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BUSINESS PROCESS REENGINEEERING AND PERFORMANCE OF COMMERCIAL BANKS: AN EXPLORATION OF ISSUES

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Abstract

This paper examined Business Process Reengineering (BPR) and Performance in Commercial Banks: An Exploration of Issues. The focus of this paper centers on some BPR theories and the BPR failure factors. The paper also offered a number of contributions/benefits of BPR to organizations which include; that IT infrastructure positively influence performance in commercial banks, that there is a strong positive relationship between process redesign and performance in organizations, and that customer focus positively influence performance in commercial banks. Consequently, the paper suggests that BPR failure factors could well be managed by the adoption of some policy measures which include; that top managements' of commercial banks should provide a clear direction or vision in order to help BPR team members to be directed towards the desired results, that top managements' of commercial banks should not over-rely on IT solutions. They should rather investigate the business process and attempt to simplify not automate an ineffective process, and that top managements' of banks should correctly define their business process objectives.

Key Words: Business Process Reengineering (BPR), Performance, Commercial Banks, BPR failure factors.

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 environmental 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 Nigeria 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 operations 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 together 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 capability/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, 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 to 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. Banks and financial service firms in the USA reported that reengineering improves customer service (Wood, 1996). This agreed with many other researchers who found improved customer service as a result of BPR initiatives. (Hoffman, 1993; 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 Terziovskki, etal, (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; Attanran, 2004).

In Nigeria BPR has 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: An Exploration of Issues is proposed.

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 finding 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 customs 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 project 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 effort 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.

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-llah (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 enhancement 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 money-Gram 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 Zari, (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 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 Benefit:** The inability of an organization to recognize the benefits of BPR or realize the positive performance may be as a result of inadequate vision for dramatic improvement of customer satisfaction and effective process operations (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 (Barua, Lee and Whinston, 1996).

Resource-Based View (RBV) Theory (Wernefelt, 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 Shoe-Maker (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 other. 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 Hitl, 2003). Adopting the complementarity theory for this study may address the first shortcoming of RBV – isolation of resources. RBV 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).

Empirical Review
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.

Awlolusi 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 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 the 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.

Aregbeyen (2011) carried out a study on Business Re-engineering and Organizational Performance in Nigeria: A case study of First Bank Nigeria Plc. He used the Paired data samples method between 1986 and 2008. The study was aimed at evaluating the impact of the reengineering of operational processes on the performance of the bank. The results revealed that the re-engineering project positively improved the profitability of the bank, and the

reengineering project also made no significant improvement on financial intermediation by the bank.

In a study by Sungau and Ndunguru (2015) to determine the relationship between BPR and operational cost in service industry, the findings revealed that BPR has no significant direct effect on operational cost. However, BPR has indirect effects on operational cost, i.e., BPR indirectly improves service quality and delivering speed to improve operational cost. Moreover, Zaheer, Mushtaq and Ishaq (2008) found that BPR reduces human, money and time costs by 69%, 81% and 74% respectively. Yahya (2002) found that BPR reduces overhead cost by 75%, while Hall, Rosenthal and Wade (1993) found that BPR reduces operational cost by 20%. Another study which presented similar results is that of Debela (2009) which found that 75% reduction in manpower cost is due to the adoption of BPR.

Nevertheless, studies by Hammer and Stanton (1995); Holland and Kumar (1995) and Guimaraes and Bond (1996) found that there is a positive significant relationship between top management commitment to BPR and customer service management performance. 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. In addition, 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.

Moreover, Larsen (2003) is of the view that at the organizational level, IT is widely accepted; 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. 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 reengineered core processed 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). 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). 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 Yang, 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 process (Terziovski, et al, 2003; Bhatt, 2000; Attaran, 2004).

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 positive relationship between BPR factors (change management,

process redesign, management commitment, and IT infrastructure) and overall organizational performance of selected courier service organizations.
Furthermore, Cheng and Chiu (2008); Tang and Zairi (1998) stated that customer focus has a positive relationship with performance. This finding is in line with previous studies by Scherr (1993) andTerziovski, et al, (2003) who stated that the customer must be the focal point in the process innovation of BPR initiatives. Hall 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. To Hall, et al, (1993) there was a statistically significant relationship between cycle time reduction and focusing the redesign efforts on core-customer focused business processes.

Nevertheless, McAdam (2003) suggested that organizations could implement a flatter structure/less bureaucracy to encourage innovativeness. Thomas (1994) and Peppard and Fitzgerald (1997) argued that changing the organization's structure, with emphasis on cross-functional work teams/employee's empowerment in BPR would make organizations respond faster to customer needs, and hence, improve the organizational performance.
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, 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. Al-Mashari and Zairi (1999) reported that problems in change management factors such as communication, as a result of hiding uncertainties, the 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.

Conclusion

This paper has reviewed Business Process Reengineering (BPR) and Performance in Commercial Banks: An Exploration of Issues. It thus explored the BPR failure factors; especially opposition and lack of commitment from top management, unrealistic objectives, wrong scope of process objectives, non-recognition of BPR benefits, over dependence on IT systems, and a host of other BPR failure factors. It has also offered a number of contributions/benefits which BPR had made to organizations which include; that IT infrastructure positively influence performance in organizations, that there is a strong positive relationship between process redesign and performance in organizations, and that customer focus positively influence performance in organizations.

Recommendations

The following recommendations are made in order to overcome/mitigate the BPR failure factors:

7. 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.
8. Top managements of commercial banks in Nigeria are advised to correctly define their business process objectives. This is due to the fact that an incorrectly defined business objective result in reengineering process failure as the contribution of BPR is reduced to negative.

9. Top managements of commercial banks in Nigeria should endeavour to not over-rely on IT solutions. They should rather investigate the business process and attempt to simply not automate an ineffective process.

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