Social moderators of workplace change process and affective commitment to change of employees in the financial Sector

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Abstract

The study investigated the effect of change on affective commitment to change; as well as the moderating influence of generation class, family-to-work conflict (FWC), and family-to-work facilitation (FWF) on that relationship for selected financial institutions in Nigeria. Participants were 323 employees working in selected financial service firms of located in the South-Eastern region of Nigeria. Simultaneous moderated regression analysis was used to analyze the main and moderating effects. Results show a positive effect between change and affective commitment to change; a higher negative moderation effect of generation class and family-to-work conflict on the main effect of emergent change, more than planned change, on affective commitment to change; whereas family-to-work facilitation showed a statistically positive moderation effect. These findings suggest that younger employees are more committed to emergent change than older employees; and that FWF, more than FWC improves affective commitment to change.

Keywords – Planned Change, Emergent Change, Affective commitment, Nigeria, financial service workers

Introduction

With the outbreak of COVID-19 in the latter part of 2019, and its tumultuous impact on every facet of human endeavor, there is no doubt that organizations have had to tweak the organizational process in ways that nobody would have thought likely. The virus has affected political, economic and social systems around the world; and organizations, big and small have had to grapple with the saying, "innovate or die". It became important for organizations to change with the sudden advent of coping mechanisms which the society had to use to mitigate the negative impact of the virus. Societies, political systems, religious organization and educational institutions have had to adopt tools in ways they never envisaged, although some innovative entities have been on the trajectory of adopting emerging technologies which would have made them more adept to managing the sudden menace the virus dealt on them (Baum, 2019; Crawford & Nahmias, 2010; Herscovitch & Meyer, 2002; Higgs & Rowland, 2000). For instance, before the pandemic, most multinational organizations had already adopted the use of virtual meeting platforms to conduct corporate sessions with fellow staff members who work in distant urban areas or overseas. To firms like that, there would be relative ease of adapting

to the changes occasioned by the virus outbreak, especially as it has to do with holding meetings. It is important to state that the culture within an organization is the substructure upon which sudden events are dealt with (Baum, 2019). An organization with reactive tendencies may have laid off a handful of its workforce before adopting certain coping tools that would help deal with abrupt organizational changes.

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The discourse here is not really on organizational change, which irrespective of the outbreak is a constant theme in management literature. The topical issue here bothers on how well employees would respond to the change occurring either in the planned or emergent process (Van der Voet et al., 2016). Noteworthy also, is the fact that most employees would be expected to work from home, which raises a new dynamic. The issue is that employees across various ages would respond differently to these kinds of change and if the commitment of these employees to the change process is not guaranteed, then the organization would be losing its key stakeholder - employees in addition to resources expanded towards embracing change. Younger employees may be keener to adopt and embrace emergent change, unlike the older ones who may prefer planned

changes in the work place, thereby causing a dilemma in organizations whose survival or continuity may rest on the outcomes of their change intentions.

Since these workers are expected to work from home, the spillover effect of family-to-work conflicts and family-to-work facilitation which are usually felt even in normal times could be exacerbated during this pandemic, organizations that wouldn't take note of these sentiments may end up paying salaries to employees whose family lives interfere negatively with the level of commitment to change required of them. This study measures change using the proxies of planned process (which is top-down change that occur over time, and mostly programmatic), and emergent process (down-up change occasioned by the efforts of employees, and usually dynamic) (Chee et al., 2009; Ning & Jing, 2009; Van der Voet et al., 2016; Wayne et al., 2004). The study would show how various generational classes and family-to-work interfaces moderate the effect which planned and emergent change processes have on employees' effective commitment to change.

Change and affective commitment

Kuipers et al., (2014) posit that change management is not only implemented on the basis of its content, but also on the processes, methods and techniques through which the change is actuated. A crucial concern of change management theory is that the way employees receive change initiatives will determine their commitment to the change process. Also, the contexts within which both planned and emergent change processes are best implemented deserves attention in literature (van der Voet et al., 2015). Planned change is organized, rigid and gradual. It usually thrives in a relative stable environment wherein all the antecedents of the change context and process are well known and articulated. By this, Ning & Runtian (2012) opine that management is responsible for the initiation of change processes, while the human resource department develops the plan of action that would elicit and sustain employee commitment. Emergent change thrives in an environment laden with uncertainties, and as such places a demand on employees - especially those dealing with

customers - to be inquisitive and impertinent in information seeking and fact-finding about ways to deal with the contingencies, fortuities, and uncertainties involved in the change process (Livne-Tarandach & Bartunek, 2009). Thus, in emergent change, employees own the process, and enjoy the flexibility that accompanies participatory democracy and workplace harmony. Because planned change follows the top-bottom approach, it is possible that employee commitment would be present, but only to the extent that employees are obliged to. But under emergent change, employees support and commit themselves to the change process because of the inherent benefits accruing to its implementation, given that they are acquainted with the intricacies of the change initiative. Although the change process constitutes a major source of salient stress (Morris, 2008), affective commitment abates the negative impacts of the demands of change process (Ning & Runtian, 2012).

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The moderating role of Generation class

Maloni et al., (2019) opines that even though older generation workers still constitute a majority of today's workforce, gen-Z workers are beginning to flood the markets and would greatly impact the workplace environments. There are distinct differences between the demands, proclivities, and workplace expectations of older generation workers (baby boomers, gen-X, gen-Y) and younger generation workers (gen-Z). Whereas the former are more rigid, coordinated, realistic in their workplace expectations, and follow due process: the latter are unconventional, flexible. open to learning, and unrealistic in their workplace expectations (Shirish et al., 2016). In the event of change, older generation workers would favour planned change processes than emergent change, whereas gen-z workers would be more inclined to emergent change processes than planned change. Most of the 21st century change initiatives are technology driven; aimed at streamlining the processes and activities in the workplace; and require certain levels of adjustments which the older generation workers may not provide due to their socio-economic predilections. Gen-z workers are more agile, ambitious, hardworking, and conversant with the technological disruptions and workplace chaos that accompany emergent change, especially in industries like the financial

service sector, where success is dependent of swift adaptation to the dynamisms of the business environment (Maloni *et al.*, 2019).

The moderating role of family-to-work conflict

Family-to-work conflict is the extent to which the participation and performance of family roles negatively affects the performance participation at work, and vice versa (Greenhaus & Powell, 2006). Baltes et al., (2011) suggest that the more conflict an individual experiences between the family-work roles, the more negative affect such a worker would experience, irrespective of work place conditions and processes. In other words, when workers lack the support, confidence, love and help which the home front should provide; and when these factors lead to inefficiency and ineffectiveness in the work place, then they are likely to be dissatisfied, depressed, and engage in antisocial behaviours at work. In planned change scenarios, this negative effect is normal. But during emergent change, family-work conflict further exacerbates the stress that comes with change implementation, and is likely to increase employee burnout. Indeed, the positive feelings of vigor, enthusiasm, and fascination that characterize work engagement will be negatively impacted by family-work conflict vis-à-vis emergent change (Lambert et al., 2018, 2020). This is especially true given that change processes in the service sector are customeroriented and service employees (especially frontline staff) play a crucial and arduous role in customer satisfaction (Karatepe & Karadas, 2016).

The moderating role of family-to-work facilitation

In family-to-work facilitation, a worker's participation in the home positively affects his participation and productivity in the work front, and vice versa. Chummar *et al.*, (2019) posit that although negative influences of family roles on work productivity are pronounced in literature, there are still inherent benefits and resources such as security, passion, social support, purposeful living, improved self-esteem, and role success. Facilitation provides employees with the energy, mental soundness, drive, ambition, and gumption for improved performance (Stoiko *et al.*, 2016). However, high-level demand for efficiency and effectiveness is a typical characteristic of the

financial service sector; and employee exposure to interactive and onerous tasks have the potential to increase the risks of emotional labour and burnout, especially when activities and processes are spontaneous and unexpected (Solat et al., 2020). Hence, during planned change, facilitation is likely to improve affective commitment, but not as much as emergent change. This is because the performance of change initiatives in a structured and organized manner makes room for minimal employee commitment. But under emergent change, actuation demands enormous employee commitment, and family-work facilitation can cushion the negative effects of such change on the worker through the provision of social support (Wang et al., 2005). In fact, when emergent frequency is change high, support performance of change initiatives over a period of time, and under austere situations, would be more positively impacted by facilitation when compared to a planned change scenario (Carter et al., 2012).

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The Nigerian Situation

Despite the demands of COVID-19 and efforts to minimize exposure of workers, organizations in Nigeria are still censorious of adopting remote work because of the perception that employees left to work independently may perform sub optimally due to distractions from the home sphere. Thus, it has become difficult for them to even operate a hybrid model of remote and onsite work because there are uncertainties regarding employee commitment. Moreover, the financial shocks occasioned by the pandemic have led to the lack the resources needed to facilitate change processes that can be accelerated by different classes of workers through remote work systems. Hence, the infrastructure needed to sustain change initiatives in virtual work environments are difficult to obtain. As a result, planned change initiatives are imposed approaches perceived as management by employees and thus should not elicit their commitment because of scarce resources for their actuation. Most times. management believes that employees may be overly ambitious with their emergent change initiatives and thus there may be tardy towards adopting them.

Goals of the Study

The aim of this study was to determine the moderating role of generation class and family-to-work- interface on the effect of change and affective commitment to change in the Nigerian banking sector. To achieve this, the following research questions were proposed:

- What is the effect of change on affective commitment to change?
- What is the moderating role of generational class on the effect of change on affective commitment to change?
- What is the moderating role of Family-towork conflict on the effect of change on affective commitment to change?
- What is the moderating role of Family-towork facilitation on the effect of change on affective commitment to change?

Methods

Participants and Setting

A total sample of 323 bank employees who are members of the National Union of Banks, Insurance, and Financial Institution Employees (NUBIFIE) in the South-Eastern region of Nigeria were participants of the study. Instruments were distributed at their individual workplaces as well as the periodic meetings of the union held within a two month period (October to December, 2021).

Instruments

Planned Change

The planned change scale adopted was developed by (Farrell, 2000). The scale for planned change had nine (9) question items which sought to describe employees' perception of the systematic change confronting the organization. A sample question items from the scale is "The implementation of the organizational change during this pandemic emanated from senior management". The question items were valid and their confirmatory factor loading shows the least item loaded at 0.781 while the highest factor loading was 0.911. The composite reliability for this scale was 0.793, which was above the standard of 0.7.

Emergent Change

Emergent change had nine (9) question items which sought to describe how employees perceive

the sudden change confronting the system (Farrell, 2000). A sample question items from the scale is "The implementation of the organizational change during this pandemic occurred by encouraging employees to understand and adapt to changing circumstances in our environment". The question items were valid and their confirmatory factor loading shows the least item loaded at 0.777 while the highest factor loading was 0.879. The composite reliability for this scale was 0.831.

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Affective Commitment

The scale on the dependent variable - Affective commitment was developed by Herscovitch & Meyer (2002). The Affective commitment scale had six (6) question items. An example of one of these question items is "I believe in the change process our organization has undergone during this pandemic". The scale measured the level of devotion an employee has to a change process. The factor scores show a high validity. These scores had the least loading at 0.713 and the most at 0.915. The composite reliability for this scale was 0.801.

Family-work facilitation

The scale for the moderating variable family-to-work facilitation was developed by Wayne *et al.*, (2004). The construct under family-to-work facilitation had four (4) question items. A sample of one of the question items is "Talking with someone at home helps me deal with problems at work during this Covid19 pandemic". The scale measured the positive effect of family support on the employee's performance. The factor loading ranged from 0.716 to 0.887.

Family-work conflict

The scale for family-to-work conflict developed by Wayne et al., (2004), had four (4) question items which measured the negative effect of conflict from home on the employee's job performance. An example of the question item that measured family-to-work conflict is "Personal or family worries and problems distract me, when I am at work during this COVID19 pandemic".

Table 1: Correlations

PlannedP	1							
	0 1114							
EmerP	0.111*	1						
FWC	0.03	0.183*	1					
FWF	0.071	0.148**	-0.331***	1				
AFCC	0.372	0.483	-0.117*	0.311**	1			
Gender	0.011	0.046	-0.236**	0.216	0.326**	1		
FamilyMP	0.043	0.216	-0.371**	0.249	0.196*	-0.126*	1	
Tenure	0.034	0.142	0.023	0.019	-0.13*	0.002		1

Note:

N = 323

*p < 0.1

**p < 0.05

****p* < 0.01

Table 2: Results on the main and moderating effects

	Model 1		Model 2		Model 3		Model 4	
	Coeff.	Coeff.	Coeff.	Coeff.	Coeff.	Coeff.	Coeff.	Coeff.
Constant	7.32	5.33	2.763	1.778	7.076	4.176	5.446	8.755
PlannedP	0.332***		0.216***		0.311***		0.184**	
EmergentP		0.5475***		0.119**		0.325***		0.416***
Gender	0.002	0.075	0.016	0.057	-0.149*	-0.197**	0.071	0.032
MarStat	0.116*	0.124*	0.015	0.003	0.051	0.084	0.048	0.005
FamilyMP	0.121*	0.09	0.044	0.011	0.021	0.018	0.071	0.010
Tenure	0.039	0.116*	0.079	0.094	0.114*	0.182**	0.088	0.110*
GenClass			-0.101*	- 0.311**				
FTWC					-0.018	- 0.214***		
FTWF							0.158**	0.477**
PlannedP X			-0.103**					
GenClass			-0.103					
EmergentP X				-				
GenClass				0.376**				
PlannedP X					-0.116*			
FTWC								
EmergentP X FTWC						- 0.649***		
PlannedP X FTWF							0.263***	
EmergentP X FTWF								0.579***

Dependent variable: Affective commitment to change; * p<0.1; **p<0.05; ***p<0.01. PlannedP: Planned process of change; EmergentP: Emergent process of change; MarStat: Marital Status of respondents; FamilyMP: Family Makeup of respondents; GenClass: Categorization of respondents on belonging to Gen. X, Y or Z; FTWC: Family-to-work conflict; FTWF: Family-to-work Facilitation.

Procedure

The permission to conduct this study was granted by the School of Postgraduate Studies of the University of Nigeria. Respondents willingly provided informed consent prior to the study. The researchers explained the essence of the study and guaranteed respondents of the confidentiality of their responses. The questionnaires were completed within two months.

Results

Descriptive Statistics

Table 1 shows the correlations among the main variables in this study. Planned change process

was statistically positively correlated to emergent change (r = 0.111, p < 0.1), but not to FWC, FWF, and AFCC. No statistically significant relationship exists between emergent change and AFCC, gender, familyMP and tenure. Emergent change was positively correlated to FWC (r = 0.183, p < 0.1) and FWF (r = 0.148, p < 0.05). FWF also statistically positively correlated with AFCC (r =0.311, p < 0.05), while AFCC statistically positively correlated with both gender (r = 0.326, p < 0.05) and familyMP (r = 0.196, p < 0.1). However, a statistically negative correlation exists between AFCC and tenure (r = -0.13, p < 0.1), and between gender and familyMP (r = -0.126, p < 0.1). Also, a negative correlation exists between FWC and FWF (r = -0.331, p < 0.01), AFCC (r = -0.3310.117, p < 0.1), gender (r = -0.236, p < 0.05), and family MP (r = -0.371, p < 0.05).

Planned and emergent change effects

 H_1 proposed a statistically positive effect between change will positively affect commitment to change. Results in Table 2 supports the hypothesis, with a statistically significant positive main effect of planned change ($P_p = 0.332$; p < 0.05; n = 323), and emergent change ($E_p = 0.547$; p < 0.05; n = 323) on affective commitment.

Generational class effects

 H_2 tested for a positive moderating effect of Generational class on the effect of change on affective commitment to change, but wasn't support by the results. Results in Table 2 shows statistically significant negative moderating effect of generational class on the effect of emergent change ($E_pG_c = \text{-}0.376;\ p < 0.05;\ n = 323)$ and planned change ($P_pG_c = \text{-}0.103;\ p < 0.05;\ n = 323)$ on affective commitment.

Family-to-work conflict effects

 H_3 tested for a moderating effect of FWC on the effect of change on affective commitment to change. The results supported H_3 . Table 2 shows statistically significant negative moderating effect of FWC on the effect of emergent change ($E_pFWC = -0.649$; p < 0.05; n = 323), and planned change ($P_pFWC = -0.116$; p < 0.05; n = 323) on affective commitment.

Family-to-work facilitation effects

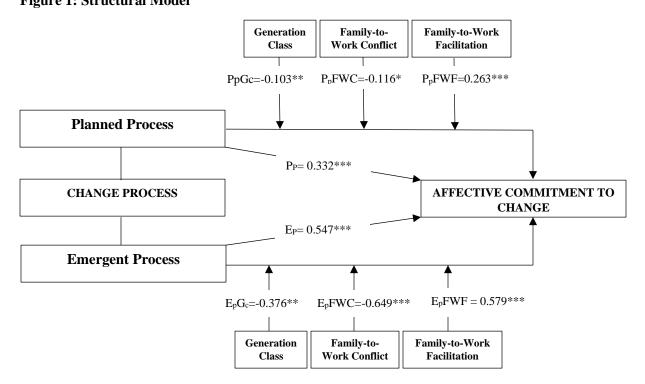
 H_4 tested for a positive moderating effect of FWF on the effect of change on affective commitment to change. The hypothesis was supported. Table 2 shows statistically significant positive moderating effect of FWF on the effect of planned change ($P_pFWF=0.263;\ p<0.05;\ n=323$) and emergent ($E_pFWF=0.579;\ p<0.05;\ n=323$) on affective commitment.

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Discussion

The first hypothesis has change as its independent variable and affective commitment to change as its dependent variable. The summative values of change (planned and emergent) were used as the predictors of the summative values of affective commitment. The result shows that a statistically significant positive effect of planned change (P_p = 0.332; p < 0.05; n = 323), less than emergent change ($E_p = 0.547$; p < 0.05; n = 323) on affective commitment to change. van der Voet et al., (2015) corroborates our results when they found that the impact of change has a positive effect on transformational leadership, planned change, emergent change, and commitment to change. The study also found a positive indirect effect between leadership transformational and affective commitment through planned and emergent change processes. Ning & Runtian (2012) found a positive relationship between expectation of reward-related outcome, affective commitment, and normative commitment, but found a negative relationship between expectation of reward-related outcome and continuance commitment. These findings suggest that employee expectation of work and reward is a significant antecedent of affective commitment, but as both van der Voet et al., (2015) and Ning & Runtian (2012) noted, both managers and human resource department have a responsibility of motivating and encouraging commitment, especially during planned change scenarios. The results of hypothesis two showed a statistically negative moderating influence of Generation class on the effect of both emergent change ($E_pG_c = -0.376$; p < 0.05; n = 323) and planned change ($P_pG_c = -0.103$; p < 0.05; n = 323) on affective commitment to change, with the effect higher on emergent change process

Figure 1: Structural Model



Maloni et al., (2019) found that a crucial value characteristic of gen Z students is a burning desire to produce results in the workplace. They also found that gen Z take more risks, seek opportunities for promotion, improved salary, security, health care benefits, and social status. Thus, when these students graduate and are absorbed into the workforce, they are likely to approach work with zeal, enthusiasm and zest. It also implies that in the event of change, gen Z workers would exhibit greater commitment compared to older generations, especially when those change initiatives are aimed at extracting The third hypothesis sought to examine the moderating influence of family-to-work conflict on the effect of change on affective commitment. The result shows a statistically significant negative moderating influence of family-to-work conflict on the effect of both emergent change $(E_nFWC = -$ 0.649; p < 0.05; n = 323), and planned change $(P_pFWC = -0.116; p < 0.05; n = 323)$ on affective commitment, with the effect higher on emergent change process. de Clercq (2020) found that among Canadian employees in the financial and banking sectors, work -family conflicts negatively moderate the relationship between employee voluntary behaviors and improvements/alterations

their hidden talents, creativity, skills, and impact. Baum (2019) examined the changing world of work and what could be learnt from employing younger generation of workers (millennials and Gen Z) as frontline service providers. It was averred that the service industry is rapidly changing, with the younger generation of workers in higher demand than the older generations, especially for the purpose of advertising and branding. Hence, there should be a shift in the understanding of, and the management of these type of workers.

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to organizational status quo. The study also found a lesser negative effect when interpersonal relationships among employees exist among employees; when employee exploitation is common among colleagues; or when employees view organization's policies as satisfactory. In other words, the more employees experience conflict at home, the more they need to be compelled by management to support change processes even when there is workplace support or the change initiatives benefit them. Voluntary change-oriented citizenship behaviors towards planned and emergent change are negatively impacted by family-work conflict because

employees at such instances lack the strength and motivation to advance new courses of action; and they may begin to display negative affect towards organizational policies (de Clercq, 2020; Beham *et al.*, 2011; Zhang *et al.*, 2007).

The final hypothesis tested the moderating effect of family-to-work facilitation on the effect of change and affective commitment. Results reveal a statistically positive moderating influence of family-work facilitation on the effect of both planned ($P_pFWF = 0.263$; p < 0.05; n = 323) and emergent ($E_pFWF = 0.579$; p < 0.05; n = 323) changes on affective commitment, where the effect is also higher for emergent change. Stoiko et al., (2016) found that when greater work-family facilitation is perceived, then there is likely to be more perceived skill choice, improved decisionmaking abilities, and increased social support. However, marriage and fewer children were found to be important antecedents of work-family facilitation. Kacmar et al., (2020) found a positive association between resilience and family-work enrichment, but a negative relationship between surface acting and emotional exhaustion. Also, the study found a moderating influence of role overload on the effect of resilience on family work-enrichment. In other words, family support will improve as a result of employee doggedness, but only to the extent that responsibilities at work would permit. The higher the job overload, the more unlikely it is for policies and programmes to yield affective commitment.

Policy Implications and Conclusion

While planned change was seen to increase affective commitment of employees, emergent change had a higher impact on affective This implies commitment. that affective commitment increases as planned and emergent changes increase. The higher impact of emergent changes on affective commitment could be as a result of the unplanned nature emergent changes which forces management to allow employees the opportunity to be a part of the change process in order to respond to the rapidly changing environment. Being so, employees are charged with the responsibility to continually learn about the business environment, having the capability to understand and adapt to any changing circumstances. Change is necessary aspect of the

dynamism of the business environment and cannot be wished away. We therefore suggest that organizations should not be averse to change because employees are more committed when there is change. And because employees are much more committed to emerging changes, management should support and promote participatory democracy where employees are allowed to feed into the change process whenever there is sudden change.

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Secondly, the higher the generation class, the lower the affective commitment of employees. This negative effect implies that if the moderation (generation class) deeps, affective commitment rises. This is so because younger employees with lower age drive have higher commitment when there is planned change but for emergent process, there is a higher negative moderation, implying that younger employees perform better when there is sudden change. Younger employees are more vibrant and tend to be more responsive and adapt to changes that occur in their environment better older employees. We conclude businesses that deal in industries that are exposed to sudden changes should consider recruiting or engaging younger workers who could be posted to departments where there are likely to be dynamism. Also, these younger generations tend to be more skilled, innovative, flexible and could provide cheap labour compared to the older generation who may not possess the necessary skill and not be committed in the face of sudden change.

Finally, the study suggests that while family-to-work conflict reduces the effect of both planned and emergent process on affective commitment; having a higher negative moderation on emergent process, family-to-work facilitation improves the effect of both planned and emergent process on affective commitment; having a higher positive moderation on emergent process. This implies that employees who are unstable and experiencing more conflict or unrest in their family or personal life would tend to be less committed and even much worse for emergent process, while employees who get support from their family or personal life have more commitment and even much more with emergent process.

Limitations and Future Recommendations

It would have been preferable if the study was longitudinal (capturing change processes before and after the COVID-19 pandemic), instead of a retrospective study that assessed only the reactive approach of banks to changes. Firms should anticipate change, and change processes should be participatory, where employees are involved in the

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change process from start to finish. We therefore recommend that whether the change is planned or emergent, organizations should preferably engage younger employees with less family burden, who are both willing and eager to be a part of the change process, rather than engage older employees who may not be flexible enough to rapidly respond to sudden change

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