

CHAPTER SIX

ANALYSIS OF THE QUESTIONNAIRE SURVEY

This chapter will analyze the hypotheses stated in chapter one. Six hypotheses will be tested in this chapter which utilizes the chi-square (X^2) test and the t-test.

6.1 THE TESTS

6.1.1 The Chi-square (X^2) Test

The chi-square analysis is used to test if there is a significant relationship between two variables. The X^2 test is done on the principle of the observed frequencies with some theoretical or expected frequencies. The formula for the chi-square (X^2) is as follows: -

$$X^2 = \sum \frac{(O-E)^2}{E}$$

Where X^2 = the chi-square result

O = the observed frequency and

E = the expected frequency

The chi-square result is compared with the critical value of X^2 at $(m-1)(n-1)$ degree of freedom. M is the number of rows while N is the number of columns examined at a significance level of 0.05 (5 percent). If the value of the calculated chi-square is larger than the result (table chi-square) then there is an association between the two variables. In this study the null hypothesis will be rejected at a significance level of 0.05 if the observed frequencies of the chi-square is within the significance level. The null hypothesis (H_0) shows there is no significant association between the two variables while the alternate hypothesis (H_1) states that there is a significant association between those two variables. The rejection of the null hypothesis indicates that there is no difference between the expected and observed frequencies, or in other words, there is no association between the two variables.

6.1.2 The t-test

The comparison of t-values are commonly used to compare two different means. A variable is split into two subgroups and is tested to see if there is a significant mean difference. If the calculated t-value is more than the critical t-value at a respective degree of freedom for example 0.05, this means there exist a significant variation between the two means. In such case the null hypothesis is rejected. The t-value is calculated using the formula below:

$$t = \frac{X_1 - X_2}{S_{X_1-X_2}}$$

Where X_1 = the mean for the first group

X_2 = the mean for the second group

$S_{X_1-X_2}$ = the standard error of the difference between the group.

6.2 HYPHOTHESES TESTING

The hypotheses that will be tested are as follows: -

6.2.1 Hypothesis One

"There is a significant association between employees' personal particulars and the manager's role in communicating the new changes".

This hypothesis constitutes the testing of the following sub-hypotheses :-

- a) There is a significant association between age and the manager's role in communicating the new changes.
- b) There is a significant association between the nature of work and the manager's role in communicating the new changes.

- c) There is a significant association between the education level and the manager's role in communicating the new changes.

6.2.2 Hypothesis Two

"There is a significant association between employees' personal particulars and the manager's role in training for the new changes".

Testing of this hypothesis will be done concurrently with the following sub-hypotheses :-

- a) There is a significant association between age and the manager's role in training for the new changes.
- b) There is a significant association between nature of work and the manager's role in training for the new changes.
- c) There is a significant association between education level and the managers' role in training for the new changes.

6.2.3 Hypothesis Three

"There is a significant association between employees' personal particulars and the managers' role in supporting in the new changes".

The hypothesis constitutes the following sub-hypotheses :-

- a) There is a significant association between education level and the managers' role in supporting them in the new changes.
- b) There is a significant association between age and the managers' role in supporting them in the new changes.
- c) There is a significant association between the nature of work and the managers' role in supporting them for the new changes.

6.2.4 Hypothesis Four

"There is a significant association between the managers' role and the responsiveness on the new changes."

The hypothesis constitutes the following sub-hypotheses :-

- a) There is a significant association between communication of new changes and the responsiveness on the new changes.
- b) There is a significant association between training and the responsiveness on the new changes.
- c) There is a significant association between manager's support and the responsiveness on the new changes.

6.2.5 Hypothesis Five

"There is a significant association between resistance management and employees responsiveness to new changes".

6.2.6 Hypothesis Six

"There is a significant association between individual self-achievement and their responsiveness on new changes."

6.3 EMPLOYEE'S PERSONAL PARTICULAR AND MANAGER'S ROLE OF COMMUNICATING THE NEW CHANGES : HYPHOTHESIS ONE

The hypothesis will test whether there is any association between employees' personal particulars and the manager's role of communicating the new changes. This section will utilize the chi-square (X^2) test to test the sub-hypotheses. The null hypothesis (H_0) states that there is no significant association between the employees' personal particulars and the manager's role in communicating the new changes, while the alternate (H_1) hypothesis states that there is an association between these two variables.

6.3.1 Age and Manager's Role in Communicating New Changes.

The hypothesis to test whether there is any significant association between the employees' age and manager's role in communicating the new changes is as follows :-

H_0 : There is no significant association between age and manager's role in communicating the new changes.

H_1 : There is a significant association between age and manager's role in communicating the new changes.

Table 6.1 : Age and Communication of New Changes

Age	Phileo Allied Bank		Bank Pertanian Malaysia	
	X^2	Sig Level	X^2	Sig Level
20-40	1.96	0.16	2.23	0.14
41 and above	0.02	0.66	5.51	0.02

Note: Here and henceforth all age group of 20 to 40 comprises of 20 to 24, 25 to 30, 31 to 35 and 36 to 40, while 41 and above includes 41 to 45 and 45 and above

Table 6.1 indicates the employees' age and the manager's role in communicating the new changes. The age group is divided into two categories the 20 to 40 years old and 41 years old and above in both banks. The X^2 result shows that the age group from both banks are not significant against the manager's role of communicating the new changes except Bank Pertanian Malaysia. The 41 and above age category result shows that there is a significant association between the two variables. As this is the only significant result while others are not significant, the null hypothesis is accepted and the alternate (H_1) hypothesis is rejected thus concluding that overall there is no significant association between age and the manager's role of communicating the new changes.

Result from table 6.1 also shows that most staffs irrespective of age group are aware of the new the changes in their organization. Bank Pertanian Malaysia's "older" group of employees which was earlier termed as the "enlightened professors" seems to wait until the new changes are informed to them.

6.3.2 Nature of Work and Manager's Role in Communicating New Changes

The hypothesis to be tested is as follows :-

H_0 : There is no significant association between nature of work and manager's role in communicating the new changes.

H_1 : There is a significant association between nature of work and manager's role in communicating the new changes.

Table 6.2 : Nature of Work and Communicating of New Changes

Nature of Work	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
Clerical	10.34	0.0013	4.16	0.04
Officers	1.80	0.18	0.18	0.67

Note: Clerical includes clerks and non-clerical.
Officers comprises of junior and senior officers

Table 6.2 shows the nature of work and the manager's role in communicating the new changes. The results shows that both Phileo Allied Bank and Bank Pertanian Malaysia's clerical position is significant while the officer level indicates a non significant result. In the case of clerical, the null hypothesis is rejected which shows that there is a significant association between the nature of work (clerical level) and the manager's role in communicating new changes. The null hypothesis is , however, accepted and rejecting the alternate hypothesis (H_1) in the case of officers level on both banks.

The result from table 6.2 shows that the officers whom are closer to the management level has more access to information compared to the lower level (clerical). Thus in order to achieve better change program's results managers should emphasize more on clerical level employees by thoroughly informing them of any new changes.

6.3.3 Education Level and Manager's Role in Communicating New Changes

The hypothesis for this test is as follows :-

H₀ : There is no significant association between education level and manager's role in communicating the new changes.

H₁ : There is a significant association between education level and manager's role in communicating the new changes.

Table 6.3 : Education Level and Communication of New Changes

Education Level	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
Up toSecondary	8.37	0.01	4.89	0.03
Higher Secondary	0.63	0.534	0.07	0.8
Tertiary	3.6	0.15	7.38	0.19

Note: Up to secondary consists of primary and secondary educated workforce.
 Higher secondary includes STPM and Diploma educated workforce
 Tertiary educated workforce are graduates and other professional qualified personnel

Table 6.3 highlights the association between the employees' education level and manager's role in communication the new changes. The education level is categorized into three categories of secondary, higher secondary or college education and tertiary education. The null hypothesis will be rejected in the case of secondary education and communication of new changes in both banks while accepting the alternate hypothesis. This proves that secondary education workforce rely on information by the managers on new changes.

On the other hand, the higher secondary and tertiary educated workforce show a non-significant result of 0.534 and 0.15 in Phileo Allied Bank while Bank Pertanian Malaysia indicates a significant level of 0.8 on secondary educated workforce and 0.19 on tertiary educated employees. The alternate hypothesis (H_1) will be rejected on both cases and accepting the null hypothesis. Both the higher educated workforce fully understand most information on new changes as compared to the secondary educated workforce. The result also shows that managers have to spend more time in explaining the characteristic of the new changes to the lower educated workforce.

The result from the first hypothesis is similar to Larry R William's research in UMW Toyota¹ where the empowerment process and proper support from the management especially to the lower rank employees will enhance their commitment to the new changes. In contrast Mastenbroek's research in a commercial bank shows that without proper information from the management the new change program will eventually stagnate.²

In conclusion the manager's role of communicating the new changes should not be restricted to merely informing about the changes. The employees must be involved in the process of change. This will create more commitment and urgency towards the new changes. Furthermore being a part of a successful change program provides a sense of satisfaction and will add to their self achievements.

¹ Larry R. Williams, Champion Change: Planned Change Made Easy, Golden Book Centre Sdn Bhd, Kuala Lumpur, pgs 25-28 and pgs 90-93

² Willem F Mastenbroek, "Organisation Innovation In Historical Perspective: Change As Duality Management", Business Horizon, July-August 1995, pgs 5-14.

6.4 EMPLOYEES' PERSONAL PARTICULARS AND MANAGER'S ROLE IN TRAINING FOR THE NEW CHANGES : HYPOTHESIS TWO

This hypothesis will test whether there is any significant association between employees' personal particulars and their needs for training for the new changes. All the sub-hypotheses can be stated in the null and alternate hypotheses.

6.4.1 Age and Manager's Role in Training for New Changes.

The following are the null and alternate hypothesis to be tested. :-

H_0 : There is no significant association between age and the manager's role in training for the new changes.

H_1 : There is a significant association between age and the manager's role in training for the new changes.

Table 6.4 : Age and Training for New Changes

Age	Phileo Allied Bank		Bank Pertanian Malaysia	
	χ^2	Sig Level	χ^2	Sig Level
20-40	4.16	0.04	4.89	0.03
41 and above	0.74	0.94	NS	0.80

The association between employees' age and their needs for training on the new changes is shown in table 6.4. Age group of 20-40 shows a significant result in both Phileo Allied Bank and Bank Pertanian Malaysia. So the alternate hypothesis (H_1) will be accepted, thus rejecting the null hypothesis. The 'younger' age group seems to need training on the new changes as shown in the above result. However, the second age group of 41 and above shows a non-

significant result of 0.94 in Phileo Allied Bank and 0.97 in Bank Pertanian Malaysia. The null hypothesis is accepted in this case while rejecting the alternate (H_1) hypothesis. The 'older' age group shows that they do not require the managers to provide them training in the new changes.

In term of age and the need for training the 'younger' group of employees require much training compared to the 'older' group of 41 and above. This might be due to the older group lack aggression to learn about the new changes via training. Most of them have been long in the banking industry and they might feel that any new changes will be an incremental changes in upgrading the products and facilities. Thus these minimal changes do not require formal training by the managers. In contrast, the younger set of employees, most fresh in industry requires more classroom and on the job training on any new changes. This is because those new changes are not incremental to them but more of transformational changes.

6.4.2 Nature of Work and Manager's Role in Training for New Changes

Below is the hypothesis to be tested :

H_0 : There is no significant association between nature of work and the manager's role in training for the new changes.

H_1 : There is a significant association between nature of work and the manager's role in training for the new changes.

Table 6.5 : Nature of Work and Training of New Changes

Nature of Work	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
Clerical	8.48	0.03	8.37	0.01
Officers	7.80	0.16	7.64	0.19

Table 6.5 indicates the nature of work in both banks and the association in training for new changes. The nature of work is divided into two categories, the clericals and officer. The chi-square result for clericals show a significant result in both banks, 0.03 in Phileo Allied Bank and a higher significant result of 0.01 in Bank Pertanian Malaysia. However, the officer rank shows a non-significant result in both Phileo Allied Bank and Bank Pertanian Malaysia . The null hypothesis is rejected in the case of clericals while it is accepted in the officer's case.

The need for training in the new changes is more important to the clericals compared to the officer rank. As mentioned earlier (result in table 6.4) the 'younger' group of employees are more in need for training compared to the 'older' group. The 'younger' set of employees comprises both clericals and officers. However, as the clerical are directly involved in performing the new changes, training is crucial for them compared to the officer's rank. For example, launching of a new product in a bank, the clericals will be responsible to perform data entry and other ground work while the officer's function is restricted on checking the details and authorizing the transaction. Thus this clericals need more training.

6.4.3 Education Level and Manager's Role in Training for New Changes

The null and alternate hypotheses that will be tested are as follows :-

H_0 : There is no significant association between education level and the manager's role in training for the new changes.

H_1 : There is a significant association between education level and the manager's role in training for the new changes.

Table 6.6 : Education Level and Training of New Changes

Education Level	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
Up to Secondary	1.19	0.55	1.89	0.39
Higher Secondary	1.32	0.42	1.91	0.35
Tertiary	1.21	0.46	2.34	0.24

Table 6.6 shows a non-significant result on the association between education level and the need for training. The secondary educated workforce in Phileo Allied Bank shows a higher non-significant result of 0.55 compared to 0.39 in Bank Pertanian Malaysia. The same non-significant result also is recorded in the higher secondary and tertiary level. This means that the null hypothesis will be accepted and rejecting the alternate hypothesis to conclude that there is no significant association between education level and training for the new changes. The result might indicate the comprehension ability is equally same for all the employees in the organization, thus training on new changes is not important.

6.5 EMPLOYEES' PERSONAL PARTICULARS AND THE MANAGER'S ROLE IN SUPPORTING THEM IN THE NEW CHANGES : HYPHOTHESIS THREE

The hyphotesis will test whether is there any significant association between employees' personal particulars and the manager's role of supporting them in the new changes.

6.5.1 Age and Manager's Role of Supporting in the New Changes

H₀ : There is no significant association between age and the manager's role in supporting the new changes.

H₁ : There is a significant association between age and the manager's role in supporting the new changes.

Table 6.7 : Age and Support on New Changes

Age	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
20-40	3.74	0.44	8.48	0.03
41 and above	3.82	0.42	8.37	0.01

Table 6.7 highlights the association between age and the manager's support in the new changes. This support includes guiding the employees and motivating them in the process of new changes. The result from table 6.7 shows that Phileo Allied Bank's employees find that the manager's role of support throughout the new changes is not important. This is perceived by both the 'younger' and 'older' group of employees. So, the null hyphotesis is accepted and rejecting the alternate (H¹) hyphotesis. On the contrary, Bank Pertanian Malaysia's workforce depends much on the support of managers in guiding them on the new changes. This is shown in the significant

result of 0.03 in the 'younger' group and a higher significant result of 0.01 in the 'older' group. The alternate hypothesis is accepted in the case of Bank Pertanian Malaysia and rejecting the null hypothesis.

6.5.2 Nature of Work and Manager's Role of Supporting in the New Changes

H_0 : There is no significant association between nature of work and the manager's role in supporting the new changes.

H_1 : There is a significant association between nature of work and the manager's role in supporting the new changes.

Table 6.8 : Nature of Work and Support of New Changes

Nature of Work	Phileo Allied Bank		Bank Pertanian Malaysia	
	X ²	Sig Level	X ²	Sig Level
Clerical	3.08	0.07	2.67	0.32
Officers	3.16	0.12	2.29	0.36

Table 6.8 shows there is no significant association between the nature of work and the manager's role in supporting the employees in the new changes. Both banks' clerical and officers feel that the managers' support is insignificant in dealing with new changes. So the null hypothesis will be accepted.

6.5.3 Education Level and Manager's Role of Supporting in the New Changes

H_0 : There is no significant association between education level and the manager's role in supporting the new changes.

H_1 : There is a significant association between education level and the manager's role in supporting the new changes.

Table 6.9 : Education Level and Support of New Changes

Education Level	Phileo Allied Bank		Bank Pertanian Malaysia	
	χ^2	Sig Level	χ^2	Sig Level
Up to Secondary	8.37	0.01	8.61	0.03
Higher Secondary	7.36	0.18	7.62	0.23
Tertiary	2.47	0.35	3.16	0.41

The result of education level and support in the new changes is highlighted in table 6.9 . The secondary educated workforce rely on the support of the managers as shown in the significant level of 0.01 in Phileo Allied Bank and 0.03 in Bank Pertanian Malaysia. The null hypothesis is rejected and accepting the alternate hypothesis in this case.

Both the higher secondary and tertiary level educated workforce show non-significant results in both the banks. In this case, the alternate hypothesis will be rejected and accepting the null hypothesis. It appears that the higher education level employees tend to be more independent. The result also indicates that managers ought to provide more support to the secondary educated workforce.

Apart from communicating and training the employees on the new changes, adequate support to the workforce is also important. The importance of management's guidance is indicated in George P. Nicholas research in several major companies in USA and Great Britain for example Harley Davidson, Helena Curtis, Anoco and Tektronix.³ The support of the managers throughout the process and their help in identifying the employees career goal was the key factor in the successful implementation of change programs. The result in this research shows that Bank Pertanian Malaysia's employees are quite dependant to the manager's guidance as opposed to Phileo Allied Bank. The findings are hardly surprising as the government owned entity is forced to follow various rules and regulations. They are also frequently restrained from voicing out their opinions.

As in the case of Phileo Allied Bank and Haji Arshad's study in Public Bank Berhad⁴ shows that these organisations practise participative management which allows the workforce to contribute their ideas. So the employees are given more flexibility which reduces their dependency on the managers.

6.6 MANAGER'S ROLE AND THE RESPONSIVENESS TO NEW CHANGES : HYPOTHESIS FOUR

This hypothesis will determine the association between the manager's role in managing the new changes and the employees' responsiveness to those changes. All the sub-hypothesis can be stated in null and alternate hypothesis.

³ George P Nicholas "Connecting Corporate Change To Employee Personal Goal. What's In It For Me", Focus On Change Management, St Helier Jersey, London, October 1996, pgs 3-8

⁴ Haji Arshad Haji Marsidi, "Productivity Through People And Innovation: The Success Of Public Bank Berhad", *Jurnal Produktiviti* Bil 14, June 1988, National Productivity Centre, pgs 2-19

6.6.1 Manager's Role in Communicating New Changes and the Responsiveness to Change

H_0 : There is no significant association between the manager's role in communicating new changes and the responsiveness to changes.

H_1 : There is a significant association between the manager's role in communicating new changes and the responsiveness to changes.

Table 6.10 : Manager's Role in Communicating New Changes and Change Responsiveness

Bank	Communication of Changes	
	χ^2	Sig.
Phileo Allied Bank	5.51	0.02
Bank Pertanian Malaysia	8.81	0.01

Table 6.10 shows the result of manager's role in communicating new changes and the responsiveness in the change programs. Both Phileo Allied Bank and Bank Pertanian Malaysia show almost similar significant result. As such, the null hypothesis will be rejected and accepting the alternate (H_1) hypothesis. The communication process enlightens several information on the new changes thus employees are more alert of such new changes. The manager's role of communicating the new changes is indeed crucial in both the banks. So, in order to generate better responsiveness to any new changes, managers should enhance their communication skills.

6.6.2 Manager's Role in Training for the New Changes and Responsiveness to Change

H_0 : There is no significant association between manager's role in training the new changes and responsiveness to change.

H_1 : There is a significant association between manager's role in training the new changes and responsiveness to change.

Table 6.11 : Manager's Role in Training for the New Changes and Change Responsiveness

Bank	Training of New Changes	
	χ^2	Sig.
Phileo Allied Bank	10.34	0.00
Bank Pertanian Malaysia	8.36	0.01

The result in table 6.11 shows a high significant between the manager's role in training for the new changes and the responsiveness to change. Phileo Allied Bank recorded a 0.00 significant result while Bank Pertanian Malaysia is at 0.01. This enables us to reject the null hypothesis and accepting the alternate (H_1) hypothesis.

Manager's second role of training the employees to increase the responsiveness to change program is also necessary. Apart from being informed of the new changes, employees must also be well versed with the changes and training plays an important role.

6.6.3 Manager's Role in Supporting the New Changes and Responsiveness to Changes

H_0 : There is no significant association between manager's role in supporting the new changes and responsiveness to change.

H_1 : There is a significant association between manager's role in supporting the new changes and responsiveness to change.

Table 6.12 : Manager's Role in Supporting New Changes and Change Responsiveness

Bank	Support of New Changes	
	χ^2	Sig.
Phileo Allied Bank	7.89	0.00
Bank Pertanian Malaysia	17.24	0.00

The third role of managers in the change management is providing adequate support to the employees is significantly related with the responsiveness to change. This is shown in table 6.12. Phileo Allied Bank and Bank Pertanian Malaysia show a high significant result of 0.00. The null hypothesis will be rejected and accepting the H_1 hypothesis. The conclusion from table 6.12 is that better support from the managers will increase the responsiveness of the employees on the change programs.

Overall, the manager's role, communicating the new change, next training the employees on those changes and finally supporting them throughout the process are crucial to the organization. These three roles will determine the responsiveness of the employees on the changes.

**6.7 RESISTANCE MANAGEMENT AND THE RESPONSIVENESS TO NEW CHANGES :
HYPHOTHESIS FIVE**

This section will determine the association between resistance management and the employee responsiveness to change. This section will employ the t-test.

H₀ : There is no significant association between resistance management and the responsiveness to change.

H₁ : There is a significant association between resistance management and the responsiveness to change.

Table 6.13 : Resistance Management and the Change Responsiveness

	Phileo Allied bank		Bank Pertanian Malaysia	
Resistance Management	t-value	Sig.	t-value	Sig.
Involving people in change process will ensure low resistance level	2.44	0.031	2.50	0.044
Punish people to ensure low resistance	-0.67	0.519	-0.61	0.568
Friendly influence will ensure low resistance level	-2.10	0.057	-1.94	0.112

Table 6.13 shows resistance management and the responsiveness on the new changes. Unlike the other hypotheses, this section utilized the t-test result. As explained earlier in this chapter, t-test is the most commonly used test to identify the association between two means.

The first statement of involving people in the change process will ensure low resistance level is significant against responsiveness to change in both banks. Phileo Allied Bank recorded 0.031 significance level while Bank Pertanian Malaysia 's result is 0.044. This result enables us to accept the alternate hypothesis and rejecting the null hypothesis. Involving people in the new changes will increase their responsiveness to changes, thus reducing the resistance on new changes. Both Phileo Allied Bank & Bank Pertanian Malaysia's staff want to be a part in the new changes in their banks.

Punishing people and friendly influence do not seem to reduce the resistance on the new changes in both banks. This is highlighted in the non-significant results on both statements in both banks. The null hypothesis will be accepted in this case and rejecting the H_1 hypothesis. Both banks' employees are also not in favor of punishing them to follow the new changes and a friendly gesture by the managers to encourage their participation in the new changes. Punishing people is an extreme measure while friendly influence by the managers are viewed suspiciously by the employees. So, in order to maintain low resistance level the most important factor is involving people in the change process or people empowerment.

6.8 INDIVIDUAL SELF-ACHIEVEMENT AND RESPONSIVENESS TO CHANGE : HYPOTHESIS SIX

This part will again employ the t-test. The hypothesis will test whether there is any association between individual self-achievement and their responsiveness to new changes. Below is the null alternate hypothesis :-

H_0 : There is no significant association between individual self-achievement and the responsiveness to change.

H_1 : There is a significant association between individual self-achievement and the responsiveness to change.

Table 6.14 : Individual Self-Achievement and Change Responsiveness

Self-achievement	Phileo Allied bank		Bank Pertanian Malaysia	
	t-value	Sig.	t-value	Sig.
Success compared to my friend	1.70	0.094	1.81	0.081
Rating on school days performance	1.81	0.075	1.58	0.130
Rating of this bank compared to others	-3.26	0.002	-3.78	0.001
Performance in this bank	1.82	0.073	1.72	0.098
Work performance against my capacity	2.78	0.007	2.63	0.015
Training to improve skills	0.54	0.592	0.63	0.535

Table 6.14 shows the results of individual self-achievement and their responsiveness to change. Almost all the statements show a non-significant result in both banks except the third statement. Rating of this bank compared to others show a significant result of 0.002 in Phileo Allied Bank and 0.001 in Bank Pertanian Malaysia. So the null hypothesis will be accepted and rejecting the alternate hypothesis. Overall for all other statements as they show a non-significant result, the alternate hypothesis will be rejected and accepting the null hypothesis.

The knowledge of individuals' self-achievement and their responsiveness towards change will be helpful to the managers to assist the employees in the change process as stated in George P Nicholas's study. According to Victor S. L. Tan in his consultancy works from various organizations, both these variables are closely related⁵. However, this study found out that individual self-achievement has no association on their responsiveness to changes. The employees will only be more responsiveness to the changes if they feel that their banks are ranked among the top performers, otherwise all the individual performance has no bearings to their responsiveness to change. This is shown as non-significant in table 6.14. So, in order to ensure high responsiveness on change, management must constantly inform the workforce on their current standings and performance. This information will portray that management is committed to improve the bank's performance. Thus any subsequent change program will garner high response.

⁵ Victor S.L Tan, pgs 33-64