective mean scores are 2.26, 2.30 and 2.47. The reliability test of the variables in the Technological Changes is 0.776 which is greater than the minimum threshold of 0.70.

Technological Changes among Employees in Private and Public Sector Banks

The score on the views on Technological Changes among the employees have been derived by the mean score of the variables in Technological Changes. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score for the Technological Changes is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable

views on the change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the change. The distribution of employees on the basis of the score of the Technological Changes is presented in table 5.

In total, 0.57 per cent of the employees of public sector banks have unfavorable views on the Technological Changes, since they fall in the less than 2.00 level of Technological Changes scale. It is followed by 10.29 per cent of the employees of private sector banks and 7.71 per cent of the employees of public sector banks have moderately favorable views on the Technological Changes, since they fall in the 2.00 and 3.00 level of Technological Changes scale. It is followed by 29.43 per cent of the employees of private sector banks and 27.71 per cent of the employees of public sector banks have favorable views on the Technological Changes, since the scores are ranging from 3.00 and 4.00 level of Technological Changes scale. Similarly, 8.29 per cent of the employees of private sector banks and 16.00 per cent of the employees of public sector banks have favorable views on the Technological Changes, since they fall in the greater than 4.00 level of Technological Changes scale.

Table 4: Variables in technological changes and its reliability

| S.No | Variables in Technological Changes | Mean score among employees in | | t-statistics | Reliability |
|------|---|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Implementation of the advanced technology | 2.26 | 1.99 | 3.096** | 0.776 |
| 2 | Learning new skills to use the technology | 2.30 | 2.04 | 2.854** | |
| 3 | Periodic technology up gradation | 2.47 | 2.07 | 4.414** | |
| 4 | Teaching the technology to subordinates | 2.43 | 2.28 | 1.420 | |

**Significant at one per cent level

Table 5: Technological changes among employees in private and public sector banks

| S.No | Technological Changes score | Number of employees in | | Total |
|--------------|-----------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | - | 2 | 2 |
| 2 | 2.00 – 3.00 | 36 | 27 | 63 |
| 3 | 3.00 – 4.00 | 103 | 97 | 200 |
| 4 | > 4.00 | 29 | 56 | 85 |
| Total | | 168 | 182 | 350 |

Table 6: Variables in human changes and its reliability

| S.No | Variables in Human Changes | Mean score among employees in | | t-statistics | Reliability |
|------|---|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Emphasizing on team work to achieve goals | 2.25 | 2.35 | 1.050 | 0.811 |
| 2 | Participating in social clubs and employee get-togethers | 2.64 | 2.75 | 0.898 | |
| 3 | Socializing with the members of the Organization | 2.50 | 2.55 | 0.449 | |
| 4 | Interacting with all the members in a formal team | 2.44 | 2.48 | 0.364 | |
| 5 | Encouraging members to participate in the organizational activities | 2.32 | 2.43 | 1.041 | |

Variables in Human Changes and its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Human Changes. Further, it results in the reliability of the variables. The related analysis is presented in Table 6.

Significant difference is not found among employees of the private and public sector banks and their views on the variables in Human Change, as revealed by t-statistics which is not significant. The reliability test of the variables in the Human Changes is 0.811 which is greater than the minimum threshold of 0.70.

Human Changes among Employees in Private and Public Sector Banks

The score on the views on Human Changes among the employees have been derived by the mean score of the variables in Human Changes. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score for the Human Changes is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the change. The distribution of employees on

the basis of the score of the Human Changes is presented in table 7.

In total, 0.57 per cent of the employees of private sector banks and 2.57 per cent of the employees of public sector banks have unfavorable views on the Human Changes, since they fall in the less than 2.00 level of Human Changes scale. It is followed by 9.71 per cent of the employees of private sector banks and 14.86 per cent of the employees of public sector banks have moderately favorable views on the Human Changes, since they fall in the 2.00 and 3.00 level of Human Changes scale. It is followed by 28.57 per cent of the employees of private sector banks and 25.14 per cent of the employees of public sector banks have favorable views on the Human Changes, since the scores are ranging from 3.00 and 4.00 level of Human Changes scale. Similarly, 9.14 per cent of the employees of private sector banks and 9.43 per cent of the employees of public sector banks have favorable views on the Human Change, since they fall in

greater than 4.00 level of Human Changes scale.

Variables in Managerial Changes and its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Managerial Changes. Further, it results in the reliability of the variables. The related analysis is presented in table 8.

Table 8 shows the mean score of the variables in Managerial Changes among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector banks is 'Changes in the channel of communication' since its respective mean score is 2.52. The reliability test of the variables in the Managerial Changes is 0.833 which is greater than the minimum threshold of 0.70.

Table 7: Human changes among employees in private and public sector banks

| S.No | Human Changes score | Number of employees in | | Total |
|--------------|---------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | 2 | 9 | 11 |
| 2 | 2.00 – 3.00 | 34 | 52 | 86 |
| 3 | 3.00 – 4.00 | 100 | 88 | 188 |
| 4 | > 4.00 | 32 | 33 | 65 |
| Total | | 168 | 182 | 350 |

Table 8: Variables in managerial changes and its reliability

| S.No | Variables in Managerial Changes | Mean score among employees in | | t-statistics | Reliability |
|------|--|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Changes in the channel of communication | 2.52 | 2.31 | 2.082* | 0.833 |
| 2 | Managers use various motivational techniques | 2.48 | 2.49 | 0.118 | |
| 3 | Change in the style of leadership | 2.51 | 2.54 | 0.376 | |
| 4 | Increasing the number of training programs conducted | 2.51 | 2.49 | 0.107 | |
| 5 | Change in the decision making process | 2.58 | 2.64 | 0.639 | |

*Significant at five per cent level

Managerial Changes among Employees in Private and Public Sector Banks

The score on the views on Managerial Changes among the employees have been derived by the mean score of the variables in Managerial Changes. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score for the Managerial Changes is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the change. The distribution of employees on the basis of the score of the Managerial Changes is presented in table 9.

In total, 0.86 per cent of the employees of private and public sector banks have unfavorable views on the Managerial Changes, since they fall in the less than 2.00 level of Managerial Changes scale. It is followed by 12.57 per cent of the employees of private sector banks and 17.71 per cent of the employees of public sector banks have moderately favorable views on the Managerial Changes, since they fall in the 2.00 and 3.00 level of Managerial Changes scale. It is followed by 28.29 per cent of the employees of private sector banks and 23.71 per cent of the

employees of public sector banks have favorable views on the Managerial Changes, since the scores are ranging from 3.00 and 4.00 level of Managerial Changes scale. Similarly, 6.29 per cent of the employees of private sector banks and 9.71 per cent of the employees of public sector banks have favorable views on the Managerial Change, since the fall in the greater than 4.00 level of Managerial Changes scale.

Variables in Organizational Capabilities and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Organizational Capabilities. Further, it results in the reliability of the variables. The related analysis is presented in table 10.

Table 10 shows the mean score of the variables in Organizational Capabilities among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector banks is ‘Emphasis on the strong cultural values’ since its respective mean score is 2.75. The reliability test of the variables in the Organizational Capabilities is 0.801 which is greater than the minimum threshold of 0.70.

Table 9: Managerial changes among employees in private and public sector banks

| S.No | Managerial Changes score | Number of employees in | | Total |
|------|--------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | 3 | 3 | 6 |
| 2 | 2.00 – 3.00 | 44 | 62 | 106 |
| 3 | 3.00 – 4.00 | 99 | 83 | 182 |
| 4 | > 4.00 | 22 | 34 | 56 |
| | Total | 168 | 182 | 350 |

Table 10: Variables in organizational capabilities and its reliability

| S.No | Variables in Organizational Capabilities | Mean score among employees in | | t-statistics | Reliability |
|------|--|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Emphasizing on learning the new skills | 2.37 | 2.25 | 1.276 | 0.801 |
| 2 | Comparing the abilities with the job-fit | 2.55 | 2.44 | 1.094 | |
| 3 | Emphasis on subordinate training | 2.55 | 2.45 | 1.150 | |
| 4 | Emphasis on the strong cultural values | 2.75 | 2.45 | 2.963** | |
| 5 | Emphasis on the strong belief systems | 2.57 | 2.66 | 0.801 | |

**Significant at one per cent level

Table 11: Organizational capabilities among employees in private and public sector banks

| S.No | Organizational Capabilities score | Number of employees in | | Total |
|------|-----------------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | | 4 | 4 |
| 2 | 2.00 – 3.00 | 53 | 60 | 113 |
| 3 | 3.00 – 4.00 | 99 | 76 | 175 |
| 4 | > 4.00 | 16 | 42 | 58 |
| | Total | 168 | 182 | 350 |

Organizational Capabilities among Employees in Private and Public Sector Banks

The score on the views on Organizational Capabilities among the employees have been derived by the mean score of the variables in Organizational Capabilities. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score of the Organizational Capabilities is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the change. The distribution of employees on the basis of the score of the Organizational Capabilities is presented in table 11.

In total, 0.57 per cent of the employees of public sector banks have unfavorable views on

the Organizational Capabilities, since they fall in the less than 2.00 level of Organizational Capabilities scale. It is followed by 15.14 per cent of the employees of private sector banks and 17.14 per cent of the employees of public sector banks have moderately favorable views on the Organizational Capabilities, since they fall in the 2.00 and 3.00 level of Organizational Capabilities scale. It is followed by 28.29 per cent of the employees of private sector banks and 21.71 per cent of the employees of public sector banks have favorable views on the Organizational Capabilities, since the scores are ranging from 3.00 and 4.00 level of Organizational Capabilities scale. Similarly, 4.57 per cent of the employees of private sector banks and 12.00 per cent of the employees of public sector banks have favorable views on the Organizational Capabilities, since they fall in the greater than 4.00 level of Organizational Capabilities scale.

Overall Type of Changes among the Employees

The overall Type of Changes is measured by the mean score of the Structural Changes, Technological Changes, Human Changes, Managerial Changes and Organizational Capabilities of the Type of Changes. The overall Type of Changes is considered as the score of the Organizational Change in the present study. In the present study, an attempt has been made to find the significant difference among the employees of the private and public sector banks on each dimension of the Type of Changes with the help of t-statistics. The mean scores on the overall Type of Changes among the employees of the private and public sector banks is shown in table 12.

Significant difference among the employees of the private and public sector banks is found in the Structural Changes and Technological Changes, as revealed by t-statistics which is significant at one per cent level. The views toward the Structural Changes and the Technological Changes among employees of the public sector banks are favorable.

The views on the Overall Type of Changes among the employees of the public sector banks are favorable.

Variables in Appropriateness and its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Appropriateness of Change. Further,

it results in the reliability of the variables. The related analysis is presented in table 13.

Table 13 shows the mean score of the variables in Appropriateness of Change among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector banks is 'There are a number of rational reasons for this change to be made, the time we are spending on this change is valuable and this change matches the priorities of our organization' since their respective mean scores are 2.36, 2.33 and 2.30. The reliability test of the variables in the Appropriateness of Change is 0.843 which is greater than the minimum threshold of 0.70.

Appropriateness of Change among Employees in Private and Public Sector Banks

The score on the views on Appropriateness of Change among the employees have been derived by the mean score of the variables in Appropriateness of Change. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score for the Appropriateness of Change is confined to 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the 2.00 and 3.00 category have moderately favorable views on the Appropriateness of Change and the employees who are in 3.00 to 4.00 and greater than 4.00 categories have favorable views on the Appropriateness of Change. The distribution of employees on the basis of the score of the Appropriateness of Change is presented in table 14.

Table 12: Overall type of changes among the employees

| S.No | Overall Type of Changes | Mean score among the employees in | | | | t-Statistics |
|------|---|-----------------------------------|------|---------------------|------|--------------|
| | | Private Sector Banks | | Public sector Banks | | |
| | | Mean | SD | Mean | SD | |
| 1 | Structural Change | 3.51 | 0.61 | 3.69 | 0.65 | 2.622** |
| 2 | Technological Changes | 3.64 | 0.57 | 3.91 | 0.76 | 3.755** |
| 3 | Human Changes | 3.57 | 0.65 | 3.49 | 0.84 | 1.005 |
| 4 | Managerial Changes | 3.48 | 0.66 | 3.50 | 0.82 | 0.265 |
| 5 | Organizational Capabilities | 3.44 | 0.59 | 3.55 | 0.78 | 1.473 |
| 6 | Overall Type of Changes (weighting average score) | 3.52 | 0.49 | 3.61 | 0.65 | 1.431 |

**Significant at one per cent level

Table 13: Variables in appropriateness and its reliability

| S.No | Variables in Appropriateness | Mean score among employees in | | t-statistics | Reliability |
|------|---|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | I think that the organization will benefit from this change | 1.93 | 1.98 | 0.611 | 0.843 |
| 2 | It makes much sense for us to initiate this change | 2.13 | 2.04 | 0.924 | |
| 3 | There are legitimate reasons for us to make this change | 2.21 | 2.15 | 0.780 | |
| 4 | This change will improve our organization's overall efficiency | 2.20 | 2.14 | 0.563 | |
| 5 | There are a number of rational reasons for this change to be made | 2.36 | 2.15 | 2.012* | |
| 6 | In the long run, I feel it will be worthwhile for me if the organization adopts this change | 2.19 | 2.09 | 0.995 | |
| 7 | This change makes my job easier | 2.28 | 2.31 | 0.326 | |
| 8 | When this change is implemented, I believe I can gain a lot | 2.18 | 2.08 | 1.133 | |
| 9 | The time we are spending on this change is valuable | 2.33 | 2.09 | 2.394* | |
| 10 | This change matches the priorities of our organization | 2.30 | 2.05 | 2.582* | |

*Significant at five per cent level

In total, 4.29 per cent of the employees of private sector banks and 4.86 per cent of the employees of public sector banks have moderately favorable views on the Appropriateness of Change, since they fall in the 2.00 and 3.00 level of Appropriateness of Change scale. It is followed by 31.43 per cent of the employees of private sector banks and 28.00 per cent of the employees of public sector banks have favorable views on the Appropriateness of Change, since the scores are ranging from 3.00 and 4.00 level of Appropriateness of Change scale. Similarly, 12.29 per cent of the employees of private sector banks and 19.14 per cent of the employees of public sector banks have favorable views on the Appropriateness of Change, since they fall in greater than 4.00 level of Structural Changes scale.

The analysis infers that the views among the employees of the Private sector banks on the overall Appropriateness of Change are

favorable.

Variables in Management Support and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Management Support. Further, it results in the reliability of the variables. The related analysis is presented in table 15.

Significant difference is not found among employees of the private and public sector banks and their views on the variables in Management Support, as revealed by t-statistics which is not significant. The reliability test of the variables in the Management Support is 0.800 which is greater than the minimum threshold of 0.70.

Table 14: Appropriateness of change among employees in private and public sector banks

| S.No | Appropriateness of Change score | Number of employees in | | Total |
|------|---------------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | 2.00 – 3.00 | 15 | 17 | 32 |
| 2 | 3.00 – 4.00 | 110 | 98 | 208 |
| 3 | > 4.00 | 43 | 67 | 110 |
| | Total | 168 | 182 | 350 |

Table 15: Variables in management support and its reliability

| S.No | Variables in Management Support | Mean score among employees in | | t-statistics | Reliability |
|------|--|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | Our senior leaders have encouraged all of us to embrace this change | 2.05 | 2.19 | 1.510 | 0.800 |
| 2 | Our organization’s top decision makers have put all their support behind this change effort. | 2.23 | 2.25 | 0.160 | |
| 3 | Every senior manager has stressed the importance of this change | 2.30 | 2.37 | 0.710 | |
| 4 | This organization’s most senior leader is committed to this change. | 2.24 | 2.25 | 0.148 | |
| 5 | I think we have to spend a lot of time on this change since our senior managers also wants it to be implemented. | 2.23 | 2.36 | 1.347 | |
| 6 | Management has sent a clear signal this organization is going to change | 2.29 | 2.18 | 1.146 | |

Management Support for Change among Employees in Private and Public Sector Banks

The score on the views on Management Support for Change among the employees have been derived by the mean score of the variables in Management Support for Change. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score of the Management Support for Change is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the Management Support for Change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the Management Support for Change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the

Management Support for Change. The distribution of employees on the basis of the score of the Management Support for Change is presented in table 16.

In total, 0.57 per cent of the employees of public sector banks have unfavorable views on the Management Support for Change since they fall in the less than 2.00 level of Management Support for Change scale. It is followed by 4.86 per cent of the employees of private sector banks and 8.29 per cent of the employees of public sector banks have moderately favorable views on the Management Support for Change, since they fall in the 2.00 and 3.00 level of Management Support for Change scale. It is followed by 33.71 per cent of the employees of private sector banks and 31.43 per cent of the employees of public sector banks have favorable views on the Management Support for Change

since the scores are ranging from 3.00 and 4.00 level of Management Support for Change scale. Similarly, 9.43 per cent of the employees of private sector banks and 11.71 per cent of the employees of public sector banks have favorable views on the Management Support for Change since they fall in the greater than 4.00 level of Management Support for Change scale.

The analysis infers that the views among the employees of the Private sector banks on the overall Management Support for Change are favorable.

Variables in Change Efficacy and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics

has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Efficacy of Change. Further, it results in the reliability of the variables. The related analysis is presented in table 17.

The table shows the mean score of the variables in Efficacy of Change among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector bank is ‘When we implement this change, I feel I can handle it with ease’ since its respective mean score is 2.22. The reliability test of the variables in the Efficacy of Change is 0.753 which is greater than the minimum threshold of 0.70.

Table 16: Management support for change among employees in private and public sector banks

| S.No | Management Support for change score | Number of employees in | | Total |
|------|-------------------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | | 2 | 2 |
| 2 | 2.00 – 3.00 | 17 | 29 | 46 |
| 3 | 3.00 – 4.00 | 118 | 110 | 228 |
| 4 | > 4.00 | 33 | 41 | 74 |
| | Total | 168 | 182 | 350 |

Table 17: Variables in change efficacy and its reliability

| S.No | Variables in Change Efficacy | Mean score among employees in | | t-statistics | Reliability |
|------|--|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | I do not anticipate any problem adjusting to the work I will have when this change is adopted | 2.26 | 2.19 | 0.785 | 0.753 |
| 2 | There are some tasks that will be required when we go for a change that I think I can do well | 1.92 | 1.84 | 1.225 | |
| 3 | When we implement this change, I feel I can handle it with ease | 2.22 | 2.04 | 2.110* | |
| 4 | I have the skills that are needed to make this change work. | 2.15 | 2.02 | 1.412 | |
| 5 | When I set my mind to it, I can learn everything that will be required when this change is adopted. | 2.18 | 2.04 | 1.433 | |
| 6 | My past experiences make me confident that I will be able to perform successfully after this change is made. | 2.15 | 2.04 | 1.120 | |

Change Efficacy among Employees in Private and Public Sector Banks

The score on the views on Change Efficacy among the employees have been derived by the mean score of the variables in Change Efficacy. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study the score of the Change Efficacy is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the Efficacy of Change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the Efficacy of Change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the Efficacy of Change. The distribution of employees on the basis of the score of the Efficacy of Change is presented in table 18.

In total, 0.57 per cent of the employees of private sector banks have unfavorable views on the Efficacy of Change, since they fall in the less than 2.00 level of Efficacy of Change scale. It is followed by 2.29 per cent of the employees of private sector banks and 3.14 per cent of the employees of public sector banks have moderately favorable views on the Efficacy of Change, since they fall in the 2.00 and 3.00 level of Efficacy of Change scale. It is followed by 30.86 per cent of the employees of the private and public sector banks who have favorable views on the Efficacy of Change, since the scores are ranging from 3.00 and 4.00 level of

Efficacy of Change scale. Similarly, 14.29 per cent of the employees of private sector banks and 18.00 per cent of the employees of public sector banks have favorable views on the Efficacy of Change since they fall in the greater than 4.00 level of Efficacy of Change scale.

The analysis reveals that the views among the employees of the Private sector banks on the overall Efficacy of Change are favorable.

Variables in Personally Beneficial and Its Reliability

The mean score of the variables among employees of the private and public sector banks has been computed separately. The t-statistics has been executed to analyze the significant difference among the employees of the private and public sector banks and their views on the variables in Personal Benefit of Change. Further, it results in the reliability of the variables. The related analysis is presented in table 19.

Table 19 shows the mean score of the variables in Personally Beneficial among the employees of the private and public sector banks. The favorably viewed variable among the employees of the private sector bank is ‘I am confident, I will improve my status in the organization when this change is implemented and my future in this job will be unlimited because of going for this change’ since their respective mean scores are 2.10 and 2.24. The reliability test of the variables in the Efficacy of Change is 0.714 which is greater than the minimum threshold of 0.70.

Table 18: Change Efficacy among employees in private and public sector banks

| S.No | Change Efficacy score | Number of employees in | | Total |
|------|-----------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | 2 | | 2 |
| 2 | 2.00 – 3.00 | 8 | 11 | 19 |
| 3 | 3.00 – 4.00 | 108 | 108 | 216 |
| 4 | > 4.00 | 50 | 63 | 113 |
| | Total | 168 | 182 | 350 |

Table 19: Variables in personally beneficial and its reliability

| S.No | Personally Beneficial | Mean score among employees in | | t-statistics | Reliability |
|------|---|-------------------------------|---------------------|--------------|-------------|
| | | Private Sector Banks | Public Sector Banks | | |
| 1 | I am confident I will improve my status in the organization when this change is implemented | 2.10 | 1.92 | 1.893* | 0.714 |
| 2 | This change will not disrupt any of the personal relationships I have developed. | 2.20 | 2.10 | 0.950 | |
| 3 | My future in this job will be unlimited because of going for this change. | 2.24 | 2.01 | 2.290* | |

Table 20: Personally beneficial among employees in private and public sector banks

| S.No | Personally Beneficial score | Number of employees in | | Total |
|------|-----------------------------|------------------------|---------------------|-------|
| | | Private Sector Banks | Public Sector Banks | |
| 1 | < 2.00 | 3 | 3 | 6 |
| 2 | 2.00 – 3.00 | 23 | 24 | 47 |
| 3 | 3.00 – 4.00 | 97 | 90 | 187 |
| 4 | > 4.00 | 45 | 65 | 110 |
| | Total | 168 | 182 | 350 |

Personally Beneficial among employees in Private and Public Sector Banks

The score on the views on Personally Beneficial among the employees have been derived by the mean score of the variables in Personally Beneficial. It is computed among the employees in Private Sector Banks and Public Sector Banks. In the present study, the score of the Personally Beneficial is confined to less than 2.00, 2.00 and 3.00, 3.00 and 4.00 and greater than 4.00. The employees who are in the less than 2.00 category have unfavorable views on the Personal Benefits of Change. The employees who are in the 2.00 and 3.00 categories have moderately favorable views on the Personal Benefits of Change and the employees who are in 3.00 and 4.00 and greater than 4.00 categories have favorable views on the Personal Benefits of Change. The distribution of employees on the basis of the score of the Personally Beneficial is presented in table 20.

In total, 0.86 per cent of the employees of public and private sector banks have unfavorable

views on the Personal Benefits of Change since they fall in the less than 2.00 level of Personally Beneficial scale. It is followed by 6.57 per cent of the employees of private sector banks and 6.86 per cent of the employees of public sector banks have moderately favorable views on the Personal Benefits of Change since they fall in the 2.00 and 3.00 level of Personally Beneficial scale. It is followed by 27.71 per cent of the employees of private and public sector banks have favorable views on the Personal Benefits of Change, since the scores are ranging from 3.00 and 4.00 level of Personally Beneficial scale. Similarly, 12.86 per cent of the employees of private sector banks and 18.57 per cent of the employees of public sector banks have favorable views on the Personal Benefits of Change, since they fall in the greater than 4.00 level of Personally Beneficial scale.

The analysis infers that among the employees of the Public sector banks the views on the overall Personal Benefits of Change are favorable.

Overall Readiness for Change among Employees

The Overall Readiness for Change is measured by the mean score of the Appropriateness, Management Support, Change Efficacy and Personally Beneficial of Readiness for Change. The overall Readiness for Change is taken as the score of the Readiness for Change in the present study. Here, an attempt has been made to find the significant difference among the employees of the private and public sector banks on each dimension of the Readiness for Change using t-statistics. The mean scores on the overall Readiness for Change among the

employees of the private and public sector banks is shown in table 21.

Significant difference is found among the employees of the private and public sector banks in the case of the Appropriateness and Change Efficacy as revealed by t-statistics which is significant at five per cent level. The views among the employees of the Public sector banks toward Appropriateness of Change and the Efficacy of Change are favorable.

The views among the employees of the public sector banks toward the Overall Readiness for Change are favorable.

Table 21: Overall readiness for change among employees

| S.No | Overall Readiness for Change | Mean score among the employees in | | | | t-statistics |
|------|------------------------------|-----------------------------------|------|---------------------|------|--------------|
| | | Private Sector Banks | | Public Sector Banks | | |
| | | Mean | SD | Mean | SD | |
| 1 | Appropriateness | 3.79 | 0.52 | 3.93 | 0.67 | 2.112* |
| 2 | Management Support | 3.78 | 0.54 | 3.73 | 0.71 | 0.637 |
| 3 | Change Efficacy | 3.84 | 0.58 | 3.97 | 0.55 | 2.085* |
| 4 | Personally Beneficial | 3.86 | 0.65 | 3.99 | 0.72 | 1.783 |
| 5 | Overall Readiness for Change | 3.80 | 0.49 | 3.90 | 0.55 | 1.722 |

*Significant at five per cent level

Table 22: Impact of readiness for change on organizational change

| Model | Regression coefficient among employees in | | | | | |
|----------------------|---|---------------|------------------------|---------------|------------------------|---------------|
| | PRSB | | PUSB | | Pooled | |
| | Regression coefficient | t- statistics | Regression coefficient | t- statistics | Regression coefficient | t- statistics |
| (Constant) | 27.305 | 4.855** | 17.074 | 2.622** | 21.223 | 4.887** |
| Readiness for Change | 0.602 | 10.260** | 0.714 | 10.793** | 0.669 | 14.972** |
| R ² | 0.388 | | 0.393 | | 0.392 | |
| F – statistics | 105.259** | | 116.498** | | 224.171** | |

** Significant at one per cent level

Impact of Readiness for Change on Organizational Change

The impact of Readiness for Change on the Organizational Change has been measured for identifying the degree of response of Readiness for Change on Organizational Change among the employees. The included independent variable is score on Readiness of Change, whereas the included dependent variable is score on Organizational Change. The simple regression analysis has been administrated among the employees in private sector banks, public sector banks and also for pooled data separately. The fitted regression equation is $Y=a +b x$

Where Y = score on Organizational Change

a = Intercept

b = Regression coefficient of independent variable.

x = score on Readiness for Change

The resultant regression coefficient of the independent variable is shown in table 22.

The Readiness for Change has a significant positive impact on the Organizational Change among the employees in private sector banks, since its regression coefficient is significant at one per cent level. A unit increase in the view on Readiness for Change results in an increase in Organizational Change by 0.602 units. The coefficient of determination (R^2) infers that the included independent variable (Readiness for Change) explains the changes in Organizational Change to an extent of 38.80 per cent. The significant F-statistics shows the viability of fitted regression model.

Similarly, the Readiness for Change also has a significant positive impact on the Organizational Change among the employees in public sector banks since its regression coefficient is significant at one per cent level. A unit increase in the view on Readiness for Change results in an increase in Organizational Change by 0.714 units. The coefficient of determination (R^2) infers that the included independent variable (Readiness for Change) explain the changes in Organizational Change to an extent of 39.30 per cent. The significant F-statistics shows the viability of fitted regression model.

The analysis of pooled data also reveals the importance of the view on the Readiness for Change on the determination of the view on Organizational Change among the bank

employees since its regression coefficient (0.669) is significant at zero per cent level.

The total impact analysis related with Readiness for Change on Organizational Change reveals that the prerequisite for the success of the implementation of Organizational Change is Readiness for Change among the bank employees.

RESULTS AND DISCUSSION

From the analysis it has found that the number of employees in the public sector banks is little higher than the private sector banks. The views toward the Structural Changes and the Technological Changes among employees of the public sector banks are favorable. The views toward the Human Changes, the Managerial Changes and the Organizational Capabilities among employees of the private sector banks are favorable. The views on the Overall Type of Changes among the employees of the public sector banks are favorable.

The views among the private sector bank employees toward Appropriateness of Change, Management Support and Efficacy of Change are favorable. The views among the employees of the public sector banks on the Personal Benefits of Change are favorable. The views among the employees of the public sector banks toward the Overall Readiness for Change are favorable.

The total impact analysis related with Readiness for Change on Organizational Change reveals that there is a significant impact of the Readiness for Change on Organizational Change among the bank employees. It is also identified in the other studies viz. Backer (1995) who says that an individual is ready for Change when he or she understands, believes, and intends to change because of a perceived need.

Managerial Implications

In order to improve the level of acceptance of the type of changes and their readiness toward change among the employees in the private and public sector banks, various Organizational Change interventions should be planned and implemented by change agents. The employees of the private sector banks should learn to be flexible enough to accept the Structural Changes and the Technological Changes. Among the public sector bank employees the Human Changes would be easily accepted by conducting

training programs on team building and commitment. The Managerial Changes also will be accepted through proper guidance from the supervisor's leadership and motivation. Once the employees understand the organization's value system, there would be a high acceptance for the Organizational Capabilities.

The bank employees should trust the management and have a belief on the change implemented resulting into the benefits of change. Organizational leaders should understand that a change that is not designed and implemented well can be the most destructive force in an organization. In order to make the employees Ready for the Change, first the change agents should comprise good belief on the change program enforced by the top management. Efforts should be focused on motivating and preparing employees so that they are constantly and continuously open and ready for change.

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