

## BUSINESS PROCESS REENGINEERING AND PERFORMANCE OF COMMERCIAL BANKS IN ANAMBRA STATE

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### Abstract

*This study investigated Business Process Reengineering and Performance of Commercial Banks in Anambra State with particular reference to six selected commercial banks in the area. The problem of lack of planning, people's resistance and poor management of BPR projects was the motivating factor for this research. The objectives of the study were basically to determine; the nature of the relationship between top management commitment and performance of commercial banks in Anambra state, the extent information technology (IT) infrastructure influence performance in commercial banks in Anambra state, the nature of the relationship between process redesign and performance in commercial banks in Anambra state, the extent to which customer focus influence performance in commercial banks in Anambra state, how flatter (i.e., less bureaucratic) structure influence performance in commercial banks in Anambra state, and the extent to which change management influence performance in commercial banks in Anambra state. The study followed a quantitative research approach using a survey research design. The target population included all employees of the commercial banks under study, which was 1,200. A sample of 400 was drawn from the population using Godden's formula. The reaction to the study was positive as a response rate of 95.00% (380) was obtained. The simple regression analysis by the use of SPSS Computer Software version 23 was used in testing the hypotheses. The study revealed that there is a strong positive relationship between top management commitment and performance in the commercial banks under study, and that IT infrastructure positively influence performance in the commercial banks under study. The study also revealed that there is a strong positive relationship between process redesign and performance in the commercial banks under study, and that customer focus positively influences performance in the commercial banks under study. The study further revealed that flatter structure positively influences performance in the commercial banks under study, and that there is a positive relationship between change management and performance in the commercial banks under study. Based on the findings, some recommendations were made which include; that top management of commercial banks should provide a clear direction or vision in order to help BPR team members to be directed towards the desired results, and that managements' of commercial banks in Nigeria are advised to invest more in their IT infrastructure in order to boost their operational performance.*

**Key Words:** Business Process Reengineering (BPR), Performance, Commercial Banks, Top Management Commitment, IT Infrastructure.

### **Background of the Study**

The market environment keeps on constantly changing making it imperative for organizations to constantly adapt their activities in order to succeed. Various organizations change approaches and methods that have been developed to enhance performance of business making them more effective, efficient and responsive to the turbulent environment changes. Thus, the progressive globalization of financial markets requires market participants to make changes to their operational processes beyond local to global Competitiveness, and one such organizational change is business process reengineering (BPR) (Johnson, Scoles and Whittington, 2006).

Business process reengineering (BPR) means not only change but dramatic change. What constitutes dramatic change is the overhaul of organizational structures, management systems, employee responsibilities and performance measurements, incentive systems, skills development, and the use of information technology (Ab-llah, 2011). Business Process Reengineering (BPR) can potentially impact every aspect of how we conduct business today. Change on this scale can cause results ranging from enviable success to complete failure. The rapid development of new technologies, the globalization of markets/business operations and the continuously changing customer expectations are the main forces guiding this change and transformation. Contemporary organizations in order to successfully face these difficult operating conditions, should redefine their key strategies focusing on minimizing the cost of services and products as well as improving customer satisfaction, service quality and job satisfaction (Ngige, 2013).

Consequently, there has been an evolution from function-oriented organizations to process-centered ones. Function-oriented organizations are organized around functions (e.g, sales, production, procurement or product development); while process-oriented organizations are organized around processes (e.g, process a client's application for a loan). Davenport and Short (1990) are of the view that business processes are a set of logically related tasks performed to achieve a defined business outcome. Thinking in process terms, business process reengineering (BPR) is becoming increasingly important as a success factor for contemporary organizations; i.e; as a means to improve their performance and enhance their competitiveness (Ngige, 2013). To Hammer and Champy (1993) business process reengineering (BPR) is the fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical contemporary measures of performance, such as cost, quality, service and speed. Harmon (2003) is of the view that reengineering emphasizes starting from a blank sheet (from scratch) and completely reconceptualizing major business processes and using IT in order to obtain breakthrough improvements and performance. BPR is the analysis and redesign of workflows within and between enterprises. To Ab-llah (2011), BPR involves the concurrent redesign of processes, organizations and their supporting information systems to achieve radical improvement in time, cost, quality, and customers' regard for the company's products and services.

The goal of BPR is to redesign and change the existing business practices or process to achieve dramatic improvement in organizational performance. In a volatile global world, organizations enhance competitive advantage through business process reengineering (BPR) by radically redesigning selected processes. Sharma (2006) posited that BPR implies transformed processes that together form a component of a large system aimed at enabling organizations to empower themselves with contemporary technologies, business solutions and innovations.

To Stoddard and Jarvenpea (1995), business process is simply a set of activities that transformed a set of inputs into a set of outputs in terms of goods or services for another person

or process using people and equipments. It involves a wide spectrum of activities; procurement, order fulfillment, product development, customer service and sale (Sharma, 2006). One can then assume that BPR connotes the analysis and design of workflows and processes within and between organizations (Davenport and Short, 1990). BPR relies on a different school of thought. It believes in continuous process improvement, reengineering assumes that current process is irrelevant and there is need to commence another one. Such a clean slate perspective enables the designers of business process to focus on new process.

In Nigeria, the changing dynamics of banking and other financial institutions market forced players at all levels to reengineer. The banking operations and functions were redesigned to meet emerging challenges of bank consolidation, slashing operating cost, outsourcing, portfolio investment, payments and settlement systems. Innovative banking practices, through BPR enabled Nigerian banks to incorporate strategic innovative customer schemes to bridge the service and product gap inherent in the banking sector.

The change brought about by reengineering in banks are reflected in product and services to give a new form or structure by introducing product and services schemes such as credit cards, debit cards, hassle free housing loan schemes, educational loans and flex-deposit schemes integration of the branch network by use of advanced net-working technology and customer personalization programmes through Automatic Teller Machine (ATM) and anytime banking. In order to survive and flourish in a global economy business must respond to major trends reshaping markets. Hence, the dynamics of the underlying forces at work require a renewed thrust on BPR in banks to contribute to management and diversification of growth horizons by impacting on performance/productivity and profitability.

Nevertheless, BPR is a major management approach that focuses on doing things in a better way that is clearer, and easier to achieve; a radical improvement on quality, speed, customer service and reduction in cost (Goll and Cordovano, 1993). Allen (1994) argued that, the focus of reengineering is on the process of redesign, which relates to doing things better and clearer. One of the primary goals of the financial service industry is to enhance processes and customer service performance through the management approach of cost reduction, improving quality, speed, and customer service for profit maximization. Therefore, management scholars argue that organizations can become proactive in operation by adopting BPR to achieve a remarkable improvement in organizational performance (Davenport and Short, 1990; Hammer, 1990).

BPR is a popular management tool for dealing with rapid technological and business changes (Ranganathan and Dhaliwal, 2001), processes and technology (Al-Mashari and Zairi, 2000). It does not seek to alter or fix existing processes, but forces companies to ask whether or not a process is necessary, and then seeks to find a better way to do it (Siha and Saad, 2008). BPR integrates all departments into a complete process that has been designed to fulfill a business goal (Chen, Tsai and Xiano, 2006). Successful implementation of BPR enables organizations to achieve dramatic gains in business performance (Shin and Jemella, 2002).

BPR helps banks to deal with new economic challenges and change the traditional processes to improve their customers' satisfaction. To Herzog, Polajnar and Tonchia, (2007) BPR is a management discipline for analyzing and redesigning current business processes and their components in terms of efficiency, effectiveness and added value to the objectives of the business. The conduct of the BPR steps is planned to gather and process business requirements in support of a modernization effort for a defined area. The BPR starts with planning activities that include the creation of a BPR team, the development of a BPR scope document and an examination of the proposal that relates to a given area, examines the existing and future

business process and improves it accordingly. The successful implementation of BPR depends on how the project fits to the organization cultural norms, and IT (Ahmad, Francis and Zairi, 2007; Khong and Richardson, 2003).

Reengineering of operational processes undertaken in the bank should be handled by the project management expertise within the IT department. The IT capacity/infrastructure includes both the technical and managerial expertise required to provide reliable physical services and extensive electronic connectivity within and outside the firm. IT increase the market share of the bank through offering a product or service that is not offered by others, e.g., those customers who prefer private/personalized services or use of debit cards have become the focus of retail and investment in banking (Dos-Santos, 1995).

IT in banking sector is an important tool that helped to streamline the back-office operations by improving both efficiency and cost reduction (David-West, 2005). Advances in technology also influence the way banks' services are delivered with the aim of making them more convenient for customers. For example, many banks in Nigeria have their branches connected online real time (24/7). Some banks have ATMs to make cash available to their customers (24/7). Nigerian bank's practice e-banking, telephone, and mobile services, money transfer. These enabled the Nigerian in Diaspora to send money to their families (CBN, 2008). Moreover, the IT capability (IT Operations and IT Knowledge) makes Nigerian banks participate more effectively in the financial service arena. For instance, some organizations can access international banking networks for efficient fund transfers, open, amend, and negotiate letters of credit, and retrieve up to date status of customer transactions between the banks that joined the society for worldwide inter-bank financial Telecommunication (SWIFT).

In view of this, the concept of reengineering traces its root back to the management theories developed as early as the nineteenth [19<sup>th</sup>] century. The purpose of reengineering is to "make all your processes the best in class". Regarding Fredrick Taylor, he suggested in the 1860's that managers could discover the best process of performing work and reengineering echoes the classical believe that there is one best way to conduct tasks. In Taylor's time, technology did not allow large companies to design processes in a cross-functional or cross dimensional manner. Specialization was the state -of- the art method to improve efficiency given the technology situation at that time.

BPR reached its heyday in the early 1990's when Michael Hammer and James Champy published their best-selling book, "Reengineering the Corporation". Thus, this approach to reinventing organizations is otherwise termed "Reengineering the Corporation", as Michael Hammer and James Champy titled their book in 1993. The authors promoted the idea that sometimes radical redesign and reorganization of an enterprise (wiping the slate clean) was necessary to lower costs and increase quality of service and that information technology was the key enabler for that radical change. Hammer and Champy felt that the design of workflow in most large organizations was based on assumptions about technology, people and organizational goals that were no longer valid.

In view of this, several scholars have investigated the concept of BPR and its influence on performance both globally and locally. Odede (2013) investigated the factors that are necessary for successful implementation of BPR and their influence on performance in Kenya Revenue Authority. The findings showed that BPR results in revenue growth, improved technology, cost reduction, process turnaround time and improved customer service.

Awolusi and Onigbinde (2014) assessed the critical success factors and also evaluated the impact of CSF's and BPR on operational and overall organizational performance. The study employed a questionnaire as the primary data collection tool. The study findings showed that

management system, project management and planning, support and competence management, IT infrastructure and organizational culture were critical success factors that impacted positively on performance.

Mungai (2015) aimed at examining the role of BPR on customer relationship management, cost management and operational efficiency at UAP insurance company. The study found that BPR helped UAP to achieve simplification of operational process leading to customer loyalty and also improvement in process of customer acquisition and consistency in service delivery. Sidikat and Ayanda (2008) argued that the reengineering process remains an effective performance improvement method for organizations striving to operate as effectively and efficiently as possible in the short run, while achieving the strategy for organizational growth and performance in long run. Bob (2004) and Anayo (2005) found that banks operational performance has greatly improved in terms of cost reduction, profitability, efficiency and effectiveness of service delivery due to BPR.

The study of Khong and Richardson (2003) on BPR in Malaysian banks and finance companies found that the change management system and culture had a positive effect on customer service management (Wood,1996). This agreed with many other researchers who found improved customer service as a result of BPR initiatives. (Hoffman, 1997; Gritzuk,2000).

Cheng and Chiu (2008) asserted that customer focus has a positive relationship with performance of commercial banks in Hong Kong. This finding is in line with previous studies by Sherr (1993) and Terziovski, et al, (2003) who asserted that the customer must be the focal point in the process innovations of BPR initiatives. Moreover, studies also have found that there is no apparent relationship between increased use of IT and cycle time reduction of reengineering processes (Terziovski, et al, 2003; Bhatt, 2000; Attaran,2004 ).

In Nigeria, BPR have positively impacted on most banks with regard to service delivery, product quality and profitability. For instance, First Bank of Nigeria Ltd within the framework of it's 2017 to 2019 strategic plan, based on its reengineering programme named 'PRIMUS' recorded: reduction in Non Performing Loans (NPL) from 45% in FY 2016 to 9% at end of FY 2019; over 80% customer-initiated transactions via digital channels; increased efficiency and productivity across processes and personnel with regard to Procurement, Expense, Planning and HR; as well as reduced cyber threat and fraud (FBN CEO's Webcast Monday, 3 February 2020).

Thus, despite the potentiality of the technique, many BPR projects have failed in some organizations. This is evidenced by studies by Hammer and Champy (1993); Strebel (1996) and Yahya (2002), which revealed that about 70% of BPR projects failed. Some organizations have put forth extensive BPR efforts only to achieve marginal or even negligible benefits. Others have succeeded only in destroying the morale and momentum built over the lifetime of the organization. Hence, despite a documented potentiality of BPR technique, there are mixed empirical results, findings and conclusions regarding the effect of BPR on organizational performance, thereby creating a gap that will properly clarify the effect of BPR on organizational performance which this study intends to fill.

It is against this background that this study on Business Process Reengineering and Performance in organizations is proposed. The study analyzes business process reengineering (BPR) and performance in organizations with particular reference to six selected commercial banks in Anambra State Nigeria.

## **1.2 Statement of the Problem**

Successful BPR can result in enormous reductions in cost or cycle time. It can also potentially create substantial improvements in quality, customer service or other business objectives. The promise of BPR is not empty; it can actually produce revolutionary improvements for business operations. Reengineering can help an aggressive company to stay on top or transform an organization on the verge of bankruptcy into an effective competitor. The successes have spawned international interest, and major reengineering efforts are now being conducted around the world.

On the other hand, BPR projects can fail to meet the inherently high expectations of reengineering. They can also fail if they do not actually give support or contribute to the organizations strategic objectives, operation of the business or management needs of an organization. This can severely damage its prospects for success and survival. Therefore, proper management of BPR is a major challenge for managers. Moreover, BPR requires time and proper planning before its introduction; otherwise there are great chances of failure. Zairi and Al-Mashari (1999) are of the view that 70% of BPR fails during the implementation because of lack of planning and proper measures. The causes of failure include not only the improper implementation and high expectation of BPR, but people's resistance and poor management. In addition, the failure of BPR implementation was due to several factors that were faced by organizations. The factors include; lack of effective methodology, inappropriate process and unrealistic objectives. Other factors were over reliance on information technology (IT), lack of staff and top management support (Yahya, 2002).

Furthermore, several scholars have investigated the concept of BPR and its influence on performance. Odede (2013), investigated the factors that are necessary for successful implementation of BPR and their influence on performance in Kenya Revenue Authority. The findings showed that BPR results in revenue growth, improved technology, cost reduction, process turnaround time and improve customer service. Bob (2004) and Anayo (2005) found that bank operational performance has greatly improved in terms of cost reduction, profitability, efficiency and effectiveness of service delivery due to BPR. The study of Khong and Richardson (2003) on BPR in Malaysian banks and finance companies found that the change management system and culture had a positive effect on customer service management. Cheng and Chiu (2008) asserted that customer focus has a positive relationship with performance of commercial banks in Hong Kong. Studies also found that there is no apparent relationship between increased use of IT and cycle time reduction of reengineered process (Terziovski, et al, 2003; Bhatt, 2000; Attaran, 2004).

The independent variables adopted for the study are: Top Management Commitment, IT Infrastructure, Process Redesign, Customer Focus, Flatter (Less bureaucratic) Structure, Change Management, while the dependent variable is - Organizational Performance. Thus, despite the potentiality of the technique, many BPR projects have failed in some organizations. This is evidence by studies by Hammer and Champy (1993) and Yahya (2002), which revealed that about 70% of BPR projects failed. Some organizations have put forth extensive BPR efforts only to achieve marginal or even negligible, benefits. Others have succeeded only in destroying the morale and momentum built over the lifetime of the organization. These failures indicate that reengineering involves a great deal of risk.

Hence, despite a documented potentiality of BPR technique, there are mixed empirical results, findings and conclusions regarding the effect of BPR on organizational performance, thereby creating a gap that will properly clarify the effect of BPR on organizational performance which this study intends to fill.

### **Objectives of the Study**

The main objective of the study is to investigate the relationship between Business Process Reengineering (BPR) and performance in commercial banks in Anambra State. The specific objectives are to:

- i. Examine the nature of the relationship between top management commitment and performance of commercial banks in Anambra State.
- ii. Assess the extent Information Technology (IT) Infrastructure influence performance in commercial banks in Anambra State.
- iii. Determine the nature of the relationship between process redesign and performance in commercial banks in Anambra State.
- iv. Investigate the extent to which customer focus influence performance in commercial banks in Anambra State.
- v. Determine how flatter (i.e; less bureaucratic) structure influence performance in commercial banks in Anambra State.
- vi. Evaluate the extent to which change management influence performance in commercial banks in Anambra State.

### **Research Questions**

Given the objectives of the study, the following research questions were to guide the conduct of the study:

- i. What is the nature of the relationship between top management commitment and performance in commercial banks in Anambra State?
- ii. To what extent does IT infrastructure influence performance in commercial banks in Anambra State?
- iii. What is the nature of the relationship between process redesign and performance in commercial banks in Anambra State?
- iv. To what extent does customer focus influence performance in commercial banks in Anambra State?
- v. How does flatter (i.e less bureaucratic) structure influence performance in commercial banks in Anambra State?
- vi. To what extent does change management influence performance in commercial banks in Anambra State?

### **Research Hypotheses**

The following research hypotheses guided the conduct of the study:

- Hi1:** There is a strong positive relationship between top management commitment and performance of commercial banks in Anambra State.
- Hi2:** Information Technology (IT) infrastructure positively influences performance in commercial banks in Anambra State.
- Hi3:** There is a strong positive relationship between process redesign and performance in commercial banks in Anambra State.
- Hi4:** Customer focus positively influences performance in commercial banks in Anambra State.
- Hi5:** Flatter structure (i.e, less bureaucratic structure) positively influences performance in commercial banks in Anambra State.
- Hi6:** Change management positively influences performance in commercial banks in Anambra State.

## **Review of Related Literature**

### **Conceptual Framework**

#### **Business Process Re-engineering (BPR): Nature and Characteristics**

A contemporary management approach to greater business efficiency is business process re-engineering (BPR) (Ngige, 2013). This approach to reinventing organizations is otherwise termed “reengineering the corporation” as Michael Hammer and James Champy titled their book in 1993. To Hammer and Champy (1993) BPR is the fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical contemporary measures of performance, such as cost, quality, service and speed. To Harmon (2003) reengineering emphasizes starting from a blank sheet (from scratch) and completely re-conceptualizing major business processes and using IT in order to obtain breakthrough improvements and performance. Another view of BPR is that it is philosophy of management which aims at achieving breakthroughs in performance by redesigning the organization around most important business processes, starting from scratch (i.e., without any previous knowledge) (Ngige, 2013).

Davenport and Short (1990) defined business process as a set of logically related tasks performed to achieve defined business actions. To Davenport (1993), a process is a structured major set of activities designed to produce a specified output for a particular customer or market. Stoddard and Jarvenpea (1995) are of the view that business process is simply a set of activities that transformed a set of inputs into a set of outputs in terms of goods or services for another person or process using people and equipments. It implies a strong emphasis on how work is done within organizations. Examples of processes include; developing a new product/service, ordering goods from a supplier, creating the marketing plans and so on. In other words, a process involves a wide spectrum of activities; procurement, order fulfillment, product development, customer service and sale (Sharma, 2006). One can then assume that BPR connotes the analysis and redesign of workflows and processes within and between organizations (Davenport and Short, 1990). Business Process Reengineering relies on a different school of thought. It believes in continuous process improvement, reengineering assumes that current process is irrelevant and there is need to commence another one. Such a clean slate perspective enables the designers of business process to focus on new process.

To Ab-Ilah (2011), Business Process Reengineering involves the concurrent redesign of processes, organizations and their supporting information systems to achieve radical improvement in time, cost, quality and customers’ regard for the company’s products and services.

Sharma (2006) posited that BPR implies transformed processes that together form a component of a larger system aimed at enabling organizations to empower themselves with contemporary technologies, business solutions and innovations. The goal of Business Process Reengineering is to redesign and change the existing business practices or process to achieve dramatic improvement in organizational performance. In a volatile global world, organizations enhance competitive advantage through business process reengineering (BPR) by radically redesigning selected processes. In Nigeria, the changing dynamics of banking and other financial institutions market forced players at all levels to reengineer. Innovative banking practices, through BPR enabled Nigerian banks to incorporate strategic innovative customer schemes to bridge the service and product gap inherent in the banking sector. Such innovative customer schemes, i.e., product and service schemes include; credit cards, debit cards, hassle-free housing loan schemes, educational loans and flex-deposit schemes integration of the branch network by use of advanced networking technology and customer personalization programmes through Automatic Teller Machine (ATM) and anytime banking. In this regard, reengineering



of operational processes undertaken in the banks are normally handled by the project management expertise within the IT department. The IT capability/infrastructure includes both the technical and managerial expertise required to provide reliable physical services and extensive electronic connectivity within and outside the firm.

Thus, IT in banking sector/advances in technology influence the way banks' services are delivered with the aim of making them more convenient for customers. For example, many banks in Nigeria have their branches connected online real time (24/7). Some banks have ATMs to make cash available to their customers (24/7). Nigerian banks' practice e-banking, telephone, and mobile services, money transfer services through MoneyGram and Western Union Money transfer. These enabled the Nigerians in Diaspora to send money to their families (CBN, 2008).

Nevertheless, BPR is a major management approach that focuses on doing things in a better way that is clearer, and easier to achieve; a radical improvement on quality, speed, customer service and reduction in cost (Goll and Cordovano, 1993). Allen (1994) argued that, the focus of reengineering is on the process of redesign, which relates to doing things better and clearer. One of the primary goals of the financial service industry is to enhance processes and customer service performance through the management approach of cost reduction, improving quality, speed, and customer service for profit maximization. Therefore, management scholars argue that organizations can become proactive in operation by adopting BPR to achieve a remarkable improvement in organizational performance (Davenport and Short, 1990; Hammer, 1990).

### **Performance**

The performance of an organization can be measured in different criteria (French, Wendell and Cecil, 1983). Among them is productivity, profits, growth, turnover, cost reduction, stability, cohesion, waste reduction, reducing lead times at all stages of the production process, people development, effectiveness (progress toward goal attainment), quality performance, creativity, innovation, competitiveness (competitive profile), customer satisfaction, improved employee morale and successful product/service development.

BPR is often used as a multidimensional approach to measuring organizational performance, where financial, non-financial and operational measures assume equal importance. Thus, in respect of the organizational performance, the study considers multiple measurement of performance (financial performance, and non-financial performance/operational performance). The financial performance indicators consist of profit, and sales growth/revenue. The non-financial indicators include; operational performance, response to competition, future outlook, and success rate in new product/service launch, organizational effectiveness, customer service management, market research, customer relationship management, customer satisfaction, speed, quality service and process improvement indicators (Sidikat and Ayanda, 2008; Terziovski, et al, 2003; Wei, 2006).

Nevertheless, banks like every other organization try to enhance its overall performance by assessing and comparing its efficiency and effectiveness over a period of time. There are various criteria to evaluate the performance of banks for successful survival in the period of globalization and competition. Key indicators to measure organizational performance includes; profitability, liquidity, management performance leverage, market share, productivity, innovation, quality of goods and services, human resources (Dess and Robinson, 1984). Banks are concentrating their efforts on market segments offering the potential for growth and enhancing performance, resulting in a redirection within the overall financial services' sector. Innovative banking services and processes were evolved as the market consolidates due to

mergers and acquisitions. Thus, performance enhancement efforts are aimed at a complete realignment of internal processes. In addition to cost containment strategies, focus is now on improving customer service delivery. Organization processes must be efficient, and be more customers friendly.

### **BPR Failure Factors**

Al-Mashari and Zairi, (1999); Chan and Choi (1997) reported some of the reasons for BPR failure as lack of understanding and inability to perform BPR. An estimate of 70% of the companies that involve in BPR failed to achieve any benefit from implementation efforts (Hammer & Champy, 1993). The subsequent sections discuss the summary of the different reasons attributed to the high failure rate of BPR effort.

- **Lack of Proper Strategy:** One of the reasons given for the high failure rates of BPR efforts is that most of the BPR project has not been connected to the goals (Wu, 2002). Tomasko (1993) said that reengineering was about operations and that only strategy can show what operations matter. Therefore, understanding the existing process should be the focus of reengineering. Gateway Management Consulting Incorporated conducted a survey on understanding of BPR initiatives among the company's senior executive management. The study found that 54% of the respondents had incorrect understanding of reengineering (Manganelli, 1993).
- **Unrealistic Objectives:** Many managers have a great expectation on BPR performance outcome (Millman, 1994). They target unachievable goals for the BPR projects (Manganelli, 1993). Unfortunately, at the end, when the results do not meet the unrealistic goals, they concluded that the BPR project has failed. The unrealistic expectation reduces the commitment and confidence of management to BPR. BPR aims at dramatic improvement, the gain should be conditioned upon realistic situations (Klein, 1994).
- **No Clear Concept of a Process:** Reengineering calls for multi-perspective and creative thinking. People with inadequate exposure and a misunderstanding of the operational processes may not be able to adequately handle the reengineering techniques. This is true, particularly with the capability to value evolving information technologies in an organization (Rai & Paper, 1994).
- **Wrong Scope of Process Objectives:** Some managers may target restructuring rather than the reengineering process, which is not a problem to operations, since the downsizing process adds value or results in a better situation after reengineering. An incorrectly defined business objective result in reengineering process failure as the contribution of BPR is reduced to negative (Mathews, 1995).
- **Non Recognition of BPR Benefits:** The inability of an organization to recognize the benefits of BPR or realize that non- positive performance may be as a result of inadequate vision for dramatic improvement of customer satisfaction and effective process operations are major BPR failure factors (Rai & Paper, 1994).
- **Over Dependence on IT Systems:** Many managers over-rely on IT solutions. They forget to investigate the business process and attempt instead to simply automate an ineffective process (Anonymous, 1994).
- **Opposition and lack of commitment from top management:** To achieve satisfactory results of BPR, it requires top management commitment (Bashein, 1994). Members of top management need commitment in order to endorse the change and direct the changes of operations and culture (Klein, 1994).

BPR failure factors related to change management and culture include problems in communication as a result of hiding uncertainties in communication, a poor communication link between BPR team and personnel, lack of motivation and reward. The organizational

resistance to change may result from a fear of job security, job loss, and lack of adequate planning for resistance to change, and lack of optimism about the BPR result. Therefore, BPR is a strategy that organizations implement to deliver value to customers. It is one of the topics for practitioners and academicians, as the process constitutes the core of how to advance.

### **Theoretical Framework**

This study is anchored on the Resource-Based View (RBV) theory of Wernfelt (1984); Barney, (1986, 1991); and on the complimentarity theory of Barua, Lee and Whinston, (1996).

#### **Resource-Based View (RBV) Theory (Wernfelt, 1984; Barney, 1986; 1991);**

Resource-Based View (RBV) theory asserts that organizations can outperform their competitors through developing resources that are unique and diversely distributed (Barney, 1991). These differences lead to variations in firm performance among firms in similar industries (Peteraf, 1993). However, RBV theory is void of single definition of the term resource (Wade and Hulland, 2004). Many researchers use the term's resources and capabilities interchangeably (Christensen and Overdorf, 2000; Gold, et al, 2001).

RBV theory defines resources as assets, processes and capabilities. Barney (1991) asserted that firms achieve sustained performance advantages by securing rare resources of economic value that competitors cannot easily copy, imitate, or substitute. As such, firms with these rare resources should be able to leverage them for their own unique firm benefit. A more complete definition of resources is offered by Amit and Shoemaker (1993), who suggested that resources were assets that are possessed by a firm through ownership or control, while capabilities refer to an organization's capability to combine resources and adequately exploit them; such as leverage skilled staff and organizational practices to create a uniquely innovative work culture where employees outperform their competitors.

The RBV literature points out that firms could obtain a sustainable competitive advantage as the basis of unique corporate resources that are valuable, rare, difficult to imitate, and non-substitutable by other resources (Barney, 1991; Conner, 1991).

RBV also recognizes that while some resources may lead to performance enhancements, others do not, and that the combination may differ across industries and firms. As such, a key challenge for firms is to identify and leverage those resources that directly impact on organizational performance (Wade and Hulland, 2004; Zack, et al, 2009).

The RBV is one of the underlying theories for this study, and it explains the relationship between organizational resources and sustaining a competitive advantage for superior organizational performance relative to competitors (Barney, 1991; Fahy, 2000). The RBV perspective views organizations as rent seeking units that develop and deploy resources (assets and capabilities) to realize a competitive advantage (Greenaway and Chan, 2005).

#### **Complementarity Theory (Barua, Lee and Whinston, 1996):**

Barua, Lee and Whinston (1996) proposed the theory of business value based on the complementarity theory originally from economics literature. The complementarity theory focuses on factors or resources that are mutually complementary to each other, and the impact of any of the factors or resources would result in a greater increase in the desired outcome i.e., performance. Milgrom and Roberts (1995) proposed that organizational activities and practices are mutually complementary and so tend to be adopted together, with each enhancing the contribution of the others. Therefore, the impact on a system of complementary practices will be greater than the sum of its parts because of the synergistic effects of building practices together.

For example, in the context of reengineering, IT allows for innovative business process for competitive advantage (Brynjolfsson, and Hitt, 2003). Adopting the complementarity theory for this study may address the first shortcoming of RBV – isolation of resources. BPR fails to adequately consider the fact that resources hardly act alone in creating or sustaining competitive advantage (Chan, et al; 2004; Wade and Hulland, 2004).

### **Theoretical Exposition**

#### **The Relationship between Top Management Commitment and Performance in Organizations**

Top management commitment measures the extent to which top management is committed to ensuring that employees contribute in achieving dramatic organizational improvement to the business process within the organization. In view of this, the top management generally perform this list of activities under BPR:

- a) The top management set strategic plans and activity for customer satisfaction through the process reengineering projects;
- b) The top management was committed to ensuring employee contribution towards the organization achievement of the remarkable improvement through the business process redesign;
- c) The top management normally initiates BPR in the organization;
- d) The top management encourages changes to maintain a competitive advantage in the organization;
- e) The top management accepts consultant positive recommendations on restructuring for implementation throughout the organization;
- f) The top management considers the BPR as a method to improve operational process performance for the organization;
- g) The key personnel within the organization are capable of carrying out related changes;
- h) The top management considers the business process reengineering (BPR) approaches to improve competitiveness of the organization.

Thus, for any BPR project to commence, support from senior management must be first secured. Consequently, strong leadership is essential for successful implementation of BPR, and reengineering efforts cannot succeed without organizational commitment. Hence, senior management has to recognize the need for change and understand how BPR will achieve the much needed outcomes (Dooley and Johnson, 2001, Motwari, et al, 2008). In order to be effective in influencing BPR, leadership has to be visible, strong, and create a clear vision (Odede, 2013). The first step in implementing BPR requires that all the affected teams be informed about the changes to be introduced before the process can start. This is likely to reduce resistance from affected employees and ensure results for the BPR process. However, the final success of BPR is determined by consistent, strong and continuous engagement with affected teams throughout the organization. Hence, to be effective, BPR implementation teams should include representative from the different work teams in the affected organizations. These should include; senior management, finance, user groups and technology representatives.

Nevertheless, top management commitment is the most evident managerial practice that directly affects the success of the organization (Hammer and Stanton, 1995; Holland and Kumar, 1995; Guimaraes and Bond 1996). Top management commitment ensures that employees contribute towards the successful achievement in remarkable organizational performance as a result of the implementation of project in the organization. A lack of commitment in organizations may result in a lack of resources and funding that terminates

redesigning of the processes. The real involvement of top management in the organizational performance should be effective, real, active and clear to involve all employees. Top management leaders should have a clear knowledge about the company's situation. In addition, they should have enough knowledge of the project and a realistic expectation of the results. Top management is responsible for each activity at all levels within the organization (Singh and Kant, 2008). They should provide a clear direction or vision in order to help the BPR team members to be directed towards the desired results (Sung and Gibson, 1998).

Major business process change typically affects processes, technology, job roles and culture in the workplace. Significant changes to even one of these areas require resources, money, and leadership. Changing them simultaneously is an extraordinary task. If top management does not provide strong and consistent support, most likely, one of these three elements (money, resources, or leadership) will not be present over the life of the project and severely cripple the chances for success. It may be true that consultants and reengineering managers give this topic a lot of attention, as most current models of redesigning business processes use staff functions and consultants as change agents, and often the targeted organizations are not inviting the change. Without top management sponsorship, implementation efforts can be strongly resisted and ineffective.

Thus, studies by Hammer and Stanton (1995); Holland and Kumar (1995) and Guimaraes and Bond (1996) found that there is a positive significant relationship between management commitment and customer service management. Top management commitment reflects the level of management commitment to plan activities for customer satisfaction through the process of BPR to a remarkable performance achievement. Top management within the organization encourages changes to improve the competitive advantage thereby enhancing customer service management performance (Hammer and Stanton, 1995; Holland and Kumar, 1995; Guimaraes and Bond, 1996). Moreover, Ringim (2012) observed that IT investment, top management commitment and financial resources are significant predictors of bank performance in Nigeria including customer service management performance.

### **The Influence of Information Technology (IT) Infrastructure on Performance in Organizations:**

IT Infrastructure dimension is measured by the organization's extent of expenditure on IT infrastructure, IT personnel training, IT consulting, Information System (IS) Maintenance, Computers and Software. Effective alignment of IT infrastructure and building an effective IT infrastructure, proper IS integration, effective reengineering of legacy IS, increases in IT competency, and effective use of software tools, are the most important factors that contribute to the improvement of operational performance of a bank. IT is the automation of processes, controls, and information production using computers, telecommunications, software, and ancillary equipments, such as automated teller machines and debit cards (Khalifa, 2000). It is a term that generally covers the harnessing of electronic technology for the information needs of a business at all levels. To Larsen (2003), at the organizational level, IT is widely accepted, though not fully appreciated; and for increased efficiency, cost effectiveness and competitiveness, integration of IT in organizations functions is key. Weicher, Chu, Lin, Le and Tu (1995) argued that the link between BPR and IT is irrevocable. Weicher, et al, (1995) also noted that it would not be possible to perform business process reengineering that entailed distribution channels for mass-market retail goods/services and procurement processes without involving IT.

The following list of activities presents the items of measurement for the IT infrastructure construct: (a) the organization aligns IT infrastructure and BPR strategy. (b) the organization

builds and effective IT infrastructure; (c) the organization has a sufficient budget for a purchase of an updated hardware and software for operational processes; (d) the organization achieved proper integration of IT; (e) the organization makes efficient use of software tools.

Irechukwu (2000) list some banking services that have been revolutionized through the use of ICT as including account opening, customer account mandate, and transaction processing and recording. Information and communication Technology have provided self-service facilities (automated customer service machines) from where prospective customers can complete their account opening documents direct online. It assists customers to validate their account numbers and receive instruction on when and how to receive their cheque books, credit and debit cards. Communication Technology deals with the physical devices and software that link various computer hardware components and transfer data from one physical location to another (Laudon and Laudon, 2001).

Nevertheless, Currie and Willcocks (1996) investigated the implementation of large-scale business process reengineering and its influence on performance at the new branch Columbus project at Royal Bank of Scotland and found that reengineering core processes are heavily dependent on IT to deliver the anticipated large-scale improvement in financial performance. Yongmei, Hongjian and Junhua (2008) argued that IT investment affects firm performance indirectly through IT Infrastructure. IT in banking sector is an important tool that helped to streamline the back-office operations by improving both efficiency and cost reduction (David-West, 2005). Ringim (2012) conducted a study on the effect of BPR factors and information technology capability on organizational performance: A study of Nigerian banks; and found out among others that IT Investment (i.e., IT Infrastructure) was significantly related to customer service management. The study also revealed that resources in terms of IT investment, adequate financial resource and management commitment are the significant predictors of bank performance in Nigerian banks. Previous studies have also acknowledged that organizations that are IT oriented towards efficient and effective service delivery for competitive advantage indirectly enhance organizational performance (Kintana, Alonso and Olaverri, 2003; Yongmei, et al, 2008; Shao, et al, 2010; Said, et al, 2009).

In addition, Brown, et al, (1995) are of the view that organizations that focus on IT investment are found to be more productive and profitable. However, only a few studies (Sager, 1998; Venkatraman and Zaheer, 1990) found that strategic IT has no impact on performance. Devaraj and Kohli (2000) also reported that IT investment contributes to a higher level of performance. In addition, other studies evidenced a positive relationship between IT investment and organizational performance (Brynjolfsson and Hitt, 1996; Vandenbosch and Huff, 1997; Mitra and Chaya, 1996). However, there is no apparent relationship between increased use of IT and cycle time reduction of reengineered processes (Terziovski, et al, 2003; Bhatt, 2000; Attaran, 2004).

### **The Relationship between Process Redesign and Performance in Organizations:**

Effective process redesigns measure focuses on the degree of the appropriate level of process knowledge, documentation of existing processes, selection of core processes, identification of process gaps and evaluation of effectiveness of current processes by making use of software to visualize and analyze them. The items of measurement for effective process redesign construct include:

- a) The organization documentation process is clear to all employees;
- b) The organization core processes were redesigned for efficient service delivery;
- c) The organization has periodically evaluated the process gaps of operational processes;

- d) The organization uses appropriate IT software for operational processes;
- e) The organization processes were identified for appropriate redesign.

In view of this, Sheehy (1997) viewed the effective process redesign as the ability of finding a new way of adding value to customers. Similarly, Hall, et al., (1993) argued that for BPR to be successful, the redesign effort must be concentrated on areas that have the most direct impact on customer value and cost. Firms that are able to meet customer demands for new products and services can achieve a competitive advantage over their competitors. The key processes of the organization should be effectively redesigned so that the resulting performance enhancement would extend throughout the entire business organization. The effect of the new improved process on the employees should not be neglected. They need to know how it is going to affect their future job and what is in it for them. Moreover, they need to ensure the use of the right people in the right project.

Process redesigns of the organization process orientation includes; appropriate level of process knowledge, documentation of existing processes, appropriate selection of core processes and use of prototypes are critical to process redesign. The redesign processes should have a direct impact on customer value and cost. The redesign processes perform a work activity in a radically new way of adding valued to customers. It starts with a relatively clean slate with creativity to produce a specified output for a customer or particular market. Adequate identification of process gaps and the evaluation of effectiveness of the current processes by making use of appropriate software tools to visualize and analyze them are essential ingredients of process redesign (EL-Sawy and Bowles, 1997). The redesign process must have a direct impact on customer value and cost.

Moreover, Nzewi, Nzewi and Moneme (2015) explored the effect of BPR on performance of courier service organizations in Anambra State Nigeria. The study employed descriptive research design. Data were obtained from primary sources and were analyzed using Principal Component Analysis and Multiple Regression Analysis. The result of the analysis revealed that there was a significant relationship between BPR Factors (change management, process redesign, management commitment, and IT infrastructure) and overall organizational performance of selected courier service organizations.

### **The Influence of Customer Focus on Performance in Organizations:**

The customer focus measures the focus on the external orientation based on customer research, competitive analysis, analysis of customer requirements on products/services, and firms that are able to meet customer demand to achieve a competitive advantage over their competitors (Chen and Chiu, 2008). The customer focus dimension is assessed by four items, i.e., the customer focus constructs:

- a) External orientation based on customer research, competitive analysis and benchmarking;
- b) Learning from customers and competitors;
- c) Measurement of customer's requirements and expectations;
- d) Define the process in terms of customer value.

Thus, customer requirements and expectations should be defined and measured, and processes should be defined broadly in terms of customer values. Benchmarking allows learning from the experience of other organizations as well as from one reengineering process to another in the same organization. Electronic banking (e-banking) is an innovative way of doing business in an information environment. An innovative organization requires customer involvement during BPR (Zirger and Maidique, 1990). Organizations should gather information from their

customers to drive the BPR projects. This helps them to recognize their customers' needs (Ahadi, 2004).

Nevertheless, Cheng and Chiu (2008); Tang and Zairi (1998) asserted that customer focus has a positive relationship with performance. This finding is in line with previous studies by Scherr (1993) and Terziovski, et al., (2003) who asserted that the customer must be the focal point in the process innovations of BPR initiatives. Hall, Rosenthal and Wade (1993) argued that for BPR to be successful, redesigning efforts must be pointed to the area that had the most direct impact on customer value and cost. Similarly, Terziovski, et al., (2003) agreed that process innovation in terms of redesigning core-customer focused business processes and using customer feedback is significantly related to an organization's ability to satisfy customers. Organizations were also more likely to be able to satisfy customers if BPR had been implemented in a proactive manner. There was, however, a statistically significant relationship between cycle time reduction and focusing redesign efforts on core-customer focused business processes. This is in line with the literature on successful reengineering put forward by Hall, et al., (1993).

### **The Effect of Flatter (Less Bureaucratic) Structure on Performance in Organizations:**

Flatter (less bureaucratic) structure measures the extent the organization structure encourages creativity and innovativeness. The less bureaucratic/flatter structure and more participative style of management to an organization is better and the more likely to avoid failure of BPR implementation. Therefore, the need for a flatter structure/a less bureaucratic and more participation organization is obvious (Ahmad, et al, 2007). McAdam (2003) suggested that organizations could implement less bureaucracy to avoid failure of BPR implementation. The flatter/less bureaucratic structure dimension in BPR is measured/assessed by five items:

- a) The organization's structure encourages creativity for a new way of adding value to customers;
- b) The organization is less bureaucratic for innovation of customer service;
- c) The organization's structure is flexible for enhancement of performance;
- d) The organization employees actively participate to meet customer demands;
- e) The flattened organization structure offers equal involvement of employee's representation in the decision-making processes.

Thus, the organizational structure should be flatter to enable BPR in terms of it encouraging creativity and innovativeness in the organization, as well as the need for less bureaucracy, and more participation and empowerment in the organization. The general view is that BPR means a flatter, cross-functional and less bureaucratic structure. However, since innovativeness is essential for BPR to happen successfully, McAdam (2003) suggested that organizations could implement less bureaucracy to encourage innovativeness. Therefore, organizational structure should be flexible in order to avoid the failure of BPR implementation, as discussed in Aggarwal (1998), and Ranganathan and Dhaliwal (2001). Additionally, several authors that worked on BPR research, such as Davenport and Short (1990), stressed the importance of process integration in organization structure in order to achieve desirable business outcomes. Hall, et al, (1993), and Peppard and Fitzgerald (1997) suggested ways to achieve successful results in BPR implementation by significantly changing the organization's structure, with emphasis on cross-functional work teams. This suggests that the top management should re-evaluate their organizational structure to determine whether it is appropriate for the situation, with the rapid changing environment and tight competition in the market. Bank branches, units and departments should be empowered to operate within their budget allocation. This kind of organizational structure eliminates a delay in decision-making and enables the bank to be more



responsive to its customers. Thomas (1994) and Peppard and Fitzgerald (1997) argued that employee's empowerment would make organizations respond faster to customer needs, and, hence, improve the organizational performance.

### **Change Management and Performance in Organizations**

One of the most overlooked obstacles to successful project implementation is resistance from those who implementers believe will benefit. Most projects underestimate the cultural impact of the major process and structural change, and as a result, do not achieve the full potential of their change effort. Change is not an event, despite the many attempts to call people together and have a meeting to make a change happen. Change Management is the discipline of managing change as a process, with due consideration that we are people, not programmable machines. It is about leadership with open, honest and frequent communication. It must be okay to show resistance, to voice issues, and to be afraid of change. Organizations do not change. People change, one at a time. The better one manages the change, the less pain one will have during the transition, and the impact on work productivity will be minimized. Reengineering is not downsizing, restructuring or automation. Reengineering eliminates works, not jobs or people. It is concerned with how work is done not how organizations are re-structured. Reengineering enables process design, rather than providing a new mechanism for performing old ones, and it is revolutionary.

Change Management can be referred to as a process for restructuring and redesigning the organizational activities in order to keep abreast of challenges and for meeting the needs of customers (Moran & Brightman, 2000). Changes in organization are being managed by the leader or manager for the organization by incorporating the employees into the process to achieve a positive goal. Radical changes in organizations are being achieved through effective communication, involvement of employees, reward and motivation, socio-cultural adjustment need to overcome resistance and facilitate the acceptance of the desired procedures or policy (Tower, 1996; Zairi & Sinclair, 1995). The factors that relate to change management in organizations include: reward and motivation, effective communication, creating effective organizational culture, stimulating receptivity to change, employee's empowerment, human involvement, and training and education.

Nevertheless, to Ringim (2012) Change Management has an insignificant relationship with the overall performance of banks. In other words, any improvement in change management factors, such as reward and motivation, communication, empowerment, reward, training and education, may not result in a substantial influence on the overall performance of the banks. Previous research conducted by Cheng and Chiu (2008), found that change management factor (communication of change) was not significant with firm performance. Thus, the non-significant result of the relationship between change management factors (such as communication, reward system, training and education) and performance is consistent with some literature, such as Al-Mashari and Zairi (1999), who reported that problems in change management factors such as communication, as a result of hiding uncertainties, poor links between BPR team and personnel, lack of motivation and reward, fear of job security, job loss, and skepticism about BPR, results in BPR failure factors.

### **Methodology**

This work is on Business Process Reengineering (BPR) and Performance of Commercial Banks in Anambra State, Nigeria, with particular reference to Access bank Plc, Fidelity bank Plc, First bank of Nigeria Ltd, Guaranty Trust bank Plc, United bank of Nigeria (UBA), Plc, and Zenith bank Plc. The study was centered on the employees of the selected commercial banks in Anambra State as the unit scope, while the time scope was between 2015- 2020. The research

design used for the study is the cross-sectional survey research method/design. This enabled the researcher to generate data for the study and for the test of hypotheses. The sources of data for this research were primary data and secondary data. The primary data for the study was collected through the distribution of the questionnaire. The secondary data was generated through data from journals, strategic periodicals, textbooks obtained from Libraries, and mainly from the internet. The population of the study comprises of commercial banks operating in Anambra State, Nigeria (i.e., 14 commercial banks). However, six commercial banks with international authorization operating in the state were selected for the study by the use of purposive sampling. Thus, the study population for this research comprises of all (senior and junior) employees, i.e., the total staff strength of the six commercial banks selected for the study. They are:

Table 3.1: Population of the Selected Commercial Banks

S/N	Commercial Banks	Population
1	Access Bank Plc	220
2	Fidelity Bank Plc	180
3	First Bank of Nigeria Ltd	200
4	Guaranty Trust Bank Plc	150
5	United Bank of Nigeria (UBA) Plc	150
6	Zenith Bank Plc	200
	Total	1,200

Source: Field Survey, 2020

The sample size for this study was mathematically determined by Godden’s (2004) formula. This mathematical method is given as:

Infinite population formula:

$$n = \frac{Z^2 P q}{C^2}$$

Where: n = Sample size

Z = Z - value A (e.g, 1.96 for a 95% confidence)

P = percentage of population picking a choice, expressed as decimal, usually 0.5 is chosen

C = confidence interval, expressed as decimal (e.g. 0.04)

$$\text{So, } n = \frac{3.8416(0.5)(0.5)}{(0.04)^2} = 600$$

Sample size finite population:

$$\text{New sample size, } n = \frac{n}{1 + \frac{(n-1)}{\text{Pop}}}$$

Pop = population (1,200)

Thus, substituting in the above equation, we have:

$$n = \frac{600}{1 + \frac{(600 - 1)}{1,200}} = \frac{600}{1 + \frac{599}{1,200}}$$

$$n = \frac{600}{1 + 0.499166666} = \frac{600}{1.499166666} = 400.222 = 400.$$

Proportional Representation of the sample size; Thus, the sample size of four hundred (400) respondents is shown in the table below:

Table 3.2: The sample size of the selected commercial Banks

S/N	Commercial Banks	Sample Size
1.	Access Bank Plc	73
2.	Fidelity Bank Plc	60
3.	First Bank of Nigeria Ltd	67
4.	Guaranty Trust Bank Plc	50
5.	United Bank of Nigeria (UBA) Plc	83
6.	Zenith Bank Plc	67
	Total	400

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Source: Field Survey, 2020

A stratified (random) sampling was used in this study. Using this method, stratification of the employees was strictly based on their positions in organizational hierarchy; top, middle and lower levels management respectively. That is, commercial banks employees in top and middle management levels, and those who are in supervisory management positions, in addition to those in junior positions were randomly selected. Random sampling ensures that units of the sample are selected on the basis of chance, and all units have equal chance to be included in the sample. The validity of an instrument is the degree to which an instrument measures what it purports to measure. Thus, in the design of the questionnaire by the researcher, steps were taken to ensure that the questionnaire elicits the intended responses. To ascertain the validity of the instrument, the study subjected the questionnaire instrument to content validity by giving it to experts in the field of management especially the project supervisor to validate. The experts and the supervisor examined the items; and in the light of their suggestions and corrections, the structure and language of the questionnaire was modified to minimize errors of inconsistency, verbosity and ambiguity. Reliability of the instrument simply means the idea that another researcher would obtain the same findings if the study were repeated. Thus, reliability is the degree to which the instruments are error free and hence yields consistent results. In this study, the test-retest reliability was used in determining the reliability of the instrument; and this involves the use of pilot study. In view of this, there are various types of reliability test; the most common method used in many study is the internal consistency reliability (Litwin 1995). The Cronbach's coefficient alpha test was conducted to measure the internal consistency reliability. A pilot study was conducted with banks to test the reliability of the instrument. The pilot test reliability analysis of constructs are; (TMC = 0.828; ITI = 0.830; PR = 0.740; CF = 0.751; FS = 0.748; CM = 0.744; OP = 0.890). For the analysis for data, percentages and tables were used. The degree of correlation or relationships between variables was determined by the use of Simple Regression Analysis. Thus, the hypotheses were tested by simple regression analysis through the use of SPSS computer package version 23.

### **Data Presentation and Analysis**

For the data presentation, a total of 400 copies of the questionnaire were distributed to the various categories of the respondents in the commercial banks under study (i.e. the six selected commercial banks in Anambra State); out of which 380 were completed and returned and this represents 95.00% of the total sample size. Descriptive statistics that include frequencies and percentages were used for the analysis of data.

**Table 4.1: Questionnaire Response Rate**

Commercial Banks	Copies Distributed	Copies Returned	Percentage Returned
Access Bank Plc	73	70	95.89
Fidelity Bank Plc	60	60	100.00
First Bank of Nigeria Ltd	67	60	89.55
Guaranty Trust Bank Plc	50	50	100.00
United Bank of Nigeria (UBA) Plc	83	80	96.39
Zenith Bank Plc	67	60	89.55
Total	400	380	95.00

Source: Field survey, 2020

**Test of Hypotheses**

The hypotheses for the study were tested by simple regression analysis through the use of SPSS Computer Package Version 23.

**Hypothesis One**

**Ho<sub>1</sub>:** There is no strong positive relationship between top management commitment and performance in the commercial banks understudy

**Hi<sub>1</sub>:** There is a strong positive relationship between top management commitment and performance in the commercial banks understudy

**Model summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.907 <sup>a</sup>	.823	.822	.45771	.101

a. Predictors: (Constant), Top Management Commitment

b. Dependent Variable: Performance

**Anova<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1	444.843	1	444.843	2123.411	.000 <sup>b</sup>
Regression	95.948				
Residual	540.791	458	.209		
Total		459			

a. Dependent Variable: Performance

b. Predictors: (Constant), Top Management Commitment

**Coefficients<sup>a</sup>**

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Std. Error	Beta		

(constant)	-	.046		-1.979	
I Top management Commitment	.091	.026	.097	46.080	.048
	1.194				.000

a. Dependent Variable: Performance

R = 0.907  
 R<sup>2</sup> = 0.823  
 F = 2123.411  
 T = 46.080  
 DW = 0.101

### Interpretation

The regression sum of squares (444.843) is greater than the residual sum of squares (95.948), which indicates that more of the variation in the dependent variable is explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.907, indicates that there is positive relationship between top management commitment and performance, R square, the coefficient of determination, shows that 82.3% of the variation in performance is explained by the model. With the linear regression model, the error of estimate is low, with a value of about 0.45771. The Durbin Watson statistics of 0.101, which is not more than 2, indicates there is no auto correlation.

Top Management Commitment coefficient of 0.907, indicates a positive significance between management commitment and performance, which is statistically significant (with t = 46.080). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus there is a strong positive relationship between top management commitment and performance in the commercial banks understudy.

### 4.2.2 Hypothesis Two

**H<sub>02</sub>:** IT infrastructure does not positively influence performance in the commercial banks understudy.

**H<sub>i2</sub>:** IT infrastructure positively influences performance in the commercial banks understudy.

#### Model summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.758 <sup>a</sup>	.574	.573	.69209	.104

a. Predictors: (Constant), IT infrastructure

b. Dependent Variable: Performance

#### Anova<sup>a</sup>

Model	Sum of Squares	Df	Mean Square	F	Sig.
1	295.805	1		617.559	.000 <sup>b</sup>
Regression	219.378	458	295.805		
Residual	515.183	459	.479		
Total					

a. Dependent Variable: Performance

b. Predictors: (Constant), IT infrastructure

#### Coefficients<sup>a</sup>

Model	Unstandardized coefficients		Standard coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	.367	.069		5.324	.000
1. IT infrastructure	.910	.037	.758	24.851	.000

a. Dependent Variable: Performance

- R = 0.758
- R<sup>2</sup> = 0.574
- F = 617.559
- T = 24.851
- DW = 0.104

**Interpretation**

The regression sum of squares (295.805) is greater than the residual sum of squares (219.378), which indicates that more of the variation in the dependent variable is explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.758, indicates that there is positive relationship between IT Infrastructure and performance, R square, the coefficient of determination, shows that 57.4% of the variation in performance is explained by the model. With the linear regression model, the error of estimate is low, with a value of about 0.69209. The Durbin Watson statistics of 0.104, which is not more than 2, indicates there is no auto correlation.

IT infrastructure coefficient of 0.758, indicates a positive significance between management IT infrastructure and performance, which is statistically significant (with t = 24.851). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus, IT infrastructure positively influences performance in the commercial banks understudy.

**Hypothesis Three**

**H03:** There is no strong relationship between process redesign and performance in the commercial banks understudy

**Hi3:** There is a strong relationship between process redesign and performance in the commercial banks understudy

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.760 <sup>a</sup>	.578	.577	.71696	.108

- a. Predictors: (Constant), Process redesign
- b. Dependent Variable: Performance

**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	322.908	1	322.908	628.182	.000 <sup>b</sup>
Residual	235.429	458	.514		
Total	588.337	459			

- a. Dependent Variable: Performance
- b. Predictors: (Constant), Process redesign

**Coefficients<sup>a</sup>**

Model	Understandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	.249	.075		3.4329	.001
Process redesign	.968	.039	.760	25.06	.000

- a. Dependent Variable: Performance
- R = 0.760
- R<sup>2</sup> = 0.578
- F = 628.182
- T = 25.064
- DW = 0.108

**Interpretation**

The regression sum of squares (322.908) is less than the residual sum of squares (235.429), which indicates that more of the variation in the dependent variable is not explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.760, indicates that there is positive relationship between process redesign and performance, R square, the coefficient of determination, shows that 57.8% of the variation in performance is explained by the model. With the linear regression model, the error of estimate is low, with a value of about 0.71696. The Durbin Watson statistics of 0.108, which is not more than 2, indicates there is no auto correlation.

Process redesign coefficient of 0.760, indicates a positive significance between process redesign and performance, which is statistically significant (with t = 25.064). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus, there is a strong relationship between process redesign and performance in the commercial banks understudy.

**Hypothesis Four**

**H<sub>04</sub>:** Customer focus does not positively influence performance in the commercial banks understudy

**H<sub>i4</sub>:** Customer focus positively influences performance in the commercial banks understudy

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.821 <sup>a</sup>	.673	.673	.62404	.105

- a. Predictors: (Constant), Customer Focus
- b. Dependent Variable: Performance

**ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	367.685	1	367.685	944.177	.000 <sup>b</sup>
Residual	178.356	458	.389		
Total	546.041	459			

- a. Dependent Variable: Performance
- b. Predictors: (Constant), Customer Focus

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	.025	.071		.351	.725
Customer Focus	1.132	.037	.821	30.727	.000

- a. Dependent Variable: Performance
- R = 0.821
- R<sup>2</sup> = 0.673
- F = 944.177
- T = 30.727
- DW = 0.105

**Interpretation**

The regression sum of squares (367.685) is greater than the residual sum of squares (178.356), which indicates that more of the variation in the dependent variable is explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.821, indicates that there is a positive relationship between customer focus and performance, R square, the coefficient of determination, shows that 67.3% of the variation in performance is explained by the model. With the linear regression model, the error of estimate is low, with a value of about 0.62404. The Durbin Watson statistics of 0.105, which is not more than 2, indicates there is no auto correlation.

Customer focus coefficient of 0.821, indicates a positive significance between customer focus and performance, which is statistically significant (with t = 30.727). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus, customer focus positively influences performance in the commercial banks understudy.



**Hypothesis Five**

**Hos:** Flatter structure does not positively influences performance in the commercial banks understudy

**His:** Flatter structure positively influences performance in the commercial banks understudy

**Model summary<sup>b</sup>**

Model	R	R square	Adjusted R square	Std. error of the Estimate	Durbin-Waston
1	.736 <sup>a</sup>	.541	.540	.75000	.102

a. Predictors: (Constant), flatter Structure

b. Dependent Variable: Performance

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	310.814	1	310.814	540.703	.000 <sup>b</sup>
1 Residual	263.273	458	.575		
Total	574.087	459			

a. Dependent Variable: Performance

b. Predictors: (Constant), flatter Structure

**Coefficients<sup>a</sup>**

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	.171	.079	.043	2.157	.031
	1.008	.043		23.253	.000
1 flatter Structure					

a. Dependent Variable: Performance

R =0.736

R<sup>2</sup> =0.541

F =540.703

T =23.253

DW =0.102

**Interpretation**

The regression sum of squares (310.814) is greater than the residual sum of squares (263.273), which indicates that more of the variation in the dependent variable is explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.736, indicates that there is a positive relationship between flatter structure and performance, R square, the coefficient of determination, shows that 54.1% of the variation in performance is explained by the model. With the linear regression model, the error of estimate is low, with a value of about 0.75000. The Durbin-Watson statistics of 0.102, which is not more than 2, indicates there is no auto correlation.

Flatter structure coefficient of 0.736, indicates a positive significance between Flatter structure and performance, which is statistically significant (with  $t = 23.253$ ). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus Flatter structure positively influenced performance in the commercial banks understudy.

**Hypothesis Six**

**Ho6:** There is no positive relationship between change management and performance in the commercial banks understudy

**Hi6:** There is a positive relationship between change management and performance in the commercial banks understudy

Model	R	R square	Adjusted R square	Std. error of the Estimate	Durbin-Watson
1	.752 <sup>b</sup>	.566	.565	.74470	.167

a. Predictors: (Constant), change Management

b. Dependent Variable: Performance

**ANOVA<sup>a</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	331.122	1	331.122	597.065	.000 <sup>b</sup>
1 Residual	253.999	458	.555		
Total	585.122	459			

a. Dependent Variable: Performance

b. Predictors: (Constant), Change Management

**Coefficients<sup>a</sup>**

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
(constant)	.172	.075	.752	2.304	.002
1 Change Management	1.029	.042		24.435	.000

a. Dependent Variable: Performance

R = 0.752

R<sup>2</sup> = 0.566

F = 597.065

T = 24.435

DW = 0.167

### **Interpretation**

The regression sum square (331.122) is greater than the residual sum of squares (253.999), which indicates that more of the variation in the dependent variable is explained by the model. The significance value of the F statistics (0.000) is less than 0.05, which means that the variation explained by the model is not due to chance.

R, the correlation coefficient which has a value of 0.752, indicates that there is a positive relationship between change management and performance, R square, the coefficient of determination, shows that 56.6% of the variation in performance is explained by the model.

With the linear regression model, the error of estimate is low, with a value of about 0.74470. The Durbin Watson statistics of 0.167, which is not more than 2, indicates there is no auto correlation.

Change management coefficient of 0.752, indicates a positive significance between change management and performance, which is statistically significant (with  $t= 24.435$ ). Therefore, the null hypothesis should be rejected and the alternative hypothesis accordingly accepted. Thus there is a positive relationship between change management and performance in the commercial banks understudy.

### **Summary of Findings, Conclusion and Recommendations**

#### **Summary of Findings**

The following were the major findings of the study:

1. There is a strong positive relationship between top management commitment and performance in the commercial banks understudy.
2. IT infrastructure positively influences performance in the commercial banks understudy.
3. There is a strong positive relationship between process redesign and performance in the commercial banks understudy.
4. Customer focus positively influences performance in the commercial banks understudy.
5. Flatter structure positively influences performance in the commercial banks understudy.
6. There is a positive relationship between change management and performance in the commercial banks understudy.

#### **Conclusion**

This work has specifically addressed business process reengineering (BPR) and performance in commercial banks in Anambra State, Nigeria, with particular reference to six selected commercial banks in Anambra State. Top management commitment has been proved in this study to positively influence performance in the commercial banks understudy. The study also reveals that IT infrastructure positively influences performance in the commercial banks understudy, and that there is a strong positive relationship between process redesign and performance in the commercial banks understudy.

The study further reveals that customer focus positively influences performance in the commercial banks understudy, and that flatter structure positively influences performance in the commercial banks understudy. Moreover, the study observes that there is a positive relationship between change management and performance in the commercial banks understudy.

### **Recommendations**

On the basis of the findings of the study, the following recommendations are made. We think they will be relevant, not only to the selected commercial banks in Anambra State of Nigeria, but also to other organizations in Nigeria.

1. Top management of commercial banks should provide a clear direction or vision in order to help BPR team members to be directed towards the desired results. Thus, without top management sponsorship/support, BPR implementation efforts can be strongly resisted and ineffective.
2. Managements of commercial banks in Nigeria are advised to invest more in their IT infrastructure in order to boost their operational performance. A higher investment/expenditure on IT entails effective alignment of IT infrastructure and building an effective IT infrastructure, proper IS integration, effective reengineering of legacy IS, increase in IT competency and effective use of software tools; and these are the most important factors that contribute to the improvement of operational performance of banks.
3. Top managements of commercial banks in Nigeria are advised to ensure that their core processes are redesigned for effective service delivery. Thus, for BPR to be successful, the redesign efforts should be concentrated on areas that have the most direct impact on customer value and cost. In other words, the key processes of the organization should be effectively redesigned so that the resulting performance enhancement would extend throughout the entire business organization.
4. Management of commercial banks are advised to enhance their customer focus by making sure that customer requirements and expectations are clearly defined and measured; and processes broadly defined in terms of customer values. This is due to the fact that an innovative organization requires customer involvement in measuring BPR, and organizations should gather information from their customers to drive the BPR projects; and this helps them to recognize their customer needs.
5. To managements of organizations/commercial banks should focus in implementing a higher degree of flatter structure (i.e., less bureaucracy) in order to avoid failure of BPR implementation. Hence, a more flattened/flexible organization structure offers equal involvement of employees' representation in the decision-making processes. Moreover, commercial banks top management should re-evaluate their organizational structure to determine whether it is appropriate for the situation, with the repaid changing environment and tight competition in the market. Thus, a more flattened organizational structure eliminates a delay in decision making and enables the bank to be more responsive to its customers.
6. Managements of commercial banks should endeavour to ensure that the change management process/efforts in banks should be geared towards restructuring and redesigning the organizational activities in order to keep abreast of challenges and for meeting the needs of customers. Changes in the organization should be managed by the Leader or Manager for the organization by incorporating the employees into the process to achieve a positive goal. Thus, radical changes in the organization should be achieved through effective communication, involvement of employees, reward and motivation, socio-cultural adjustment, need to overcome resistance and facilitate the acceptance of desired procedures or policy.

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