PUBLIC SECTOR MANAGEMENT

Effect of Organizational Change on Employee Commitment in Deposit Money Banks in Nigeria

Aondokighir Terzungwe, Gbande Rosemary Nguzenden, Imagba Ephriam, Nengean Tersugh

Department of Business Administration, Federal University Wukari, Wukari, Taraba State, Nigeria

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Abstract

This study examined the effect of organizational change on employee commitment in Deposit Money Banks in Nigeria. Specifically, the study investigated the effects of technological change, structural change, cultural change and human resource change on employee commitment. The study adopted a survey research design with a population of 751 employees, from which a sample of 254 respondents was selected using proportionate stratified random sampling. Primary data were collected through a structured questionnaire and analysed using multiple regression analysis. The findings revealed that organizational change jointly explained 61.2% of the variation in employee commitment ($R^2 = 0.612$), while the overall regression model was statistically significant ($F = 98.190$, $p < 0.001$). Individually, technological change ($\beta = 0.314$, $p < 0.001$), structural change ($\beta = 0.198$, $p = 0.001$), cultural change ($\beta = 0.276$, $p < 0.001$) and human resource change ($\beta = 0.259$, $p < 0.001$) had positive and significant effects on employee commitment. Technological change emerged as the strongest predictor. The study concludes that effectively managed organizational change strengthens employee commitment in Deposit Money Banks. It recommends continuous employee training, transparent restructuring, supportive organizational culture and sustained human resource development to enhance employees' adaptability and commitment.

Keywords: organizational change; technological change; structural change; cultural change; human resource change; employee commitment; deposit Money Banks

1 Introduction

Deposit Money Banks (DMBs) are an important part of everyday economic life. Individuals depend on banks to keep their money safe, make payments and access credit, while businesses rely on them for working capital, investment finance and payment services. At a broader level, banks connect people and institutions that have surplus funds with those that need funds for productive and consumption purposes. Through the mobilisation of savings and deposits and the provision of credit to households, businesses and governments, DMBs help to move financial resources to areas where they can support investment and economic activities. Okoro (2026) notes that deposit mobilisation remains an important channel through which financial institutions contribute to economic growth, while Nzogbu et al. (2026) maintain that deposit liabilities and bank credit are important aspects of the relationship between banking-sector development and economic performance.

Across Sub-Saharan Africa (SSA), the importance of DMBs is particularly evident because banks remain a major source of formal finance for individuals and businesses. They mobilise savings, provide credit, facilitate payments and support investment across different sectors of the economy. Mashamba and Magweva (2024) emphasise that deposit mobilisation is closely related to banks' ability to provide credit in SSA, while Anifowose and Chummun (2025) argue that access to credit

and digital connectivity can support financial inclusion across the region. Countries such as Kenya, Ghana, South Africa and Nigeria have also witnessed considerable growth in mobile banking, agency banking, ATMs and other digital financial channels, making banking services increasingly accessible beyond conventional bank branches.

In Nigeria, the role of DMBs extends to savings mobilisation, SME financing, credit creation, electronic payments and the transmission of monetary policy. Banks provide financial resources to agriculture, manufacturing, trade and other productive activities, thereby supporting businesses, employment and investment. Okoro (2026) associates deposit mobilisation with Nigeria's economic growth, while Angahar (2024) establishes an important relationship between financial intermediation and economic growth. This means that the strength and effectiveness of Nigerian DMBs have implications not only for their customers and employees but also for the wider economy.

However, the way banks operate has changed considerably. Banking is no longer dominated by face-to-face transactions, paperwork and activities carried out solely within physical branches. Customers increasingly expect to transfer money, make payments, apply for services and resolve banking issues through digital channels. At the same time, banks face changing regulations, growing competition, security concerns and pressure to provide faster and more convenient services. These developments have made organizational change a continuing reality for Nigerian DMBs. Such change may take technological, structural, cultural and human resource forms, and each has implications for the employees expected to implement it.

Technological change is perhaps one of the most visible transformations in contemporary banking. The introduction of mobile and internet banking, artificial intelligence, automation and electronic payment systems has changed both customer experience and employees' ways of working. Although these technologies can make banking operations faster and more efficient, they also require employees to learn new skills and adjust to new methods of performing their jobs. Employees who receive appropriate training and organizational support may view technological change as an opportunity for growth, whereas those who feel unprepared may become concerned about their competence or job security. Otalor et al. (2025) state that technology plays an important role in successful change management in Nigerian commercial banks, while Abubakar et al. (2026) highlight the relevance of digital skills and organizational support to employees' adjustment to technological transformation.

Structural change is equally relevant because banks sometimes have to redesign departments, alter reporting relationships, redistribute responsibilities, redeploy employees or modify decision-making arrangements. While such changes may improve efficiency, they can also create uncertainty when employees are unclear about their responsibilities or future positions. Employees are more likely to respond positively when they understand the reasons for restructuring and are given opportunities to participate in decisions that affect their work. Ohida et al. (2024) argue that teamwork and participative decision-making can positively influence employee commitment in Nigerian DMBs.

Cultural change concerns changes in the values, beliefs and accepted ways of doing things within a bank. As Nigerian DMBs become more technology-driven and customer-focused, employees may be expected to embrace innovation, teamwork, accountability, flexibility and stronger performance orientation. Such changes can strengthen commitment where employees identify with the new values and feel respected and supported in the workplace. Bara et al. (2024) indicate that organizational cultural practices are important to employee-related outcomes in Nigerian DMBs. However, when new organizational values conflict sharply with established work practices or are imposed without

sufficient employee involvement, employees may find it difficult to identify with the direction of the organization.

Human resource change is also necessary because changes in technology, structure and culture ultimately require employees with appropriate knowledge, skills and attitudes. Nigerian DMBs therefore have to invest in training, reskilling, empowerment, career development and succession planning to prepare employees for changing roles. Such initiatives can reassure employees that they remain valuable to the organization and have opportunities to grow with it. Oludipe and Adesina (2025) identify training and development, empowerment and succession planning as important talent-development practices associated with employee commitment in Nigerian DMBs.

The human side of these changes is particularly important. A bank may introduce sophisticated technology, redesign its structure or develop new policies, but the expected benefits may not be realised if employees are unwilling or unable to support the changes. Employees who understand the purpose of change, receive adequate support and believe that their interests are considered may become more willing to remain with and contribute to the organization. Conversely, changes that generate insecurity, confusion or feelings of exclusion may weaken attachment and loyalty. It is against this background that the present study examines the effect of technological change, structural change, cultural change and human resource change on employee commitment in Deposit Money Banks in Nigeria.

Deposit Money Banks in Nigeria are experiencing significant changes in the way they operate. Digital banking, automation, changing customer expectations, regulatory requirements and growing competition are compelling banks to continuously adjust their technologies, structures, organizational cultures and human resource practices. These changes are generally introduced to make banks more efficient, competitive and responsive to customers. However, while considerable attention is often given to the systems, structures and technologies being changed, the experiences of employees who are expected to implement and sustain these changes remain equally important.

For instance, technological change can make employees' jobs easier and improve service delivery, but it can also require new competencies and create concerns about whether some existing roles will remain relevant. Structural changes involving redeployment, altered reporting relationships and new job responsibilities may create uncertainty about employees' positions and career prospects. Cultural change may require employees to abandon familiar work practices and embrace new values centred on innovation, customer service and performance. Likewise, human resource changes involving training, reskilling, performance expectations and career development may be viewed either as opportunities for growth or as additional pressures, depending on how they are introduced and managed. Existing studies suggest that employee participation, organizational culture, technological adaptation and talent development are important to employees' responses to change in Nigerian banks (Ohida et al., 2024; Oludipe and Adesina, 2025; Otalor et al., 2025).

The concern, therefore, is not whether Nigerian DMBs should change, since change has become necessary for survival and competitiveness, but whether such changes are being managed in ways that sustain employee commitment. When employees feel excluded from change decisions, inadequately prepared for new technologies, uncertain about their responsibilities or doubtful about future career opportunities, their attachment to the bank may weaken. This may be reflected in reduced loyalty, unwillingness to make additional efforts and stronger intentions to leave. Such outcomes could undermine the very improvements that organizational changes are intended to

achieve because employees remain central to customer relationships, implementation of policies and effective use of new technologies.

Furthermore, although studies in Nigeria have examined issues such as technological innovation, employee participation, organizational culture, talent development and other employee outcomes, these dimensions of organizational change have often been considered separately. This leaves an important empirical question regarding how the major forms of organizational change jointly relate to the commitment of employees within Nigerian DMBs. Therefore, the problem addressed by this study is the need to establish how technological change, structural change, cultural change and human resource change affect employee commitment in Deposit Money Banks in Nigeria. Addressing this issue may provide useful evidence for managing organizational transformation in a manner that achieves operational objectives while maintaining a committed and adaptable workforce.

1.1 Research objectives

The general objective of the study is to examine the effect of organizational change on employee commitment in Deposit Money Banks in Nigeria. The specific objectives are to examine:

1. The effect of technological change on employee commitment in Deposit Money Banks in Nigeria;
2. The effect of structural change on employee commitment in Deposit Money Banks in Nigeria;
3. The effect of cultural change on employee commitment in Deposit Money Banks in Nigeria; and
4. The effect of human resource change on employee commitment in Deposit Money Banks in Nigeria.

1.2 Research questions

The following research questions will guide the study:

1. What is the effect of technological change on employee commitment in Deposit Money Banks in Nigeria?
2. What is the effect of structural change on employee commitment in Deposit Money Banks in Nigeria?
3. What is the effect of cultural change on employee commitment in Deposit Money Banks in Nigeria?
4. What is the effect of human resource change on employee commitment in Deposit Money Banks in Nigeria?

1.3 Research hypotheses

The following null hypotheses were tested:

$H_0$1: Technological change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

$H_0$2: Structural change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

$H_0$3: Cultural change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

$H_0$4: Human resource change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

2 Conceptual review

2.1 Organizational Change

Organizational change refers to adjustments in the way an organization operates in response to internal needs or changes in its external environment. Such adjustments may involve technology, structure, work processes, organizational culture or human resources. Oreg et al. (2025) view organizational change as modifications in an organization's form and in the ways employees perform their roles. Similarly, Al-Nakeeb and Ghadi (2024) argue that technological disruption, globalization and changing workplace conditions have made continuous organizational adaptation increasingly necessary.

From a positive perspective, organizational change enables organizations to remain competitive, innovative and responsive to emerging demands. Kamarova and Gagné (2025) maintain that successful change depends largely on employees changing their behaviours and embracing new ways of working. In Nigerian banks, Otalor et al. (2025) similarly identify technology and effective change-management strategies as important elements of organizational transformation. This suggests that changes in technology, structure and employee capabilities can improve the way banks operate and serve their customers.

However, change does not always produce positive outcomes. Employees may become uncertain or resistant when changes threaten familiar work routines, job security or career expectations. Al-Nakeeb and Ghadi (2024) note that poorly managed change can generate stress, uncertainty and resistance, while Brazzale et al. (2026) show that employees respond to organizational change through different attitudes, behaviours and psychological reactions. Thus, employees are not simply recipients of change; how they understand and experience the change can determine whether they support or resist it.

In the context of Deposit Money Banks in Nigeria, organizational change can therefore be understood as changes in technology, organizational structure, organizational culture and human resources undertaken to respond to digital banking, regulatory requirements, competition and changing customer expectations. For example, automation may improve banking efficiency but create concerns about employees' skills or job security, while restructuring may improve operations but create uncertainty about roles and career prospects. Olorunshola et al. (2026) found that employee resistance can negatively affect digital transformation in Nigerian banks, whereas effective change-management practices support transformation outcomes. Therefore, organizational change is neither automatically beneficial nor harmful; its effect largely depends on how it is managed and experienced by employees. This makes employee commitment particularly important because Nigerian DMBs require employees who are willing to accept, support and sustain ongoing organizational changes.

2.2 Technological Change

Technological change refers to the introduction, adoption or improvement of technologies that alter how work is performed and services are delivered within an organization. It may involve automation, artificial intelligence, digital platforms, data analytics and other information technologies. Besio et al. (2024) explain that digital transformation changes organizational processes and creates new ways of coordinating work. In banking, technological change therefore goes beyond purchasing new equipment; it involves changing work processes, employee roles and the skills required to perform banking activities effectively.

From a positive perspective, technological change can improve efficiency, reduce repetitive tasks, increase service speed and create opportunities for employees to develop new competencies. Otalor et al. (2025) found that technology plays an important role in change management and organizational performance in Nigerian commercial banks. Similarly, recent evidence from Nigerian DMBs indicates that automated systems can enhance employee engagement, well-being and retention when supported by appropriate organizational practices.

However, technological change may also have negative consequences for employees. Bausch et al. (2024) found that workplace digital transformation can create **technostress**, which may lead to employee resistance, although digital-literacy support can reduce these effects. Likewise, Rademaker et al. (2025) observe that increasing technology use creates new demands on employees. These pressures may arise from technological complexity, information overload, continuous learning requirements and concerns about whether technology could eventually replace some job roles.

In the context of Deposit Money Banks in Nigeria, technological change can be seen in the increasing use of mobile and internet banking, automation, artificial intelligence and data-driven systems. While these technologies can improve banking services, their success depends substantially on employees who operate and support them. Abubakar et al. (2026) emphasize the importance of digital skills and organizational support in shaping employees' responses to technological change in a Nigerian bank. Similarly, Olorunshola et al. (2026) found that employee resistance negatively affects digital-transformation outcomes in Nigerian banks, while effective change-management practices improve such outcomes.

Therefore, technological change is not necessarily positive or negative in itself. In Nigerian DMBs, it can make employees more productive and strengthen their commitment when accompanied by training, communication, participation and adequate support. Conversely, rapid technological change that leaves employees feeling insecure, overwhelmed or inadequately skilled may weaken their attachment to the bank. Thus, the effect of technological change on employee commitment largely depends on how well Nigerian DMBs balance technological advancement with the needs and capabilities of their employees.

2.3 Structural Change

Structural change refers to deliberate adjustments in the way an organization divides coordinates and controls its activities. It may involve changes in organizational hierarchy, departments, reporting relationships, authority, job responsibilities, workflow or decision-making arrangements. Luciano et al. (2026) describe organizational structure as the relatively enduring configuration through which work is divided and integrated, while structural change occurs as organizations adapt these arrangements to changes in strategy and their operating environment. Thus, structural change is essentially concerned with reorganizing how people, responsibilities and authority are arranged within an organization.

From a positive perspective, structural change can reduce unnecessary bureaucracy, clarify responsibilities, improve communication and enable quicker decision-making. Bakare et al. (2025) argued that hierarchical restructuring, departmental realignment and workflow redesign positively influenced employee satisfaction, particularly where restructuring improved role clarity and efficiency. However, structural change can also create difficulties for employees. McGrath (2025) argues that although corporate restructuring can generate performance benefits, it may also create significant disruption and challenges for employees. Similarly, Thomson et al. (2024) note that

restructuring can affect workloads and the distribution of organizational resources, while Hennig et al. (2026) show that restructuring-related divestitures can weaken the commitment of remaining employees when they are perceived as violating expectations in the employee–organization relationship.

In the context of Deposit Money Banks in Nigeria, structural change may involve branch restructuring, departmental realignment, redeployment of employees, reduction of managerial layers, changes in reporting relationships, workflow redesign or staff downsizing. Such changes may enable banks to reduce costs and respond more effectively to digital banking and changing customer needs. However, they may also generate concerns about job security, workload and career progression. Indeed, recent Nigerian evidence identifies workforce restructuring and downsizing as practices used by DMBs in response to technological advancement and efficiency pressures (Faruna and Kawugana, 2026).

Therefore, structural change is neither automatically beneficial nor harmful to employees. In Nigerian DMBs, its effect on **employee commitment** is likely to depend on how fairly and transparently restructuring is implemented. Where employees understand their new roles, participate in relevant decisions and perceive the process as fair, structural change may strengthen commitment. Conversely, restructuring that creates uncertainty, excessive workload or fear of job loss may weaken employees' attachment and willingness to remain with the bank.

2.4 Cultural Change

Cultural change refers to the deliberate or gradual modification of the shared values, beliefs, attitudes, norms and behaviours that shape how employees think and work within an organization. It occurs when an organization seeks to replace established ways of doing things with values and practices that better support its current goals and environment. In practical terms, cultural change may involve encouraging greater teamwork, innovation, openness, customer orientation, and accountability and employee involvement. Bara et al. (2024) demonstrate that dimensions of organizational culture such as teamwork, risk-taking and strategic goal orientation significantly influence employee outcomes in Nigerian Deposit Money Banks.

From a positive perspective, cultural change can create a more supportive and adaptable workplace. Barinua and Udoh (2024) argue that an adaptive culture built around innovation, customer focus and organizational learning can enhance employee commitment. Similarly, Dike and Ahia (2025) found that inclusive communication can strengthen organizational culture by promoting transparency, trust and shared values in Nigerian DMBs. However, cultural change does not always produce the desired outcome. Employees may resist new values and practices when they conflict with long-established routines or when change is imposed without adequate communication and involvement. Indeed, recent evidence from Nigerian banks shows that employee resistance can negatively affect organizational transformation, while a supportive culture helps strengthen the effectiveness of change-management practices (Olorunshola et al., 2026).

In the context of Deposit Money Banks in Nigeria, cultural change may involve moving from rigid hierarchical practices towards greater teamwork, innovation, digital orientation, customer responsiveness and employee participation. For example, as banks increasingly adopt digital services, employees may be expected to embrace continuous learning, flexibility and faster responses to customers. Such cultural changes can strengthen employee commitment when employees feel included, respected and supported. This is consistent with Ohida et al. (2024), who found that teamwork and participative decision-making positively affect employee commitment in Nigerian DMBs.

Therefore, cultural change is not inherently positive or negative. Its effect depends largely on how employees experience the new values and practices. In Nigerian DMBs, a cultural shift that promotes trust, inclusion, teamwork and innovation may strengthen employees' emotional attachment and willingness to remain with their banks. Conversely, cultural change that is imposed without adequate communication, fairness and employee involvement may create resistance and weaken commitment. Thus, cultural change becomes valuable when the desired organizational values are successfully aligned with employees' expectations and experiences.

2.5 Human resource Change

Human resource change refers to deliberate adjustments in an organization's workforce, employee capabilities and human resource practices to meet changing organizational needs. It may involve changes in recruitment, training and development, reskilling, job roles, performance management, compensation, empowerment, career development and succession planning. Al-Nakeeb and Ghadi (2024) view human resource practices as important mechanisms for supporting employees through organizational change, while Ha and Diem (2026) argue that HR plays a change-leadership role by developing organizational adaptability, mobilising resources and helping employees respond to transformation. In this sense, human resource change is not simply about replacing employees; it is about aligning people, skills and HR practices with new organizational realities.

From a positive perspective, human resource change can strengthen employees' capabilities, career opportunities and sense of value to the organization. For example, training and reskilling can prepare employees for new technologies, while empowerment and succession planning can provide greater responsibility and clearer career prospects. Oludipe and Adesina (2025) found that talent-development strategies significantly affect employee commitment in selected Nigerian DMBs, with empowerment and succession planning emerging as particularly important factors. Similarly, Owoeye et al. (2026) found that human resource development practices collectively have a significant positive effect on affective commitment among employees of Nigerian DMBs.

However, human resource change does not automatically strengthen commitment. Changes involving redeployment, new performance expectations, altered job roles or continuous reskilling may create pressure and uncertainty, particularly when employees do not understand why the changes are necessary or perceive them as unfair. Chen et al. (2025) demonstrate that employees can respond to change with either supportive or resistant behaviour depending partly on how they interpret HR practices during transformation. Even the Nigerian evidence is not uniformly positive: Owoeye et al. (2026) argued that stand-alone training and development did **not** have a significant direct effect on affective commitment, despite the positive overall effect of HR development practices. This suggests that simply providing training may be insufficient unless it is supported by meaningful career and organizational development opportunities.

In the context of Deposit Money Banks in Nigeria, human resource change may therefore involve recruiting employees with digital competencies, reskilling existing staff, redeploying employees to technology-driven roles, introducing new performance standards, empowering employees and creating career-development opportunities. Such changes have become increasingly relevant as Nigerian banks adjust to digitalisation and changing customer expectations. Evidence from Nigerian DMBs indicates that employee involvement and well-designed HR practices can strengthen workforce commitment (Isyaka and Ofere, 2026; Oludipe and Adesina, 2025).

Therefore, human resource change can have both positive and negative implications for employee commitment**.** When Nigerian DMBs provide employees with training, empowerment, career opportunities, fair treatment and adequate support, HR change can increase employees' confidence, attachment and willingness to remain with the bank. Conversely, changes that create uncertainty, excessive demands or limited career prospects may weaken commitment. The central issue is therefore not merely whether human resource practices change, but how those changes are managed and experienced by employees.

2.6 Employee commitment in Deposit Money Banks

Employee commitment refers to the extent to which employees feel connected to their organization, identify with its goals and are willing to remain and contribute to its success. In the banking sector, commitment goes beyond simply keeping a job; it reflects how strongly employees value their relationship with the bank. Iherobiem and Ariyibi (2024) explain employee commitment in terms of affective, normative and continuance commitment, representing employees' emotional attachment, sense of obligation and perceived need to remain with an organization.

From a positive perspective, committed employees are more likely to support organizational goals, put greater effort into their work and remain with their employer. Israel et al. (2026) states that important dimensions of employee commitment were associated with improved employee performance in Nigerian banks. However, staying with an organization does not always mean that an employee is genuinely committed. Some employees may remain mainly because alternative employment is limited or because leaving would involve financial and career costs. Oludipe and Adesina (2025) similarly highlight concerns about employee commitment in Nigerian DMBs despite investments in employee-development initiatives.

In the context of Deposit Money Banks in Nigeria, employee commitment can therefore be understood as employees' willingness to identify with their bank, support its goals and maintain a meaningful relationship with it. Such commitment may become stronger when employees experience fair treatment, supportive leadership, career-development opportunities and involvement in organizational decisions. Conversely, uncertainty, unfair treatment and poorly managed organizational changes may weaken employees' attachment. Thus, employee commitment is particularly important to Nigerian DMBs because technological, structural, cultural and human resource changes can only be successfully sustained when employees are willing to accept and support them.

3 Theoretical framework

This study is anchored on Lewin's Change Management Theory **and** Social Exchange Theory**.**

3.1 Lewin's change management theory

Lewin's Change Management Theory was developed by Kurt Lewin (1947) and explains organizational change through three stages: unfreezing, changing and refreezing. Unfreezing involves preparing employees to recognise the need to move away from existing practices. Changing involves introducing new technologies, structures, values or work practices, while refreezing involves stabilising the new practices so that they become part of normal organizational operations.

The theory is relevant to the present study because Deposit Money Banks in Nigeria continually experience technological, structural, cultural and human resource changes. For example, introducing digital banking technologies may require employees to abandon traditional procedures, acquire

digital skills and eventually integrate new technologies into their daily work. The theory suggests that when employees understand the need for change and receive adequate communication, training and support, they are more likely to accept and remain committed to the organization. However, Lewin's model has been criticised for presenting change as a relatively orderly and linear process, whereas contemporary organizations often experience continuous and overlapping changes (Burnes, 2020; Harrison et al., 2021).

3.2 Social exchange theory

Social Exchange Theory was originally developed by Homans (1958) and further advanced by Blau (1964). The theory proposes that relationships are built on reciprocal exchanges. In organizations, employees are more likely to respond with positive attitudes and behaviours when they believe that their employer values their contributions, treats them fairly and supports their welfare.

This theory is highly relevant to employee commitment in Nigerian DMBs. During technological, structural, cultural or human resource changes, employees evaluate how the changes affect their jobs, development opportunities and general well-being. When banks provide adequate training, communicate openly, involve employees in decisions and offer organizational support, employees may reciprocate through stronger loyalty and commitment. Conversely, when changes are perceived as unfair, threatening or poorly managed, employees may respond with resistance or reduced commitment. Recent organizational research continues to identify social exchange mechanisms as important in explaining how supportive organizational practices translate into positive employee attitudes and behaviours (Ahmad et al., 2023; Islam et al., 2024).

The two theories complement each other**.** Lewin's Change Management Theory explains how technological, structural, cultural and human resource changes can be introduced and managed**,** while Social Exchange Theory explains how employees may respond to those changes through their level of commitment. Therefore, Lewin's theory provides the change-management foundation, while Social Exchange Theory provides the stronger explanation for the relationship between organizational change and employee commitment in Deposit Money Banks in Nigeria.

4 Empirical review

4.1 Technological Change and employee commitment

Tamunosiki-Amadi and Boussa-Dibite (2024) examined organizational change and employee commitment using a correlational survey design. The study involved 86 employees selected from five insurance firms, while data were collected through a structured questionnaire and analysed using Pearson Product Moment Correlation. The findings showed that technological and other organizational changes had a positive and significant relationship with affective and normative employee commitment. The study recommended continuous training and retraining of employees to enable them to adjust effectively to technological changes.

Nnodum (2025) examined workforce automation and employee engagement in selected Deposit Money Banks in Lagos State, Nigeria. The study adopted a quantitative survey approach and collected primary data from employees of five selected DMBs using a structured questionnaire. The findings revealed that workforce automation influenced employees' engagement and experiences in the workplace. The study recommended that banks should provide adequate training and organizational

support when introducing automated systems to enable employees to adjust effectively to technological changes.

Abubakar et al. (2026) examined digital skills, organizational support and employees' responses to technological change in Access Bank Plc, Nigeria. The study adopted a quantitative approach and obtained data from employees through a structured questionnaire. The findings indicated that digital skills and organizational support were important in employees' adjustment to technological change. The authors recommended increased investment in digital-skills development and adequate organizational support for employees during technological transformation.

4.2 Structural Change and employee commitment

Ogundare (2024) examined organizational change and employee outcomes in selected banks in Lagos State, Nigeria. The study adopted a survey research design, collected data through a structured questionnaire and employed regression analysis. The findings showed that structural change had a significant effect on employee commitment and labour turnover. The study recommended effective communication and employee participation during restructuring to reduce uncertainty and strengthen employee commitment.

Richard (2026) investigated structural change and employee commitment among employees of five-star hotels in Rivers State, Nigeria. The study adopted a survey design, used a questionnaire for data collection and applied inferential statistical techniques for analysis. The findings revealed that structural change, particularly employee reduction, was associated with employee commitment, while organizational culture influenced the relationship. The study recommended that restructuring should be transparent and sensitive to employees' interests and expectations.

Nwabundo (2026) examined labour casualization and employee commitment among selected DMBs in South-East Nigeria. The study adopted a survey design with a population of 11,672 employees and a sample of 1,186 respondents, of which 909 usable responses were analysed. Data were collected through questionnaires and interviews, while the hypotheses were tested using the Z-test. The findings showed that employment arrangements such as zero-hour contracts and on-call shifts influenced employees' concerns about job security and loyalty. The study recommended fairer and more secure employment arrangements to strengthen employee commitment.

4.3 Cultural Change and employee commitment

Akhimien et al. (2024) examined organizational trust and employee commitment in Nigerian financial institutions, focusing on employees of Zenith Bank and Access Bank branches in Uromi, Edo State. The study adopted a survey approach and collected data through a structured questionnaire. The findings indicated that integrity, transparency and organizational trust were important to employees' affective and continuance commitment. The study recommended that banks should strengthen transparency, integrity and trust within their organizational cultures.

Oladele and Ayoola (2025) examined workplace culture and employee performance in selected DMBs in Abuja, Nigeria. The study adopted a cross-sectional survey design involving 513 employees from five DMBs. Data were collected using structured questionnaires and analysed with multiple regression. The findings showed that workplace culture, particularly talent integration, had a significant positive effect on employee outcomes. The authors recommended that DMBs should promote supportive workplace cultures that encourage employee integration, collaboration and development.

Olorunshola et al. (2026) investigated change-management practices and employee resistance during digital transformation in selected Nigerian banks. The study adopted a quantitative design and collected questionnaire data from 294 employees of UBA, Sterling Bank and Union Bank. Multiple and hierarchical regression analyses were employed. The findings revealed that employee resistance negatively affected digital transformation, while effective change-management practices had a positive effect. Organizational culture also significantly influenced these relationships. The study recommended developing supportive organizational cultures and increasing employee involvement during transformation.

4.4 Human resource Change and employee commitment

Oludipe and Adesina (2025) examined talent-development strategies and employee commitment in selected DMBs in Lagos State, Nigeria. The study adopted a cross-sectional survey design with a population of 1,962 management employees and a sample of 369 respondents. Data were collected using a structured questionnaire and analysed with descriptive statistics and multiple regression. The findings revealed that talent-development strategies significantly affected employee commitment, with empowerment and succession planning being particularly important. The study recommended strengthening employee empowerment, succession planning and career-development programmes.

Owoeye et al. (2026) examined human resource development practices and affective commitment among DMB employees in Akure, Ondo State. The study adopted a quantitative cross-sectional design involving 294 banking professionals. Data were collected through questionnaires and analysed using descriptive and inferential statistical techniques. The findings showed that human resource development practices collectively had a significant positive effect on affective commitment, with organizational and career development having particularly important effects. The study recommended integrating employee training with meaningful career and organizational-development opportunities.

Adesina et al. (2026) investigated talent management and employee retention in selected DMBs in Abeokuta, Ogun State. The study adopted a survey design with a population of 1,962 employees and a sample of 369 respondents, from which 301 valid responses were analysed. Data were collected through questionnaires and analysed using descriptive statistics and multiple regression. The findings revealed that talent-management practices significantly influenced employee retention, explaining approximately 42.8% of the variation in retention. The study recommended comprehensive talent-management strategies involving employee development, career opportunities and effective retention practices.

4.5 Summary of literature review

The literature established that organizational change, particularly technological, structural, cultural and human resource changes can significantly influence employee commitment in Deposit Money Banks. While effectively managed change can strengthen employees' adaptability, loyalty and attachment, poorly managed change may create resistance, uncertainty and reduced commitment. The study is anchored on Lewin's Change Management Theory and Social Exchange Theory**.** Empirical evidence generally supports the relationship between organizational change and employee outcomes; however, few studies have jointly examined the four dimensions of change and employee commitment in Nigerian DMBs. This gap provides the basis for the present study.

4.6 Critique of empirical studies

The empirical studies reviewed provide useful evidence on organizational change and employee outcomes, but some limitations remain. Tamunosiki-Amadi and Boussa-Dibite (2024) focused on insurance firms rather than banks, while Nnodum (2025) examined employee engagement instead of commitment. Ogundare (2024) and Nwabundo (2026) examined aspects of structural change but were geographically restricted to Lagos and South-East Nigeria respectively. Similarly, Akhimien et al. (2024) and Oladele and Ayoola (2025) focused mainly on organizational trust, workplace culture and performance rather than cultural change and employee commitment. Although Oludipe and Adesina (2025) and Owoeye et al. (2026) examined human resource development and commitment, their studies were limited to selected locations and specific HR practices. Furthermore, Olorunshola et al. (2026) concentrated on employee resistance and digital transformation rather than commitment. Overall, the studies largely examined the dimensions of organizational change separately, thereby creating a gap for the present study to jointly examine the effects of technological, structural, cultural and human resource changes on employee commitment in Deposit Money Banks in Nigeria.

5 Research method

The study adopted a survey research design with a population of 751 employees drawn from selected Deposit Money Banks in Nigeria, based on the banks' Human Resource Records (2025). A sample of 254 respondents was selected using proportionate stratified random sampling. The employees were first stratified according to their respective Deposit Money Banks and staff categories, after which the sample was proportionately allocated to each stratum based on its share of the total population. Simple random sampling was subsequently used to select individual respondents from each stratum. Primary data were collected through a structured questionnaire, while multiple regression analysis was employed to determine the effects of technological change, structural change, cultural change and human resource change on employee commitment in Deposit Money Banks in Nigeria.

6 Data analysis and results

Table 1. Model summary of organizational change and employee commitment.

Model	R	R Square (R^2)	Adjusted R Square	Std. Error of Estimate
1	0.782	0.612	0.606	0.421

Source: SPSS V. 23. (2026).

Predictors: Technological Change (TC), Structural Change (SC), Cultural Change (CC), Human Resource Change (HRC); Dependent Variable: Employee Commitment (EC).

Table 1 presents the model summary of the relationship between organizational change and employee commitment in Deposit Money Banks in Nigeria. The R value of 0.782 indicates a strong positive relationship between technological change, structural change, cultural change and human resource change, taken jointly, and employee commitment.

The R^2 value of 0.612 shows that the four dimensions of organizational change jointly explain 61.2% of the variation in employee commitment, while the remaining 38.8% is explained by other factors not included in the model. The Adjusted R^2 of 0.606 further indicates that the model retains strong explanatory power after adjusting for the number of predictors.

The standard error of estimate of 0.421 indicates a moderate level of prediction error. Overall, the result suggests that organizational change is an important predictor of employee commitment and that effectively managing technological, structural, cultural and human resource changes can substantially influence employee commitment in Deposit Money Banks in Nigeria.

Table 2. ANOVA for organizational change and employee commitment.

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	69.431	4	17.358	98.190	0.000
Residual	44.016	249	0.177		
Total	**113.447**	**253**			

Source: SPSS V. 23 (2026).

Dependent Variable: Employee Commitment; Predictors: Technological Change, Structural Change, Cultural Change, Human Resource Change

Table 2 presents the ANOVA result for the joint effect of technological change, structural change, cultural change and human resource change on employee commitment in Deposit Money Banks in Nigeria. The result shows an F-value of 98.190 with a significance value of 0.000, which is below the 0.05 level of significance. This indicates that the regression model is statistically significant.

The regression sum of squares of 69.431, compared with the residual sum of squares of 44.016, further indicates that a substantial proportion of the variation in employee commitment is explained by the organizational change variables included in the model. Thus, technological, structural, cultural and human resource changes jointly have a significant effect on employee commitment in Deposit Money Banks in Nigeria.

Consequently, the overall null hypothesis that organizational change has no significant effect on employee commitment is rejected. The finding implies that effective management of organizational change is important for strengthening employees' commitment to Deposit Money Banks in Nigeria.

Table 3. Regression coefficients for organizational change and employee commitment.

Model/Predictor	Unstandardized B	Std. Error	Standardized Beta (β)	t-value	Sig.
Constant	0.684	0.196	—	3.490	0.001
Technological Change	0.286	0.052	0.314	5.500	0.000
Structural Change	0.173	0.049	0.198	3.531	0.001
Cultural Change	0.241	0.050	0.276	4.820	0.000
Human Resource Change	0.219	0.047	0.259	4.660	0.000

Source: SPSS V.23 (2026).

Dependent Variable: Employee Commitment

The regression results show that all four dimensions of organizational change have positive and significant effects on employee commitment in Deposit Money Banks in Nigeria.

Technological change has the strongest effect ($\beta = 0.314$, $t = 5.500$, $p < 0.001$), suggesting that effective adoption of new technologies, supported by adequate training, can improve employee commitment. Cultural change also has a significant effect ($\beta = 0.276$, $t = 4.820$, $p < 0.001$), indicating

that teamwork, innovation and supportive organizational values strengthen employees' attachment to their banks.

Human resource change significantly affects commitment (β = 0.259, t = 4.660, p < 0.001), showing the importance of training, career development and employee empowerment. Structural change equally has a significant effect (β = 0.198, t = 3.531, p = 0.001), although it has the weakest relative contribution among the predictors.

Overall, the variables jointly explain 61.2% (R^2 = 0.612) of the variation in employee commitment, while 38.8% is attributable to other factors outside the model. Therefore, the results indicate that well-managed organizational change can significantly strengthen employee commitment in Deposit Money Banks in Nigeria.

7 Discussion of findings

The study found that organizational change significantly influences employee commitment in Deposit Money Banks in Nigeria. The four dimensions of organizational change jointly explained 61.2% of the variation in employee commitment (R^2 = 0.612), while the overall model was significant (F = 98.190, p < 0.001). This indicates that effective management of organizational change is important for strengthening employee commitment.

Technological change had the strongest positive and significant effect on employee commitment (β = 0.314, p < 0.001). This suggests that employees are more likely to remain committed when technological innovations are accompanied by appropriate training and organizational support. The finding supports Otalor et al. (2025) and Abubakar et al. (2026), who emphasized the importance of technology, digital skills and organizational support in managing workplace change. It also agrees with Tamunosiki-Amadi and Boussa-Dibite (2024) and Nnodum (2025). The finding supports Lewin's Change Management Theory, which emphasizes employee adjustment during change, and Social Exchange Theory, which suggests that employees reciprocate organizational support with greater commitment.

Structural change also had a positive and significant effect on employee commitment (β = 0.198, p = 0.001). This implies that restructuring, role clarification and improved reporting relationships can enhance commitment when properly managed. The result agrees with Bakare et al. (2025) and Ogundare (2024), who found that appropriate structural adjustments can improve employee outcomes. It supports Lewin's view that employees should be adequately prepared for new organizational arrangements and Social Exchange Theory's emphasis on fairness and transparency during change.

Similarly, cultural change significantly and positively affected employee commitment (β = 0.276, p < 0.001). This indicates that promoting teamwork, innovation, trust and employee participation strengthens employees' attachment to their organizations. The finding supports Bara et al. (2024), Akhimien et al. (2024), and Olorunshola et al. (2026), who emphasized the importance of supportive organizational culture. The result also supports Lewin's refreezing stage, where new values become institutionalized, and Social Exchange Theory, as supportive organizational relationships encourage reciprocal commitment.

Finally, human resource change had a positive and significant effect on employee commitment (β = 0.259, p < 0.001). This demonstrates that training, career development, empowerment and succession planning can strengthen employees' commitment. The finding agrees with Oludipe and Adesina (2025), Owoeye et al. (2026), and Adesina et al. (2026). It particularly supports Social Exchange

Theory because employees are likely to reciprocate organizational investment in their development with greater loyalty and commitment.

Overall, the findings establish that technological, structural, cultural and human resource changes significantly enhance employee commitment when effectively managed. Technological change emerged as the strongest predictor, followed by cultural change, human resource change and structural change. The findings therefore reinforce both Lewin's Change Management Theory and Social Exchange Theory in explaining how organizational change can shape employee commitment in Deposit Money Banks in Nigeria.

8 Summary and conclusions

The study examined the effect of organizational change on employee commitment in Deposit Money Banks in Nigeria, focusing on technological change, structural change, cultural change and human resource change. The study adopted a survey research design, with a population of 751 employees and a sample of 254 respondents selected through proportionate stratified random sampling. Data were collected using a structured questionnaire and analysed using multiple regression analysis.

The findings revealed that organizational change significantly influences employee commitment. The four dimensions jointly explained 61.2% of the variation in employee commitment ($R^2 = 0.612$), while the overall regression model was statistically significant **(**$F = 98.190$, $p < 0.001$**).** Individually, technological change, structural change, cultural change and human resource change all had positive and significant effects on employee commitment. Technological change recorded the strongest relative effect, followed by cultural change, human resource change and structural change.

The study concludes that organizational change is an important determinant of employee commitment in Deposit Money Banks in Nigeria. Changes in technology, organizational structure, culture and human resource practices can strengthen employee commitment when they are effectively planned, communicated and implemented. Therefore, successful organizational change should not focus solely on systems and operational improvements but should also consider employees' participation, development and adjustment to change. Deposit Money Banks that effectively balance organizational transformation with employee support are more likely to achieve stronger employee commitment and sustainable organizational performance.

9 Recommendations

Based on the findings, the study recommends that:

1. Deposit Money Banks should provide adequate training and technical support to employees during technological changes to enhance adaptability and commitment.
2. Structural changes should be clearly communicated and implemented with employee participation to reduce uncertainty and resistance.
3. Banks should promote a supportive organizational culture based on teamwork, trust, and innovation and employee involvement.
4. Management should strengthen human resource development through reskilling, career development, empowerment and succession planning to improve employee commitment.

10 Contribution to knowledge

The study contributes to existing knowledge by providing empirical evidence that technological, structural, cultural and human resource changes jointly and significantly influence employee commitment in Deposit Money Banks in Nigeria. Unlike previous studies that largely examined these dimensions separately or focused on outcomes such as performance, engagement, resistance and retention, this study integrates the four dimensions within a single model of employee commitment.

The study further establishes technological change as the strongest predictor of employee commitment, followed by cultural change, human resource change and structural change. It also extends the application of Lewin's Change Management Theory and Social Exchange Theory by demonstrating their relevance in explaining how organizational change influences employee commitment within the Nigerian banking sector.

11 Limitations of the study

The study was limited to technological, structural, cultural and human resource changes, although other organizational change factors may influence employee commitment. The use of a cross-sectional survey and self-reported questionnaire may also expose the findings to respondents' perceptions and response bias. Furthermore, the study focused on selected Deposit Money Banks in Nigeria; therefore, caution should be exercised when generalizing the findings to other financial institutions or sectors. Despite these limitations, the study provides useful evidence on the effect of organizational change on employee commitment in the Nigerian banking sector.

12 Suggestions for further studies

Further studies should examine other dimensions of organizational change, such as leadership change, process change and strategic change, and their effects on employee commitment. Future researchers may also adopt longitudinal or mixed-method approaches to better understand employees' responses to change over time. Similar studies could be extended to other financial institutions and sectors in Nigeria to compare findings and improve generalizability.

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