

AN ORGANIZATIONAL CHANGE AND ITS IMPACT ON EMPLOYEE PRODUCTIVITY WITH REFERENCE TO SELECTED CO-OPERATIVE BANKS IN PUNE AREA

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ABSTRACT

Change is inevitable in the life of an organization. In today's business world most of the organizations are facing a challenge of building a dynamic and changing business environment. They should either change and perform in a competitive environment or perish, there is no third alternative. This research paper focuses on a specific organisational change in terms of technological change adopted by co-operative banks and the impact of this change on the employees in terms of their tolerance resistance and productivity.

Key words: *Banking, Employee productivity, Organisational change*

I INTRODUCTION

“Managing change effectively requires an understanding of the variables at play, and adequate time must be allowed for implementation.” (Gothstill, 2000)¹ “Workers are expected to be committed to continuous change and accomplish it without any lessening of day to day performance, meaning employee must perform well and change at the same time.” (Sturdy & Grey, 2003)² Therefore “organizations need to monitor and scan their external environments, anticipate, and adapt timely to continual change.” (Marquardt, 1996)³ In addition to the inability to recognize change, it is no longer sufficient to adjust one change to compensate another. “Organizations will have to handle all the challenges of change simultaneously. These challenges of changes, at the organizational level, have elevated the importance of managing change and in particular, the managing of employees’ change experiences.” (Brown and Harvey, 2006).⁴ (Kubr, 1996)⁵ states that “Organizational changes can involve; products and services, technologies, systems, relationships, organizational culture, management techniques and style, strategies pursued, competences and capabilities, performances and other features of a business.” Therefore, to remain in business and maintain the competitive edge in a changing environment, managing change needs to be a core competency in which managers are skilled. “This is because massive change has an impact on all facets of organizational members as it can create new dimensions of greater uncertainty.” (Brown & Harvey, 2006)⁶ amongst the sectors facing change blues banking is one such area which is facing major change related troubles. Today banks are find it challenging to make the organizational changes required to support digital initiatives than to adopt the technologies available to support them. Therefore despite a flurry of effort, most traditional banks are falling far short of their digital goals, for which outdated structures and processes are often the culprit. While customers expect the consistent, fluid

processes they experience with other industries, banks are segregated by channels, products and geographies. Many add digital tools as an after-thought to the existing structure rather than folding them thoughtfully into existing operations. For the employees, the result is a jumble of processes that seem decidedly out of step. Ironically, while banks are brimming with efforts to serve customers, much of it is uncoordinated for the employee. Organizational change management aims to help banks end the confusion and place the employee at the heart of their strategy. It translates theory into reality.

1.1 Need and Relevance of the Study:

The co-operative banks/credit institutions constitute the second segment of Indian banking system, comprising of about 14% of the total banking sector asset (Report on Trend and Progress of Banking in India 2008-09 chapter 5 March 2007).⁷ The following points illustrate the specific need and relevance of the study:

1. “Banking sector is considered as backbone of economy of any country. Information Technology has not only improved the speed but also the quality of the services delivered, and has at the same time ensured tremendous reduction in transaction costs for the banks as well as customers and made it possible to provide customer service through various delivery channels.” (Deshpande A.G 2005)⁸ As per a report by Institute for Development and Research in Banking Technology (IDRBT)⁹ “The larger banks (both private and public) have put in strong organization structures with alignment between technical and functional teams. However smaller banks as compared to their larger competitors need a boost.”

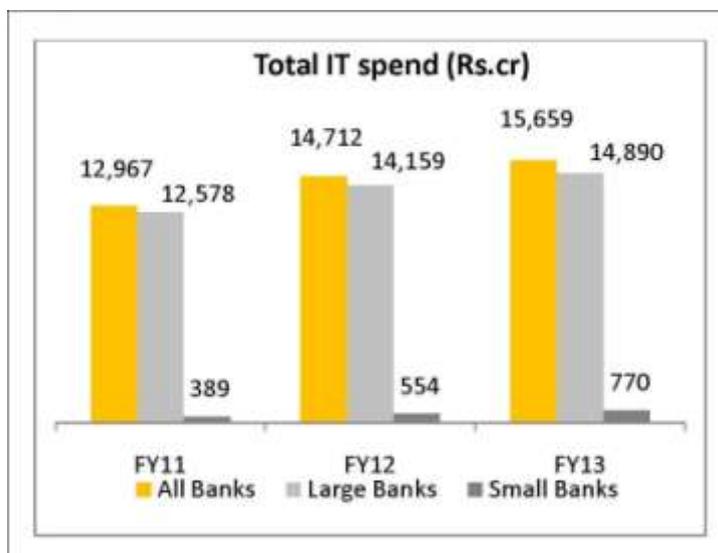


Fig: 1 Source: Banking Technology – Towards Improving Business Performance and Customer Engagement by IDRBT (2013) Vol: 2

The graphical representation of the statement above helps to conclude that smaller banks are still in the process of IT adoption while larger banks are spending more in maintenance of the IT infrastructure. Thus it is the smaller that is the co-operative banks that have been identified by the researcher with a view to understand the problems faced by them in terms of IT adoption.

2. “Many articles and books have been written about how change management can be approached. Nevertheless, the field of organisational change is far from mature in understanding the dynamics and

effects of time, process, discontinuity, and context.” (Pettigrew, et al. 2001)¹⁰. “Technical change in service industries is an underrepresented area, despite its importance in employment and innovation.” (Nightingale & Poll 2000)¹¹. “Moreover, little is written about implementation process and issues in highly regulated areas such as the banking context.” (Nightingale & Poll 2000, Baron & Besanko 2001)¹². “Further, empirical studies seeking to link change to employee performance are rare” (Pettigrew, et al. 2001)¹³. *Partly, the rarity is due to the difficulty in producing convincing evidence. From the existing literature as highlighted there is paucity of research in change management especially in banking. This study contributes to change management in banking by focusing on the employee productivity.*

3. Co-operative organizations often need to implement changes in the governance, design and delivery of services. “Because little will change without the cooperation of employees, the successful implementation of organizational change greatly depends on the acceptance or support of employees.” (Groeneveld, 2003)¹⁴ “To a large extent, system implementations have mainly focused on the success of the system implemented, and not on the impact the change has had on employees.” (Van Tonder, 2004)¹⁵ This author further remarks that the literature on change management of people is curiously silent about the impact on employees, or the way employees attempt to cope with these changes. From the application perspective this study will enable co-operative banks to understand employees concerns regarding change initiatives and where they have gone wrong, and consequently what policy decisions may need to be changed to help the employees assimilate the technological change. A clearer understanding of these issues will also help employees to accept the change positively; plan and manage their career paths more effectively; and achieve long term career goals.
4. “Though co-operative banks are also operating in the same environment like public sector banks and private banks, they are by and large remained in the periphery of this rapid technological development and changes happening in the present banking sector.” (Deshpande A.G, 2005)¹⁶ While private sector banks have readily absorbed this change factor and public sector is found to possess resources sans the inclination for incorporating these changes it is the co-operative banks that neither possess the resources nor the inclination for managing such a massive change. This is why the focus of research has been on co-operative banking and how they handle change.
5. From an academic and societal perspective, in developed nations Organisational change management has become a well-defined area of research in its own right. In UK and US there are centres for understanding behaviour change set up to study impact of organizational change on individual participants. (CUBEC). Developing countries like India however seem to however lack systematic research regarding management of change. Partly this is because change is believed to be a routinized activity which does not require formal external intervention or understanding of behavioural dynamics. Studies related to organizational change management issues are a must if India is to develop into a socially strong and academically forward looking country.

With this in the forefront, the focus of this research will be directed towards **Organizational Change Management** as a major area of organizational behavioural studies. The conclusions regarding the impact of organizational changes that have occurred due to the implementation of information technology on banking

shall be analyzed by assessing the impact of technological changes in the co-operative banks on the Overall Employee Productivity.

II. RESEARCH QUESTIONS

- What are the change-management factors that have an impact on employee productivity during the implementation of an IT related change?
- How does organisational change management affect employee productivity?

III. RESEARCH OBJECTIVES

- To understand the basic concept of ‘Organizational Change Management’ as a field of organizational behavior.
- To identify the major variables of organizational change that have a relationship with employee productivity.
- To establish and understand relationships between the identified change variables and employee productivity.

3.1 Research Hypotheses:

H0: There is no relationship between factors influencing organizational change and employee productivity.

H1: There is a positive relationship between factors influencing organizational change and employee productivity.

IV. DEFINITIONS OF IMPORTANT TERMS

4.1 Organizational Change: “Organizational change is the implementation of new procedures or technologies intended to realign an organization with the changing demands of its business environment, or to capitalize on business opportunities.” (Markovic, 2007)¹⁷

4.2 Organizational Change Management: “Organizational change management is the process of recognizing, guiding, and managing these human emotions and reactions in a way that minimizes the inevitable drop in productivity that accompanies change.” (Markovic, 2007)¹⁸

4.3 Labour Productivity: “Productivity is a process of continuous improvement in the production/supply of quality output/service through efficient, effective use of inputs, with emphasis on teamwork for the betterment of all.” (Report on psychology of productivity by National Trade Union Congress of Mauritius, 2007)¹⁹

V. OVERVIEW OF MAJOR TECHNOLOGICAL CHANGES ADOPTED IN CO-OPERATIVE BANKS

Technological innovation and competition among existing banking organizations have allowed a greater range of banking products and services become available and possible through the Internet. The major changes in information technology that have taken place in banking and have impacted employee performance are as follows:

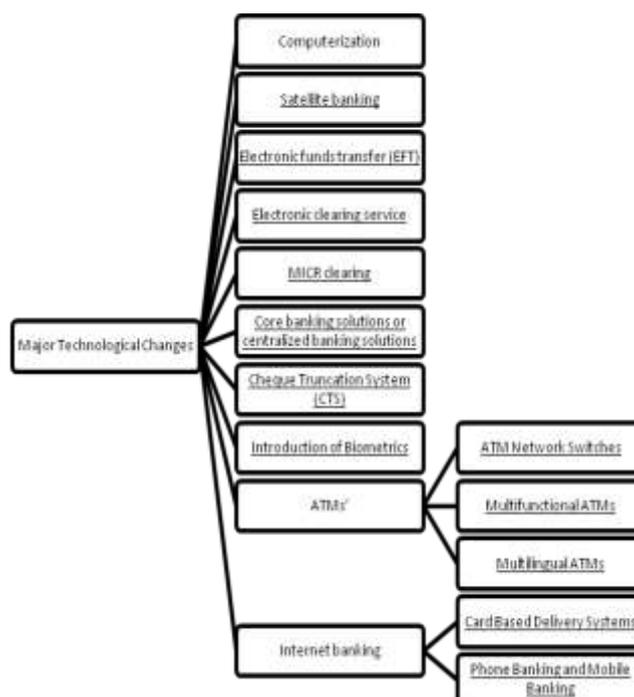


Fig 2: Major technological changes in banking

VI. IDENTIFICATION OF VARIABLES UNDER STUDY:

6.1 Tolerance to Change: Whenever implementing change, the human element must be acknowledged, and also that resistance is inevitable. “Employees need to be a part of the process and they need to be heard, since people are more likely to accept the forthcoming change if they know what to expect in each phase of the project.” (Gotsill and Meryl 2007)²⁰ Thus when the organizational change process starts those employees who are not in favour of change can express their anxiety for adopting new ways of doing their jobs.

6.2 Reduction in Resistance to Change: The most serious challenge in change programmes today is how to deal with people’s resistance to change. “Most advocates of change assume that support will be imminent because the objectives for change are worthwhile, but sometimes this does not happen.” (Brown and Harvey, 2006)²¹ “Instead, organizations can *motivate* change by creating a readiness for change among organization members that will help them to address resistance to change.” (Conger, Spreitzer and Lawler 1999)²² “Change efforts have always faced resistance. *Resistance to change* is a signal that something is not working in the implementation of the change programme. The signals include delays and inefficiencies, failure to produce

anticipated results, or even efforts to sabotage the change programme. Despite the awareness towards the potential benefits of the change programme, project members and operational staff perceive change efforts to pose threats to routines in work practices and leadership styles. .” (Pettigrew and Whipp 1991)²³

6.3 Communication of Change: (Kotter, 1995)²⁴ argues that “One of the most common ways to overcome resistance to change is to inform people about it beforehand. Employees should be informed on when the change will take place, how the change will be implemented, what is expected of them, how the change will influence their jobs, and how the company will support and motivate them to be more committed to the change.” (Muller, 2006)²⁵ argues that “Many people will resist change, especially if they do not understand why the change is being introduced. The resistance to change could prevent the employee from adapting and progressing within the organisation.” “Organisational change, such as the implementation of a new IT system, usually has a negative impact on employees, especially since they perceive that they do not have any say in the matter, and therefore, believe that such organisational change is not of their own making, and it should, therefore, be feared.” (Muller, 2006).²⁶

6.4 Training for Change: “As communication answers the *why* question, training answers the *how* question.” (Gotsill and Meryl 2007).²⁷ It is further stated that training is the cornerstone for building knowledge on the change and the required skills. According to (Balogun and Hailey, 1999)²⁸ “Training can facilitate and support the benefits of the new system, as well as any behavioural changes. There may be different focuses of training, one of which seeks a specific outcome in terms of skills or behaviours.” Another might be to attempt to open employees’ mind to new ways of doing things. Nevertheless, it is important to choose the right delivery channel for the type of change, and to keep in mind the level of those employees who are to be the end-users of the system.

6.5 Leadership: “The success of organizational change and employee productivity depends mainly on leadership commitment and roles. The key to the success of these leaders depends on vision rather than analysis, on learning rather than on knowing because a leader has a strong communication of the vision because this is more important in today’s leaders.” (Wesley, 1996) ²⁹“A leader has the ability to influence their employees so that they can work efficiently and get the things done in order to achieve organizational goals.” (Wang, et.all 2005)³⁰ “The performance of the organization will increase if employees share their ideas and values with each other. A leader is one who can give rewards to his employees, motivate their employees towards task achievement, giving incentives; give moral support so that employees put more effort to their work.” (Webb, 2007)³¹

6.6 Motivation: “Leaders of modern-day organizations must know how to motivate each of their employees in order for them to thrive in dynamic work environments.” Leaders plan, organize, and execute work processes in complex organizations. The complexity reflects continuous changes in technology, shifts in workforce demographics, the need for faster decision making, and developing the capability to continuously adapt and change. It is within this organizational context that leaders must create a work environment that elicits employee motivation. (Webb, 2007)³²

6.7 Employee Involvement: Any proposed change would be more readily accepted if it promises to benefit those who are *involved*. “(EI) increases workers’ input into decisions that affect their well-being and organizational performance.” (Glew, O’Leary Kelly, Griffin, and Van Fleet, 1995).³³ (Lawler, Mohrman, and Ledford’s, 1982)³⁴ long-term study of Fortune 1000 firms revealed positive trends in use of employee involvement programs within these firms, along with a growing number of employee participation in EI programs. “A growing body of research suggests that employee involvement has a positive impact on change implementation (Sims, 2002)³⁵ and productivity”. (Huselid, 1995)³⁶ “Specifically, relinquishing control and allowing employees to make decisions yields constructive results.” (Risher, 2003)³⁷ (Kotter and Schlesinger 1979)³⁸ posit that “Those allowed to participate meaningfully in change are more committed to its success because their relevant contributions are integrated into the change plan.” (Lawler and Ledford, 1982)³⁹ attribute “EI productivity gains to improved communication, motivation, and employee capabilities, each of which support change efforts.”

6.8 Rewarding: (LeBoeuf, 1985)⁴⁰ suggested that “Leaders secure desired results through a compensation and reward philosophy that recognizes employees for the right performance. Rewarding change efforts demonstrate the importance of and need for change, along with leaders’ understanding *that the things that get rewarded get done*.” “An effective compensation and reward philosophy takes into account the dynamic nature of the organization’s change initiatives. (Flannery, Hofrichter, and Platten, 1996)⁴¹ while allowing the firm to establish and navigate its ultimate course.” (Condrey, McCoy, and Fleury, 2006)⁴²

VII. USING INTERPRETIVE STRUCTURAL MODELING (ISM) APPROACH FOR CONCEPTUAL MODEL DEVELOPMENT

Using Interpretive Structural Modeling (ISM) approach for conceptual model development: Conceptual framework

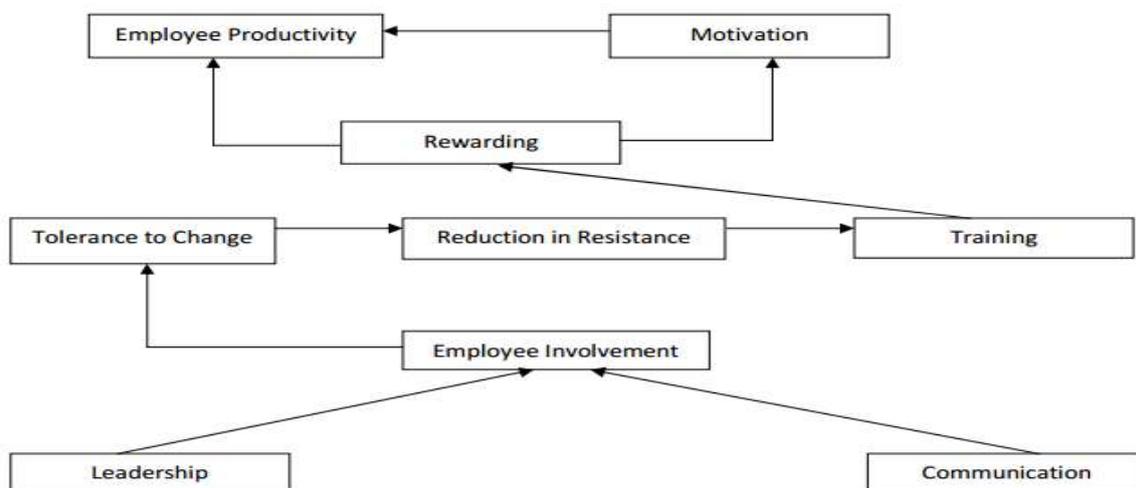
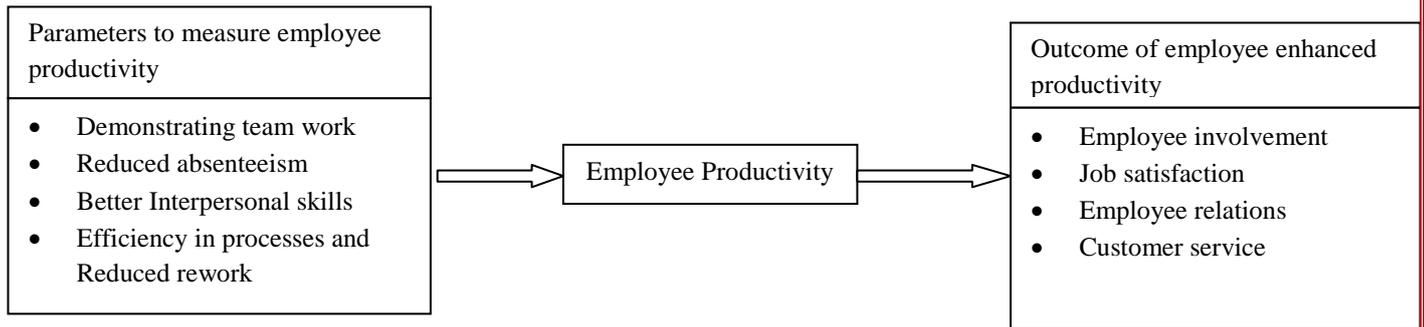


Fig 3: SSIM Based Model



Both the secondary as well as the primary data have been used for the present study.

7.1 Secondary Data: For literature review purposes several books and articles from national and international journals on change management have been reviewed.

7.2 Primary Data: A validated questionnaire has been circulated amongst employees from three major co-operative banks.

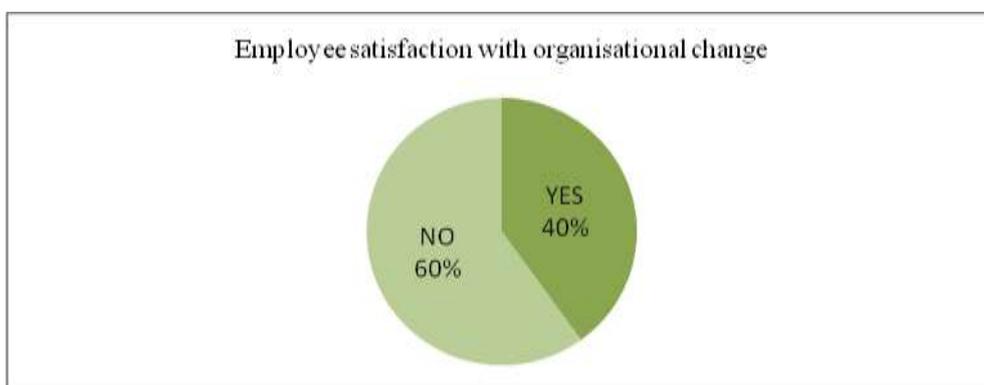
7.3 Sample: Three major co-operative banks have been chosen for the research study viz. The Shamrao Vittal Co-operative bank Ltd, The Vishweshwar Sahakari Bank Ltd. , Bhagini Nivedita sahakari Bank Limited

10 employees from each bank branch have been chosen thus forming a total sample of 30 respondents using random sampling method.

VIII. DATA ANALYSIS

Q 1. Employees are satisfied with the change in working environment at their work place

Parameters	No of responses
Yes	12
No	18



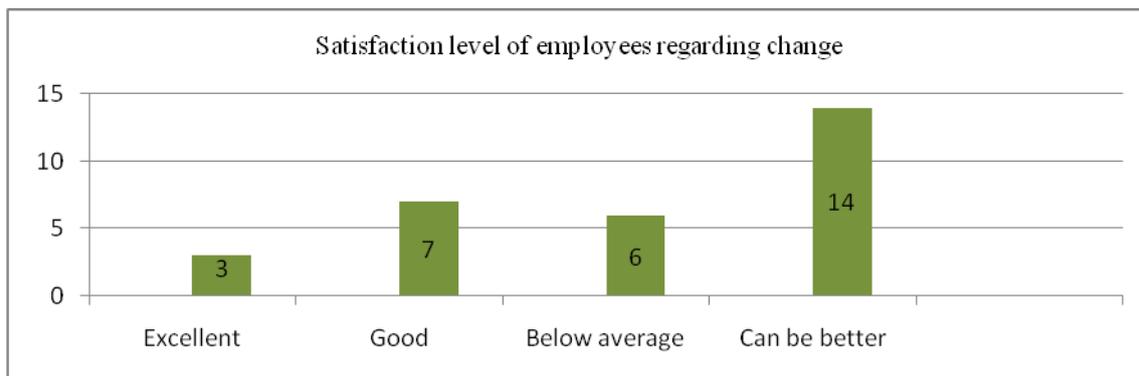
INTERPRETATION: While 40% of the employees say that they are satisfied with the change in working environment at their work place 60% employees deny being satisfied.

CONCLUSION

Most of the employees are dissatisfied with the change brought about in the organisation by implementation of IT.

Q.2 How would you rate the satisfaction level of employees regarding change in technology?

Parameters	No of employees
Ex Excellent	3
Good	7
Below average	6
Can be better	4

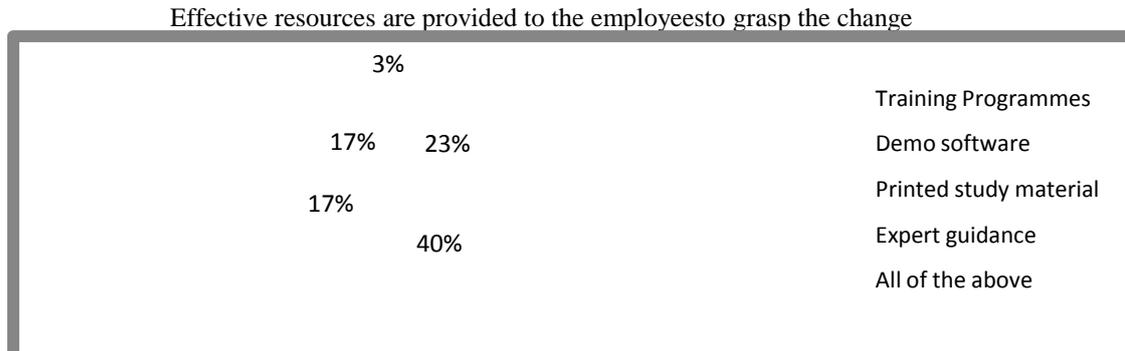


INTERPRETATION: While only 1% of the employees say that the change in working environment at their work place was excellent 46.6% of the employees feel that it could have been better.

CONCLUSION: Most of the employees are dissatisfied with the change brought about in the organisation by implementation of IT.

Q.3 What effective resources are provided to the employees to grasp the change?

Number Of Employees	Training Programmes	Demo software	Printed study material	Expert guidance	All of the above
	7	12	7	10	9

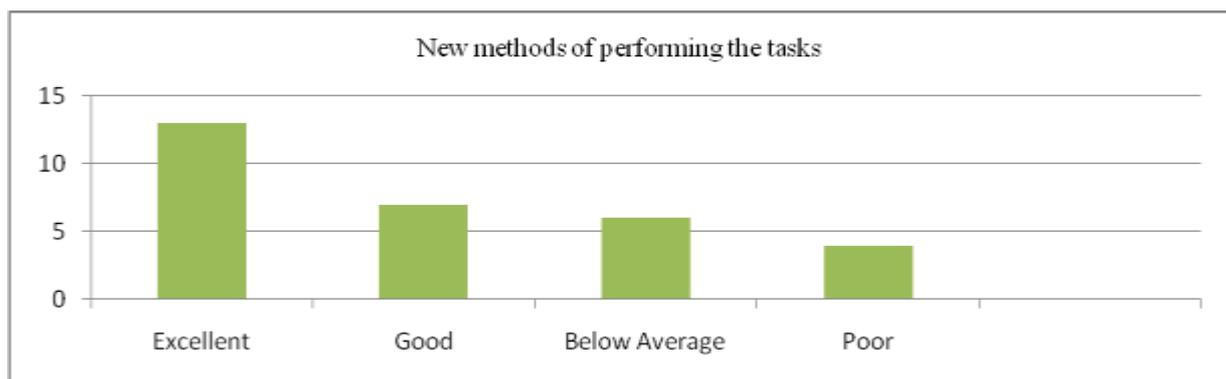


INTERPRETATION: While 23% of the people think that the training programme was effective 40% of them think that the demo softwares provided helped them learn better and only 3% feel that all the resources provided were effective.

CONCLUSION: It can be concluded that employees will prefer more of training programmes and use of demo softwares and that the employees have not understood the effectiveness of all the training measure together or that the other measure apart from the two mentioned above did not leave a lasting impact.

Q4. How would you rate the new methods of performing the tasks?

Parameters	Excellent	Good	Below Average	Poor
No Of Employees	13	7	6	4

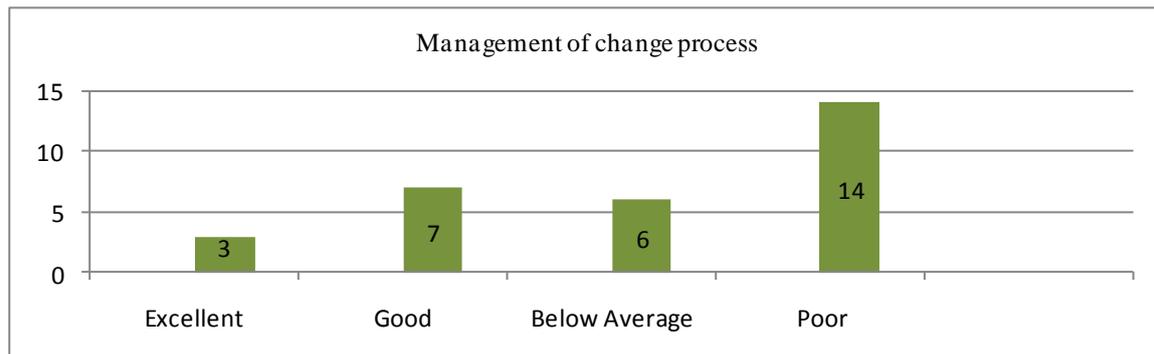


INTERPRETATION: While 66.66% of the employees are happy with the new ways of doing things 33.33% employees rate these techniques on a lower scale.

CONCLUSION: Most of the employees are finding the new technology feasible after being oriented towards it however some employees even after training and other aids tend to show a certain resistance towards the change.

Q5. Are you satisfied with the way in which the change process has been managed?

Parameters	Excellent	Good	Below Average	Unsatisfied
No Of Employees	3	7	6	14

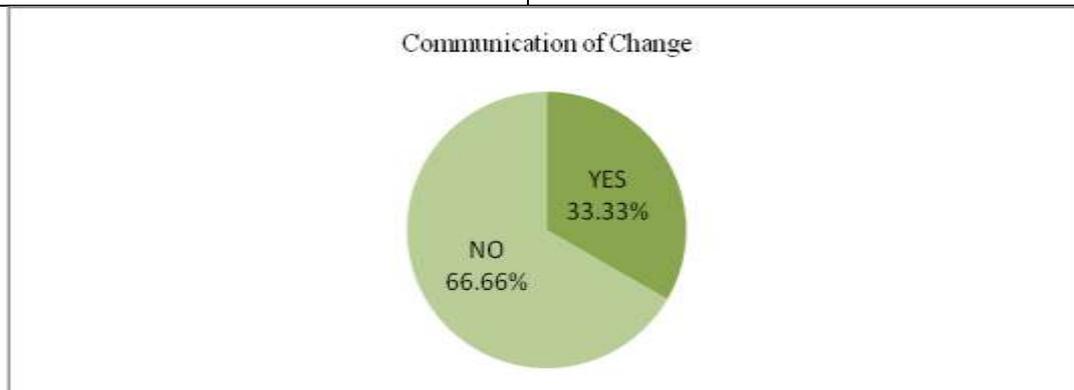


INTERPRETATION: While 33.33% of the employees are happy with the way the change was managed 66% employees feel that the change was imposed on them.

CONCLUSION: Most of the employees are finding the change process being imposed on them without sufficient chance for them to grasp it while very few employees feel that they had a chance to adapt to the change.

Q6. Do you think that the change plans were being properly communicated to the employees?

Parameters	No of responses
Yes	10
No	20

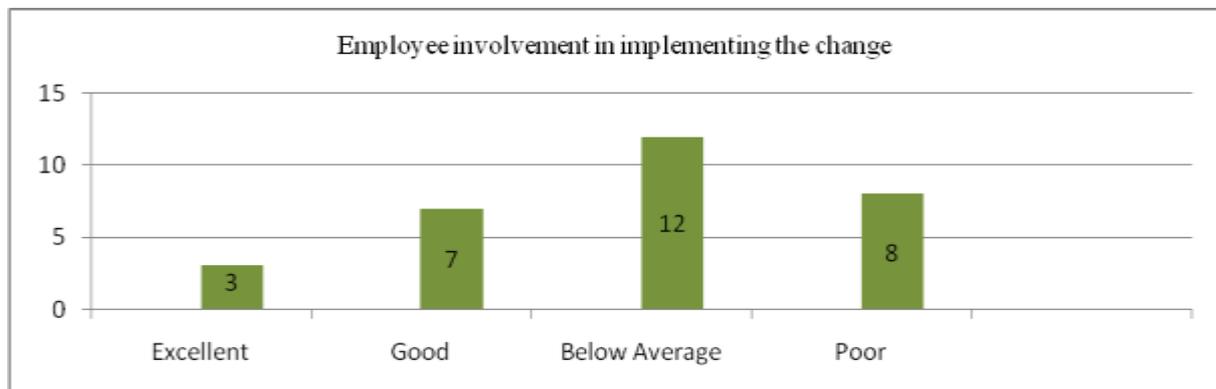


INTERPRETATION: While 33.33% of the employees say that the change was communicated to them effectively 66.66% of the employees say that they were not informed about the organisational change taking place.

CONCLUSION: Communication of change has not being given due importance e since most employees lack knowledge about it.

Q7. How would you rate the employee involvement in implementing the change?

Parameters	Excellent	Good	Below Average	Poor
No Of Employees	3	7	12	8

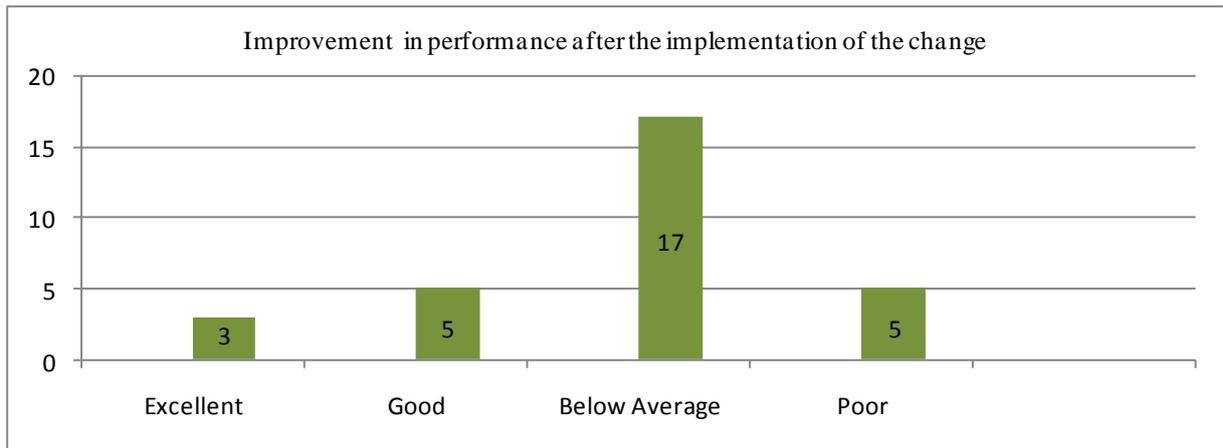


INTERPRETATION: While 66.66% of the employees say that they did not feel involved during the implementation of the change 33.33% of the employees say that they felt involved during the implementation of the change process.

CONCLUSION: Employee involvement during the change process was not felt this may also be due to lack of proper communication to the employees.

Q8. How would you rate the improvement after the implementation of the change in your performance?

Parameters	Excellent	Good	Below Average	Poor
No Of Employees	3	5	17	5

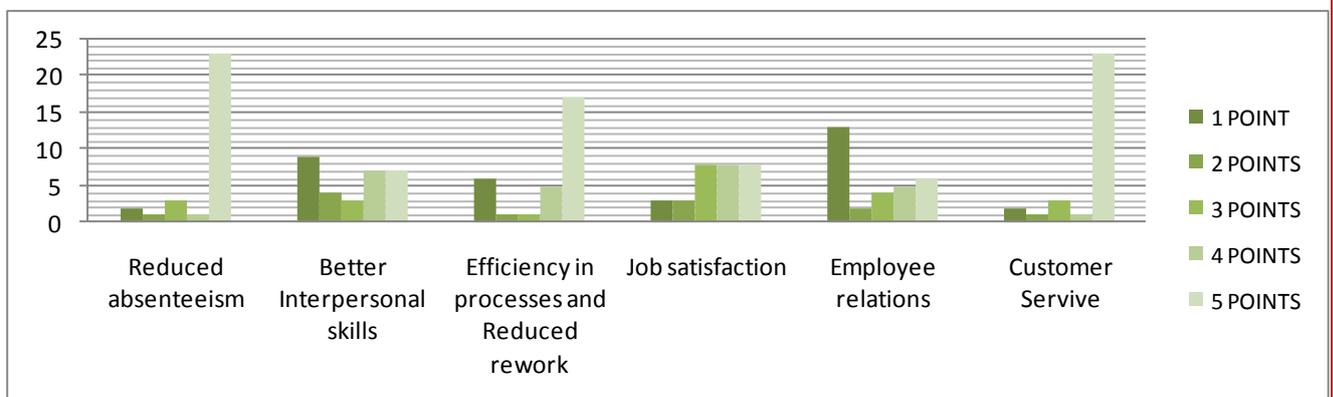


INTERPRETATION: While 26.66% of the employees say that there has been improvement after the implementation of the change in their performance 73.33% of the employees say that they have not felt any improvement in their performance.

CONCLUSION: Most employees are satisfied with the traditional task methods and they feel that the technological innovations have not contributed significantly towards their performance.

Q9. On a five point scale rate the following outcomes of change?

Outcomes	Ratings				
	1	2	3	4	5
Reduced absenteeism	2	1	3	1	23
Better Interpersonal skills	9	4	3	7	7
Efficiency in processes and Reduced rework	6	1	1	5	17
Job satisfaction	3	3	8	8	8
Employee relations	13	2	4	5	6
Customer service	2	1	3	1	23



IX. CONCLUSIONS

9.1 Most of the employees are dissatisfied with the change brought about in the organisation by implementation of IT.

9.2 It can be concluded that employees will prefer more of training programmes and use of demo softwares and that the employees have not understood the effectiveness of all the training measure together or that the other measure apart from the two mentioned above did not leave a lasting impact.

9.3 Most of the employees are finding the new technology feasible after being oriented towards it however some employees even after training and other aids tend to show a certain resistance towards the change.

9.4 Most of the employees are finding the change process being imposed on them without sufficient chance for them to grasp it while very few employees feel that they had a chance to adapt to the change.

9.5 Communication of change has not being given due importance e since most employees lack knowledge about it.

9.6 Employee involvement during the change process was not felt this may also be due to lack of proper communication to the employees.

9.7 Most employees are satisfied with the traditional task methods and they feel that the technological innovations have not contributed significantly towards their performance.

In a nutshell all above conclusions point towards a positive relationship between factors influencing organizational change and employee productivity.

X. SUGGESTIONS

Since there is a direct relationship between factors influencing organizational change and employee productivity the model proposed above can be practiced thereby providing nurturing leadership and effective communication of change resulting in high levels of employee involvement thereby reducing their resistance to change and increasing their tolerance towards it making the training programs more effective. Also if rewards are associated with the training programs they will impact employee motivation to learn and understand about the change thereby having a positive impact on their productivity.

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