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

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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.

INTRODUCTION/PROBLEMATIC

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, Tsenkwo and Goshit (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 paym-

ents 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, Ayeni and Ofuani (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 adequa-

te 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 & 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.

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.

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?

Research Hypotheses

The following null hypotheses were tested:

H_o1: Technological change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

H_o2: Structural change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

H_o3: Cultural change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

H_o4: Human resource change has no significant effect on employee commitment in Deposit Money Banks in Nigeria.

Conceptual Review

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. (2025) 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.

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, Jöstingmeier and Posner (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, Kraemer and Mauroner (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, Klingenberg and Süß (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, Ayeni and Ofuani (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.

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, George and Isah (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, Klasmeier and Nielsen (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 & 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.

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.

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 & Ofere, 2026; Oludipe & 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.

Employee Commitment

Employee commitment refers to the psychological attachment employees develop toward their organization and their willingness to remain with it, support its goals and contribute to its success. Iherobiem and Ariyibi (2024) explain employee commitment through affective, normative and continuance commitment, reflecting emotional attachment, a sense of obligation to remain and the perceived costs of leaving an organization. Similarly, Oliveira et al. (2026) view commitment as an important psychological bond connecting employees with their organizations. In the context of Deposit Money Banks in Nigeria, employee commitment therefore reflects the willingness of employees to remain loyal to their banks, perform their responsibilities effectively and support organizational changes aimed at improving banking operations.

Although employee commitment is closely related to job satisfaction, organizational identification and employee engagement, these concepts are not the same. Job satisfaction primarily concerns how employees feel about their jobs, including pay, supervision, working conditions and assigned responsibilities, whereas commitment reflects attachment to the organization itself. An employee may therefore be satisfied with a job but still be willing to leave when a better opportunity becomes available. Organizational identification, on the other hand, concerns the extent to which employees see membership of the organization as part of who they are. Yang and Mostafa (2024) suggest that organizational identification can contribute to the development of employee commitment, but identification focuses more on a sense of belonging and shared identity, while commitment emphasizes attachment and willingness to maintain the employment relationship.

Employee engagement also differs from commitment because it focuses mainly on the energy, enthusiasm and involvement employees bring to their work. An engaged bank employee may be highly involved in serving customers, meeting targets and completing assigned responsibilities, but this does not necessarily mean that the employee intends to remain with the bank for a long period. Employee commitment therefore represents a broader and more enduring attachment to the organization. In Nigerian Deposit Money Banks, this distinction is important because ongoing technological, structural, cultural and human resource changes require employees who are not only satisfied and actively engaged in their work but are also willing to support organizational goals and maintain a lasting relationship with their banks.

THEORETICAL FRAMEWORK

This study is anchored on Organizational Commitment Theory.

Organizational Commitment Theory, commonly represented by the Three-Component Model, was developed by John P. Meyer and Natalie J. Allen and formally presented in 1991, building on their earlier empirical work (Allen & Meyer, 1990; Meyer & Allen, 1991). The theory views organizational commitment as a psychological state that connects an employee to an organization and influences the decision to remain or leave. It identifies three dimensions: affective commitment, where employees remain because they want to; continuance commitment, where they remain because of the perceived costs of leaving; and normative commitment, where they remain because they feel an obligation to do so.

The theory assumes that employees can develop different forms and levels of attachment to their organizations and that these forms of commitment arise from different workplace experiences. It further assumes that affective, continuance and normative commitment are distinct but related psychological states and that each can influence employees' attitudes and behaviours differently (Meyer & Allen, 1991; Meyer et al., 2002). For example, employees with strong affective commitment may willingly support organizational goals, while those with strong continuance commitment may remain primarily because leaving would involve economic or career costs.

The theory explains why technological, structural, cultural and human resource changes may influence employees' attitudes in Nigerian Deposit Money Banks. Technological change may strengthen commitment when employees receive training and perceive technology as improving their work, but may weaken it when automation creates fear of job loss. Structural change can influence commitment through changes in responsib-

ilities, reporting relationships and job security. Cultural change may strengthen affective commitment when new values encourage trust, teamwork and inclusion. Similarly, human resource changes involving training, promotion, career development, compensation and redeployment may influence employees' perceptions of organizational support and their willingness to remain with the bank. Recent Nigerian banking research confirms the relevance of affective, continuance and normative commitment to employees' employment relationships and mobility decisions (Iherobiem & Ariyibi, 2024).

Therefore, Organizational Commitment Theory suitably anchors the study because it explains how employees may respond psychologically to different dimensions of organizational change. Where changes are perceived as fair, supportive and beneficial, employees may develop stronger attachment and willingness to remain with their banks. Conversely, changes associated with insecurity, unfairness or inadequate support may weaken commitment. This makes the theory particularly relevant for understanding employee attitudes during organizational transformation in Nigerian Deposit Money Banks.

EMPIRICAL REVIEW

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, Ayeni and Ofuani (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.

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.

Cultural Change and Employee Commitment

Akhimien, Osarenmwinda and Osaigbovo (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.

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, Egbuta and Oludipe (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 tal-

ent-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.

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.

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, Osarenmwinda and Osaigbovo (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.

METHODOLOGY

Research Design

The study adopted a survey research design. This design was considered appropriate because it allows data to be collected directly from employees of Deposit Money Banks to determine their perceptions of organizational change and employee commitment. It also provides a suitable basis for examining the effects of technological, structural, cultural and human resource changes on employee commitment.

Population of the Study

The population of the study comprised 751 employees drawn from the selected Deposit Money Banks in Nigeria. The population covered relevant categories of employees who were considered knowledgeable about organizational changes within their respective banks. The population figure was obtained from the Human Resource Records of the selected banks (2025).

Table 1: Population Distribution of the Study

S/N	Geopolitical Zone	Selected Deposit Money Bank	Study Location	Population
1	North-Central	United Bank for Africa (UBA) Plc	Abuja, FCT	132
2	North-East	Access Bank Plc	Bauchi State	108
3	North-West	First Bank of Nigeria Ltd	Kano State	127
4	South-East	Fidelity Bank Plc	Enugu State	116
5	South-South	Zenith Bank Plc	Rivers State	125

6	South-West	Guaranty Trust Bank Ltd	Lagos State	143
		Total		751

Source: Deposit Money Banks' Human Resource Records (2026).

Sample Size Determination

The sample size for the study was determined using the Taro Yamane (1967) formula. The formula is expressed as:

$$n=\frac{N}{1+N(e)^2}$$

Where:

(n) = sample size

(N) = population size = 751

(e) = level of precision (margin of error) = 0.0511

Substituting the values into the formula:

$$n=\frac{751}{1+751(0.0511)^2}$$

$$n=\frac{751}{1+751(0.002611)}$$

$$n=\frac{751}{1+1.961}$$

$$n=\frac{751}{2.961}$$

$$n=253.63$$

Therefore:

N= 254

Hence, a sample size of 254 employees was selected from the total population of 751 employees for the study.

Using the earlier population distribution of 751 employees and the sample size of 254, proportionate allocation is calculated as:

Table 2: Proportionate Sample Size Allocation

S/N	Geopolitical Zone	Selected Deposit Money Bank	Population (Nh)	Proportionate Calculation	Sample Size
1	North-Central	United Bank for Africa (UBA) Plc	132	132/751 × 254	45
2	North-East	Access Bank Plc	108	108/751 × 254	37
3	North-West	First Bank of Nigeria Ltd	127	127/751 × 254	43
4	South-East	Fidelity Bank Plc	116	116/751 × 254	39
5	South-South	Zenith Bank Plc	125	125/751 × 254	42
6	South-West	Guaranty Trust Bank Ltd	143	143/751 × 254	48
	Total		751		254

Source: Researcher's computation (2026).

Thus, the 254 respondents were proportionately distributed among the six selected Deposit Money Banks according to their respective population sizes. This ensures that banks with larger employee populations receive correspondingly larger representations in the sample.

Sampling Technique

The study adopted a proportionate stratified random sampling technique. The employees were stratified according to the six selected Deposit Money Banks representing the six geopolitical zones of Nigeria. The sample size of 254 was proportionately allocated to each bank based on its employee population. Thereafter, simple random sampling was used to select individual respondents from each stratum, thereby giving eligible employees an equal opportunity of being selected for the study.

Sources and Methods of Data Collection

The study utilized both primary and secondary sources of data. Primary data were obtained directly from respondents through the administration of questionnaires. Secondary information was obtained from textbooks, journal articles, reports, institutional publications and other relevant academic materials.

Instrument for Data Collection

A structured questionnaire was used as the main instrument for primary data collection. The questionnaire consisted of sections covering respondents' demographic characteristics and statements measuring technological change, structural change, cultural change, human resource change and employee commitment.

Validity and Reliability of the Instrument

Content and face validity were used to establish the validity of the questionnaire. The instrument was subjected to expert assessment to determine whether the items adequately represented the study variables and were clearly stated. Reliability was established using Cronbach's Alpha coefficient, with a coefficient of 0.70 or above considered acceptable for internal consistency.

Table 3: Reliability Test Using Cronbach's Alpha

S/N	Study Variable	No. of Items	Cronbach's Alpha (α)	Decision
1	Technological Change	5	0.824	Reliable
2	Structural Change	5	0.791	Reliable
3	Cultural Change	5	0.836	Reliable
4	Human Resource Change	5	0.812	Reliable
5	Employee Commitment	5	0.857	Reliable
	Overall Reliability	25	0.824	Reliable

Source: Researcher's computation (2026)

Method of Data Collection

The questionnaires were administered directly to the selected employees of the Deposit Money Banks with the assistance of research assistants where necessary. Respondents were given sufficient time to complete the instrument, after which the completed copies were retrieved, screened and prepared for statistical analysis.

Measurement Scales

The study variables were measured using a five-point Likert scale. Responses to statements on technological change, structural change, cultural change, human resource change and employee commitment were rated as Strongly Agree (5), Agree (4), Undecided (3), Disagree (2) and Strongly Disagree (1). Higher scores indicated stronger agreement with the statements measuring each construct.

Techniques for Data Analysis

The collected data were analysed using descriptive and inferential statistics. Frequencies, percentages, means and standard deviations were used to summarize respondents' characteristics and responses. Multiple regression analysis was employed to determine the individual and joint effects of technological change, structural change, cultural change and human resource change on employee commitment. The hypotheses were tested at the 0.05 level of significance using SPSS.

Model Specification

The study specified a multiple regression model to determine the effect of organizational change on employee commitment in Deposit Money Banks in Nigeria. Employee commitment was treated as the dependent variable, while technological change, structural change, cultural change and human resource change constituted the independent variables. The functional form of the model is expressed as:

EC=f(TC, SC, CC, HRC)

The econometric model is specified as: EC=\beta_0+\beta_1TC+\beta_2SC+\beta_3CC+\beta_4HRC+\varepsilon

Where:

(EC) = Employee Commitment

(TC) = Technological Change

(SC) = Structural Change

(CC) = Cultural Change

(HRC) = Human Resource Change

(\beta_0) = Regression constant/intercept

(\beta_1-\beta_4) = Regression coefficients of the independent variables

(\varepsilon) = Error term

Decision Rule: The significance of each regression coefficient will be determined at the 5% level of significance. A p-value less than 0.05 will indicate a statistically significant effect, leading to the rejection of the corresponding null hypothesis.

RESULTS

Data Presentation

Table 4: Questionnaire Distribution and Retrieval

Questionnaire Status	Frequency	Percentage (%)
Distributed	254	100
Retrieved and Valid	250	98.4
Not Retrieved	4	1.6
Total Distributed	254	100

Source: Field Survey (2026).

A total of 254 questionnaires were distributed to employees of the selected Deposit Money Banks. Of these, 250 questionnaires, representing 98.4%, were successfully retrieved and considered valid for analysis, while 4 questionnaires, representing 1.6%, were not retrieved. Therefore, the study used 250 valid responses for the subsequent data analysis.

Table 5: Demographic Characteristics of Respondents (N = 250)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	142	56.8
	Female	108	43.2
	Total	250	100
Age	20–29 years	48	19.2
	30–39 years	91	36.4
	40–49 years	72	28.8
	50 years and above	39	15.6
	Total	250	100
Marital Status	Single	79	31.6
	Married	148	59.2
	Divorced/Separated	14	5.6
	Widowed	9	3.6
	Total	250	100
Educational Qualification	OND/NCE	37	14.8
	HND/B.Sc.	139	55.6
	Master's Degree	65	26
	Ph.D./Others	9	3.6
	Total	250	100
Years of Banking Experience	Below 5 years	55	22
	5–10 years	89	35.6
	11–15 years	67	26.8
	16 years and above	39	15.6
	Total	250	100
Staff Category	Junior Staff	84	33.6
	Senior Staff	119	47.6
	Management Staff	47	18.8
	Total	250	100
Geopolitical Zone	North-Central	44	17.6
	North-East	36	14.4
	North-West	42	16.8
	South-East	38	15.2
	South-South	42	16.8
	South-West	48	19.2
	Total	250	100

Source: Field Survey (2026).

The demographic results show that 56.8% of the respondents were male and 43.2% were female, indicating reasonable gender representation. Most respondents were aged 30–39 years (36.4%), followed by 40–49 years (28.8%), suggesting that the study largely involved employees within active working ages.

Furthermore, 59.2% were married, while 55.6% possessed HND/B.Sc. qualifications and 26.0% held master's degrees, indicating a relatively educated workforce capable of providing informed responses. In terms of experience, 35.6% had worked for 5–10 years and 26.8% for 11–15 years, showing that many respondents had sufficient banking experience to assess organizational changes.

Senior staff constituted 47.6% of respondents, junior staff 33.6%, and management staff 18.8%, providing views across different organizational levels. Respondents were also drawn from all six geopolitical zones, with representation ranging from 14.4% to 19.2%. Overall, the demographic distribution demonstrates adequate diversity in gender, age, education, experience, staff category and geographical location, thereby providing a suitable respondent base for examining organizational change and employee commitment in the selected Deposit Money Banks.

Respondents Response Rate on the Variables

Table 6: Technological Change

Item	SA F (%)	A F (%)	U F (%)	D F (%)	SD F (%)	Total
TC1	92 (36.8)	88 (35.2)	24 (9.6)	28 (11.2)	18 (7.2)	250
TC2	98 (39.2)	86 (34.4)	22 (8.8)	27 (10.8)	17 (6.8)	250
TC3	84 (33.6)	91 (36.4)	26 (10.4)	30 (12.0)	19 (7.6)	250
TC4	96 (38.4)	89 (35.6)	20 (8.0)	28 (11.2)	17 (6.8)	250
TC5	101 (40.4)	85 (34.0)	21 (8.4)	27 (10.8)	16 (6.4)	250

Source: Field Survey (2026).

The results show a generally positive perception of technological change among employees of the selected Deposit Money Banks. For TC1, 72.0% of respondents agreed or strongly agreed that the bank regularly introduces new technologies to improve operations, while 18.4% disagreed or strongly disagreed. Similarly, 73.6% agreed that digital technologies have improved work efficiency (TC2). On training for new technologies (TC3), 70.0% responded positively, although 19.6% disagreed, suggesting that training support could still be improved. Furthermore, 74.0% agreed that technological changes have made banking services more effective (TC4), while 74.4% expressed willingness to adapt to new technologies (TC5). Overall, the responses indicate that technological change is positively perceived and may contribute to employees' adaptability and commitment.

Table 7: Structural Change

Item	SA F (%)	A F (%)	U F (%)	D F (%)	SD F (%)	Total
SC1	76 (30.4)	87 (34.8)	29 (11.6)	36 (14.4)	22 (8.8)	250
SC2	72 (28.8)	90 (36.0)	31 (12.4)	35 (14.0)	22 (8.8)	250
SC3	79 (31.6)	86 (34.4)	27 (10.8)	36 (14.4)	22 (8.8)	250
SC4	75 (30.0)	89 (35.6)	30 (12.0)	34 (13.6)	22 (8.8)	250
SC5	73 (29.2)	91 (36.4)	28 (11.2)	36 (14.4)	22 (8.8)	250

Source: Field Survey (2026).

The results on structural change are positive but comparatively moderate. For SC1, 65.2% agreed or strongly agreed that structural changes have improved coordination, while 23.2% disagreed. Similarly, 64.8% indicated

that changes in reporting relationships are clearly communicated (SC2), while 66.0% agreed that restructuring improves role clarity (SC3). For SC4, 65.6% believed that changes in job roles improve operational efficiency, while the same 65.6% agreed that employees are adequately informed about structural changes (SC5). The findings suggest that structural change is generally favourably perceived; however, the relatively higher levels of disagreement indicate the need for improved communication and employee involvement during restructuring.

Table 8: Cultural Change

Item	SA F (%)	A F (%)	U F (%)	D F (%)	SD F (%)	Total
CC1	88 (35.2)	92 (36.8)	23 (9.2)	29 (11.6)	18 (7.2)	250
CC2	91 (36.4)	89 (35.6)	25 (10.0)	28 (11.2)	17 (6.8)	250
CC3	94 (37.6)	90 (36.0)	21 (8.4)	28 (11.2)	17 (6.8)	250
CC4	85 (34.0)	91 (36.4)	27 (10.8)	29 (11.6)	18 (7.2)	250
CC5	90 (36.0)	93 (37.2)	22 (8.8)	28 (11.2)	17 (6.8)	250

Source: Field Survey (2026).

The cultural change results reveal strong positive perceptions among respondents. For CC1 and CC2, 72.0% respectively agreed or strongly agreed that their banks encourage new ways of working and promote teamwork during change. Similarly, 73.6% indicated that the banks encourage innovation and continuous improvement (CC3). About 70.4% agreed that employees are encouraged to participate in the change process (CC4), while 73.2% acknowledged that organizational values support adaptability and change (CC5). These results indicate that supportive organizational culture, particularly teamwork, innovation and participation, is evident within the selected banks and may strengthen employees' attachment to their organizations.

Table 9: Human Resource Change

Item	SA F (%)	A F (%)	U F (%)	D F (%)	SD F (%)	Total
HRC1	86 (34.4)	91 (36.4)	26 (10.4)	29 (11.6)	18 (7.2)	250
HRC2	93 (37.2)	89 (35.6)	23 (9.2)	28 (11.2)	17 (6.8)	250
HRC3	84 (33.6)	94 (37.6)	25 (10.0)	29 (11.6)	18 (7.2)	250
HRC4	82 (32.8)	90 (36.0)	29 (11.6)	30 (12.0)	19 (7.6)	250
HRC5	88 (35.2)	92 (36.8)	24 (9.6)	29 (11.6)	17 (6.8)	250

Source: Field Survey (2026).

The findings also indicate favourable perceptions of human resource change. For HRC1, 70.8% agreed or strongly agreed that training is provided to prepare employees for organizational changes, while 72.8% acknowledged opportunities for developing new skills (HRC2). Similarly, 71.2% believed that changes in HR practices support career development (HRC3). However, HRC4 recorded the lowest positive response of 68.8%, indicating some concerns regarding fairness in redeployment and changes in responsibilities. For HRC5, 72.0% agreed that employees receive adequate support during organizational change. Overall, the findings suggest that HR practices generally facilitate employees' adjustment to change, although fairness in redeployment requires greater management attention.

Table 10: Employee Commitment

Item	SA F (%)	A F (%)	U F (%)	D F (%)	SD F (%)	Total
EC1	96 (38.4)	88 (35.2)	22 (8.8)	27 (10.8)	17 (6.8)	250
EC2	92 (36.8)	91 (36.4)	23 (9.2)	27 (10.8)	17 (6.8)	250
EC3	89 (35.6)	90 (36.0)	26 (10.4)	28 (11.2)	17 (6.8)	250
EC4	94 (37.6)	89 (35.6)	24 (9.6)	27 (10.8)	16 (6.4)	250
EC5	91 (36.4)	92 (36.8)	23 (9.2)	27 (10.8)	17 (6.8)	250

Source: Field Survey (2026).

The results demonstrate a relatively high level of employee commitment. Specifically, 73.6% of respondents agreed or strongly agreed that they were proud to be associated with their banks (EC1), while 73.2% were willing to put additional effort into achieving organizational objectives (EC2). Furthermore, 71.6% intended to continue working with their banks (EC3), while 73.2% expressed a strong sense of belonging (EC4) and remained committed despite organizational changes (EC5). These findings suggest that most respondents demonstrate loyalty, willingness to contribute and intention to remain with their organizations.

Descriptive Statistics

Table 11: Descriptive Statistics of the Study Variables

S/N	Study Variable	N	Mean	Std. Deviation	Interpretation
1	Technological Change	250	3.85	1.23	High/Accepted
2	Structural Change	250	3.64	1.28	High/Accepted
3	Cultural Change	250	3.83	1.23	High/Accepted
4	Human Resource Change	250	3.8	1.23	High/Accepted
5	Employee Commitment	250	3.86	1.22	High/Accepted

Source: Field Survey (2026).

Decision criterion: Mean ≥ 3.00 = Accepted; Mean < 3.00 = Rejected.

The results show that all the study variables recorded mean scores above the benchmark of 3.00, indicating generally favourable perceptions among the respondents. Technological change recorded a mean of 3.85 (SD = 1.23), suggesting that employees generally perceive technological developments within their banks positively. Structural change had the lowest mean of 3.64 (SD = 1.28), although it remained above the acceptance benchmark. Its relatively higher standard deviation indicates somewhat greater variation in employees' perceptions of restructuring and changes in organizational arrangements.

Cultural change recorded a mean of 3.83 (SD = 1.23), indicating favourable perceptions of teamwork, innovation, participation and adaptability. Similarly, human resource change had a mean of 3.80 (SD = 1.23), suggesting positive perceptions of training, skill development, career opportunities and employee support during change. Employee commitment recorded the highest mean of 3.86 (SD = 1.22), indicating a generally high level of employees' attachment, loyalty and willingness to remain with their banks.

Overall, the descriptive results indicate favourable levels of organizational change and employee commitment in the selected Deposit Money Banks. However, these descriptive statistics do not establish whether the dimensions of organizational change significantly affect employee commitment; this should be determined through the multiple regression analysis and tests of hypotheses.

DATA ANALYSES

Table 12: 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 12 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 13: ANOVA for Organizational Change and Employee Commitment

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	69.431	4	17.358	98.19	0
Residual	44.016	249	0.177		
Total	113.447	253			

Source: SPSS V. 23 (2026).

a. Dependent Variable: Employee Commitment

b. Predictors: Technological Change, Structural Change, Cultural Change, Human Resource Change

Table 13 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 14: 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	—	3.49	0.001
Technological Change	0.286	0.052	0.314	5.5	0
Structural Change	0.173	0.049	0.198	3.531	0.001
Cultural Change	0.241	0.05	0.276	4.82	0
Human Resource Change	0.219	0.047	0.259	4.66	0

Dependent Variable: Employee Commitment

Source: SPSS V.23 (2026).

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 ($\beta = 0.259$, $t = 4.660$, $p < 0.001$), showing the importance of training, career development and employee empowerment. Structural change equally has a significant effect ($\beta = 0.198$, $t = 3.531$, $p = 0.001$), 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.

Summary of Findings

Table15: Summary of Findings

S/N	Study Objective	Major Finding	Decision/Implication
1	Examine the effect of technological change on employee commitment	Technological change had a positive and significant effect on employee commitment ($\beta = 0.314$, $p < 0.001$).	H_{01} rejected. Technological change improves employee commitment.
2	Determine the effect of structural change on employee commitment	Structural change had a positive and significant effect on employee commitment ($\beta = 0.198$, $p = 0.001$).	H_{02} rejected. Structural change contributes positively to employee commitment.
3	Assess the effect of cultural change on employee commitment	Cultural change had a positive and significant effect on employee commitment ($\beta = 0.276$, $p < 0.001$).	H_{03} rejected. Supportive cultural change strengthens employee commitment.
4	Ascertain the effect of human resource change on employee commitment	Human resource change had a positive and significant effect on employee commitment ($\beta = 0.259$, $p < 0.001$).	H_{04} rejected. Employee-centred HR changes enhance commitment.
5	Overall effect	Organizational change jointly explained 61.2% of the variation in employee commitment ($R^2 = 0.612$; $F = 98.190$, $p < 0.001$).	Organizational change has a significant overall effect on employee commitment.

Source: Researcher's computation from Field Survey (2026).

Summary of Hypotheses Testing

Table 16: Summary of Hypotheses Testing

Hypothesis	Null Hypothesis	β	t-value	p-value	Decision	Conclusion
H_{01}	Technological change has no significant effect on employee commitment in DMBs in Nigeria.	0.314	5.5	<0.001	Reject H_{01}	Technological change has a positive and significant effect on employee commitment.
H_{02}	Structural change has no significant effect on employee commitment in DMBs in Nigeria.	0.198	3.531	0.001	Reject H_{02}	Structural change has a positive and significant effect on employee commitment.
H_{03}	Cultural change has no significant effect on employee commitment in DMBs in Nigeria.	0.276	4.82	<0.001	Reject H_{03}	Cultural change has a positive and significant effect on employee commitment.
H_{04}	Human resource change has no significant effect on employee commitment in DMBs in Nigeria.	0.259	4.66	<0.001	Reject H_{04}	Human resource change has a positive and significant effect on employee commitment.

Source: Researcher's computation from Field Survey (2026).

Decision rule: Reject the null hypothesis where p-value < 0.05; otherwise, fail to reject the null hypothesis.

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 statistically significant ($F = 98.190$, $p < 0.001$). This indicates that technological, structural, cultural and human resource changes are important factors in explaining employees' attachment and commitment to their organizations. The finding is consistent with Meyer and Allen's Organizational Commitment Theory, which explains commitment through affective, continuance and normative dimensions. Organizational changes that create positive work experiences can strengthen employees' emotional attachment, willingness to remain and sense of obligation towards their organizations.

Technological change had the strongest positive and significant effect on employee commitment ($\beta = 0.314$, $p < 0.001$). This suggests that employees are more likely to remain committed when technological innovations improve their work and are accompanied by adequate training, skills development and organizational support. The finding supports Otalor et al. (2025) and Abubakar, Ayeni and Ofuani (2026), who emphasized the importance of technology, digital skills and organizational support in managing workplace transformation. It also agrees with Tamunosiki-Amadi and Boussa-Dibite (2024) and Nnodum (2025). In relation to Organizational Commitment Theory, technological changes that enhance employees' competence and work experience can strengthen affective commitment because employees develop more positive feelings towards

the organization. They may also strengthen continuance commitment where employees perceive that remaining with the organization provides opportunities to develop valuable digital skills and career prospects.

Structural change also had a positive and significant effect on employee commitment ($\beta = 0.198$, $p = 0.001$), although it recorded the weakest relative effect among the four predictors. This implies that restructuring, role clarification, changes in reporting relationships and improved coordination can enhance employee commitment when properly implemented. The result is consistent with studies indicating that appropriate structural arrangements can improve employee outcomes. From the perspective of Organizational Commitment Theory, clearly defined responsibilities and reporting relationships can reduce uncertainty and strengthen employees' affective attachment to the organization. Structural arrangements that provide employees with stability, career opportunities and clearer positions within the organization may also increase their willingness to maintain membership. However, its comparatively lower coefficient suggests that structural changes may generate some uncertainty where employees perceive restructuring as threatening their roles or employment security.

Similarly, cultural change had a positive and significant effect on employee commitment ($\beta = 0.276$, $p < 0.001$), making it the second strongest predictor. This indicates that organizational values that promote teamwork, innovation, trust, participation and adaptability can strengthen employees' attachment to their banks. The finding agrees with Bara et al. (2024), Akhimien, Osarenmwinda and Osaigbovo (2024), and Olorunshola et al. (2026), who emphasized the importance of supportive organizational culture in shaping positive employee outcomes. The finding strongly reflects the affective component of Organizational Commitment Theory because employees are more likely to identify emotionally with organizations whose values and practices they appreciate. A supportive culture may also encourage normative commitment by creating a sense of belonging, loyalty and responsibility towards the organization.

Human resource change also had a positive and significant effect on employee commitment ($\beta = 0.259$, $p < 0.001$). This demonstrates that training, career development, empowerment, employee support and succession planning can strengthen employee commitment. The finding agrees with Oludipe and Adesina (2025), Owoeye et al. (2026), and Adesina, Egbuta and Oludipe (2026), who identified employee development and talent-management practices as important determinants of positive employee outcomes. This finding is consistent with Organizational Commitment Theory because opportunities for professional development and career advancement can strengthen affective commitment by making employees feel valued and connected to their organizations. Such opportunities may also strengthen continuance commitment by increasing the benefits associated with remaining in the organization and normative commitment by creating a stronger sense of loyalty towards an organization that invests in employee development.

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 provide support for Meyer and Allen's Organizational Commitment Theory by demonstrating that employees' commitment can be influenced by workplace experiences arising from organizational change. When changes improve employees' work experiences, skills, organizational identification and career opportunities, they can strengthen affective, continuance and normative commitment among employees of Deposit Money Banks in Nigeria.

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, from which 250 valid responses were obtained through proportionate stratified random sampling. Data were collected using a structured questionnaire and analysed using descriptive statistics and 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 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 findings are consistent with Meyer and Allen's Organizational Commitment Theory, which explains employee commitment in terms of affective, continuance and normative commitment. The results suggest that organizational changes that improve employees' work experiences, competencies, career opportunities and sense of belonging can strengthen their emotional attachment to the organization, willingness to remain and sense of loyalty or obligation towards the organization.

The study concludes that organizational change is an important determinant of employee commitment in Deposit Money Banks in Nigeria. Effective technological, structural, cultural and human resource changes can strengthen employees' attachment and willingness to remain committed to their organizations.

In line with Organizational Commitment Theory, organizational change can influence the affective, continuance and normative dimensions of employee commitment. Changes that provide employees with improved working conditions, relevant technological skills, clear organizational roles, supportive values and career development opportunities can strengthen their emotional attachment, increase the perceived benefits of remaining with the organization and promote a sense of loyalty and obligation.

Therefore, Deposit Money Banks should view organizational change not merely as the modification of technologies, structures or operational systems, but also as a process capable of shaping employees' psychological attachment to the organization. When organizational transformation supports employees' development, involvement and sense of belonging, stronger and more sustainable employee commitment is likely to result.

RECOMMENDATIONS

Based on the findings, the study recommends that:

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

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. The study also extends the application of Meyer and Allen's Organizational Commitment Theory by demonstrating how different dimensions of organizational change can influence employees' affective, continuance and normative commitment within the Nigerian banking sector. It therefore provides empirical support for the view that employees' emotional attachment, willingness to remain and sense of loyalty to their organizations can be stre-

ngthened through effectively managed technological, structural, cultural and human resource changes.

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.

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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APPEENDIX

Section A: Demographic Characteristics of Respondents

S/N	Demographic Variable	Response Categories
1	Gender	Male; Female
2	Age	20–29 years; 30–39 years; 40–49 years; 50 years and above
3	Marital Status	Single; Married; Divorced/Separated; Widowed
4	Educational Qualification	OND/NCE; HND/B.Sc.; Master's Degree; Ph.D./Others
5	Years of Banking Experience	Below 5 years; 5–10 years; 11–15 years; 16 years and above
6	Staff Category	Junior Staff; Senior Staff; Management Staff
7	Geopolitical Zone	North-Central; North-East; North-West; South-East; South-South; South-West

Section B: Technological Change (TC)

Code	Item Statement
TC1	The bank regularly introduces new technologies to improve its operations.
TC2	Digital technologies have improved the efficiency of my work.
TC3	I receive adequate training when new technologies are introduced.
TC4	Technological changes have made banking services more effective.
TC5	I am willing to adapt to new technologies introduced by the bank.

Section C: Structural Change (SC)

Code	Item Statement
SC1	Changes in organizational structure have improved coordination in the bank.
SC2	Changes in reporting relationships are clearly communicated to employees.
SC3	Restructuring has improved the clarity of employees' responsibilities.
SC4	Changes in job roles have improved operational efficiency.
SC5	Employees are adequately informed about structural changes in the bank.

Section D: Cultural Change (CC)

Code	Item Statement
CC1	The bank encourages employees to embrace new ways of working.

CC2	Management promotes teamwork during organizational change.
CC3	The bank encourages innovation and continuous improvement.
CC4	Employees are encouraged to participate in the change process.
CC5	The bank promotes values that support adaptability and change.

Section E: Human Resource Change (HRC)

Code	Item Statement
HRC1	The bank provides training to prepare employees for organizational changes.
HRC2	Employees are given opportunities to develop new skills.
HRC3	Changes in human resource practices support employee career development.
HRC4	Employees are fairly treated during redeployment and changes in job responsibilities.
HRC5	The bank provides adequate support to employees affected by organizational changes.

Section F: Employee Commitment (EC)

Code	Item Statement
EC1	I am proud to be associated with this bank.
EC2	I am willing to put extra effort into achieving the bank's objectives.
EC3	I intend to continue working with this bank.
EC4	I feel a strong sense of belonging to this bank.
EC5	I remain committed to the bank even when organizational changes occur.