SCHOOL OF GRADUATE STUDIES

THE EFFECT OF RESISTANCE TO ORGANIZATIONAL CHANGE ON JOB PERFORMANCE OF EMPLOYEES AS MEDIATED BY JOB SATISFACTION: THE CASE OF COMMERCIAL BANK OF ETHIOPIA IN ADDIS ABABA.

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A thesis submitted to the School of Graduate Studies of Addis Ababa University in partial fulfillment of the requirements for the Degree of Masters of Science in Management (Total Quality Management and Organizational Excellence)

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DECLARATION

I, the undersigned, declare that this study entitled *"The effect of resistance to organizational change on job performance of employees as mediated by job satisfaction: the case of commercial bank of Ethiopia."* is my own work. I have undertaken the research work independently with the guidance and support of my research advisor. As far as my knowledge and belief, it contains no material previously published or written by another person. As well, this study has not been submitted for the award of any other degree or diploma of the university or other higher learning institutions; and all sources of materials used for the thesis have been duly acknowledged.

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ADDIS ABABA UNIVERSIRY

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APPROVAL OF THE THESIS

This is to certify that the thesis prepared by Getachew Tesfaye entitled *"The effect of resistance to organizational change on job performance of employees as mediated by job satisfaction: the case of commercial bank of Ethiopia";* and submitted in partial fulfillment of the requirements for the degree of Masters of Science in Management (Total Quality Management and Organizational Excellence) complies with the regulations of the university and meets the accepted standards regarding originality and quality.

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Acronyms and Abbreviations

AA	Addis Ababa
ANOVA	Analysis of Variance
BSC	Balanced scorecard
CBE	Commericial Bank of Ethiopa
CI	Confidence Interval
EDRMS	Electronic Document and Record Management System
EJS	Employee Job Satisfaction
EJP	Employee Job Performance
HRM	Human Resource Management
MLR	Multivariable Linear Regression
PA	Path Analysis
PR	Principal Researcher
RTOC	Resistance to Organizational Cahnge
SD	Standard Deviation
SDCE	Socio demographic Characteristics of Employees
SEM	Structural Equation Modeling

Abstract

Resistance to organizational change is among the main factors that impede successful execution of change initiatives. Investigating the effect of resistance to change on employees' performance and the role of mediating factors is essential for managerial actions. The aim of this study was to investigate the mediation role of job satisfaction on the effect of resistance to change on employees' job performance among employees of the commercial bank of Ethiopia. The study applied a cross-sectional study design with both descriptive and explanatory approaches. Data were collected using structured questionnaire adapted from previous studies. Analyses were done using STATA 14 software. Descriptive analyses, t-test, ANOVA and multivariable linear regression, structural equation modeling and path analyses were used. A total of 398 employees of the Commercial bank of Ethiopia were selected from twenty four branches in Addis Ababa out of 398 employees 251 (63.1 %) were male while 147 (36.9 %) were female The results of the multivariable linear regression analyses revealed that, job satisfaction affected the level of employees' job performance by a factor of 0.254, at p-value=0.000; when resistance to organizational change was not included in the model. On the contrary, resistance to organizational change had total effects of -0.543 and -0.388 on employees' job satisfaction and performance, respectively; each with P-value of 0.000. Finally, the results of the mediation analyses showed that, when job satisfaction was included in the model as a mediating variable; resistance to organizational change had a direct effect of -0.300 on employees' performance at a p-value of 0.000. At the same time, employees' job satisfaction had a direct effect of 0.161 on employees' performance at p-value of 0.000. Given that, resistance to organizational change had an indirect effect of about -0.088 on employees' performance, which is mediated by job satisfaction (p-value=0.000). The study concluded that, job satisfaction had a mediation role on the negative effect of resistance to change on employees' performance. Thus, whenever change initiatives are triggered in the bank, it is vital to think of ways to assess and alleviate level of resistance; and undertake actions to increase job satisfaction so as to achieve better employees' performance.

Key words: *Employees' performance, Resistance, Commercial Bank of Ethiopia, Satisfaction.*

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

The world today is characterized by multifaceted, nonstop and vigorous changes taking place everywhere and at all level. Likewise, organizational changes are inevitable. Thus, organizations of all kind and size have been exercising dynamic changes, due to forces such as globalization, technological innovations and shifts in sociopolitical arena (Piderit, 2000; Octaviannand et al., 2017). Lots of attempts have been made to define organizational change, whilst most share common concept. Organizational change is thus defined as the movement of an organization away from its present state towards some desired future state to increase its effectiveness (Piderit, 2000; Swarnalatha, 2014).

The concept of organizational change and resistance has a long history back to the work of Kurt Lewin (Lewin, 1951). He was among the pioneers conceived the idea of employee resistance to organizational change in the management field. His view was coined with the physical sciences, and resistance was considered a restraining force attempting to maintain the status quo. Rooting their theoretical basis on Lewin's work, many researchers have made efforts to provide practical ground for worth of organizational change(Piderit, 2000).Consequently, successfully executing tailored organizational changes has been believed as the principal adaptive resort that allows a given organization to cope with the changing business environment (Piderit, 2000; Swarnalatha, 2014; Ybema et al., 2016).

In this dynamic world organizations must be flexible to adopt changes so as to outlast and remain competent otherwise they will either be laggard or expunged away from the market by the forces of change. In fact there are many forces that make changes inevitable, while the commonest are technology, market and socioeconomic milieus (Swarnalatha, 2014). These are aggravated by globalization and are often considered external forces, though necessitate changes in the internal factors such as the machinery, processes, policies, procedures, structure, services and operations; so could affecting the staffs (Serban and Iorga, 2016).

Despite the increased awareness of the need and attempts of executing organizational changes, about two third of the efforts failed due to several factors (Higgs and Rowlands, 2005; Burnes and Jackson, 2011). Regarding the snags impeding successful execution of change initiatives,

The early works of scholars (Lewin, 1951; Armenakis et al., 1993; Piderit, 2000; and others) to the new emerging empirical evidences (Hendrickson and Gray, 2012; Struijs, 2012; Swarnalatha, 2014) agreed resistance towards change is the most significant factor. Thus, employee readiness to organizational change and their assistance of the efforts determine the success or failure of change (Armenakis et al., 1993; Oreg, 2006; Diab etal., 2018).

Employees are the backbones of any organization (Raza and Ahmad, 2019). Thus, the role of employees in organizations is beyond readiness and support to change efforts. In that, the success of organizations not merely depends on modern machineries and new technologies. Instead, it needs synergy of modern materials with a highly qualified, satisfied and motivated human resource (Nawaz et al., 2012; Octaviannand et al., 2017; Weerasinghe et al, 2017; Raza and Ahmad, 2019).The role of employees for the success of a given organization is higher in the hospitality industries that involve frequent employee-customer interactions at a daily basis; than any other sectors (Shallu, 2012; Singh and Jain, 2013).

Organizational change and employees' resistance towards change are inevitable in all types of organizations(Struijs, 2012; Ahmed et al., 2013 Swarnalatha, 2014).Alongside, employees are always concerned not only about their service and benefit, but also the changes that occurring around them (Ahmed et al., 2013).And,whenever there is change employees are scared whether the change has a positive or negative impact on their service and benefits(Struijs, 2012; Ahmed et al., 2013).These qualms make employees lose interest and underperform, affecting their satisfaction and motivation at work. Because, unhappy staffs at their job are reluctant to take extra effort to complete duties pleasingly, so cannot perform their task with full appetites (Al-Refaie, 2015).

The performance of a given organization is considered as the sum total of what each individual employee performs (Sousa-Poza, 2000; Okpara, 2004; Currall et al., 2005; Shallu, 2012; Ahmed et al., 2013**)**. Employees' performance is linked with their satisfaction and level of motivation while other factors are held constant **(**Sousa-Poza, 2000; Okpara, 2004; Currall et al., 2005; Singh and Jain, 2013**).** In the banking sector customer service is of vital importance, in that employees deal with clients at a daily basis (Shallu, 2012; Ahmed et al., 2013).So, above other hospitality sectors, employees' trepidation in the banking sector must be avoided so as to boost employees' performance and ultimately the bank's repute and profitability (Ahmed et al., 2013).

The banking industry is also more liable to instability and adoption of changes relative to other industries, due to the existence of ever emerging technological innovations and global business competitions (Shallu, 2012; Singh and Jain, 2013; Hultman, 2014).In every country commercial banks are the main economic institutions that assist financial growth and economic development mainly providing the key financial intermediation services (Shallu, 2012; Ahmed et al., 2013).

In Ethiopia, modern banking has a history of about a century, and this time it is a dynamic and a fastest growing industry (Getnet, 2014). The Commercial Bank of Ethiopia (CBE)is the leading bank owned by the government (Kuhil and Michael, 2019).It was established in 1942 to perform major services like accepting saving, demand and time deposits; providing short, medium and long-term loans; buying and selling foreign exchanges; and other banking activities (Abagissa, 2019; Kuhil and Michael, 2019).The bank has made many changes so far, above all, this time it is devoted to be competitive, productive and bring changes due to forces such as globalization and technological innovations(Rao and Baza, 2017; Abagissa, 2019; Kuhil and Michael, 2019).

The bank has been playing significant roles in the development of the country and is dedicated to best realize customers' values via its highly motivated, skilled and disciplined employees (Kuhil and Michael, 2019). It is dynamic bank often making several strategic and operational changes such as adoption of new banking technologies and services, aggressive expansion of branches and rapidly increasing number of customers. It is engaged in continuous mobilization of savings, including a lottery campaign and women financial inclusion (Rao and Baza, 2017). While, there are challenges at execution, such as lack of ample training, lack of employees' mental readiness, skill, competence and negative perception of the change have been evidenced (Abagissa, 2019).

Besides, according to the information I obtained from the head quarter of CBE currently the bank has 463 branches, in four districts in Addis Ababa; with a total of 12,615 employees. The bank has been making many organizational changes. Among several changes that have been made by the bank, the rapidly updated service transformations, launch of electronic document and record management system (EDRMS); and mainly the structural changes are the most recent and significant changes which can trigger employees' resistance. In general, the present study tried to assess employees' resistance regarding the aforementioned organizational changes that have been made by the bank, the effect on job performance as mediated by job satisfaction.

1.2. Statement of the research problem

Scholars worldwide agreed that, the rapid emergence of new technological innovations, faster communications and global competitions lead to a continually changing business environment today (Piderit, 2000; Bauer and Bender, 2004; Hultman, 2014; Swarnalatha, 2014). This further exerts a rising pressure on business organizations to need frequent adoption of changes so as to survive in the market(Bauer and Bender, 2004; Oreg et al., 2008; Lunenburg, 2010). However, executions of successful organizational changes have met striking difficulties and high failure rate of change initiatives (about 70%) has been reported (Burnes and Jackson, 2011).

Taking the inevitability of change and its credibility for survival of organizations in the current dynamic business environment into consideration at one side, and the high probability of failure of change process efforts on the other, a number of business researchers have made a range of studies regarding organizational change issues (Burnes and Jackson, 2011;Struijs, 2012; Ahmed et al., 2013 Swarnalatha, 2014; Hultman, 2014; Jain et al., 2018). While, most researchers agreed that employees' resistance to change is the priority factor that impede successful execution of change initiatives across various organizations.

In addition, it is strongly evidenced that there will be resistance whenever change is made in any organization (Bringselius, 2014; Swarnalatha, 2014; Ybema et al., 2016).Regarding this, there are several studies done around the world such as studies that examined the level of employees' resistance at a given organization (Khan et al., 2016;Belay and Mamo, 2016), the factors that affect employees' resistance to change (Lunenburg, 2010; Mariana et al., 2013; Angonese and Lavarda, 2014; Weldearegay, 2018), and the effect of organizational change on employees' job performance (Kansal and Singh, 2016; Methode et al., 2019; and others).

Moreover, in recent times it has been noted that employees' resistance to change has a dual, or overt or covert appearance (Mariana et al., 2013). Considering this, particularly the covert one, in that employees often seem as they accept the change initiatives and are happy before the eyes of change agents or higher officials, but in reality or internally they refuse the change(Tudor, 2014); there needs to be a lot to be studied especially in the banking sector where sorts of changes have been frequently made due to the today's notable competitive situation (Madan and Srivastava, 2015) and performance of the sector is highly dependening on the performance of its employees (Weerasinghe et al, 2017; Raza and Ahmad, 2019).

Furthermore, despite the growing number of studies on employees' resistance to organizational change, it is less researched on how the employees' resistance to organizational change is related to job satisfaction and other attributes such as turnover intension (Struijs, 2012); and as far as my knowledge it is hard to find studies that investigated the effect of employees' resistance to organizational change on employees' performance.

Above all, there are some methodological gaps among some of the previous studies, such as the use of very small sample sizes and non-probability sampling that could further affect inference of the result obtained (Swarnalatha, 2014). As well, even if there are various studies that assessed impact of job satisfaction (Nawaz et al., 2012; Singh and Jain, 2013; Ali and Farooqi, 2014), self-efficacy (Iroegbu, 2015), motivation (Octaviannand et al., 2017; Sharma and Sharma, 2017; Jatmika and Andarwati, 2018), and organizational change (Ahmed et al., 2013; Karanja, 2015; Kansal and Singh, 2016; Methode et al., 2019) on employees' job performance; there is clear inconsistency among those studies specially on the tools or how the performance of employees was measured, and some of the studies (Singh and Jain, 2013; Iroegbu, 2015; Methode et al., 2019; and others) did not include the tools they applied in their reports.

Commercial bank of Ethiopia is generally characterized by rapid technological adoptions, operational changes, frequent introduction of new services, aggressive expansion of branches and rapid increase of its number of customers (Rao and Baza, 2017; Abagissa, 2019; Kuhil and Michael, 2019).Among several changes made by the bank, rapid service transformations, launch of electronic document and record management system (EDRMS) and the structural changes are the most recent and decisive changes. As well, given the researcher's prior knowledge about the bank, the aforementioned three main areas of changes were assumed to be significant enough to trigger employees' resistance. Therefore, taking these grounds and the possible differences that could exist among individuals towards change into consideration; conducting this study on the issue not researched well (to the knowledge of the researcher), based on a carefully allotted representative sample size and sampling method, via applying the necessary methodological cautions with careful assessment of the actual job performance of employees in the commercial bank of Ethiopia in Addis Ababa; was believed to be vital. In that, the findings generated by the present study can help decision making; help in filling some of the information gaps seen in the banking and other business literatures, and to make a bit of a clue to the knowledge of science.

1.3. Research questions

The research questions posed by the study based on the main theme of the study and some of the gaps outlined in the problem statement above were:

1. How do socio-demographic characters affect the level of job performance?
2. What is the relationship between job satisfaction and employees' job performance?
3. What is the relationship between employee resistance to organizational change and employees' job satisfaction?
4. What is the relationship between resistance to organizational change and employees' job performance?
5. Does job satisfaction mediate the relationship between employees' resistance to organizational change and employees' job performance?

1.4. Objective of the study

1.4.1. General objective

❖ The general objective of the study was to assess the mediation role of job satisfaction in the relationship between resistance to organizational change and employees' job performance.

1.4.2. Specific objectives

The specific objectives for the present study were:

- To assess the effect of socio-demographic variables on the employees' job performance.
- To assess the relationship between employees' job satisfaction and employees' job performance.
- To assess the relationship between resistance to organizational change and employees' job satisfaction.
- To assess the relationship between resistance to organizational change and employees' job performance.
- To assess the mediation role of job satisfaction in the relationship between resistance to organizational change and employees' performance.

1.5. Significance of the study

Organizational change is unavoidable. While, whenever change occurs, there is resistance. If not intervened, the resistance of employees to change can lead change processes to fail. Accordingly, business researchers have made vast efforts and came up with useful ideas that can help mangers to try to reduce resistance and execute changes successfully. However, studies done so far didn't exactly address the effect of resistance to change on employees' performance, especially via the mediation role of job performance. Since employees' performance is standard and objectives based factor that varies across organizations; there are some noticeable methodological flaws regarding the assessment of performance by the previous studies. Even if exactly measuring the performance of employees' of a given organization at a cross-sectional survey using a onetime self-administered questionnaire is logically biased, previous studies didn't use the actual job performance of employees given by the employer organization contextually.

The present study tried to fill some of the gaps seen in previous studies. Thus, results obtained by the study can make the following contributions. The results provide baseline information about the overall levels of job performance, resistance to organizational change and job satisfaction of the employees of CBE in Addis Ababa. The results can help the bank's management to value the depth of employees' resistance to change, and to view ways to deal with and to reduce change resistance effectively. The findings of the present study can give empirical evidence on the effect of resistance to organizational change on employees' job performance and the mediation role of job satisfaction. As well, these associations can assist managers to foresee new avenue on how to enhance performance of their employees. The results also serve as valuable tools to assist change managers in the banking sector in Ethiopia or other sectors, especially in financial and service businesses to be aware of the need to put efforts so as to carefully appraising performance of their employees; whenever implementing new or future change initiatives.

The methods applied in this study can also help future researchers; as empirical basis to decide to use the actual performance of employees in their studies and also to compare results. Finally, findings of this study can also add a bit of a clue to the knowledge of science regarding the nexus between resistance to change and job satisfaction, as well as with job performance.

1.6. Scope of the study

This study was aimed to assess the effect of resistance to organizational change on performance of employees as mediated by job satisfaction in the case of CBE. Accordingly, the study took a sample of employees among selected branches of CBE in Addis Ababa. The study considered resistance to organizational change regarding the most recently made changes by CBE, such as service transformations, electronic document and record management system (EDRMS) and structural changes. As well, this study took the job performance of employees given by the bank based on its standards and predefined objectives. Besides, together with the assessment of the relationships among the main variables of interest, such as resistance to organizational change (independent variable), job satisfaction (mediating variable) and job performance (dependent variable); this study included some socio demographic factors as covariates (control variables).

1.7. Limitation of the study

As it has been tried to indicate in the scope of the study, this study is limited only to employees of CBE in Addis Ababa. Thus, the study didn't include employees of CBE outside Addis Ababa, and other banks at all. The study didn't consider the changes that have been made by the bank in earliest times, and also it didn't take a single organizational change separately. The researcher believes that it would be much more comprehensive if it would have been conducted in the banking sector at country wide taking the branches of CBE outside Addis Ababa, as well as other private banks both in Addis Ababa and outside. However, because of the constraints of time and money, the researcher is forced to limit the study on such circumstances. Hence, the findings of this study need to be interpreted within these contexts.

1.8. Organization of the paper

This paper is structured with five chapters arranged sequentially. The first chapter consists of the introductory parts that are pertinent for the study. Chapter two deals with the theoretical and empirical literatures review, a brief summary of reviewed literatures and the gaps observed. The third chapter is about the research methodology. In this chapter, the research design, sample, data type, data collecting tools and analyses methods are presented. The fourth chapter is about the result and discussions. It contains the results generated by the study and the discussions of the results in comparison with the results of the previous empirical findings. Finally, the fifth chapter deals with the brief summary of the results, the conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

This chapter deals with the review of related literatures on organizational change, resistance to organizational change, job satisfaction, employees' performance, and relation among these issues and the factors that affect them. The chapter basically has two sections. The first section presents theoretical reviews that are essential to theoretically frame the study issue. In the second section empirical findings supposed to be relevant to the main theme of the study is presented. Finally, the chapter ends with brief summary of the reviewed literatures and the gaps the researcher able to see and a conceptual frame work that outlines hypothetical links among the study variables, as constructed by the researcher based on the reviewed literatures.

2.1. Theoretical Literature Reviews

2.1.1. Organizational Change, Types and Forces of Change

Organizational change is defined as the movement of an organization away from its present state towards some desired future state so as to increase organizational effectiveness (Piderit, 2000; Lunenburg, 2010; Swarnalatha, 2014).Yet, there are scholars (Oreg et al., 2008; Hultman, 2014) who argued the definition only goes with an intentionally planned and executed change. Briefly, the definition doesn't embrace unintended changes, which made due to external force including government ambition; like the case of Ethiopian private commercial banks on the government initiative called business processing reengineering (BPR)(Belay and Mamo, 2016).

According to Oreg et al. (2008), change is omnipresent, that practically exist in all organizations, business or social, regardless of the size; affecting every one inside. Kansal and Singh, (2016) also said organizational change is an imperative part of the events that an organization should face, accept and practiceso as to sustain, grow and expand in today's dynamic business milieu.

Regarding its source an intended internal organizational change is a change often believed vital for advancement of the firm (Bringselius, 2014). However, despite the fact that organizations are essentially rigid in nature, change is an inevitable event that could also occur due to an external pressure (Kansal and Singh, 2016).And, whatever the values and sources of the change, there is reaction of employees against the change (Hultman, 2014). Whilst, during the change process people remarkably differ in how they react to change; some keenly accept the view of change

and eagerly look it for, but others tend to avoid it or resist it otherwise (Oreg et al., 2008). This is because change creates strong and unpredictable impact on employees' attitude, which can also affect its final achievement (Kansal and Singh, 2016). Besides, the vital aspect of change that should also be considered with its neccessitate, in this era is its speed; which is aggravated by the rapid technological advancement (Hultman, 2014) and globalization (Bringselius, 2014).

Besides its driving force as external or internal; organizational change can be also various type, regarding the specific area where the organization needs to make the change. These include; structural changes, which are changes made to the organization's structure (Rodrik, 2013). Strategic changes, which are changes made on the content of the firm's strategy in terms of competitive advantages, scope, resource deployments and synergy (Naghibi and Hediyeh, 2011). Briefly, strategic changes are ways of altering objectives and vision of the company in order to achieve greater success. The third types of change are technological changes; which involve an increase in the efficiency of a product, a service or process results in increased output, without increased input (Bauer & Bender, 2004).Wanza and Nkuraru, (2016) considered organizational changes are all various types of new events added at a given manufacturing or service business firm such as technological adoptions, leadership, structure, culture, new services and so on.

The above definitions and concepts inform us the need to notice and to put precise demarcation of change while studying it at given organization. In this regard this study considered all changes related to technological adoptions, new services added and structural changes made by the CBE.

2.1.2. Resistance to Organizational Change and Forces of Resistance

Resistance is opposition to managerial strategies for organizational change. Change is viewed as vital; conversely resistance to change is employees' refusal to offer support, and hindering the normal and basic tracks of change (Ybema et al., 2016).Swarnalatha, (2014) stated resistance as an event occurs at the time of change. In that, some people oppose change, because of adoption and addiction to old trends. Bringselius, (2014) stated resistance as employees' objections to change. But, from a social work social justice view, resistance can be taken as a means of fighting against the status quo (Hendrickson and Gray, 2012).

Resistance is one of the main barriers to successful organizational changes often unexpected, automatic response in employees (Hendrickson and Gray, 2012). Thus, during change, managers

need to conquer it (Swarnalatha, 2014). However, managers have been said also affected so the entire staffs need to be assed at studying resistance (Bringselius, 2014; Serban and Iorga, 2016).

Resistance to change is often difficult to spot easily on employees, due to covert nature (Mariana et al., 2013; Tudor, 2014). This shows, as it can't be easily identified in some way, it will remain hidden while disrupting employees' attitude. Likewise, resistance to change is used to describe a person who for some reason or another is apparent as needing to adapt new views or conduct in certain areas, often at the push or requirement of authority figures, senior manager or advisor, but is inwardly unable or unwilling to do so (Jain et al., 2018).Consequently, it has been said that whenever studying resistance and its aspects it is vital to consider diverse domains of the person's saying and doing, such as acts about beliefs, facts and values (Hultman, 2014).

Resistance to change can arise at the organizational or individual level (Swarnalatha, 2014).But it is believed that the forces of resistance are mainly embedded in the person's mind (Hultman, 2014). The forces include uncertainty, concern over personal loss, group resistance, dependence, trust in administration and awareness of weaknesses in the proposed change (Bringselius, 2014; Swarnalatha, 2014).The causes of resistance are primarily attributed to employees, such as self-interest, lack of tolerance for change, cynicism or fear, inappropriate attitudes and behaviors on the part of employees; which in turn, impedes change (Piderit, 2000; Hultman, 2014).

Resistance is triggered because human beings have resistant personalities. They display innate conservatism and fears of the unknown, or possess a disloyal character that aims at preserving the status quo to meet personal needs. Thus, it can be aroused from all employees of an organization regardless of status (Ybema et al., 2016).There are various possible causes of resistance, however mostly resistance is provoked from the mind of employees due to their perception of the change. These include the believes, the change process is handled improperly, the change isn't needed, the change will make meeting the needs harder, the risks offset the benefits, of inability to make the change, the change will fail, the change is conflict with values, and mistrust of those in charge of the change (Hultman, 2014).

There are also a number of forces located both inside and outside the organization that contribute to resistance to change. In relation to the place from which it generates action, we can speak of internal forces, within the organization, and external forces, specific to the environment in which it operates (Mariana et al., 2013).As Tudor (2014), resistance can be internal or external, overt or

covert; and main causes of individual resistance to change are selective attention and memory, habits, reliance on others' opinion, fear of the unknown, economic reasons and lack of safety.

2.1.3. Definition and Concepts of Employee Job Satisfaction

Job satisfaction is often stated as a result of employees' perception of how well their job provides those things that are viewed as important. Robbins, (2009) stated the term job satisfaction as a general attitude of an individual toward his/her job. Robinson et al, (2015) defined job satisfaction as the level people like their job. It is also defined as realization of emotional states that result from the positive appraisal of job experiences of employees (Al-Refaie, A., 2015). Ooi et al, (2016) stated satisfaction as an attitude toward one's job resulting from pure sum of the individual's positive and negative feelings at work. Others viewed job satisfaction as a bearing of an employee towards his/her work goals (Wadhwa and Wadhwa, 2011). Bajpai and Srivastava, (2010) considered job satisfaction as a review of emotional experiences and job characteristics perceived by employees at the workplace.

In general, job satisfaction is an outcome of diverse factors. These include, pay, promotion, work itself, supervision, relations with co-workers and chance for promotions (Okpara, 2004).From the above views the concept of job satisfaction is summed up as the emotional, feeling, belief and behavioral segment of one's attitude towards job and its various aspects. Therefore, while assessing job satisfaction it is vital to address all of the proposed aspects.

2.1.4. Definition and Concepts of Employee Performance

Performance is literally defined as an act or process of accomplishing a task, an action etc. It is often measured using list of criteria set by different organizations as efficiency of employees within specified timeframe of work (Armstrong, 2006).According to Kuhil and Michael(2019), performance is total expectation of organization from separate behavior samples of each person during specific period of time. It is a set of behavior which a person shows in relation to his job or, in other word, amount of efficiency gained due to the person job type. It is also the success of achieving the target of an employee's work (Jatmika and Andarwati, 2018).

Employee performance can be understood as the related activities expected of a worker and how well the activities are done. It is the degree of achievement of a task of an individual. People are often confused with performance and effort. Performance is measurement of result while effort is related to contribution and energy (Kansal and Singh, 2016).Employees' performance depends

on the willingness and openness of employees to do their job (Sinha, 2001), and it is vital for the success and profitability of firms (Currall et al., 2005; Chien, 2015).

Regarding the factors that affect employees' performance, many executives are in the mistaken opinion that the extent of employees' performance at job is really proportional to the size of their compensation. Perhaps, compensation is extrinsic drive (Ryan and Deci, 2000), that puts a small fleeting effect. Employees' performance is thus affected by various factors, of which some are well recognized (Ryan and Deci, 2000).It is linked with satisfaction (Sousa-Poza, 2000; Madan and Srivastava, 2015; Qadir et al., 2017); with motivation (Octaviannand et al., 2017).

Besides, there are attempts that relate employees' performance with self-efficacy, which is the person's perception of confidence in his/her abilities to fit a task (Olido et al., 2015; Salman et al., 2016; Kuang, 2018). In that, high self-efficacy is supposed to affect the workers' working attitude positively and results in better performances(Olido et al., 2015; Aqdas et al., 2016)and even more change readiness during organizational change(Salman et al., 2016; Andrew and Mohankumar, 2017; Kuang, 2018).

Employee performance can be measured in terms of outcomes (Stoner et al., 1996) and in terms of behavior (Armstrong, 2006). At any rate, performance is considered against the performance standards set by the organization. However, there are also a number of events that can be considered while measuring performance; such as productivity, efficiency, effectiveness, quality and profitability (Stoner et al., 1996; Oreg, 2006).Performance appraisal is an essential part of management. The vital parts of assessment process are to provide accurate feedback assessment and link it to jobs and organizational objectives (Kuhil and Michael, 2019). Personnel directors often assess performance of each staff to help and identify areas for improvement based on organizational expectations (Armstrong, 2006).In general, most scholars (Stoner et al., 1996; Armstrong, 2006; Oreg, 2006) agreed as performance appraisal is a continuous process, which is difficult and impractical to perform at a cross-sectional survey, so as to be more credible. Thus, it is worthy to use actual performance of employees as measured by the employer organization.

2.1.5. Role of Employees on Organizational Change

In the labor market there is demand of highly skilled, trained and qualified employees (Currall et al., 2005).Productive human resources are vital elements, decisive for the progress and outcrop of organizations. Because, employees are the most precious assets that can ensure efficiency and

effectiveness in all aspects of a given organization (Weerasinghe et al, 2017), but are also at risk factors (Raza and Ahmad, 2019). This is because of the fact that, if they are happy and contended with the moves and actions of employers, they will do best for the organization including the intended change process (Salman et al., 2016; Kuang, 2018); but if they are not, they can cause a huge loss. Managing human resource thus has become an art that tries to satisfy workers and take their greater return to the organization (Nawaz et al., 2012).

Regarding organizational change, if staffs perceive a change hesitantly, their motivation is likely affected and maybe against to the goals of change (Tefera andMutambara, 2016).The execution of any organizational events, including activities often linking new approaches, operations and changes relies on the acceptance by the human asset. Thus, ways the human resources have been deployed in an organization could affect employee's satisfaction, motivation and ultimately their performance (Raza and Ahmad, 2019).The role of employees for all organizational changes is vital. Thus, for successful change executions, every organization must build ways to get support of its employees (Andrew and Mohankumar, 2017).

The banking sector has undergone rapid and remarkable changes of all types in the last few decades (Madan and Srivastava, 2015). Due to the tremendous competitive situation today it is imperative for a given bank to make a difference over others (Madan and Srivastava, 2015). The success of the sector is mainly depending on its highly qualified, skilled, satisfied and motivated employees more than any other sector (Weerasinghe et al, 2017); therefore, all changes made in the sector need the greater support of the employees more than whatever.

2.1.6. Theories of Change and Satisfaction

2.1.6.1. Lewin's Three Step Theory of Change

Since its formulation about seven decades ago, Lewin's three stages model of change has been served as the theoretical underpinning for other change theories. Lewin, (1951) formulated the three step model of change based on the theory of field. According to the scholar, the three steps are unfreezing the status quo, movement to a desired state and refreezing new change. The first stage entails current situation to be unfrozen so as to introduce change. It is considered hardest phase, because resistance is often at climax. It needs taking strong actions that reduce resistance and enhance attitude. At this stage communicating workers is vital so as to refresh their opposing views and concerns towards the change(s).

Accordingly, most scholars including (Struijs, 2012; Swarnalatha, 2014) agreed that whenever there is/are change/s made by any organization resistance is an expected event occurs among workers of the organization .As Lewin's, (1951) the second stage is the state that needs the new systems, operations, services, structures or policies put ready and everybody in the organization is encouraged to practice the change. According to Lewin's (1951), once the change has been implemented It is refrozen in a new state of balance. If this is not attained the balance will not be fixed and it can go back to its previous state. Thus, refreezing is the third stage of the Lewin's three step model of change. If the change made by the organization is successfully accomplished, the changes become the new norms of the organization regarding those particular aspect changed.

2.1.6.2. Maslow Needs Hierarchical Theory

Abraham Maslow, proposed that people want to satisfy various needs and that these needs can be arranged in hierarchy of importance (1943). His hierarchy of needs have five levels that must be satisfied sequentially or after one another. To motivate workers, manager should be able to satisfy these needs of workers in their company. The model put the basic or physiological needs at the base, then security, belongingness, esteem, and self actualization. In the language of an organization base salary put at the base, then pension plan, friend at work and job title and challenge job at the top. Peoples are motivated first by the lower level needs. As long as these remain unsatisfied the individual is motivated only to fulfill them. Satisfaction progression as individuals satisfies one set of needs, the next higher level of needs, will dominate. There is little evidence that a step-wise hierarchy actually exists. Order of the level is not always present and not the same. Needs do not fall in to a neat five steps hierarchy. Research has not confirmed the deficit principle, in which unmet needs systematically motivate behavior. E.g. some employees strive for excellence despite their low-salary. In other case higher wage jobs with numerous opportunities, and the lower level needs being met do not strive to achieve the higher level needs. Maslow's theory keeps managers aware of employees' high level needs when considering motivation strategy, and points that overall satisfaction is not merely the result of a single factor.

2.1.6.3. Hertzberg's Two Factor Theory of Satisfaction

Fredric Herzberg (1987) identified that job dissatisfaction and satisfaction arise from two different sets of factors/dimensions. Dissatisfies, which he called "hygiene factors''. The hygiene factors are organizational Policy and administration, supervision, salary, interpersonal relations

and working conditions. All of these affected the context in which work is conducted or the work environment. If these factors are absent or negative dissatisfaction will result. The presence of positive hygiene factors by themselves prevent dissatisfaction, but do not lead to satisfaction and motivation. Satisfiers (motivating factors) include achievement, recognition, responsibility, and advancement. Factors influencing the satisfaction dimension/motivation are related to the Job content and the rewards of work performance (i.e. intrinsic factor). These factors are labeled as motivators since their presence increases job satisfaction and motivation but their absence doesn't lead to dissatisfaction, but to no satisfaction. One who tries to motivate employees using only hygiene factors like pay and good working conditions will likely not succeed to a high level of satisfaction. So, factors such as responsibility and opportunity for advancement are needed.

2.1.6.4. Discrepancy Theory

The principle behind this theory is that job satisfaction depends on what a person expects to receives from his job and what he actually receives. When the reward actually received are less than the expected rewards it causes dissatisfaction. The difference between what an employee expects to receive and what he received is satisfaction (Locke, 1976). A: Expected outcomes received, B: Outcome which received. If A>B → perceived dissatisfaction, If A=B → perceived satisfaction and If A<B → perceived over satisfaction.

2.1.6.5. Situational Theory

Situational theories assume that the different characteristic variables like organizational characteristics task characteristics and individual characteristics affect job satisfaction (Miskel and Hoy, 1996). Before employment, an individual evaluates the situational characteristics while situational occurrences are evaluated later (Quarstein et al, 1992). This suggests that changes met later may affect satisfaction and lead to negative attitude towards organizational changes.

2.1.6.6. Social Exchange Theory (Mediating Theory)

Social-Exchange Theory considers that job satisfaction functions as a mediator. The Theory of Social Exchange suggests that employees engage in either positive or negative behaviors toward the organization only in response to either positive or negative actions that are seen to originate from the organization (e.g., friendly or unfriendly situation). This would, in turn, suggest that job satisfaction mediates the association between resistance to organizational change and employees' actual job performance (Thibaut and Kelley, 1959). The exchange theory puts the conditions in

which people feel that it is their duty to return the favor when they benefit from the services of some person or entity. These responsibilities generally define the tradeoffs that are not easily created, and thus, they depend on relationships that withstand times of imbalances of benefits provided to exchange partners (Blau, 1964; Emerson, 1976; Gouldner, 1960). The theory views operation of an organization as the establishment of balance between the workers and the firm.

The pioneer in the development of the social-exchange theory is Homans (1958), a sociologist, who mainly focused on people and their behavior. His core view is that the basis of sociology is in the study of individual behavior and interaction. Homans generally ignored different types of large-scale structures and institutions considered by most sociologists. His core interest lay in the support of patterns, the history of rewards and costs, leading people to do what they do. Homans' basic argument is that people continue to do what they have initially found to be satisfying and cease doing what they have initially found to be unsatisfying. The theory's name implies that it is not concerned on single individual behavior but interaction among people involved in exchange of rewards and costs. The theory states that interactions would continue only if there is exchange of rewards, while interactions felt as negative to one or both bodies are more likely to end. In this study context, the changes made by the bank may affect individuals negatively and make them to resist the changes and affect their performance; whilst employees who are satisfied with the other aspects of their job may conquer the negative effects and able to perform their job as usual.

2.1.7. Theoretical and Mathematical Basis of Mediation Analyses Models

Mediation analysis became one of the approaches that have been increasingly applied to analyze associations between an independent and a dependent variable while mediated by a third variable called a mediator(MacKinnon et al, 1995). A variable is said to be a mediator as far as it carries the influence of an independent variable to a given dependent variable (MacKinnon et al, 2002).

A mediation model estimates the relationship between independent variable (X) and a dependent variable (Y) with a mediator (M) included in the model (Baron and Kenny, 1986; MacKinnon et al, 1995).There are theoretical and mathematical bases proposed by scholars that have been used to derive empirical models of mediation analyses (MacKinnon et al, 2002). In relation to this, the four-step approach set by Baron and Kenny in 1986; is considered as the pioneer work of its kind. It is also the theoretical basis that has been widely used to derive various empirical models for mediation analyses across various fields of studies and a range of research issues.

2.1.7.1. Baron and Kenny's (1986) Four-Step Mediating Analysis

Baron and Kenny, (1986) proposed a four-step mediation analysis approach that integrated four theoretical assumptions about the relationships of the independent, dependent and the mediating variables accompanied by four regression analyses equations. In this approach, each of the four regression equations is respectively derived from each of the four theoretical assumptions. The significance of associations between/among the model variables is assumed to be tested at each step from the regression coefficients and significance values. The assumptions and the regression approaches that follow each of the assumptions proposed by the authors are listed as follows:

Assumption-1: The independent variable significantly affects the mediator.Step-1: Conduct a simple regression analysis with X predicting M.

Assumption-2: The independent variable significantly affects the dependent variable in the absence of the mediator.Step-2: Conduct a simple regression analysis with X predicting Y.

Assumption-3: The mediator has a significant unique effect on the dependent variable.Step-3: Conduct a simple regression analysis with M predicting Y.

Assumption-4: The effect of the independent variable on the dependent variable shrinks upon the addition of the mediator to the model.Step-4: Conduct a multiple regression analysis with X and M predicting Y.

In the Baron and Kenny, (1986) four-step mediation analysis approach, the mediation analysis is finally given by the regression model set in step four based on the fourth assumption. Despite the fact that the approach is a pioneer work that has been widely cited to frame empirical models of mediation analysis, there are frequently mentioned shortcomings of the approach. One of the limitations of the approach is the need of tedious hand calculations to relate the results of each of the four step regression analysis; which may lead to erroneous results and conclusions regarding the relationships among the variables. In such regression models fitted separately, there is a need to observe R^2-values at each of the regression models and to calculate and compare R^2-changes with time, while deciding their significance is often impractical (Ciptono et al., 2010). However, limitations of the Baron and Kenny's approach can be improved via the use of statistical analysis that can integrate various regression steps into single equation, and further able to decompose the

results that are obtained from the single regression equation. Mediation analysis helps to explain the mechanisms on which an outcome assumes both causal and temporal relations.

Accordingly, it has been suggested that as it is important to decompose an empirical mediation analysis model into direct, indirect and total effects after structural equation modeling (SEM) approach (Rucker et al., 2011; Pardo and Román, 2013). Structural equation modeling provides a more general, flexible and decomposable framework for performing mediation analysis (Gunzler et al., 2013). It is also believed that SEM is useful to combine separate models that are concerned about associations of variables via path analysis that integrate the model variables (Baum, 2016).

In conclusion, from the theoretical review we can realize change is an inevitable event, occurs at all types of organization, and is vital for progress. Successful execution of organizational change needs role of employees. Yet, whenever change occurs, there is resistance; which is a negative attitude. This affected attitude could also affect other work related views of employees; such as motivation, self-efficacy, satisfaction and eventually their performance. These link employees' resistance with satisfaction and performance. Finally, this makes the theoretical basis for the assumption of my study. In that, whichever changes has been made by the CBE in the last two years, on whatever stages the changes have been; I assumed that all changes are experiencing resistance by employees. So, the levels of resistance to the changes could affect the levels of employees' motivation, satisfaction and eventually their job performance.

In addition, by integrating the above assumption on the theoretical relationships between/among the main variables of interest (i.e. the independent, dependent and the mediating variables) with the mathematical and theoretical approaches described earlier; the present study has formulated its hypotheses as well as its empirical models as presented in the respective sections afterward.

2.2. Empirical Literature Review

In this subsection, potentially relevant empirical evidences that can assist the above theoretical foundations and the main theme of the present study have been presented.

2.2.1. Factors Affecting Job Performance, Satisfaction and Change Resistance

Regarding employees' performance, satisfaction and resistance to change empirical studies that have been done so far mainly focused on the assessment of determinants that affect each of the three organizational attributes. Thus, some of the empirical evidences have been presented next.

2.2.1.1. Factors Affecting Employees' performance

Lelissa and Lelissa, (2016) conducted a study that explored current performance management system (PMS) of banks in Ethiopia. They used a conceptual framework that links phases of PMS with employee effectiveness. They revealed banks in Ethiopia have applied a PMS targeted to measure employees' performance against desired objectives. However, the authors indicated the presence of gaps regarding participation of employees in planning and objective setting, on the use of PMS as a motivation tool and in coaching employees for a better performance. The result also evidenced a significant relationship between phases of PMS and employees' effectiveness.

Kuhil and Michael, (2019) conducted a study to assess the practices and challenges of employee PMS at the commercial bank of Ethiopia. They focused on how PMS was practiced; its purpose and challenges at execution. They applied descriptive approach, on both primary and secondary data. They attested fine qualities of the bank in practicing, clearly defining mission, vision and values and developing strategic plan. However, they stated the presence of limited awareness on the purpose, requirements and implications of PMS among employees; mistrust, discontinuity, irregular feedback, coaching and assessment. The authors suggested as there is a need to improve employee's participation in the process, revise performance standards and measures, reduce bias and inaptness; enhance concern and rights of employees via transparency, regular feedback and coaching ,and trainings that provide employees with basic knowledge and skills.

Mohammadi, (2019) conducted a study to test the theory of motivation, hygiene job factors; the study used 150 observations from different ministries based in Kabul. The author applied linear regression model to analyze the data, and has revealed that employee relations, job involvement and participation had a strong positive effect on their performance. But, it was not clear how the performance of employees was measured.

2.2.1.2. Factors Affecting Job Satisfaction

Shallu, (2012) in the study done to assess job satisfaction of bank employees indicated age, sex, experience and income had significant positive correlation with satisfaction. Employees in of age 35-48 were highly satisfied than those in age 21-34. Male employees were highly satisfied than females. More experienced employees were highly satisfied than the less. Employees with higher educational qualification were much satisfied, but the less educated were dissatisfied. This indicated the socio-demographic factors have an effect so needs to be controlled.

San et al. (2016) reported that, individual attributes such as age, gender, and experience showed significant effects on employees' job satisfaction. Besides, supervisor, co-workers, payment and the job itself were other factors that affect employees' job satisfaction. This evidenced again the need to consider the controlling effect of socio-demographic factors while dealing with attitudes of employees, such as satisfaction, performances as well as resistance.

Raza and Ahmad, (2019) studied the effect of human resource rehearses on representative's realization in commercial banks of Pakistan. The study revealed that employees were satisfied regarding enlistment, determination procedure, preparing and progress of banks, while they were dissatisfied on human asset arrangement. Given, friendly workplace gives extra fulfillment toward work; working condition was reported as a dependably essential variable of employees' satisfaction. The study proved positive effect of remuneration, performance evaluation, relations among workers and executives, on employees' satisfaction and their productivity. But, the result also showed that most participants were unhappy, thus suggested the bank to give emphasis on proper human asset practices so as to upgrade worker's satisfaction and performance.

2.2.1.3. Factors Affecting Change Resistance

Mariana et al., (2013) in their paper entitledforces that enhance or reduce employee resistance to change showed that empployees' perception and personal attributes such as age, tenure and work experience were the main factors that affect the level of empployees' resitance to change. In that, employees at younger ages, with important position in the organization and increased years of experience or sinority are less likely to resist changes.

Angonese and Lavarda, (2014) conducted a qualitative assessment of resistance factors in two companies of differing characteristics and analyzed seven resistance factors. The study indicated implementation of strategic change faces internal resistance in both of organizations, while each factor varies in intensity between them. The authors evidenced resistance factors are provoked whenever change is initiated; at a cumulative effect the factors potentially can block the change.

Cronin and McGuinness, (2014) in a study in Ireland used a linked employer-employee dataset of the National Employment Survey, and examined determinants of organizational change and employee resistance to change; specifically the influence of employee inflexibility on execution of firm level policies aimed at increasing competitiveness and workforce flexibility. Their findings showed workforce resistance to job-related change often forces firms to seek alternative

ways of achieving labor flexibility than trying to avert the resistance. The human resource management staff, consultation procedures, wage bargaining mechanisms, bullying and equality polices had little impacting the incidence of workforce resistance to operational changes.

Swarnalatha (2014) studied employee resistance towards organizational change in India, on a sample of 150 employees. They showed average resistance level was 3.45. It also showed that; associations between self development and experience, and decision-making and experience were not significant; however age and forces for change were significant.

Eyasu, (2015) examined employees' reaction to organizational change using employees' change perception variables on 373 staff of Ethiopian Revenue and Custom Authority. The relationship between variables was tested using correlation and multiple regressions. The study revealed that, perceived organizational support, perceived procedural justice, perceived self-confidence to learning and development, perceived trust in management and perceived need for change had negative significant effect on resistance to change, while perceived fear of change consequence had positive significant effect on resistance to change.

Belay and Mamo, (2016) in a paper titled manager's resistance to organizational change: Lesson from Ethiopian Commercial Banking Sector, stated the view and practice of managing resistance to change often associated with change recipient's side. Thus, employees are considered as prime source of resistance. In context of organizational change in Ethiopian commercial banks, they implied resistance to change is rooted from employees and managers. Aside, there was also lack of care about change initiatives. The authors underlined the need of thinking again the potential sources of resistance while conducting studies. Whilst, their study was focused on the change initiative to redesign the banks' business processes, called business process reengineering (BPR).

Khan et al., (2016) undertook a qualitative study on determinants of resistance to organizational change on a non-governmental organization in Pakistan**.** They identified poor communication, culture, status quo, time, cost of change, fear of job loss, ability of change agents, capability of employees, uncertainty and loss of power as the main determinants. They pointed change management is a very delicate process that needs great concern. The authors suggested change must be felt by all employees and others; so as to enable them valued the time and cost invested, and motivate to perform in a more productive manner. Despite the recommendation given the study didn't address how the employees' resistance to change could affect their productivity.

Serban and Iorga (2016), in their study entitled employee resistance to organizational change through managerial reengineering that enrolled 101 Romanian companies; specified employees of all types and level were likely to resist change. The authors stated, whenever there is change, employees from vanguard to entry-level and senior executives show own motivations, fears and doubts. This indicted that resistance to change at employee level is critical for organizations to meet the target of change; considering the vital role of employees to maximize efficiency. They also said that resistance is the greatest challenge of change, so needs clear communications of everyone regardless of the position in the organization.

Samaranayake and Takemura, (2017) studied employee readiness for organizational change in a manufacturing firm in Sri Lanka on a sample of 185 employees. They revealed factors, such as organizational commitments, trust in peers and management significantly affecting employees' change readiness or reduced resistance. They also showed effects of demographic factors such as gender, age, and working experience on employees' organizational commitment, trust in peers and management and change readiness. Significant association of level of employees' education with trust in peers and management and readiness to change was also reported; while total work experience was linked only with readiness to change.

Diab et al., (2018) studied organizational change readiness and manager' behavior in managing change at two hospitals in Egypt; on a total of 136 staff nurses and 61 managers and assessed the change management and readiness. The authors revealed controversy reports regarding the two groups. In that, above half of the managers said, they have a good behavior in managing change, while nurses said the reverse. The authors also reported disparity of level of employees' change readiness between the two hospitals, and positive correlation of change readiness and managers' behavior; evidencing the need of including managers as other employees of a given organization while studying issues related to organizational change; such as readiness and resistance.

Weldearegay, (2018) studied determinants of resistance to change in CBE on a sample of 150 staffs in Addis Ababa. He issued fifteen resistance factors. The logit regression analyses showed that age and sex didn't affect resistance, while education status of employees affected resistance negatively, and work experience positively. The study also showed that a single resistance factor had varied significance level across different phases of a change process.

Abagissa, (2019) studied the implementation of a balanced scorecard (BSC) in commercial bank of Ethiopia, Addis Ababa involving all employees and management staff. The study showed that the Bank has implemented BSC and attained a lot by aligning the new approach with its daily activities to its strategy, enhanced service delivery and so on. Yet, many challenges such as lack of leadership commitment and employees' awareness as well as lack of employees' participation, negative attitude toward BSC and not linking with rewards were negatively affecting the benefits obtained from the implementation. The author suggested the need to work so as to change the attitude and perception of employees on BSC; by promoting the benefits of implementing it via arranging trainings to help employees can acquire adequate knowledge and indulgent of the new approach. This showed that negative attitude of employees, which often referred to as resistance to changes made by the bank could affect potential benefits that stakeholders can obtain from it.

2.2.2. The Relationship Between Job Satisfaction and Employees' performance

Nawaz et al., (2012) studied the effect of job satisfaction on employees' performance in private medical institutions, Pakistan; on a sample of 200 workers. The study showed facets such as: pay, promotion, job safety and security, working conditions, job autonomy, relationship with co-workers, and relationship with supervisor and nature of work affect job satisfaction, and showed a positive link between job satisfaction and employee performance.

Singh and Jain, (2013) conducted a study to assess the association between job satisfaction and performance. They highlighted that happy employees perform well in the areas of customers' service and sales as they interact with the customer on a daily basis. This indicates that satisfied employees will perform well especially in the hospitality industry.

Ali and Farooqi, (2014) did a study to identify the effect of work overload on job satisfaction and effect of job satisfaction on employee performance and engagement. They stated theoretical links among the variables, and tested empirically using data from a sample of 207 university staff. The result showed a significant link of work overload with job satisfaction. As well, it revealed work overload has affected job satisfaction, employees' performance and ultimately engagement.

Iroegbu, (2015) reviewed articles done on relations between self-efficacy and work performance based on a theoretical framework that, individuals with high self-efficacy trust in themselves so perform high while those with low self-efficacy are less confident so perform low. The review showed that, findings of existing studies were varied. In that, some studies showed positive links,

some others negative and the rest no associations. The author affirmed that the reviewed studies had also several intervening variables related to task and personal attributes of employees such as aptitude, behavior, skill, motivation, tenure and education that mediated the link between self-efficacy and performance. Thus, he suggested future studies to consider a number of potential mediating variables while studying work and performance of employees.

Olido et al., (2015) examined the significance of self-efficacy and competencies in employee performance at a micro deposit taking institution in Uganda on a sample of 103 staffs. The study showed positive links of operant and personal competences with self-efficacy and performance while competences had the stronger association. The study also showed positive association of self-efficacy with performance and stated self-efficacy; and personal competences as the main predictors of performance. However, the study measured performance of employees indirectly as most of the previous studies, but did not use the actual performance given by the employer.

Salman et al., (2016) studied the association between self-efficacy and performance of health workers in Pakistan. The authors viewed self-efficacy with its different dimensions, such as past experience, modeling and emotional cues. The study gathered and analyzed data from public hospital employees. The study showed strong link between self-efficacy and performance factors such as commitment, satisfaction and absenteeism. The study assessed job performance via its facets, but not used the actual performance of employees given by the employer. This gap of not using the actual performance leads us to view another way to assess employees' performance while conducting cross-sectional surveys.

Octaviannand et al., (2017) studied the effects of job satisfaction and motivation on employee performance at a shipping company in Jakarta, on a sample of 70 staffs. Data was regressed and the result showed both job satisfaction and motivation has influenced employee's performance positively. In that, better job satisfaction and motivation give higher performance and vice versa.

Sharma and Sharma, (2017) studied the link between performance and motivation of employees and aside the known fact that money is the key amongst the motivating factors to staff, it was realized that employees are also flattering about trust, respect and high expectation, recognition and appreciation and good working mood. Qadir et al, (2017) also showed a significant positive effect of motivation on employees' performance. This leads us to think of what would happen if these attitudes of employees had been disturbed by other factors such as change.

2.2.3. The Relationship Between Employees' Change Resistance and Performance

Ahmed et al., (2013) studied the impact of organizational change on employees' performance in the banking sector in Pakistan, on a sample of 252 staff. Leadership, communication, procedural justice, employee development and tolerance to change were variables issued. The study showed a significant positive impact of the change on employee's performance. They suggested further studies to be done in various sectors by increasing variables of organizational change to examine overall impact of organizational change on performance. Even if the study made essential efforts towards handling associations of organizational changes and employees' performance, I can see some methodological gaps such as un-clarity on how the variables were measured especially how performance was evaluated is not stated; as some other empirical studies done elsewhere do.

Found, (2015) developed and tested a comprehensive model of resistance issues that can lead to failure; by review of literature and tested empirically in cases of manufacturing and engineering company in England; using 170 manufacturing, engineering, and administration staff. The author considered numbers ongoing operational, improvement and optimization program changes that involve extensive physical and departmental restructuring and staff losses. The author concluded that, individuals who feel less confident about their role going forward, or feel that the changes will have a negative effect on the business are less likely to support change, and those who had a high level of participation and opportunity for high quality communications were more positive to change than those who had little participation and poor communication.

Karanja, (2015) in the study that investigated the effects of organizational change on employees' performance, the author mainly focused on effects of technological and structural changes in the case of postal corporation in Kenya. The study enrolled a sample of 61 employees and applied descriptive analyses. The result revealed a positive association between employees' performance and organizational change. In that, technological change was the foremost influential, stating the opportunities it has provided the workforce with an internship program that further ready for more jobs. As the authors explained, it has motivated the staff to greater performance, while recommending public organizations that pursue changes should highlight the exigency and need of the changes made; in clear and understandable words. This shows motivation and awareness of changes among employees can lessen resistance of employees to organizational changes. Like some others, it also had methodological limitations such as on how employees' performance was addressed and each of the study variables were measured.

Kansal and Singh, (2016) conducted a study on the impact of organization change on employees performance in Maruti Suzuki. They applied chi-square test analyses. Their study showed that organizational change has a strong impact on performance of employees; in that performance of both male and female employees was affected by the change. However, the impact was higher on performance females than males. Besides, employees' performance was also related with the designations and departments of employees. Like other studies, the paper did not clearly put how the performance of employees was measured by the researchers.

Wanza and Nkuraru, (2016) conducted a study to assess the effect of charges in technological, leadership, structure and organizational culture on employees' performance, in Kenya on 121 university employees. Their study revealed positive impact of culture, leadership, structural and technological changes on employees' performance. They suggested that, leaders need to be aware of the effects of such types of organizational changes; so as to boost their employees' motivation and performance.

Jain et al., (2018) in their review of literatures on resistance to change indicated that changes are resisted by organizations, which ultimately hinder adaptation and stop the progress, so must be diminished to enhance efficiency. Though the authors used organizations as units of analysis, they identified individual and group powers of employees within the organization as the key tools of alleviating resistance to change. They said employees should be aligned towards the goal and their participation should be increased so as to reduce resistance. They also suggested thinning resistance over time is a way that leads organizations to better efficiency.

Methode et al., (2019) conducted a study that explored the effect of organizational change on employees' performance among selected commercial banks in Burundi. The authors focused on structural, strategic and technological changes. They applied a cross-sectional study design that enrolled 104 participants. The result revealed, effect sizes of structural (R2=0.568), strategic (R2=0.472) and technological (R2 = 0.514) changes on employees' performance; and evidenced significant effect of organizational changes on performance of employee. The study measured employees' performance in a different way. In that, it considered the quality, effectiveness and timeliness of work. But, how each facet of performance was addressed, how many items were used to assess each facet of employees' performance variable was unclear.

2.2.4. The Relationship Between Employees' Change Resistance and job Satisfaction

Tefera and Mutambara, (2016) evaluated the strategic change management implementation at a country club in Kwazulu Natal, participation of employees in the process and its impact on their motivation. They applied a quantitative approach with descriptive analysis of data gathered from eighty employees. Their study revealed that the management had not created opportunities for participation of employees in the organization strategic change, hence upset and made them de-motivated. Thus authors evidenced, involving employees to participate in organizational changes motivate and allow them achieve better. This implies employees' participation in organizational change make them aware, motivated and good performing. Conversely, de-motivated employees are more resistant, less productive and low performing.

Andrew and Mohankumar, (2017) studied the relationship between self-efficacy and employee's readiness to change in private banks, on a sample of 100 staff. They assessed employees' self-efficacy, attitudes, beliefs and behaviors to readiness for organizational change, results of their study revealed a significant positive relation between self-efficacy and employees' readiness to change. Implying, the higher the employee's self-efficacy, the more he/she get ready for change and exert better performance; while other factors held constant. They suggested that, managers should improve the employees' knowledge, skills and confidence in their task; to boost readiness for change, get higher productivity and sustain performance progress.

Kuang, (2018) carried out a study on managing resistance and transformational leadership on the followers' self- efficacy; using data from 178 workers in four firms across three countries; that are Netherlands, Hong Kong and the United States. The study revealed significant association between leadership style and followers' self-efficacy. They advocated the role of each employee towards the success of change is vital so need to be recognized by mangers. Thus, performance of employees may be linked to level of resistance shown individually towards change. Because, self-efficacy is a decisive psychological factor often used for revising employees' unfavorable opinions and eliminate their resistant behaviors.

Gori and Topino, (2020) on a study to done to investigate the role of several factors in favoring job satisfaction on a sample of 130 public and private workers in Italy; principally reported the presence of positive association of predisposition to change on job satisfaction of the employees.

2.2.5. The Mediating Role of Job satisfaction

Struijs, (2012) studied the link between resistance to change and turnover intention, as mediated through job satisfaction, and influence of emotion regulation strategies on these associations. The study showed the link between resistance to change and turnover intention was mediated by job satisfaction. Employees experiencing more resistance to change were less satisfied at job and had also more turnover intention. Among the emotion regulation strategies, suppression significantly lessened the negative relationship existing between resistance and job satisfaction; while other emotion regulation strategies had insignificant moderating effect.

Taboli, (2013) conducted a study to assess mediation role of job satisfaction on the link between emotional intelligence and organizational commitment using a sample of 132 participants. The study indicated that job satisfaction mediates the association between emotional intelligence and organizational commitment.

Madan and Srivastava, (2015) studied the link between employees' engagement, job satisfaction and demographic variables; using data from 88 bank managers in India. The result showed a significant link between employee's engagement and job satisfaction, while insignificant link with demographic factors.

Aqdas et al., (2016) studied the main challenges organizations face in enhancing performance of employees using a sample of 517 partakers. The result revealed insignificant correlation between resistance to change and creative performance, but positive relation of creative self-efficacy with creative performance. They concluded that creative performance is enhanced by overcoming resistance to change and increasing creative self-efficacy. Although it made efforts on resistance, self-efficacy and performance; being one of the fewer studies that attempted to find links among these variables; the study focused on creative performance only, but not on actual performance given by the employer organization based on predefined objectives.

Vratskikhet al., (2016) conducted a study to assess the influence of emotional intelligence on job performance and the mediating role of job satisfaction. They gathered data from 354 participants, and analyzed it using structural equation modeling (SEM). Their finding showed that emotional intelligence is positively linked with job performance, and mediated by job satisfaction.

Jatmika and Andarwati, (2018) conducted a study to find the effect of motivation on employees' performance through job satisfaction; engaging 107 staffs. Their finding showed that motivation

affects satisfaction, but not performance. Whilst, they said job satisfaction affects employees 'job performance, thus motivation has influenced performance through job satisfaction.

2.3. Research gaps

In summary, the empirical literatures reviewed above have made huge efforts on the issues of organizational change, resistance to organizational change, role of employees, and aspects of employees such as motivation, job satisfaction and performance across various organizations and geographical locations around the world. However, the empirical studies done worldwide didn't show perfect similarities one another in relation to the factors that affect employees' motivation, satisfaction and performance. As well, regarding availability of empirical evidences, especially published papers, the present researcher can realized that there is scarcity coming from elsewhere abroad to Africa and then worsening in Ethiopia. This reminds me there is a need to be done more in our country's context so as to understand the issues and interpret the results at firsthand.

Besides, there are numerous empirical studies done around the world on diverse organizations that attempted to measure the level of resistance against an organizational change in a specified setting, there are also studies that attempted to study the nexus between motivation and employees' performance, satisfaction and performance, self-efficacy and performance. But, studies that attempted to measure of the nexus between resistance and main employees' job attributes such as motivation, satisfaction and self-efficacy are very rare. Moreover, there is clear methodological inconsistency and obvious limitation in the papers regarding the way how they measured the factors of interest (both the dependent and independent variables).

Furthermore, to my knowledge, empirical studies that exactly attempted to measure the effect of resistance to organizational change on employees' actual job performance really are hard to find.

2.4. Conceptual framework

After extensive review of literatures on employees' resistance to organizational change, job satisfaction and job performance the present study outlined the proposed theoretical relationship of the independent variable (employees' resistance to organizational change) with the dependent variable (employees' job performance) and the mediating variable (employees' job satisfaction) with the adjusted effect of controlling variables (socio demographic characteristics of employees of CBE),assuming that the control variables could affect all the other variables including the dependent variable, employees' job performance; as depicted in the diagram below (Figure-1).

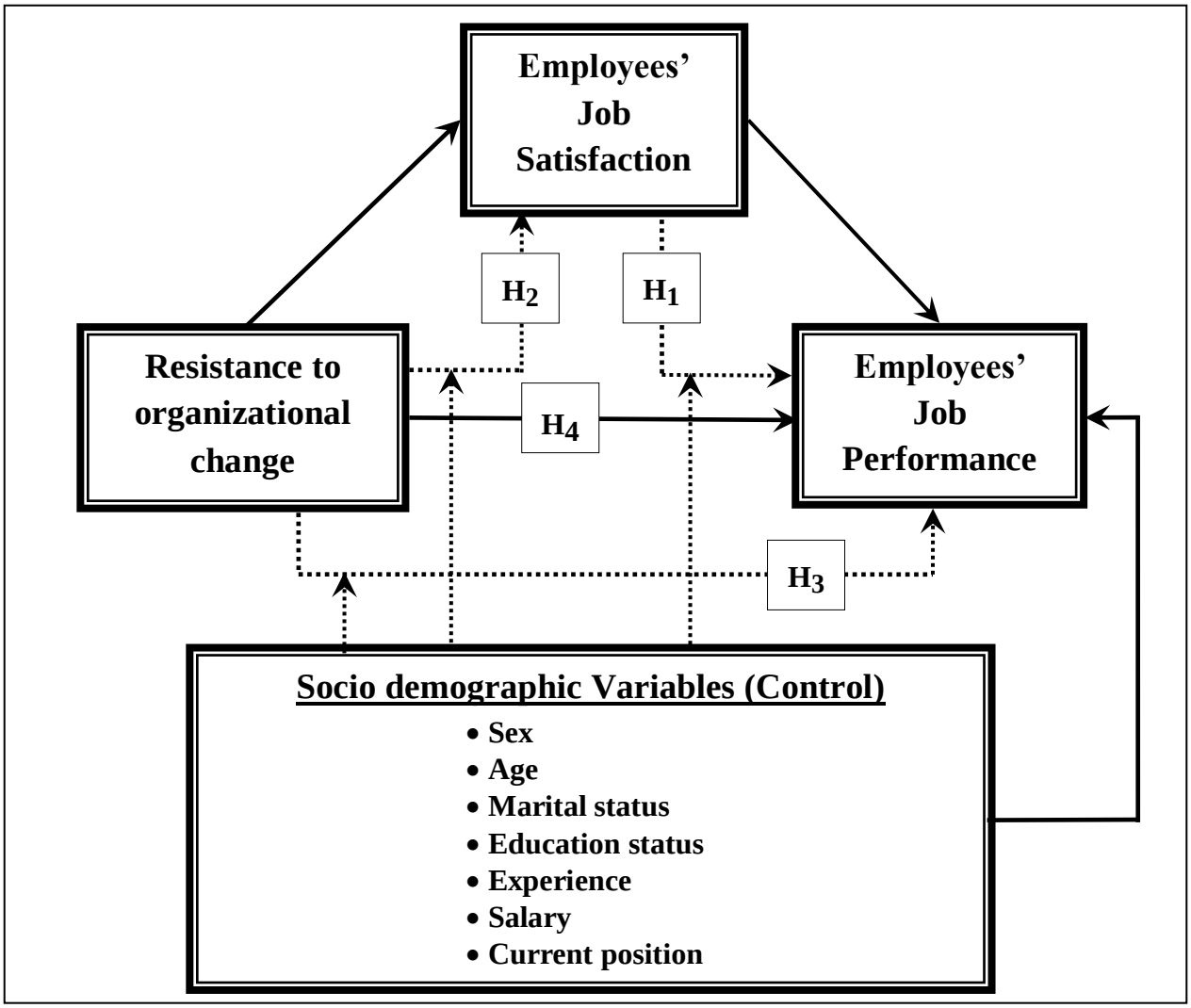

Figure 1-Conceptual framework for the effect of resistance to organizational change on job performance of employees as mediated by job satisfaction.

Source: *Researchers' construct; 2020.*

Key*: Broken lines=hypothetical associations between each pair of variables with the socio demographic variables included in each model as covariates, Solid lines=together make up the mediation model with resistance to change as an independent variable, employees' performance a dependent variable, job satisfaction a mediating variable; and the socio demographic variables as covariates (control variables),* $H_{(n)}$ *=Hypothesis of the respective number (subscript).*

2.5. Research hypotheses

The main objective of the present study was to assess the mediation role of job satisfaction on the association between resistance to change and employees' performance. To empirically attest theoretical assumptions on the associations between each pair of the variables (i.e. independent, dependent and mediator) as proposed for mediation analysis, to test mediation role and finally to address the main research questions and objectives of this study; the following four hypotheses were formulated based on some relevant theoretical and empirical basis. Since null hypotheses often assume no associations, for purpose of simplicity only the alternative hypotheses are listed.

Scholars including Robbins, 2009; Robinson et al, 2015; Al-Refaie, 2015; Ooi et al, 2016and others stated job satisfaction as an attitude of employees toward their job resulting from pure sum of their positive and negative feelings at work. At the same time, employees' performance is about the related activities expected of a worker and how well the activities are done (Sinha, 2001; Currall et al., 2005; Chien, 2015; Kansal and Singh, 2016). As well, many scholars including Sousa-Poza, 2000; Madan and Srivastava, 2015; and Qadir et al, 2017 indicated that satisfied employees often perform better at their job compared with the unsatisfied ones. Taking these grounds into consideration, this study expects that employees who are more satisfied with their job are likely to perform better at their job as formulated in the following hypothesis:

H_1: *There is a statistically significant positive association between employees' job satisfaction and job performance of employees.*

Resistance to change is often considered as employees' refusal to offer support changes, thus hinder the normal and basic tracks of change (Bringselius, 2014; Swarnalatha, 2014; Ybema et al, 2016). It is one of the main barriers to successful organizational changes often unexpected, automatic response in employees (Hendrickson and Gray, 2012). As resistance to change can be overt or covert, it affects job satisfaction unless conquered during the change processes (Mariana et al., 2013; Tudor, 2014; Swarnalatha, 2014; Serban and Iorga, 2016).Resistance to change increases employees' dissatisfaction thus lessens job satisfaction and motivation (Hultman, 2014; Ybema et al., 2016). Based on these grounds, this study expects that employees experiencing more resistance to change are less satisfied with their job and formulated the next hypothesis:

H_2: *There is a statistically significant negative association between resistance to organizational change and job satisfaction of employees.*

Scholars including Ahmed et al, (2013), indicated a significant positive impact of organizational change on employee's performance. Organizational changes are vital events for improvement of the organization. The changes affect performance of employees based on their perception to the changes made, in that employees with positive attitude towards change have better performance compared with those employees who are less confident and experience negative attitudes on the changes made (Found, 2015; Karanja, 2015;Kansal and Singh, 2016; Wanza and Nkuraru, 2016; Jain et al, 2018; Methode et al, 2019). Taking the above grounds into consideration, this study expects that employees experiencing more resistance to change are more likely to perform less at their job and formulated the following hypothesis:

H_3: *There is a statistically significant negative association between resistances to organizational change and job performance of employees.*

Studies conducted to assess the mediation role of job satisfaction on the relationships between resistance to change and aspects of employees' job such as turnover intention (Struijs, 2012), to assess mediation role of job satisfaction on the association between emotional intelligence and organizational commitment (Taboli, 2013), to assess the influence of emotional intelligence on job performance and the mediating role of job satisfaction (Vratskikhet al, 2016), and to assess the mediation role of job satisfaction on the effect of motivation on performance (Jatmika and Andarwati, 2018);and finally all studies indicated that job satisfaction has played the proposed mediation roles accordingly.

Taking the above grounds into consideration and the points suggested before by the above three hypotheses that proposed the presence of a statistically significant positive association between employees' job satisfaction and job performance (Hypothesis-1), the presence of a statistically significant negative association between resistance to organizational change and job satisfaction of employees (Hypothesis-2), and the presence of a statistically significant negative association between resistance to organizational change and employees' performance (Hypothesis-3); it can be concluded that job satisfaction mediates the relationship between resistance to change and

employees' performance. More resistance to change results in less job satisfaction, which further lead employees to perform less at their job. As a result, the following hypothesis is proposed:

H_4: *Job satisfaction has a statistically significant mediation role on the effect of resistance to organizational change on job performance of employees.*

CHAPTER THREE

RESEARCHMETHOD

This chapter deals with research methodology, data source and type. It is organized in sections; such as research method, research design, research strategy, data sources, study area and period, study population, sampling, research instrument, data collection procedure and analyses.

3.1. Research method

The research method is about the processes used to collect information and data for the purpose of making decision regarding objectives of the present study.

3.1.1. Research design

A research design is the master plan of a research that shows all the ways a researcher should go to precisely answer the research questions and attain the objectives (Saunders et al., 2009). As to the authors, it is not the type of design matters, but the fitness of the design with the study theme matters a lot. In agreement, the questions and objectives of this study were clearly defined. Thus, to describe the study participants and summarize the dependent variable a descriptive design approach was used. Whilst, to attain the objectives of the study that need analysis of associations or comparisons of sample statistics explanatory design approach was used.

Regarding the time horizon category of business researches, the present study is a cross-sectional study type. Because the data used by the study to determine the level of employees' resistance to change, its link with job satisfaction and effect on performance among employees of CBE in Addis Ababa; was collected at onetime point or at specific period of time.

3.1.2. Research strategy

The research strategy is the way that determines how the research objectives are set and the type of data needed. There are three categories of researches regarding the strategy applied. These are quantitative, qualitative and mixed approaches data. Among these, quantitative approach entails quantification both in collecting and analyzing the data (Saunders et al., 2007). Accordingly, the present study utilized a quantitative research approach.

3.2. Sources of data

According to Saunders et al. (2009), data are basically classified into primary and secondary type based on the source and reason gathered. As to the authors, business researchers must devote to

get best data fitting the research questions and objectives. My study has also made efforts to get a reliable and accurate data that help answering its questions and attain the objectives. Briefly, this study utilized a primary data collected from employees of CBE in Addis Ababa.

3.3. Description of the study area and period

The study was conducted among the commercial bank of Ethiopia employees in Addis Ababa, Ethiopia; from December, 2019 to May, 2020 G.C. In Addis Ababa there are above seventeen types of commercial banks, among which the commercial bank of Ethiopia is the leading bank, which is owned by the government. Addis Ababa is also a city where the head quarters of all of the commercial banks both the private and the government banks are located.

3.4. Study population

The study populations for this study were the employees of the Commercial Bank of Ethiopia in Addis Ababa. The representative sample of the present study contains subsets of the population that allow the study results to be generalized for. According to the information obtained from the head office of the CBE, the branches of the Commercial Bank of Ethiopia in Addis Ababa are spatially organized in four districts, namely; North, South, East and West Addis Ababa. The numbers of branches and employees in the four districts are given in the table below (Table-1).

Table 1-Number of branches and employees of CBE per district in Addis Ababa, 2020 G.C

Name of Districts in Addis Ababa	Number of branches	Number of Employees		
		Female	Male	Total
East-Addis Ababa	117	1222	1954	3176
North-Addis Ababa	119	985	2307	3292
South-Addis Ababa	99	1240	1861	3101
West-Addis Ababa	128	879	2167	3046
Total	**463**	**4326**	**8289**	**12615**

Source: *Commercial Bank of Ethiopia, Head office, 2020G.C.*

3.5. Inclusion and Exclusion criteria

The study applied the following eligibility criteria while selecting employees.

Inclusion criteria: All employees of CBE in the study population;

- Who are clerical staffs
- Whose service in the bank is two years and above
- Who are not transferred to other branches outside Addis Ababa,
- Who are not applying to leave the job (the Bank); were included.

Exclusion criteria: Those employees of CBE;

- Who are not clerical staffs
- Whose service in the bank is below two years
- Who are transferred to other branches outside Addis Ababa,
- Who are applying to leave the job (the Bank); were excluded.

3.6. Sample size determination

Sample is a portion of a study population selected to be representative of the entire population in a given study (Saunders et al., 2007; Singh and Masuku, 2014). The sample size for the present study was determined using (Yamane, 1973) formula:

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

n = Sample Size

N = Total Population, which is equal to 12615.

e = Margin of Error, which is equal to 0.05; thus, a 95% confidence interval (CI) is considered.

1 = Constant

Using the formula, the sample size was calculated as $n=\frac{12615}{1+12615(0.05^2)}$; gave 388. Foreseeing the tendency of not responding among the study participants and avoid erroneous results that could occur due to very small number of final respondents (Singh and Masuku, 2014); a non-response rate of 10% was considered and added to the calculated sample size so as to compensate the unpredictable non-response rate of study participants. Accordingly, the total sample size determined for the present study was; 388 + (0.1x388) = 388+39= 427.

3.7. Sampling procedure

The principle of sampling is taking advantage over the financial, time and other resource needs for a census. Whilst, applying an apt sampling procedure that help to get a representative sample; is critical that needs the researcher's commitment (Saunders et al., 2007). In Addis Ababa, CBE has total of 463 branches. The branches cover wider area, so taking employees from all branches will be impractical due to time and other resource constraints. Selecting employees directly from the human resource management (HRM) database at the head office was assumed difficult and

not viable. In that, employees may aggregate at one district, few branches or disperse across many branches. In either of these cases, the practicability was assumed defective.

As a result, to get a representative sample with ease of practicability; this study used a multistage sampling procedure. The ***first-stage*** was to select the districts, while the researcher decided to include employees from each of the four districts, thus all were included**.** The ***second-stage*** was selecting the branches from each district. The main premise of the present study was examining resistance to change, job satisfaction and performance at the individual level, so employees are the final study units. Thus, before selecting the branches, number of employees included from each of the four districts was allotted proportionally; using the following formula (see Table-2).

$$\textbf{Allotted employees for district Y} = \frac{\textbf{Number of employees in district Y}}{\textbf{Total number of employees in all districts (12 615)}} \textbf{X Total sample size (427)}$$

The next task was deciding numbers of branches to be included from the total CBE branches in the city. Regarding this, bearing the available time and resources for the study, and impact of having fewer branches in mind, the researcher decided to include 24 branches (about 5.2% of total). Then, the 24 branches were proportionally allotted to each district. In East-AA district (117*24)/463=6.06≈6 branches; in North-AA district (119*24)/463=6.16≈6 branches; in South-AA district (99*24)/463=5.13≈5 branches; and in West-AA and (128*24)/463=6.6 ≈7 branches were chosen. The branches from each district were selected randomly (lottery method). Number of employees in each selected branch, at a district was allotted by the next formula (see Table-2).

$$\textbf{Allotted sample for branch Y} = \frac{\textbf{Number of employees in branch Y}}{\textbf{Total employees in the district branch Y belongs}} \textbf{X allotted sample for the district}$$

In the ***third stage*** employees were selected from each selected branch by systematic random sampling. Here, the list of employees in each branch was used as a sampling frame. Then, using the list, the first employee at a given branch was selected at random, then the next employee was the $(1+k)^{th}$ employee in the list, then the third $(1+2k)^{th}$, the fourth $(1+3k)^{th}$ *etc*. Where, k is equal to total number of employees in the branch divided by number of employees allotted. Note that; assume an employee whose role number in the list is 'n'; was selected, if the n^{th} employee didn't fulfill the inclusion criteria; the data collector moved to the $(n+1)^{th}$ employee in the list. Then, checked for fulfillment of inclusion criteria, if not, jump to the $(n+2)^{th}$; and so on until he/she got the eligible employee.

Employees were selected using systematic random sampling method from each of the randomly selected twenty four branches of CBE among the four districts, in Addis Ababa. The number of employees per branch of each district was allotted proportionally (see Table-2). The sampling procedure explained above was also depicted schematically in the figure below (Figure-2).

Table 2-Selected branches of CBE per district, total employees and allotted sample size

N.(i)	District	Selected branches	Employees/ branch	Sample/ branch	Sampling interval(K)	Sample/ District
1	North-AA (NA)	Addisu Gebeya	35	14	2.5(3)	
2	$\sum_{i=1}^{6} NNAi$=286	Arada Giorgis	78	30	2.6(3)	
3		Arat Kilo	75	29	2.6(3)	
4		Bella	16	6	2.7(3)	111
5		Dejach Wube	23	9	2.6(3)	
6		Silassie	59	23	2.6(3)	
1	South-AA (SA)	Hanna Mariam	32	27	1.2(1)	
2	$\sum_{i=1}^{5} NSAi$=123	Africa Union	27	23	1.2(1)	
3		Behere Tsige	18	15	1.2(1)	105
4		Beklo Bet	23	20	1.2(1)	
5		Kera	23	20	1.2(1)	
1	East-AA (EA)	Ayat Adebabay	25	13	1.9(2)	
2	$\sum_{i=1}^{6} NEAi$=204	Bambis	32	17	1.9(2)	
3		Beshalle	23	12	1.9(2)	
4		Gurd Shola	45	24	1.9(2)	108
5		Megenagna	44	23	1.9(2)	
6		Meri	35	19	1.8(2)	
1	West-AA (WA)	Abinet	25	9	2.8(3)	
2	$\sum_{i=1}^{7} NWAi$=291	Addis Ketema	64	23	2.8(3)	
3		Addisu Michael	42	15	2.8(3)	
4		Eyesus Gedam	22	8	2.8(3)	103
5		Kolfe	54	19	2.8(3)	
6		Teklehaymanot	47	17	2.8(3)	
7		Tor-Hailoch	37	13	2.8(3)	

Source: *Respective branches of CBE, and Researcher's construct, 2020 G.C.*

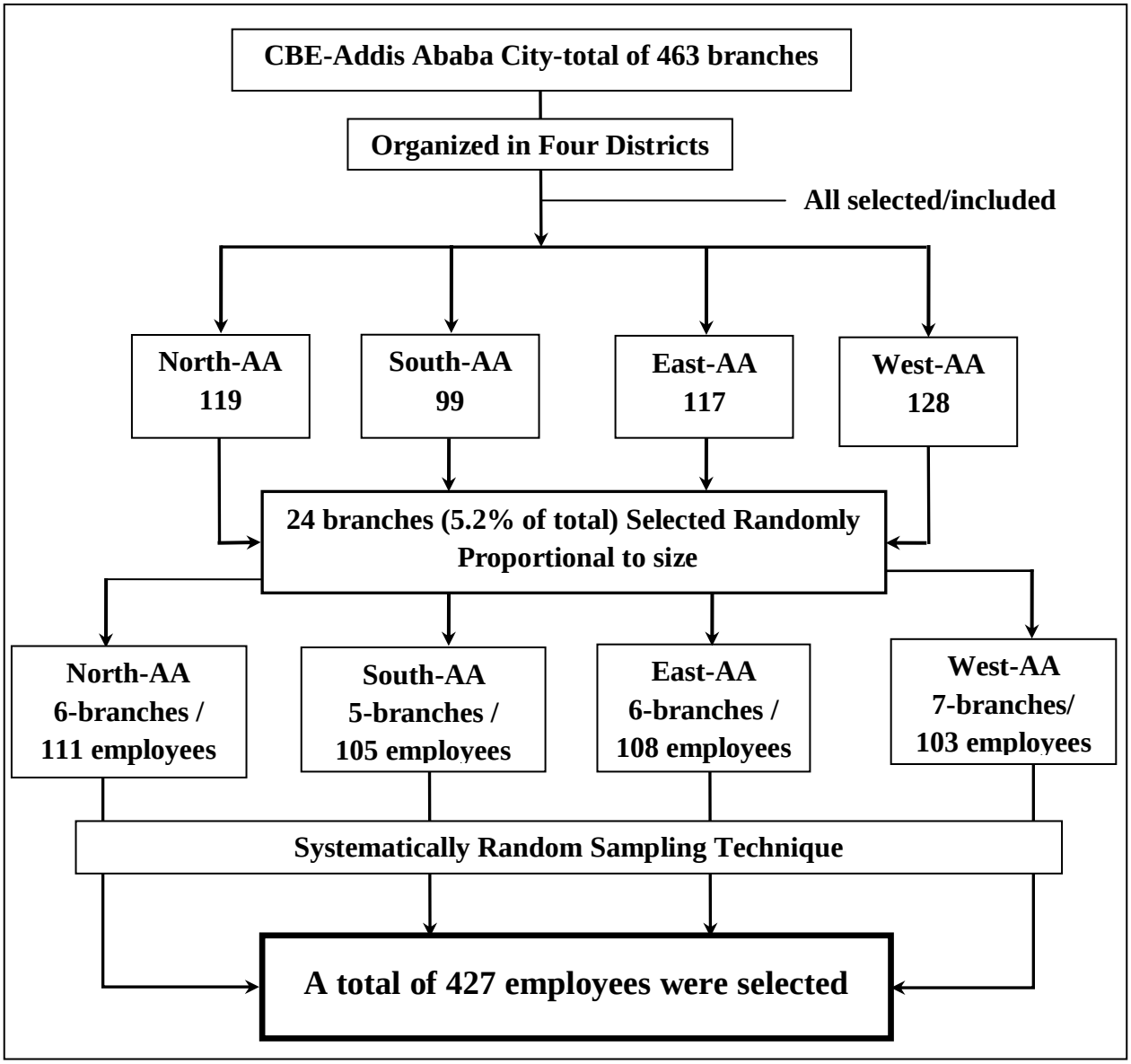

Figure 2-Schematic representation of the sampling procedure

Source: *Researchers' construct; 2020 G.C.*

3.8. Research instrument

Questionnaires are the most widely used tools to gather data in business researches. Based on their composition and administration they can be of different types. However, the preference of the tools, their validity and reliability are critical points that researchers due attention, so as to get best fitting data with the context of their research (Saunders et al, 2009). As aforementioned in previous sections, this study utilized a quantitative, primary data directly collected from each of the study participants (employees of CBE in selected branches in Addis Ababa).

Accordingly, a structured questionnaire that contains four groups of questions was used. The first group contains questions regarding socio demographic characteristics of respondents, such as sex, age, marital status, job position, salary, experience, etc. The second group contains a query about the dependent variable, job performance of employees. The third group contains questions that assessed overall job satisfaction of respondents. In the fourth group questions that used to assess resistance to organizational change at individual level were included. The questionnaire devised in the above way (see also Annex-1) were all self administered.

Principally, the present study gave high accentuation on the content of the questions included in each section. The questions especially in section-3 and section-4 are not only main concerns, but also highly reliant on the reliability and validity of the tool. Thus, the researcher revised and integrated views of scholars (Locke, 1976; Oreg, 2003; Oreg et al., 2008; and others), and queries from empirical studies (Mariana et al., 2013; Swarnalatha, 2014; Madan and Srivastava, 2015; Khan et al., 2016; Andrew and Mohankumar, 2017; Kuang, 2018; and others). Finally, questions best fitting the study's issues were selected and adapted.

Concerning assessment of the overall job satisfaction of employees, questions which have been used by previous empirical studies were revised and adapted (Olido et al., 2015; Weerasinghe et al., 2017; Kuang, 2018). To gather resistance to change, Oreg, (2003) designed a resistance to change scale to measure individual's leaning to resist change. The author suggested that the scale can be used to account for individual difference component of resistance to change and to predict reactions to any types of organizational changes. But, the scale was validated mainly from the United States. Due to that, later on authors including same tested the applicability of the constructs and validity of the scale across nations; via comparative analyses of the data obtained from 17 countries, in lieu of 13 languages and 4 continents, finally confirmed the cross-national

validity (Oreg et al., 2008). Therefore, these scales and constructs confirmed valid across nations were adapted as suggested by the authors accordingly; for use to fit the present study's context.

In this study, except for questions in section one and two, other questions were rated by a Likert scale of five to gather data on resistance to change as Oreg et al., 2008 and others (Swarnalatha, 2014; Andrew and Mohankumar, 2017; Kuang, 2018), and about job satisfaction as Olido et al., 2015 and others (Kuang, 2018). The scale ranges from 1-5; with agreement levels of strongly disagree to strongly agree, and satisfaction of strongly dissatisfied to strongly satisfied; as shown in the table below (Table-3). Thus, the numerical values given were used for quantification.

Table 3-Likert scale of five leveles

Descriptions		**Scales**
Level of Satisfaction/Motivation	**Level of Agreement**	
Highly dissatisfied	Strongly disagree	**1**
Dissatisfied	Disagree	**2**
Neutral/uncertain	Neutral/ uncertain	**3**
Satisfied	Agree	**4**
Highly satisfied	Strongly Agree	**5**

Source: *Researchers' construct; 2019 G.C.*

Besides, job performance of employees is not a onetime question and answer that can be easily addressed by a simple questionnaire prepared by researchers (Qadir et al, 2017; Sharma and Sharma, 2017). Measuring the performance of employees of a given organization especially by researchers at a cross-sectional level was the other problem associated with data collection tool for the present study. So, to solve this problem and get most reliable measure of employees' job performance the present study used the most recent efficiency of employees measured and by the bank. This was collected from the mouth of each respondent via a single query that asked for each employee to honestly indicate the two most recent own job performance appraisals given by the bank; as set in section-2 of the questionnaire.

3.8.1. Data collection procedure

Once the questionnaire was prepared, it was pilot tested, checked for its reliability and validity, and then the actual data collection process was carried out. To collect data from the expected number of employees in each of the twenty four branches of CBE in Addis Ababa; questionnaire for each of the participants were packed in a separate paper pocket. The questionnaire was distributed to employees in each branch by data collectors (customer officers from unselected

branches) with the assistance of the researcher and supervisors (officials at selected branches, represented by the researcher to facilitate the data collection). In the process, employees were informed to read the consent page. If agree to partake in the study, they were asked to complete the questionnaire and bring it back the next day. If not, to return it soon with a pleasure.

Besides, each participant of the study was informed to return the completed questionnaire inside the paper pocket for privacy purpose. Finally, the completed questionnaires were collected from each branch employees, again by the data collectors with the assistance of the researcher and supervisors (branch facilitator). The questionnaires were surely distributed on Wednesday morning and collected back on Thursday. This was done purposely for the reason that the attitude of employees towards their job, may actually vary throughout the days of a week, more over employees at Friday afternoon, who think the coming weekends, may not exhibit a similar feeling just at Monday morning, sandwiched between past weekends and the coming longer working days (Saunders et al, 2009). Even if these points are hypothetical and not proved empirically yet; this study was taking them in to consideration, as the researcher share the fear of scholars; and desired to attain a data free of unexpected bias.

3.8.2. Reliability and validity

According to Saunders et al (2009), validity of research instruments refers to the ability of the questionnaire to measure what the researcher intends to measure. The best way to ensure validity, especially internal validity is testing the opinions of colleagues and others on the content of the questionnaire. So, the questionnaire was discussed with colleagues and the research advisor. The reliability was checked by undertaking a pilot test before the actual data collection. It was done taking 10% of the total sample and reliability was tested using Cronbach's alpha as suggested by Oreg et al., (2008), Saunders et al. (2009), Sekaran and Bougie, (2010) and others. Besides, to avoid information contamination the pilot test was carried out among employees of CBE in unselected branches for the actual data collection.

3.9. Data analysis

The data were entered, cleaned and checked for completeness in excel master sheet and then transferred into STATA version14; to perform further statistical analyses.

3.9.1. Descriptive analysis

Descriptive statistics, such as frequencies, proportions, graphical illustration and means were computed to describe background characteristics, job satisfaction, resistance to organizational change and performance of the study participants.

3.9.2. Inferential analysis

To compare the mean level of employees' performance in groups of socio demographic variables with two categories, such as sex, marital status and education status t-test was used. To compare means in groups of socio demographic variables with above two categories, such as job position, age, work experience and monthly salary analysis of variance (ANOVA) was used; whilst, post hoc analyses were computed accordingly. To test the hypotheses initially set on the relationship of job satisfaction with job performance, resistance to change with job satisfaction, resistance to change with performance, and finally to assess the mediation role of job satisfaction on the effect of resistance to change on employees' performance; a multivariable linear regression (MLR) model was fitted as explained next. Furthermore, to analyze the direct, indirect and total effects of the variables fitted in the final multivariable linear regression model, *path analysis* (mediation analysis) was done using a *structural equation modeling* (SEM) technique.

3.9.2.1. Model specification

As shown in the conceptual framework the present study assumed that job satisfaction has an association with employees' performance, as well resistance to change has associations with job satisfaction and employees' performance (Figure-1).Given, the three variables (i.e. resistance to change, job satisfaction and performance) affect each other exhibiting linear associations. Based on these grounds and the theoretical assumptions proposed by Baron and Kenny, (1986) for a mediation analysis; the present study specified a multiple linear regression model that was used as an empirical model to frame hypothetical relations among the variables.

First, a general multiple linear regression model for the dependent variable (Y) and independent variablesX_1, X_2, X_3 . . . etc; constant number (a), an error term (e) and βi=regression coefficient for the Xi variable was given by the equation:

$$\mathbf{Y= a + \beta 1X1+ \beta 2X2 + \beta 3X3 +e} \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \mathbf{(1)}$$

In a regression model fitted for a mediation analysis, extra variables often are called control variables can be fitted as covariates (Hünermund and Louw, 2005). Covariates are often extra

variables which may not be of direct interest in the mediation analysis, but their influence on the results is likely (NCSS, 2019). Fitting the control variables in the regression model is thus useful exactly to block backdoor effects, to get unbiased effect of the independent variable on the dependent variable and the mediation role of the mediator (Hünermund and Louw, 2005; Pollack et al., 2012; NCSS, 2019). Thus, it is useful to adjust for any potential variables as covariates. It is the right of the researcher to choose the control variables; however the choice among different permissible sets of control variables is of high practical relevance (NCSS, 2019).

To control for spurious effects that may exist among the three main variables of interest i.e. employees' job performance (EJP), employees job satisfaction (EJS), resistance to organizational change (RTOC); several socio demographic characteristics of employees (SDCE) were added as control variables in the present study such as gender, age, marital status, education status *etc*. Accordingly, using the variables of this study that are ,EJP, EJS, RTOC and SDCE, with the above linear equation; multiple linear regression models were specified for each of the four hypotheses **H_1,H_2, H_3**and **H_4;** as shown below.

***For the association assumed in* H_1:** *There is a significant positive association between employees' job satisfaction and employees' job performance*:

EJP = a + β1 (EJS) + β2 (SDCE) +e……. (2)

***For the association assumed in* H_2:** *There is a significant negative association between resistance to organizational change and employees' job satisfaction:*

EJS = a + β1 (RTOC) + β2 (SDCE) +e……..…… (3)

***For the association assumed in* H_3:** *There is a significant negative association between resistance to organizational change and employees' job performance:*

EJP = a + β1 (RTOC) + β2 (SDCE) +e……...…… (4)

***For the association assumed in* H_4:** *There is a significant association between resistance to organizational change and performance of employees through job satisfaction:*

EJP = a + β1 (RTOC) + β2 (EJS) + β3 (SDCE) +e……. (5)

Hence, a multiple linear regression analysis was used to observe, the association between each two of the study variables while adjusted for the seven types of socio demographic

characteristics of the employees which used as control variables. As well, the linear regression model indicated in *equation-5*was the final model used to investigate the effect of resistance to organizational change on job performance of employees as mediated by job satisfaction, while adjusted for the control socio demographic variables. In general, throughout this study associations were regarded statistically significant for p-values < 0.05; and a 95% confidence interval (CI) was considered.

3.10. Variable description

3.10.1. Dependent variable

- **Employee Job Performance (EJP):** is the employees' performance at their job as measured by the predefined criteria as the expectations of the organizations from each employee. In this study, job performance of employees was the dependent variable. The study collected the two most recent efficiencies of the employees given by the bank from each employee; and the average of the two was taken.

3.10.2. Independent variables

The independent variables for the present study were arranged in three categories as listed below.

3.10.2.1. Main independent variable

- **Resistance to Organizational Change (RTOC)**: it is attitude of employees towards the organizational change/s that have been made by the bank assessed at the individual level. This variable was assessed by using thirty items in four categories/perspectives of individuals. Finally, the mean was taken to get the overall level of employees' resistance towards the predefined changes that have been made by the bank (Oreg et al., 2008).

3.10.2.2. Mediating variable

- **Employees' Job Satisfaction (EJS)**: it is attitude of employees towards their job which was measured as an overall job satisfaction via seven items and the mean was taken to describe employee's overall job satisfaction (Wadhwa and Wadhwa, 2011).

3.10.2.3. Control variables

The control variables are not of the main variables of interest in the mediation analysis, while it was likely that each of the control variables had an effect on the dependent and the mediating variables, thus could affect the associations between each the three main variables of interest (i.e. the dependent, independent and the mediator). In this study, the socio demographic

characteristics of the study participants, which are explained below, were considered as control variables.

- **Socio demographic Characteristics of Employees (SDCE):**these are individual attributes of the employees, such as age, gender, marital status, education, work experience, salary and position; which are often known as background variables (Mariana et al., 2013).In this study data on both categorical and continuous variables were collected accordingly, while the continuous variables such as age of employees and work experience were changed into categorical forms, logically; during the data analyses.

3.11. Ethical consideration

The aim of the present study was to assess the effect of resistance to organizational change on employees' job performance as mediated by job satisfaction in the case of CBE. Obtaining the relevant data for this study entailed a number of ethical considerations to be made so as to assure the confidentiality of the study participants regarding their responses. Accordingly, the present researcher considered the research values of voluntary participation, anonymity and protection of respondents from any possible harm that could arise from participating in the study via the following actions. First, all the participants of this study were provided with detailed introduction about the purpose and procedure of the study. Second, all participants of the present study were informed as participating was based on voluntary basis, refusal or abstaining from participating in the study was permitted, and as there is no need to write their own or their family names.

The information regarding the purpose and procedure of the study and about values of voluntary participation was provided verbally while personally meeting each of the study participants and via a written consent form which is included with the questionnaires. Furthermore, the researcher also verbally asked and obtained the consent of the organization on behalf of each of the branch managers of the selected CBE branches.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1. Descriptive Analyses

4.1.1. Socio demographic characteristics of the study participants

In this study a total of 427 questionnaires were distributed to randomly selected employees of the commercial bank of Ethiopia, in a total of twenty four branches selected from the four districts in Addis Ababa. Of these, 398 (93.2%) of the employees successfully completed the questionnaires, while 29 (6.8%) of the eligible employees refused to respond. Indeed, the total response rate of the present study participants (n=398) was fairly higher than the minimum sample size (n=388) normally required for the study. Therefore, the successfully completed three hundred ninety-eight questionnaires were believed to be as enough as needed; and utilized as sources of data for analyses, interpretation of findings, drawing conclusions and recommendations.

Descriptive analyses concerning the socio demographic characteristics of the study participants were computed. Among the total 398 employees of CBE who successfully participated in the present study, 251 (63.1%) were male and the remaining 147 (36.9%) were female. The age of the study participants ranged from 25 to 49 years. About 173 (43.5%) of the study participants were in the age group of 25 to 30 years, 96 (24.1%) in the age group of 31 to 35 years, 85 (21.4%) in the age group of 36 to 40 years and the remaining 44 (11.1%) were above the age of 40 years. Concerning their marital status, about 294 (73.9%) of the study participants were married, while the remaining 104 (26.1%) were unmarried. Nearly four-fifth of the present study participants 311(78.1%) had bachelor degree and about one-fifth of the participants 87(21.9%) had master's degree (Table-4).

Regarding their job position, about 171 (43%) of the study participants were banking officers, 130 (32.7%) senior banking officers, 30(7.5%) digital channel officers, 31(7.8%) internal control officers and 36(9%) were in the managerial position. About237 (59.5%) of the study participants had work experience of 2 to 5 years, 74 (18.6%) had 6 to 10 years, 76 (19.1%) had 11 to 15 years and the remaining 11 (2.8%) had above 15 years. Besides, majority of the study participants 324 (81.4%) had monthly salary of less than 15, 001 Ethiopian birr (see Table-4).

Table 4-Sociodemographic characteristics of the study participant employees of CBE

Variables	Category	Frequency	Percent
Gender	Male	251	63.1
	Female	147	36.9
Age category in years	25 to 30	173	43.5
	31 to 35	96	24.1
	36 to 40	85	21.4
	41 to 49	44	11.1
Marital status	Married	294	73.9
	Unmarried	104	26.1
Education status	Bachelor degree	311	78.1
	Master's degree	87	21.9
Current job position	Banking officer	171	43.0
	Senior banking officer	130	32.7
	Digital channel officer	30	7.5
	Internal control officer	31	7.8
	Managerial position	36	9.0
Work experience	2 to 5 years	237	59.5
	6 to 10 years	74	18.6
	11 to 15 years	76	19.1
	16 years and above	11	2.8
Monthly salary in Ethiopian birr	10, 000 to 15, 000	324	81.4
	15, 001 to 20,000	38	9.5
	Above 20, 000	36	9.0

Source: *Field survey, 2020G.C.*

4.1.2. Distribution of the study participants in the four districts in Addis Ababa

In this study, all of the participants were employees of CBE in Addis Ababa. The employees were selected from twenty four branches. The branches were randomly selected from the total 463 branches that are situated throughout the four districts in Addis Ababa. Hence, participants of this study were employees of CBE from selected branches in the four districts. Distributions of the study participants among the four districts were thus; 111 (27.9%) in North AA, 99 (24.9%) in East AA, 97 (24.3%) in West AA and 91(22.9%) in South AA districts (Annex 2).

Regarding the distribution of male and female study participants in the four districts, among the total of 99 study participants from branches of CBE in East AA district 70 (70.7%) employees

were male and the remaining 29 (29.3%) female. The largest number of female participants per district equal to 66 (59.5%) was observed in North AA district (see Annex 2).

4.1.3. Reliability test of scales

This study measured the reliability of the scales in the questionnaire applied to assess the overall level of employees' job satisfaction and resistance to organizational change variables using the most widely applied reliability test called Cronbach's alpha. Cronbach's alpha values below 0.60 are poor performing, those equal to 0.70 are considered as good performing and those above 0.80 are considered as high performing; briefly, Cronbach's alpha values closer to 1 indicate highest reliability of scales (Oreg et al., 2008; Sekaran and Bougie, 2010).

The overall values of the scale reliability coefficients (Cronbach's alpha) for the entire queries used by this study to assess each of the two independent variables (job satisfaction and resistance to organizational change) are presented below (see Table-5). The values were calculated for the pilot-test and the actual survey. The Cronbach's alpha values of 0.7013 and 0.7154 respectively indicated that, the scales used to assess employees' job satisfaction were good performing during the pilot-test and the actual data collection. The Cronbach's alpha values of 0.7651 and 0.8735 also respectively proved that, the scales used to assess the overalls level of employee's resistance to organizational change were high performing both in the pilot-test and the actual survey (Table-5).

In addition, the detail reliability test results for each of the 7 items used to assess the overall levels of employees' job satisfaction, and each of the 30 items used to assess the overall levels of employees' resistance to organizational change are computed (see Annx-3 and Annx-4).

Table 5-Reliability test results for the scales used to assess EJS and RTOC

Variables assessed by the scales	**NI**	**Scale reliability coefficient (Cronbach's alpha values)**	
		Pilot test (N=43)	**Actual data(N=398)**
Employees' job satisfaction (EJS)	7	0.7013	0.7154
Resistance to organizational change(RTOC)	30	0.7651	0.8735

Key: *NI=Number of items used to assess each of the variables, N=number of participants.*

Source: *Pilot-test and actual field survey, 2020 G.C.*

4.1.4. Levels of job performance, satisfaction and resistance to change

This study assessed job performance of the study participant employees of the commercial bank of Ethiopia using their recent actual job efficiencies given by the bank. The commercial bank of Ethiopia frequently evaluated the job performance of its employees every quarter year based on its predefined standards/objectives, and graded each employee in cumulative scales of five points. In this study the two recent consecutive job efficiency grades given by the bank were genuinely gathered from each of the study participant employees of the bank; and the average of the two were taken for analyses. Accordingly, the minimum and maximum levels of employees' job performance observed among the study participants were 2.00 and 4.67 points, respectively. Likewise, the mean level of job performance of the study participants was 2.91 with standard deviation (SD) of 0.53 (Table-6).

The overall job satisfaction level of the present study participant employees of the commercial bank of Ethiopia was gathered with a questionnaire with seven items. The level of employees' satisfaction expressed for each item that concerned with various aspects of job were summed up together and the average value was calculated and taken for each individual. Accordingly, the minimum and maximum levels of job satisfaction observed among the present study participants were 1.43 and 5.00 points, respectively. Likewise, the mean level of job satisfaction of the study participants was 3.29 with SD of 0.75(Table-6).

The overall level of employees' resistance to wards the organizational changes that have been made by the bank among the present study participant employees of the commercial bank of Ethiopia in Addis Ababa was gathered with a questionnaire with thirty items, while the average was taken to characterize each employee. Accordingly, the minimum and maximum levels of the employees' resistance to the organizational changes that have been made by the bank observed among the study participants were 1.57 and 4.53, respectively. The mean level of employees' resistance to the organizational changes for the present study participants of the commercial bank of Ethiopia employees in Addis Ababa was 2.89 with SD of 0.61(Table-6).

Table 6-Levels of EJP, EJS and RTOC among the study participant employees of CBE

Variables	N	Min.	Max.	Mean	SD
Employees' job performance (EJP)	398	2.00	4.67	2.91	0.53
Employees' job satisfaction (EJS)	398	1.43	5.00	3.29	0.75
Employees' resistance to organizational change (RTOC)	398	1.57	4.53	2.89	0.61

Key: SD=standard deviation, N=total number of respondents. Min= minimum, Max= maximum.
Source: *Field survey, 2020 G.C.*

4.2. Diagnostic Tests

The present study applied various approaches to check completeness and ensure quality of data during the data collection, data entry and during analysis. Among these, checking questionnaires completed by individual respondents and double entry of data were the foremost actions taken during the data collection and processing. Furthermore, relevant diagnostic tests were done to check the necessary assumptions of data for linear regression analysis models as presented in the following subsections.

4.2.1. Normality Assumptions

In linear regression, assumption of normality of data is central (Torres, 2007; Greasley, 2008). To ensure the normality of the data various approaches were applied. Among these, the graph for normal distribution of the dependent variable employees' job performance obtained from the STATA output of the survey data for this study shown in the following histogram evidenced that the data for the dependent variable fairly exhibits a normal distribution (Figure-3).As shown in the figure (see Figure-3), the distribution of the employees regarding their mean level of job performance in both sides of the reference line (mean EJP value for the data equal to 2.91)is more or less similar.

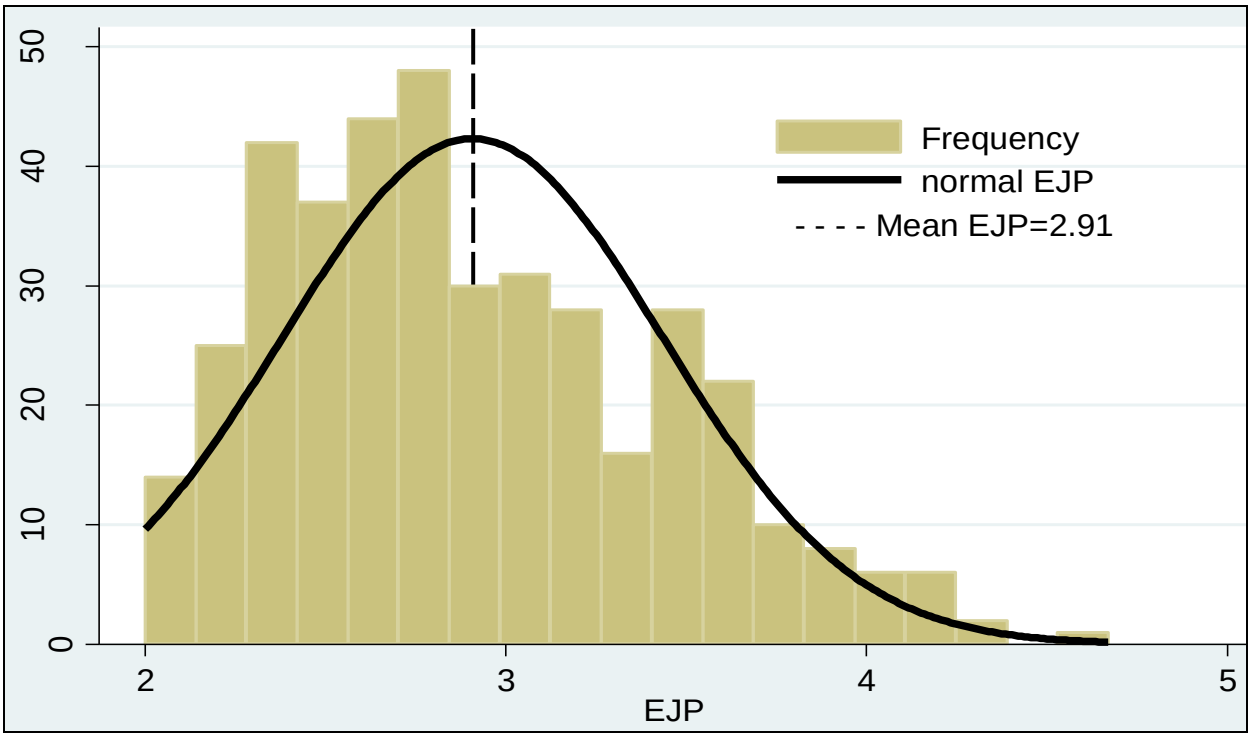

Figure 3-Normal distribution plot for the levels of employees' job performance
Source: *STATA output of survey data, 2020 G.C.*

The plot for the fitted values and residual of the dependent variable employees' job performance was the other graphical approach used to check normality of the data by the present study. As depicted in the figure there are no too much points scattered away, evidencing the data is fairly normally distributed (Figure-4).

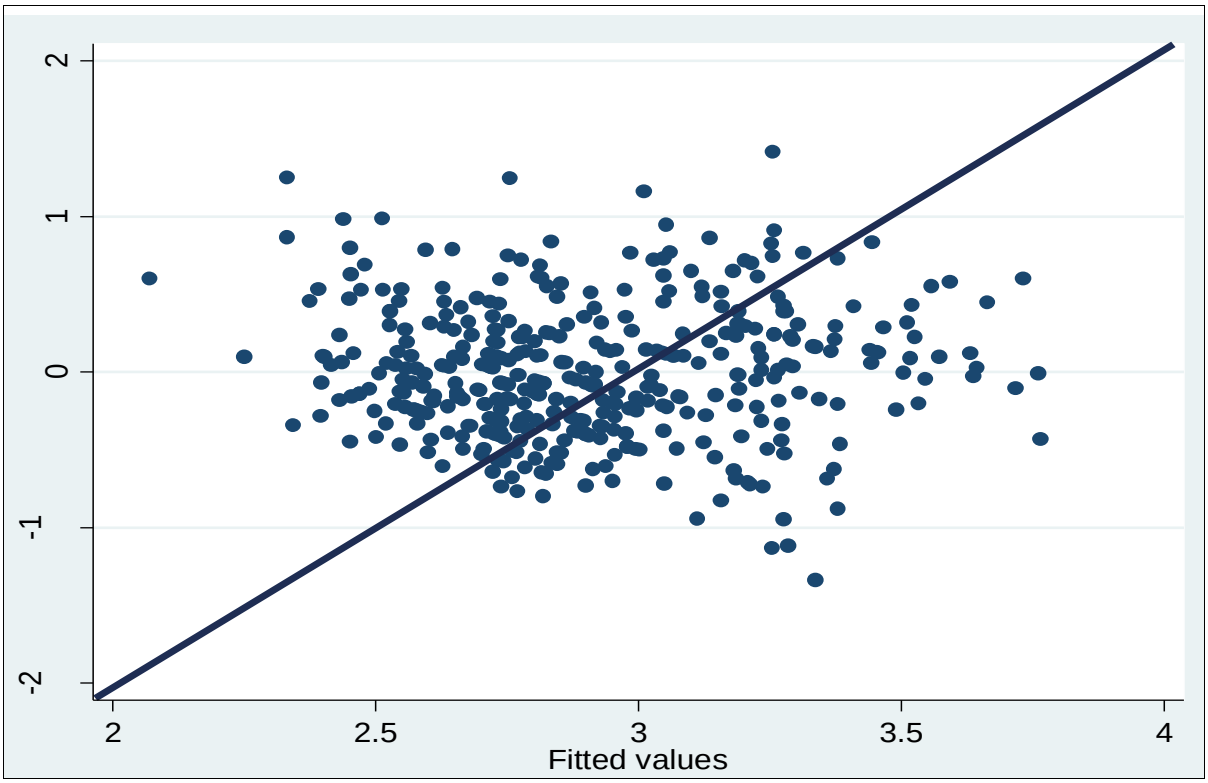

Figure 4-Plots for residuals and fitted values of employees' job performance
Source: *STATA output of survey data, 2020 G.C.*

Besides, the plot for the distribution of the values of employees' job performance with respect to the distance from sample mean of the data was the other more graphical way used by this study to check the normality assumption of the data for values of the dependent variable. As portrayed in the figure below, there are no many points that moved away from the reference line (sample mean of EJP for the data), as well almost all values of EJP are fairly closer to the reference line; indicating the data used by this study was again normally distributed (Figure-5).

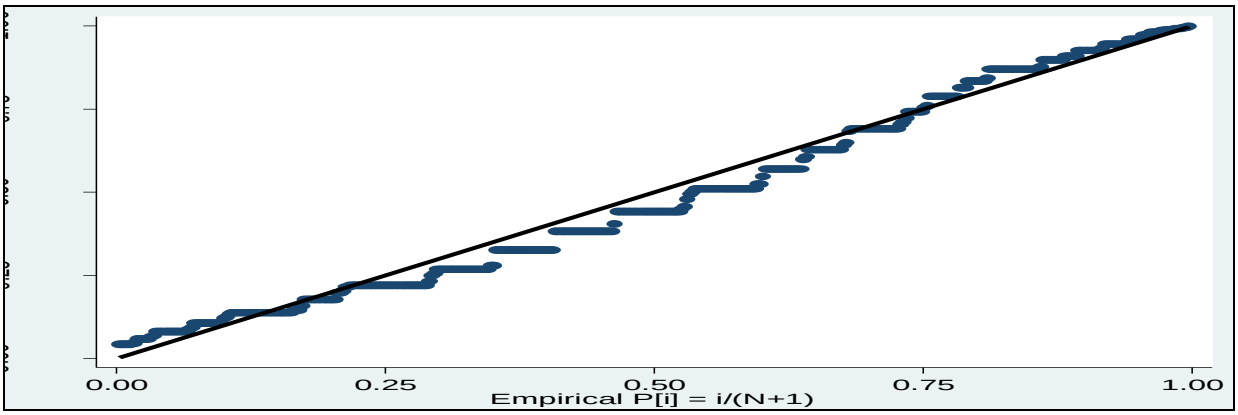

Figure 5-Plots for normality test of employees' job performance
Source: *STATA output of survey data, 2020 G.C.*

Furthermore, in addition to the aforementioned plots, a cluster plot for the distribution of each of the variables finally fitted in the multivariable linear regression model was used to cross check the normality of data regarding all the variables of the present study (see Annex-5).

4.2.2. Heteroskedasticity Test

Linear regression model assumes data is free of heteroskedasticity problem (Torres, 2007). In line to this, Breusch-Pagan test of heteroskedasticity was done. The Breusch-Pagan test result for the multivariable linear regression model fitted by this study with the dependent variable employees' job performance, the two main independent variables (employees' job satisfaction and resistance to organizational change) and the control socio demographic characteristics of employees showed no heteroskedasticity problem. In that, the null hypothesis for Breusch-Pagan test is that there is no heteroskedasticity (there is constant variance). Considering this, the probability Chi^2=0.0842 is higher than P-value of 0.05; implies that the null hypothesis could not be rejected, i.e. there is no heteroskedasticity problem. In other words, there is homosecdasticity or constant variance of error terms (Table-7)**.**

Table 7-Breusch-Pagan test of heteroskedasticity for variables fitted in the MLR model

```
. estat hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
         Ho: Constant variance
         Variables: fitted values of EJP

         chi2(1)      =     2.98
         Prob > chi2  =   0.0842
```

Source: *STATA output of survey data, 2020 G.C.*

4.2.3. Multicollinearity Test

The independent variables fitted in the multivariable linear regression model were tested for multicollinearity. After testing the pair-wise correlation of all variables fitted in the linear model, collinearity coefficient for each pair of variables in the matrix should be checked. As a rule of thumb, variables that had collinearity coefficients of 0.8 and above should be removed from the final analysis (Greasley, 2008). The collinearity matrix computed in this study showed that all of the pair wise correlation coefficients were less than 0.8; thus, evidencing all of the variables fitted in the multivariable linear model were free of multicollinearity problem (see Annex-6).

Besides, multicollinearity of variables fitted in final multivariable linear regression model (i.e.

dependent, independent, mediator and control variables) was checked using an additional test statistic called variance inflation factor (VIF). The mean value of VIF for all of the independent variables fitted in the final multivariable linear regression model was 1.75. The value is below 10 again indicating no multicollinearity problem. The VIF values for each of the nine independent variables were also below 10, confirming all of the variables fitted in the multivariable linear regression model are free of multicollinearity problem (Table-8).

Table 8-Test of variance inflation factor for the variables fitted in the final MLR model

```
. estat vif

    Variable |       VIF       1/VIF
-------------+----------------------
 Agecategroy |      2.58    0.387283
Workexperi~e |      2.56    0.390767
 Jobposition |      2.37    0.421461
Monthlysal~y |      2.21    0.451794
        RTOC |      1.33    0.750715
         EJS |      1.27    0.788186
      Gender |      1.14    0.878689
Maritalsta~s |      1.12    0.892332
Educations~s |      1.12    0.892537
-------------+----------------------
    Mean VIF |      1.75
```

Source: *STATA output of survey data, 2020 G.C.*

4.3. Inferential Analyses

4.3.1. Comparison of means of employees' job performance

One of the objectives of this study was aimed to assess the effect of socio demographic variables on employee's performance. To give a final deduction about the objective a multivariable linear regression analysis was applied as presented in later section. As well, comparison of mean levels of EJP in groups of socio demographic variables was done at first; using t-test and ANOVA.

4.3.1.1. Results of t-test analysis

The present study applied an independent sample t-test to compare the mean levels of EJP in groups of socio demographic variables with two categories. The mean job performance value for male study participant employees of CBE was 2.79(SD=0.441), while it was 3.11(SD=0.598) for female employees. There was a difference in mean level of EJP between male and female employees, which is equal to -0.322 with a 95% CI of (-.425, -0.219). The mean difference was calculated by subtracting the mean EJP value of male employees from those of the females. The result of t-test analysis showed that, the observed difference in mean level of EJP between male and female employees of CBE was statistically significant as evidenced with a t-value of -6.136 and a P-value of 0.000; while considering a level of significance less than 0.05(Table-9).

The mean job performance of employees with an education status of bachelor degree was 2.87 (SD=.533) and that of the employees with master's degree was 3.04 (SD=0.486). A difference of mean values of EJP equal to -0.165 with 95% CI of (-0.290, 0.041) was observed. Again, this observed difference of mean level of EJP regarding education status was statistically significant as evidenced by a t-value = -2.604 and P-value of 0.010 (Table-9).However, the comparison of the mean values of EJP in relation to marital status of the study participant employees of CBE was not found to be statistically significant (Table-9).

Table 9-Resultsof t-test analysis for comparisons of means of EJP for the study participant

Group variable	Category	N	Mean JP	SD	t-value	P-value	Mean dif. (95% CI)
Gender	Male	251	2.79	.441	-6.136	0.000	-0.322 (-.425,-0.219)
	Female	147	3.11	.598			
Marital status	Married	294	2.93	.530	1.244	0.214	0.075(-0.043, 0.193)
	Unmarried	104	2.85	.519			
Education status	Bachelor	311	2.87	.533	-2.604	0.010	-0.165(-0.290,0.041)
	Masters	87	3.04	.486			

Key: *JP= Job performance, SD= standard deviation, N= number of employees, CI= confidence interval.*
Source: *Field survey, 2020G.C.*

4.3.1.2. Results of analysis of variance (ANOVA)

To compare the mean values of job performance of employees in relation to socio demographic variables with above two categories, the present study used analysis of variance (ANOVA). The within group comparisons of means results regarding the variables with more than two categories such as age category, current position, work experience and monthly salary showed statistically significant differences each with P-value less than 0.05 (Table-10).

The mean levels of job performance of employees in the age category of 25 to 30 years was 2.84 (SD=0.532), for those in age category of 31 to 35 years was 2.88 (SD=0.436), for employees in age category of 36 to 40 years was 2.95 (SD=0.512) and for employees in age category of above 40 years was 3.16 (SD=0.615). The overall ANOVA result showed the existence of a statistically significant differences among employees of CBE within age categories, with F-value = 4.616 and P-value of 0.003 (Table-10).As well, comparisons of means of employees' job performance done regarding their job position with F-value=6.061 and P-value of 0.000; work experience with F-value=6.520 and P-value of 0.000; and monthly salary with F-value=13.106 and P-value of 0.000 were all statistically significant (Table-10).

Table 10-Analyses of variance for within group comparisons of means of EJP

Group variable	Category	N	Mean	SD	F-value	P-value
Age	25 to 30 years	173	2.84	.532	4.616	0.003
	31 to 35 years	96	2.88	.436		
	36 to 40 years	85	2.95	.512		
	41 to 49 years	44	3.16	.645		
Job position	Banking officer	171	2.77	.464	6.061	0.000
	Senior banking officer	130	3.06	.584		
	Digital channel officer	30	2.90	.552		
	Internal control officer	31	2.99	.596		
	Managerial position	36	2.91	.333		
Work experience	2 to 5 years	237	2.86	.510	6.520	0.000
	6 to 10 years	74	2.81	.451		
	11 to 15 years	76	3.11	.579		
	16 years and above	11	3.18	.619		
Monthly salary	10, 000 to 15, 000 ETB	324	2.86	.521	13.106	0.000
	15, 001 to 20, 000 ETB	38	3.31	.570		
	Above 20,000 ETB	36	2.91	.333		

Key: *ETB=Ethiopian birr, SD= standard deviation.*
Source: *Field survey, 2020G.C.*

To identify where the difference/s in the mean level of job performance exactly is/are post hoc analyses were done for all of the socio demographic characteristics that showed a significant within group difference of means of employees' job performance. Accordingly, a statistically significant mean difference of job performance regarding age categories was observed between employees in age of 25 to 30 years and those in the age of 41 to 49 years with mean differences (95% CI) and P-values of -0.318 (-0.545, -0.091) and 0.002, respectively (Table-11).

In addition, the difference in the mean level of job performance observed between employees in the age group of 31 to 35 years and those in the age group of 41 to 49 years was statistically significant with mean differences (95% CI) and P-values equal to; -0.273 (-0.518, -0.029) and 0.021, respectively (Table-11).

Regarding the variable job position the statistically significant difference of means of employees' job performance was observed only for the comparison of means of employees' job performance between banking officers and senior banking officers. The mean difference of job performance between employees in the two job position categories with 95% CI; was -0.289 (-0.453, -0.125). The observed difference was statistically significant with P-value of 0.000 (Table-11).

Likewise, the statistically significant difference of means of employees' job performance related to the variable work experience was observed for the comparisons of means of job performance between employees with 2 to 5 years and those with 11 to 15 years of experience. Given that, the mean job performance differences between employees in the aforementioned categories of work experience with the respective 95% CI was -0.253 (-0.429, -0.078); and the difference was statistically significant with P-value of 0.001(Table-11).

As well, the difference in mean of job performance between employees with 6 to 10 years and those with 11 to 15 years of experience was also found to be statistically significant with P-value equal to 0.002 (Table-11).

There were also differences in mean job performance between employees with monthly salary of 10, 000 to 15, 000 ETB and those with monthly salary of 15, 001 to 20, 000 ETB with P-value of 0.000; and between employees with monthly salary of 15, 001 to 20, 000 ETB and those with monthly salary of above 20, 000 ETB with P-value of 0.003; (Table-11).

Table 11-Post hoc analyses after ANOVA for within group differences of means of EJP

Variable	(I) Category	(J) Category	P-value	Mean Dif. (I-J) 95% CI
Age	25 to 30 years	31 to 35 years	0.905	-0.045 (-0.216, 0.126)
		36 to 40 years	0.389	-0.109 (-0.287, 0.069)
		41 to 49 years	0.002	-0.318 (-0.545, -0.091)*
	31 to 35 years	36 to 40 years	0.841	-0.064 (-0.264, 0.136)
		41 to 49 years	0.021	-0.273 (-0.518, -0.029)*
	36 to 40 years	41 to 49 years	0.135	-0.209 (-0.458, 0.040)
Job position	Banking officer	Senior banking officer	0.000	-0.289 (-0.453, -0.125)*
		Digital channel officer	0.723	-0.127 (-0.406, 0.152)
		Internal control officer	0.203	-0.216 (-0.491, 0.060)
		Managerial position	0.572	-0.140 (-0.399, 0.118)
	Senior banking officer	Digital channel officer	0.526	0.162 (-0.123, 0.448)
		Internal control officer	0.952	0.074 (-0.208, 0.356)
		Managerial position	0.538	0.149 (-0.116, 0.415)
	Digital channel officer	Internal control officer	0.963	-0.088 (-0.449, 0.273)
		Managerial position	1.000	-0.013 (-0.362, 0.335)
	Internal control officer	Managerial position	0.975	0.075 (-0.270, 0.421)
Work experience	2 to 5 years	6 to 10 years	0.901	0.047 (-0.130, 0.225)
		11 to 15 years	0.001	-0.253 (-0.429, -0.078)*
		16 years and above	0.194	-0.317 (-0.728, 0.094)
	6 to 10 years	11 to 15 years	0.002	-0.301 (-0.518, -0.083)*
		16 years and above	0.130	-0.364 (-0.795, 0.0660
	11 to 15 years	16 years and above	0.981	-0.064 (-0.494, 0.366)
Monthly salary	10, 000 to 15, 000 ETB	15, 001 to 20, 000 ETB	0.000	-0.449 (-0.656, -0.243)*
		Above 20,000 ETB	0.817	-0.055 (-0.266, 0.157)
	15, 001 to 20, 000 ETB	Above 20,000 ETB	0.003	0.395 (0.115, 0.675)*
*. The mean difference is significant at .05 levels. Turkey HSD- post hoc analyses				

Source: *Field survey, 2020G.C.*

4.3.2. Multivariable linear regression (MLR) analyses

Multivariable linear regression (MLR) analyses were applied to address the objectives and to test the hypotheses proposed by this study. The general theme of the present study was designed into five definite objectives. The first specific objective of this study was aimed to assess the effect of socio demographic variables on EJP. This objective was not represented by a distinct hypothesis, while the four specific objectives were formulated into respective hypotheses. Accordingly, to deduce about the effect proposed in objective one; to test hypothesis-one ($\mathbf{H_1}$), hypothesis-two ($\mathbf{H_2}$) and hypothesis-three ($\mathbf{H_3}$) that predict associations of EJS with EJP, RTOC with EJS, and RTOC with EJP, respectively while each of the associations adjusted for socio demographic variables, and the final hypothesis ($\mathbf{H_4}$)that predicts the mediating role of EJS on the effect of

RTOC on EJP while adjusted for socio demographic variables; five different multivariable linear regression analysis models were specified and the results are presented as follows.

4.3.2.1. Analysis of associations of socio demographic variables with performance

One of the specific objectives of this study was aimed to assess the effect of socio demographic variables on EJP. To have more clarity about the effect of socio demographic variables on EJP, comparisons of mean values of EJP were done between/among employees in groups of different socio demographic variables as presented in previous section. However, the comparison of means alone couldn't specify the combined effect of all the socio demographic variables, alternatively each of the comparisons provide clue about the separate/unadjusted effect of being in a definite category of a given socio demographic variable.

In view of that, a multivariable linear regression analysis model with a dependent variable EJP, and seven socio demographic variables as independent variables (covariates) was fitted as given by the following linear equation, based on the analysis result of survey data (Table-12).

EJP = 2.088 + 0.319(gender) + 0.043 (age category) + 0.034 (marital status) + 0.115 (education status) + 0.047 (work experience) + -0.023 (job position) + 0.066 (monthly salary) + 0.153

According to the multivariable linear regression analysis results ,of the seven socio demographic variables only gender of employees significantly affect EJP, by a factor of 0.329 with a P-value of 0.000 (Table-12). The statistically significant effect of gender on EJP obtained in the MLR model analysis now; is similar with that of the result obtained in the comparison of means of EJP that assessed the separate effect of gender.

On the other hand, none of the other six socio demographic variables fitted in the MLR model showed a statistically significant effect on employees' performance considering a significance level of less than 0.05 (Table-12). The insignificant effects of the variables such as age category, education status, work experience, job position and monthly salary on EJP obtained in the MLR model now; are contradicting with the respective results obtained on the comparison of means of EJP that simply assessed the separate effects of each of the respective variables.

Furthermore, the R^2-value for the MLR model which is equal to 0.1281 indicates that, the seven socio demographic variables fitted in the MLR model jointly explain about 12.8% of the

variation in the mean values of the job performance of the study participant employees of the commercial bank of Ethiopia (Table-12).

Table 12-MLR analysis result for the association of SDCE with EJP in employees of CBE

Source	SS	df	MS	Number of obs =	398
				F(7, 390) =	8.18
Model	14.1351776	7	2.01931108	Prob > F =	0.0000
Residual	96.2227873	390	.246725096	R-squared =	0.1281
				Adj R-squared =	0.1124
Total	110.357965	397	.27797976	Root MSE =	.49671

EJP	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Gender	0.319	0.052	6.134	0.000	0.217	0.422
Agecategroy	0.043	0.038	1.136	0.256	-0.032	0.118
Maritalstatus	0.034	0.060	0.567	0.571	-0.084	0.152
Educationstatus	0.115	0.063	1.813	0.071	-0.010	0.239
Workexperience	0.047	0.045	1.038	0.300	-0.042	0.135
Jobposition	-0.023	0.030	-0.780	0.436	-0.083	0.036
Monthlysalary	0.066	0.060	1.096	0.274	-0.052	0.184
_cons	2.088	0.153	13.666	0.000	1.788	2.389

Source: *STATA output of survey data, 2020 G.C.*

4.3.2.2. Analysis of the association between job satisfaction and job performance

The association of employees' job satisfaction with employees' job performance was proposed by the present study in hypothesis-one. It stated that: **H_1:** *There is a statistically significant positive association between employees' job satisfaction and job performance of employees.*

To test the hypothesis a multivariable linear regression analysis model with the dependent variable employees' job performance (EJP), the independent variable employees job satisfaction (EJS) and the control variables (seven socio demographic characteristics of employees) was fitted as follows, based on the analysis result of survey data (Table-13).

EJP = 1.381 + 0.254(EJS) + 0.227(gender) + 0.029(age category) +0.050(marital status) + 0.090(education status) + 0.073(work experience) + -0.027 (job position) + 0.065 (monthly salary) + 0.167

According to the multivariable linear regression analysis result there is a statistically significant positive association between job satisfaction and employees' job performance. In that, when adjusted for the control variables, EJS significantly affect EJP by a factor of 0.254 with a P-value of 0.000. As a result, **H_1** is accepted while the respective null hypothesis is rejected (Table-13).

Besides, the R^2-value for the MLR model which is equal to 0.2514indicates that ,EJS with the seven socio demographic variables fitted in the MLR model jointly explain about 25.2% of the variation in the mean values of the job performance of the study participant employees of the commercial bank of Ethiopia (Table-13).

Table 13-MLR analysis result for the association of EJS with EJP in employees of CBE

Source	SS	df	MS	Number of obs	=	398
				F(8, 389)	=	16.33
Model	27.7413109	8	3.46766387	Prob > F	=	0.0000
Residual	82.6166539	389	.212382144	R-squared	=	0.2514
				Adj R-squared	=	0.2360
Total	110.357965	397	.27797976	Root MSE	=	.46085

EJP	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Gender	0.227	0.050	4.580	0.000	0.130	0.325
Agecategroy	0.029	0.035	0.825	0.410	-0.040	0.099
Maritalstatus	0.050	0.056	0.904	0.366	-0.059	0.160
Educationstatus	0.090	0.059	1.527	0.128	-0.026	0.206
Workexperience	0.073	0.042	1.746	0.082	-0.009	0.156
Jobposition	-0.027	0.028	-0.952	0.342	-0.081	0.028
Monthlysalary	0.065	0.056	1.159	0.247	-0.045	0.174
EJS	0.254	0.032	8.004	0.000	0.192	0.316
_cons	1.381	0.167	8.269	0.000	1.053	1.710

Source: *STATA output of survey data, 2020 G.C.*

4.3.2.3. Analysis of the association between resistance to change and job satisfaction

The association between resistance to organizational change and employees' job satisfaction was proposed by this study in hypothesis-two. It stated that: **H_2:** *There is a significant negative association between* resistance to organizational change and employees' job satisfaction.

To test the above hypothesis a multivariable linear regression analysis model using employees' job satisfaction (EJS)as a dependent variable, resistance to organizational change (RTOC) as an independent variable and using seven socio demographic characteristics of employees as control variables was fitted as follows, using the analysis result of the survey data (Table-14).

EJS = 4.450 + -0.505(RTOC) + 0.168(gender) + 0.010(age category) + -0.054(marital status) + 0.150(education status) + -0.063 (work experience) + 0.005(job position) + 0.021(monthly salary) + 0.285

The multivariable linear regression analysis result showed that a significant negative association between resistance to organizational change and job satisfaction when adjusted for control variables. In that, RTOC significantly affect EJS by a factor of -0.505; at a P-value of 0.000.So, **H2** is accepted while the respective null hypothesis is rejected (Table-14).

In the same way, the R^2-value for the MLR model which is equal to 0.2118indicates that, RTOC with the seven socio demographic variables fitted in the MLR model jointly explain about 21.2% of the variation in the mean values of the job satisfaction of the study participant employees of the commercial bank of Ethiopia (Table-14).

Table 14-MLRanalysis result for the association of RTOC with EJS in employees of CBE

Source	SS	df	MS	Number of obs	=	398
				F(8, 389)	=	13.07
Model	47.7513508	8	5.96891885	Prob > F	=	0.0000
Residual	177.688821	389	.456783602	R-squared	=	0.2118
				Adj R-squared	=	0.1956
Total	225.440172	397	.567859376	Root MSE	=	.67586

EJS	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Gender	0.168	0.074	2.262	0.024	0.022	0.315
Agecategroy	0.010	0.052	0.199	0.842	-0.092	0.113
Maritalstatus	-0.054	0.082	-0.663	0.508	-0.214	0.106
Educationstatus	0.150	0.086	1.730	0.084	-0.020	0.319
Workexperience	-0.063	0.061	-1.025	0.306	-0.184	0.058
Jobposition	0.005	0.041	0.110	0.912	-0.076	0.085
Monthlysalary	0.021	0.082	0.263	0.793	-0.139	0.182
RTOC	-0.505	0.059	-8.520	0.000	-0.622	-0.389
_cons	4.450	0.285	15.588	0.000	3.889	5.011

Source: *STATA output of survey data, 2020 G.C.*

4.3.2.4. Analysis of the association between resistance to change and performance

The association between resistance to organizational change and employees' job performance as not mediated by job satisfaction was proposed by the present study in hypothesis-three. It stated that: **H_3:** *There is a significant negative association between resistance to organizational change and employees' job performance when not mediated by job satisfaction.*

To test hypothesis-three a multivariable linear regression analysis for the dependent variable employees' job performance (EJP), the independent variable resistance to organizational change

(RTOC) and the control socio demographic variables was fitted as follows, based on the analysis result of the survey data (Table-15).

EJP = 3.347 + -0.381(RTOC) + 0.173(gender) + 0.009 (age category) + 0.042(marital status) + 0.154(education status) + 0.078(work experience) + -0.039(job position) + 0.078(monthly salary) + 0.188

According to the multivariable linear regression analysis result there is a statistically significant negative association between resistance to organizational change and job performance of the employees. In that, when controlled for the socio demographic variables, RTOC affect EJP by a factor of -0.381. The negative effect of RTOC on EJP revealed by the MLR analysis in this study was statistically significant in a P-value of 0.000. Thus, H3 is accepted while the respective null hypothesis is rejected (Table-15).

In addition, as evidenced by the R^2-value for the MLR model which is equal to 0.2994, RTOC with the seven socio demographic variables fitted in the MLR model jointly explain about 29.9% of the variation in the mean values of the job performance of the study participant employees of the commercial bank of Ethiopia (Table-15).

Table 15-MLR analysis result for the association of RTOC with EJP in employees of CBE

Source	SS	df	MS	Number of obs	=	398
				F(8, 389)	=	20.78
Model	33.0372255	8	4.12965319	Prob > F	=	0.0000
Residual	77.3207393	389	.198767967	R-squared	=	0.2994
				Adj R-squared	=	0.2850
Total	110.357965	397	.27797976	Root MSE	=	.44583

EJP	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Gender	0.173	0.049	3.530	0.000	0.077	0.270
Agecategroy	0.009	0.034	0.270	0.787	-0.058	0.077
Maritalstatus	0.042	0.054	0.775	0.439	-0.064	0.148
Educationstatus	0.154	0.057	2.694	0.007	0.041	0.266
Workexperience	0.078	0.041	1.919	0.056	-0.002	0.158
Jobposition	-0.029	0.027	-1.086	0.278	-0.082	0.024
Monthlysalary	0.078	0.054	1.454	0.147	-0.028	0.184
RTOC	-0.381	0.039	-9.752	0.000	-0.458	-0.304
_cons	3.347	0.188	17.772	0.000	2.976	3.717

Source: *STATA output of survey data, 2020 G.C.*

4.3.3. Mediation analyses

In the MLR analyses done so far, linear relations between each two of the main model variables (EJP, EJS and RTOC) while adjusted for the seven socio demographic characteristics of the study participants were observed; so as to understand the effect of one another and to test the proposed hypotheses. Besides, the results obtained from each of the above MLR analysis models about the separate linear relationship between the independent variable (RTOC) and the mediator (EJS), the independent (RTOC) and the dependent (EJP), as well as between the mediator (EJS) and the dependent (EJP); were useful to observe some of theoretical assumptions for mediation analysis proposed by Baron and Kenny, (1986).

The mediation analyses were all aimed at to test hypothesis-four (**H_4**). It is a hypothesis that integrates the main theme of the present study given in the general objective. According to Baron and Kenny (1986), at this stage, the mediation analysis can be completed by fitting a final MLR analysis model with the dependent variable (EJP) and all the independent variables (RTOC, EJS and seven socio demographic variables/controls).In line with this, a final MLR analysis model was fitted .It is useful to show the effect of each of the independent variables on the dependent, and to develop a predictive multivariable linear equation. However, it is insufficient to conclude about the mediation effect of EJS on the effect of RTOC on EJP. In that, even if the indirect effect of RTOC on EJP can be calculated by subtracting its mediated effect from its total effect obtained in previous analysis (given in section-4.3.2.4); it is difficult to tell the significance of the effect and to test the proposed hypothesis (**H_4**). For that reason, to analyze the mediation role of EJS on the effect of RTOC on EJP and to test hypothesis- four; next to the final MLR analysis model other mediation analysis techniques (i.e. structural equation modeling and path analysis) were done instep as presented later.

4.3.3.1. MLR model to predict the effect of RTOC on EJP through EJS

The final MLR analysis model was fitted with the dependent variable (EJP), the independent variable (RTOC), and the mediator variable (EJS) and the seven socio demographic variables as control variables or covariates.

4.3.3.1.1. Summary statistics and model fitness

Summary statistics for all the variables fitted in the final MLR analysis model was computed to check completeness of data and missed values using totals and subtotals (see Table-16).

Table 16-Summary statistics for the variables fitted in the final MLR model

Estimation sample regress — Number of obs = 398

Variable	Mean	Std. Dev.	Min	Max
EJP	2.907739	.5272379	2	4.67
Gender	1.369347	.4832354	1	2
Agecategroy	2	1.045562	1	4
Maritalsta~s	1.261307	.4398996	1	2
Educations~s	1.218593	.413812	1	2
Workexperi~e	1.650754	.8814557	1	4
Jobposition	2.072864	1.276494	1	5
Monthlysal~y	1.276382	.6179473	1	3
EJS	3.288317	.7535644	1.43	5
RTOC	2.889615	.6062169	1.566667	4.533333

Source: *STATA output of survey data, 2020 G.C.*

Fitness of MLR models is checked in many ways. The major issues about fitness of MLR models include issues of omitted variables, predictive capacity and significance. Omitted variables are often checked by a Ramsey test, while predictive competency and significance are checked via test statistics values that come with the main regression output tables, mainly for the analyses in statistical software such as STATA. The major test statistics values often used to check fitness of MLR model are *F-value, Probability > F (P-value)* and R^2. They imply appropriateness of the model to predict linear relationship of the variables fitted. Given, models with larger *F-values*, reasonable R^2*-values* and smaller *P-values* (< 0.05) are considered best fitting (Torres, 2007).

Accordingly, this study applied the potential ways recommended to check fitness of the final MLR analysis model later on. Ramsey test was the first approach used to check presence of omitted variables in the final MLR analysis model by this study. The test result showed that the MLR analysis model fitted with the dependent variable (EJP) and independent variables (EJS, RTOC and seven socio demographic variables) was significantly fitted. In that, none of the variables were omitted from the final MLR model.

The null hypothesis for the Ramsey test stated that "the model has no omitted variables". As the test result revealed, a Probability > F value (equivalent of P-value) equal to 0.1962 is greater than 0.05 (Table-17). Thus, the null hypothesis that stated the model has no omitted variables is not rejected; proving the fitness of the model.

Table 17-Ramsey test to check omitted variables from the final MLR model

```
. estat ovtest

Ramsey RESET test using powers of the fitted values of EJP
Ho:  model has no omitted variables

F(3, 385) =      1.13
Prob > F =     0.1962
```

Source: *STATA output of survey data, 2020 G.C.*

In addition, in relation to the test statistics values, the final MLR analysis model specified by this study has an F-value equal to 22.29, which is considerably large (Table-18). This indicates that, the final MLR model fitted by this study is again proved to be significant in order to predict the effect of RTOC on EJP through EJS with the adjusted effect of the socio demographic variables (controls). This was also supported by the *P-value (Prob > F*) equal to 0.000 (see Table-18).

The R^2-values obtained from MLR analysis models are not like the correlation coefficients of simple bivariate correlation analyses. In that, R^2-values show the degree to which the change in the dependent variable is explained by the changes in all of the independent variables fitted in the model(Torres, 2007; Greasley, 2008).The R^2-value for the final MLR model fitted by this study was 0.3409 (Table-18). This value is fairly large. It indicates that, about 34.1% of the variation in job performance of the study participant employees of CBE was explained by the variations in levels of RTOC, EJS, and the changes in status regarding the seven socio demographic variables.

4.3.3.1.2. Results of the final MLR analysis model

The results of the final MLR analysis model that fitted with the dependent variable (EJP), the independent variables (RTOC, EJS and SDCE/controls); using the survey data is presented in the following table (see Table-18).

According to the final MLR analysis model results, still there is a significant negative association between RTOC and EJP, while EJS was also included in the model, and adjusted for the seven socio demographic characteristics of the study participant employees of CBE. In that, RTOC negatively affect EJP by a factor of 0.300, while the positive effect of EJS was also taken into account. This observed negative effect of RTOC on EJP was found to be statistically significant as evidenced by a P-value of 0.000(Table-18).

As suggested before, the final MLR analysis model is helpful to predict the effect of each of the independent variables fitted in the model on the dependent variable; and to develop a predictive multivariable linear equation. Afterward, a "working" multivariable linear equation that predict the effect of RTOC, EJS and the seven socio demographic variables on EJP was developed using the coefficients obtained from the final MLR analysis model (Table-18). It states, the mean level of EJP as a function of RTOC, EJS and the seven socio demographic characteristics of the study participant employees as given by the following mathematical linear equation.

EJP = 2.632 + -0.300 (RTOC) + 0.161 (EJS) + 0.146 (gender) + 0.008 (age category) + 0.050 (marital status) + 0.130 (education status) + 0.088 (work experience) + -0.030 (job position) + 0.075 (monthly salary) + 0.188.

More specifically, the effects of each of the variables fitted in the final MLR model together with the results obtained from the other mediation analysis techniques given next (i.e. the structural equation modeling and path analysis); are interpreted and discussed in comparison with previous empirical findings ,later on, in the discussion section of this paper.

Table 18-MLR analysis results for the effect of RTOC on EJP through EJS

Source	SS	df	MS	Number of obs	=	398
				F(9, 388)	=	22.29
Model	37.6167058	9	4.17963398	Prob > F	=	0.0000
Residual	72.741259	388	.187477472	R-squared	=	0.3409
				Adj R-squared	=	0.3256
Total	110.357965	397	.27797976	Root MSE	=	.43299

EJP	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
Gender	0.146	0.048	3.047	0.002	0.052	0.241
Agecategroy	0.008	0.033	0.228	0.820	-0.058	0.073
Maritalstatus	0.050	0.052	0.964	0.336	-0.052	0.153
Educationstatus	0.130	0.056	2.331	0.020	0.020	0.239
Workexperience	0.088	0.039	2.229	0.026	0.010	0.165
Jobposition	-0.030	0.026	-1.146	0.252	-0.082	0.022
Monthlysalary	0.075	0.052	1.431	0.153	-0.028	0.178
EJS	0.161	0.032	4.942	0.000	0.097	0.224
RTOC	-0.300	0.041	-7.258	0.000	-0.382	-0.219
_cons	2.632	0.233	11.292	0.000	2.174	3.090

Source: *STATA output of survey data, 2020 G.C.*

4.3.3.2. Structural equation modeling (SEM) and Path analysis (PA)

As suggested by Baum, (2016) and others (Rucker et al., 2011; Gunzler et al., 2013; Pardo and Román, 2013), a structural equation model and a MLR model fitted with similar variables give identical results (regression coefficients) for each of the independent variables included; while, the structural equation modeling provides a more flexible framework for performing mediation analysis. In line with that, the present study fitted a structural equation model using the variables included in the final MLR model. In the structural equation model fitted by this study, paths that connect RTOC to EJS,RTOC to EJP, and EJS to EJP were included and analyzed .At the same time, the seven socio demographic variables (control variables) were entered using the regression component option as covariates, with the assumption of direct effects on the dependent (EJP).

Accordingly, the structural equation modeling analysis and the final MLR analysis done by the present study showed similar results regarding the effect of each of the independent variables on the dependent variable; as evidenced by the respective regression coefficients (see-Table-19).In a different way to the final MLR analysis, the structural equation modeling analysis disjointedly showed the direct effect of the independent variable (RTOC) on the mediator (EJS), which is equal to about -0.543; with a level of significance (P-value) less than 0.001 (Table-19).

Table 19-SEM analysis result of mediation role of EJS on the effect of RTOC on EJP

Structural equation model — Number of obs = 398
Estimation method = ml
Log likelihood = -3413.5323

	OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Structural						
EJP <-						
EJS	.1605381	.0320715	5.01	0.000	.0976792	.223397
Gender	.1461974	.0473672	3.09	0.002	.0533594	.2390353
Agecategroy	.0076126	.0329754	0.23	0.817	-.057018	.0722431
Maritalstatus	.0504003	.0516341	0.98	0.329	-.0508008	.1516013
Educationstatus	.1295785	.054883	2.36	0.018	.0220099	.2371471
Workexperience	.0879201	.0389399	2.26	0.024	.0115994	.1642408
Jobposition	-.0300529	.0258914	-1.16	0.246	-.0807992	.0206934
Monthlysalary	.0748928	.0516573	1.45	0.147	-.0263537	.1761393
RTOC	-.3002731	.0408496	-7.35	0.000	-.3803369	-.2202093
_cons	2.632188	.2301587	11.44	0.000	2.181085	3.083291
EJS <-						
RTOC	-.543465	.0560385	-9.70	0.000	-.6532985	-.4336315
_cons	4.858721	.1654461	29.37	0.000	4.534453	5.18299

Source: *STATA output of survey data, 2020 G.C.*

In accordance with the structural equation modeling analysis results shown above, path analysis results also showed a direct effect of the independent variable (RTOC) on the mediator (EJS) which equals to -0.54, a direct effect of the independent variable (RTOC) on the dependent variable (EJP) which equals to -0.3, and a direct effect of the mediator (EJS) on the dependent variable (EJP) which equals to 0.16; as depicted in the next figure (see Figure-6).

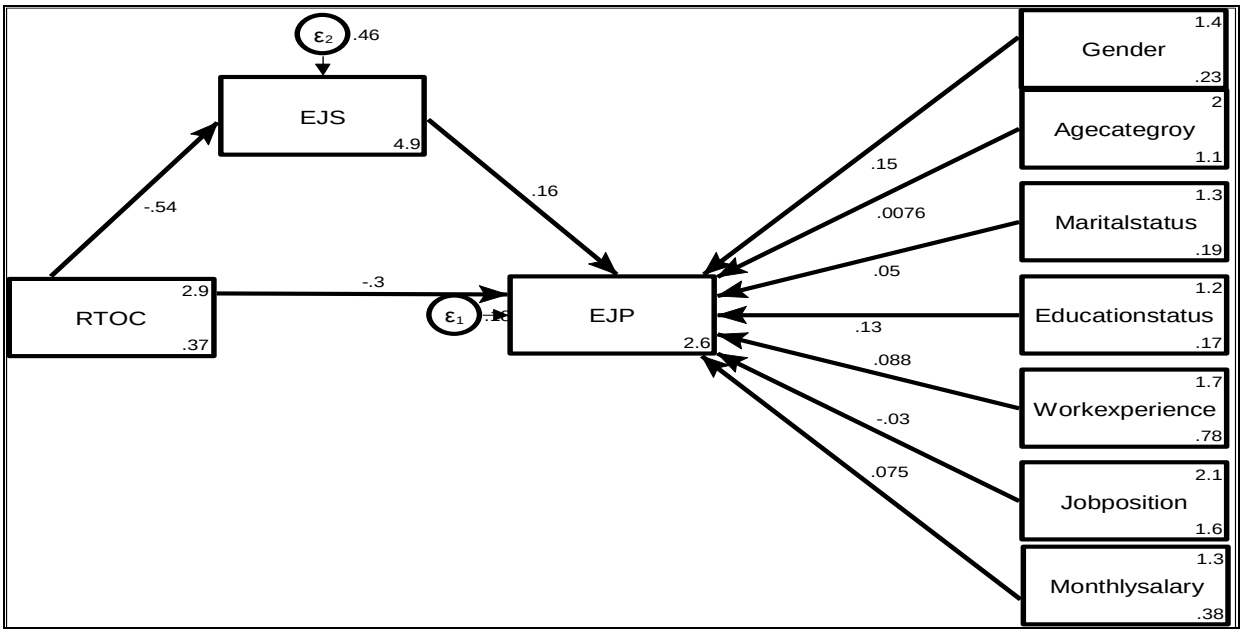

Figure 6-Path analysis model for mediation role of EJS on the effect of RTOC on EJP
Source: *STATA output of survey data, 2020 G.C.*

Regardless of the helpfulness of the results obtained so far from the final MLR analysis model, the structural equation modeling and path analyses to step forward to understand the mediation role of EJS on the effect of RTOC on EJP; still it is impossible to decide the significance level of the mediation role of EJS and to test the hypothesis that assumed the mediation role (**H_4**). This is because; the results obtained from all of the above statistical analyses did not indicate the total and the indirect effects of the independent variable (RTOC) on the dependent variable (EJP), and the respective P-values or level of significance values.

More specifically, testing hypothesis-four (**H_4**) involves use of the indirect effect of RTOC on EJP and the respective P-value needed so as to decide the level of significance of the effect or the mediation role. In that, the indirect effect refers to the magnitude of the effect of the independent variable on the dependent variable that covered or carried by the mediator (NCSS, 2019).Hence, results obtained from the structural equation modeling analysis given above were decomposed into direct, indirect and total effects; and are presented later on.

4.3.3.2.1. Direct, indirect and total effects of variables and testing hypothesis-four

The direct, indirect and total effects of the model variables were obtained from decomposition of the results obtained in the structural equation modeling analysis (Table-20).

The direct effects of the model variables on the dependent variable, such as the independent variable (RTOC), the mediating variable (EJS) and the socio demographic variables resulted from decomposition of the structural equation modeling analysis are similar with that of the regression analysis results obtained in the final MLR analysis model and the structural equation modeling analysis itself (see Table-20).As well, the result obtained for the direct effect of the independent variable (RTOC) on the mediating variable (EJS) from the decomposition analysis is also similar with that of the original the structural equation modeling analysis itself (see Table-20).

Regarding the indirect effect of the model variables, the result of the decomposition analysis done in the present study showed only the indirect effect of the independent variable (RTOC) on the dependent variable (EJP). Accordingly, the indirect effect of RTOC on EJP shown was equal to -0.087, and it was also found to be statistically significant with a P-value equal to 0.000. This indirect effect of the independent variable can also be computed by subtracting the direct effect (-0.3) from the total effect (-0.388).It is the magnitude of the effect of the independent variable on the dependent variable that covered or carried by the mediating variable. Now, based on this finding, it is doable to test the hypothesis that stated mediation role of EJS (hypothesis-four).

H_4: *Job satisfaction has a statistically significant mediation role on the effect of resistance to organizational change on job performance of employees.* As a result, this alternative hypothesis that stated the presence of a statistically significant mediation role of EJS on the effect of RTOC on EJP was accepted; while the null hypothesis that stated the reverse was rejected.

Nonetheless, as shown in the indirect effect section of the table (see Table-20); the other model variables (i.e. EJS and the seven socio demographic variables) did not exhibit any indirect effect on the dependent variable. This is because, no paths were specified for these model variables so as to observe mediated effects, as it was beyond the objective of the present study. Furthermore, as indicated in the next table, total effects of the model variables on the dependent variable were shown (Table-20). Accordingly, in the same way as stated above, total effects of the other model

variables were similar with their respective direct effects, as well as the results obtained from the structural equation model analysis results and the final MLR analysis model.

Table 20-Direct, indirect and total effects of model variables on the dependent variable

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. estat teffects, cformat(%9.3f) pformat(%5.3f) sformat(%8.3f)
```

Direct effects

	OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Structural						
EJP <-						
EJS	0.161	0.032	5.006	0.000	0.098	0.223
Gender	0.146	0.047	3.086	0.002	0.053	0.239
Agecategroy	0.008	0.033	0.231	0.817	-0.057	0.072
Maritalstatus	0.050	0.052	0.976	0.329	-0.051	0.152
Educationstatus	0.130	0.055	2.361	0.018	0.022	0.237
Workexperience	0.088	0.039	2.258	0.024	0.012	0.164
Jobposition	-0.030	0.026	-1.161	0.246	-0.081	0.021
Monthlysalary	0.075	0.052	1.450	0.147	-0.026	0.176
RTOC	-0.300	0.041	-7.351	0.000	-0.380	-0.220
EJS <-						
RTOC	-0.543	0.056	-9.698	0.000	-0.653	-0.434

Indirect effects

	OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Structural						
EJP <-						
EJS	0.000	(no path)				
Gender	0.000	(no path)				
Agecategroy	0.000	(no path)				
Maritalstatus	0.000	(no path)				
Educationstatus	0.000	(no path)				
Workexperience	0.000	(no path)				
Jobposition	0.000	(no path)				
Monthlysalary	0.000	(no path)				
RTOC	-0.087	0.020	-4.448	0.000	-0.126	-0.049
EJS <-						
RTOC	0.000	(no path)				

Total effects

	OIM Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
Structural						
EJP <-						
EJS	0.161	0.032	5.006	0.000	0.098	0.223
Gender	0.146	0.047	3.086	0.002	0.053	0.239
Agecategroy	0.008	0.033	0.231	0.817	-0.057	0.072
Maritalstatus	0.050	0.052	0.976	0.329	-0.051	0.152
Educationstatus	0.130	0.055	2.361	0.018	0.022	0.237
Workexperience	0.088	0.039	2.258	0.024	0.012	0.164
Jobposition	-0.030	0.026	-1.161	0.246	-0.081	0.021
Monthlysalary	0.075	0.052	1.450	0.147	-0.026	0.176
RTOC	-0.388	0.039	-10.044	0.000	-0.463	-0.312
EJS <-						
RTOC	-0.543	0.056	-9.698	0.000	-0.653	-0.434

Source: *STATA output of survey data, 2020 G.C.*

4.4. Interpretation of MLR coefficients and discussion of results

Linear regression analyses results are often interpreted using the signs and magnitudes of the regression coefficients along with the respective p-values of the variables in the linear model. As indicated before, the regression coefficients obtained from the final MLR and the SEM analyses are the same concerning the direct effects of the model variables (i.e. RTOC, EJS and the seven socio demographic variables) on the dependent variable. Therefore, regarding the direct effects of the variables regression coefficients obtained from the final MLR analysis given in Table-17; are principally interpreted. Alternatively, regarding the total and indirect effects of some variables, the results obtained from the SEM and the other MLR analyses are interpreted. Above all, the findings of the present study are discussed in comparison with the findings of previous empirical studies; and presented as follows.

The effect of the control socio demographic variables

One of the objectives of the present study was aimed to assess the effect of socio demographic variables on employees' job performance. Regarding this, the results obtained from the MLR analysis model fitted with the dependent variable (EJP) and seven socio demographic variables showed, an R^2-value=0.1281 (Table-12).This shows that, the seven socio demographic variables jointly explain about 12.8% of the variation in the mean values of the job performance of the study participants. In other words, above 87% of the variation in the mean values of EJP was due to factors other than the seven socio demographic variables. The result also revealed that gender was the only socio demographic variable that significantly affects EJP, with the largest positive total (unadjusted) effect or a coefficient equal to 0.319 and P-value of 0.000 (Table-12).

Moreover, the socio demographic variables were primarily considered as control variables with the intention to adjust spurious effects throughout the linear associations between other variables assessed by the present study. As a result, their adjusted effects in the final MLR analysis model (i.e. while the effects of EJS and RTOC were also considered) are interpreted next. According to the final MLR analysis results, gender has a positive coefficient value equal to 0.146. It indicates that, the numeric value employees take regarding their gender (i.e. 1=male, 2=female: this study) will add a factor of 0.146 times to the overall model to determine EJP. In other words, gender has positive effect on the employees' job performance; in that, females have about 14.6% increased mean job performance value that male while other factors in the MLR model are held

constant. This positive effect of gender on job performance of CBE employees was statistically significant in a P-vale=0.002**(**Table-17).The present finding agrees with the result reported by previous studies (Shallu, 2012; San et al., 2016; Samaranayake and Takemura, 2017). However, it disagrees with a report of other empirical study that showed no difference in job performance of employees regarding their difference in gender (Madan and Srivastava, 2015).

In the present study, age of the participants was analyzed in categorical form as shown in the descriptive analysis part of this paper; arranged from smaller to larger (Table-4).As indicated in the final MLR analysis model result, the variable has a positive linear coefficient equal to 0.008,which is very small. This result revealed that, the age of the study participants has a statistically insignificant effect on the job performance of the employees of CBE; as evidenced by the very large P-value equal to 0.820 **(**Table-17).The present finding of insignificant linear association of age with employees' job performance agrees with a previous study that reported insignificant association (Madan and Srivastava, 2015). However, the present finding disagrees with the findings of previous studies done elsewhere that reported significant effect of age on employees' job performance(Shallu, 2012; San et al., 2016; Samaranayake and Takemura, 2017).

Marital status of the study participants was the other socio demographic characteristics of the present study participants used as a control variable in the final MLR model. The variable has a positive linear coefficient of 0.050. The positive effect of marital status of the study participants on EJP in the final MLR model was not statistically significant with respective P-value equal to 0.336, which is larger than the significance level of 0.05 (Table-17). Regarding the magnitude of its effect on EJP, this variable showed increasing in the final MLR analysis, when compared with its unadjusted effect (coefficient = 0.034) in the separate MLR model (see Table-12).

In this study, education status of the participants was analyzed in two categories as shown in the descriptive part of this paper arranged with values 1 and 2 for bachelor and master's degree, respectively (Table-4). As indicated in the final MLR analysis results, the variable has a positive linear coefficient equal to 0.130, which is fairly large. This result revealed that, the education status of the study participants has a statistically significant effect on job performance of the employees of CBE; as evidenced by the respective P-value equal to 0.020 **(**Table-17). Regarding the magnitude and level of significance of its effect on EJP, this variable showed increasing effect that became statistically significant in the final MLR analysis, when compared with its

unadjusted effect (coefficient = 0.115) in the separate MLR model (see Table-12). Overall, the present finding of the significant positive effect of education status on employees' performance of agrees with the significant association of education status of employees with job performance reported by previous studies (Iroegbu, 2015; Samaranayake and Takemura, 2017).

The work experience of the study participants was analyzed in categorical form as shown in the descriptive analysis part of this paper; arranged from smaller to larger (Table-4). As indicated in the final MLR analysis model result, the variable has a positive linear coefficient equal to 0.088, which is relatively moderate. The finding of this study revealed that, the work experience of the study participants has a statistically significant effect on the job performance of the employees of CBE; as evidenced by the respective P-value equal to 0.026(Table-17).As well, this variable showed increased positive effect when compared with its unadjusted effect (coefficient = 0.047) in the separate MLR model (see Table-12). The present finding of a significant linear association of work experience with job performance agrees with findings of previous studies that reported similar results (Shallu, 2012; Mariana et al., 2013).

Job position of the study participants was among the seven socio demographic characteristics of the present study participants used as a control variable in the final MLR model. The variable has a negative coefficient of -0.030. However, this negative effect of the job position of the study participants on EJP in the final MLR model was not statistically significant as evidenced with the respective P-value of 0.252, which is larger than0.05 (Table-17).Likewise, the variable showed a negative effect but with lower magnitude (coefficient = -0.023) in the separate MLR model that analyzed unadjusted effect of socio demographic variables (see Table-12). Despite the difference observed in the magnitude of the effect, there is consistency regarding the direction or negative effect of the variable on EJP; between the results obtained in both of the aforementioned MLR models. It should be noted that in the present study the actual job performance of employees in the bank was used. Thus, the negative association of job position with EJP might be explained due to an increase in responsibility of the employees, and with the increased expectation of the organization with increase in the status of the job position of the employees (Abagissa, 2019).

In the present study, monthly salary of the study participants was analyzed in categorical form as shown in the descriptive analysis part of this paper; arranged from smaller to larger (Table-4). As indicated in the final MLR analysis model result, the variable has a positive linear coefficient

equal to 0.075. This result revealed that, the monthly salary category of the study participants has a statistically insignificant effect on the job performance of the employees of CBE; as evidenced by the large P-value equal to 0.153 **(**Table-17).The positive effect of this variable obtained from the final MLR analysis result is comparatively larger than its positive effect (coefficient = 0.066) obtained from the separate MLR model that analyzed (see Table-12).

The effect of the two main independent model variables (RTOC and EJS)

The two main independent variables of interest in the present study were RTOC and EJS. As explained in the general objective, the present study was aimed to investigate the mediation role of EJS on the effect of RTOC on EJP. The study also specified objectives and hypotheses that aimed to assess associations between EJS and EJP, RTOC and EJS, as well as RTOC and EJP; while each pair of the associations were adjusted for socio demographic variables. Accordingly, the results presented in the previous section are interpreted and discussed as follows.

The hypothesis proposed regarding the significant positive effect of EJS on EJP was accepted as shown in the previous section. Given that, the EJS showed a statistically significant positive effect on EJP with a factor of 0.254 and P-value=0.000 (see-Table-13). This shows an increase in a unit of the mean level of EJS, will add a factor of 0.254 times to the overall model to determine EJP; while other model variables (socio demographic variables) are held constant. Considering other variables as controls, such effect of an independent variable on a dependent variable is often known as total effect (NCSS, 2019).Thus, considering the socio demographic variables as controls, EJS showed a total effect of 0.254 on EJP. In general, the finding of present study about the positive effect of EJS on EJP agrees with the findings of a number of previous empirical studies done elsewhere including the work of Nawaz et al., (2012), and others (Singh and Jain, 2013; Octaviannand et al., 2017; Sharma and Sharma, 2017).

In the same way, the hypothesis proposed regarding the significant negative effect of RTOC on EJS was accepted as shown in the previous section. Given that, RTOC significantly affects EJS by a factor of -0.505 with a P-value=0.000 (Table-14). This shows an increase in a unit of the mean level of RTOC, will reduce the result of the overall level of mean in a model to determine EJS by a factor of -0.505 times; while other model variables (socio demographic variables) are held constant. Considering the direct effects of the controls socio demographic variables on EJS, such effect of RTOC is the total effect it had on EJS. However, it should be noted that this total

effect of RTOC on EJS is different from the total effect of RTOC on EJP obtained in the SEM analysis while both variables were considered as independent variables that could affect EJP (see Table-19). Even if little empirical evidence reported exact information, the finding of this study about the significant negative effect of RTOC on EJS agrees with the deductions one can made from findings of previous empirical studies done elsewhere (Tefera and Mutambara, 2016; Andrew and Mohankumar, 2017; Kuang, 2018; Gori and Topino, 2020).

The hypothesis proposed regarding the significant negative effect of RTOC on EJP was accepted as shown in the previous section. In that, RTOC significantly affects EJP by a factor of -0.381 with a P-value=0.000 (Table-15). This shows an increase in a unit of the mean level of RTOC, will reduce the result of the overall level of mean in a model to determine EJP by a factor of -0.381 times; while other model variables (socio demographic variables) are held constant. Taking the direct effects of the controls socio demographic variables on EJP, such effect of RTOC is the total effect it had on EJP. Here, it should be noted that this total effect of RTOC on EJP is slightly different from the total effect of RTOC on EJP (-0.388) obtained in the SEM analysis that also included EJS as a mediating variable (see Table-19). The finding of this study regarding the significant negative effect of RTOC on EJP agrees with the findings of the previous studies that evidenced inverse relationships between RTOC and EJP in one way or another (Ahmed et al., 2013; Found, 2015; Karanja, 2015; Kansal and Singh, 2016; Wanza and Nkuraru, 2016; Jain et al., 2018; Methode et al., 2019).

Furthermore, regarding the mediation role of EJS on of the effect of RTOC on EJP the results obtained from the final MLR analysis model were elaborated with the assistance of additional mediation analyses results. Based on that, the hypothesis proposed regarding the presence of significant mediation role of EJS on the effect of RTOC on EJP was accepted as shown in the previous section. The main findings of the present study involved for the mediation analyses presented in the previous section are interpreted and discussed here again.

As suggested before, the results revealed by the final MLR analysis model represent the direct effects of each of the independent variables included in the model on the dependent variable (EJS), but did not show total and indirect effects of the variables. Accordingly, results obtained from the final MLR analysis regarding the mediating variable (EJS) revealed that; employees' job satisfaction (EJS) has a coefficient of 0.161 and a P-value=0.000 (Table-17). It is also similar

with the results obtained from the SEM analyses (see Table-19). In both cases, the coefficient represents the direct effect of the mediating variable (EJS) on the dependent (EJP), while the main independent variable (RTOC) and the seven socio demographic variables are included in the model. This implies that, the levels of employees' job satisfaction had a 0.161 times positive effect on the level of their job performance, while other variables in the model are held constant.

To understand the mediation role of EJS comparing the direct and the total effects of the variable is vital. Thus, taking the previous result obtained in this study, EJS had a total effect of 0.254, at a P-value=0.000(see Table-13).This evidences that; the positive effect of EJS has dropped from 0.254 to 0.161 in the presence of RTOC in the model. Again, this shows that, EJS has masked or covered the effect of RTOC on EJP while mediating the effect; because these two variables have opposite effects on EJP. However, the above explanation does not statistically signify the level of the significance of the mediation role of EJS on the effect of RTOC on EJP. Thus, it needs to be supported with further findings of this study regarding the main independent variable (RTOC).

Resistance to organizational change (RTOC) is the main independent variable specified by the present study. Accordingly, results obtained from the final MLR analysis regarding the direct effect of RTOC was indicated by a coefficient of -0.300 and a P-value=0.000(Table-17).This is also similar with the results obtained from the SEM, the path and decomposition analyses (see Table-19 and 20, and also Figure-6). In all cases, the coefficient represents the direct effect of RTOC on EJP, while the mediating variable (EJS) and the seven socio demographic variables are included in the model. This means, the levels of employees' resistance to change had a 0.3 times negative effect on level of their job performance, while other model variables are held constant.

On the other hand, looking at the results of this study regarding the total effect of RTOC on EJP obtained in the MLR analysis (Tabler-12);and, the decomposition analyses (Tabler-20); it has a coefficient of about -0.388 with a P-value=0.000. This indicates that, the magnitude of the effect of RTOC dropped from 0.388 to 0.300withthe mediating effect of EJS. This shows as EJS has a mediating role on the effect of RTOC on EJP. The mediated effect is often expressed as indirect effect of the independent variable on a dependent variable that masked or carried by the mediator variable(NCSS, 2019).Indirect effect can be calculated by subtracting the direct effect from the total effect of the independent variable; as,(-0.388-(-0.300)) = -0.088. This calculation is useful to show the magnitude and sign of the effect, but doesn't show the significance of the effect.

For that reason, to finalize the main theme of the study concerning the mediation role of EJS, the results obtained from the decomposition of the effects of the variables in the SEM analyses are used here as shown next. Accordingly, the results from the decomposition analysis regarding the indirect effect of RTOC on EJP showed that, RTOC has an indirect effect on EJP indicated by a coefficient of -0.088, with a P-value of 0.000 (Table-20). This coefficient is similar with the value obtained from the hand calculation shown above.

In general, the indirect effect of RTOC on EJP given above implies that, from the total effect of RTOC on EJP (-0.388), about -0.088 is removed or masked by the mediating effect of EJS. It should be noted that, the mediator variable removes or masks the total effect of RTOC on EJP with the aforementioned magnitude, but it does not carry or magnify the effect. This is because; the independent variable (RTOC) and the mediating variable (EJS) have opposite effects (signs) on the dependent variable (EJP).

Above all, the associated P-value of 0.000, obtained for the indirect effect of RTOC on EJP, evidences the level of statistical significance of the magnitude of the effect (-0.088) covered by the mediating variable. Again it proves as EJS has a statistically significant mediating role on the effect of RTOC on EJP.

According to Baron and Kenny, (1986), and others (MacKinnon et al, 1995), the mediation role of a mediating variable can be partial or complete. If the mediator removes or carries only part of the effect of the independent variable on the dependent; and the independent variable can sustain significant direct effect in the final model, it is partial mediation. If the mediating variable removes or carries total or most of the effect of the independent variable on the dependent; and the direct effect of the independent variable become insignificant in the final model, mediation is complete. Based on this, the statistically significant mediating role of EJS on the effect of RTOC on EJP shown by this study was found to be partial mediation.

Nonetheless, to the knowledge of the present researcher, it was hard to find similar empirical studies previously done on the issue regarding the mediating role of EJS on the effect of RTOC on EJP. Consequently, the result revealed by the present study regarding the mediation role of EJS on the effect of RTOC on EJP is explained with the connotations and the deductions made using the results of previous studies done on somewhat closer issues, and suggestions of authors.

It has been said that, changes are intentionally implemented to induce advancement in the service and productivity of organizations, and to enhance the job performance of employees. This shows the presence of positive relationship between successful organizational changes and employees' performance (Ahmed et al, 2013; Karanja, 2015; Khan et al., 2016; Kansal and Singh, 2016; Wanza and Nkuraru, 2016; Methode et al., 2019). Conversely, employees' resistance on the organizational changes can hinder the organization from obtaining the desired outcome from the changes (Kansal and Singh, 2016). This implies that resistance to organizational change is often expected to disrupt the change process and eventually the performance of employees.

Job satisfaction affects employees' performance positively. In that, employees satisfied with the aspects of their job become motivated and productive (Weerasinghe et al, 2017). Thus, when the three variables interact simultaneously; job satisfaction could mediate or reverse the negative effect of employees' resistance to organizational changes on their performance. As indicated by previous studies done to assess the mediation role of job satisfaction on; relationships between resistance to change onemployees' turnover intention (Struijs, 2012), emotional intelligence on organizational commitment (Taboli, 2013), emotional intelligence on employees' performance (Vratskikhet al, 2016), and on the effect of motivation on performance (Jatmika and Andarwati, 2018); job satisfaction showed versatile mediation roles regarding the various issues.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1. Summary of main findings

The present study assessed the mediation role of employees' job satisfaction on the effect of resistance to organizational change on employees' job performance among the employees of the commercial bank of Ethiopia. In accordance to this, primary data were gathered using structured questionnaires regarding the level of resistance to organizational change and level of employees' job performance. As well, the recent efficiencies of employees given by the bank were gathered from each of the study participant employees of the bank, in Addis Ababa. The main findings of the study are summarized as follows.

- A total of 398 employees were selected from twenty four branches, in the four districts of the commercial bank of Ethiopia in Addis Ababa; and successfully participated in the study. Majority of the study participants 251 (63.1 %) were male while the remaining 147 (36.9 %) female. The age of the participants ranged from 25 to 49 years.
- The mean levels of job performance, job satisfaction and resistance to organizational changes with their standard deviations (SD) among the study participant employees of the bank were 2.91 (±0.53), 3.29 (±0.75) and 2.8 (±0.61), respectively.
- The mean job performance value for male employees of CBE was 2.79 (SD=0.441), while it was 3.11 (SD=0.598) for female employees. The mean job performance of employees with an education status of bachelor degree was 2.87 (SD=.533) and that of the employees with master's degree was 3.04 (SD=0.486).
- As well, the mean level of employees' job performance showed statistically significant differences within the groups of the socio demographic characteristics of employees, such as age categories, work experience, job position and monthly salary. However, the result of the separate MLR analysis model fitted with the seven socio demographic variables revealed that gender was the only socio demographic variable that shows a statistically significant positive effect on employees' job performance.
- According to the MLR analysis results, employees' job satisfaction affected employees' job performance by a factor of 0.254 (total effect) with the absence of resistance to

organizational change in the model, and by a factor of 0.161 (direct effect) with the presence of resistance to organizational change both at P-values of 0.000.

- The results of the SEM analysis revealed that resistance to organizational change had a total effect of -0.543on employees' job satisfaction with a P-values=0.000.
- As well, resistance to organizational change had a total effect equal to -0.388, and a direct effect equal to -0.300 on employees' job performance both with P-values=0.000.
- The decomposition analysis of the effects of the variables in the SEM analysis indicated that resistance to organizational change had an indirect effect of -0.088 on employees' job performance at significance levels of (P-values=0.000).

5.2. Conclusion

Based on the main findings revised above, the present study drew the following concluding remarks. The overall level of the employees' job performance was slightly above the mean value of 2.5 points. As well, the overall level of employees' job satisfaction was above the mean value of 2.5 points. However, the overall level of employees' resistance to the changes implemented by the bank was higher, which was above average value of 2.5 points. The employees' resistance to the organizational changes showed statistically significant negative effects on the actual job performance as well as on job satisfaction of employees. Conversely, employees' job satisfaction showed a statistically significant positive effect on the actual job performance of employees.

Finally, taking the effect of the seven socio demographic variables into consideration, employees' job satisfaction showed a statistically significant mediation role on the effect of resistance to organizational change on job performance of employees. However, the magnitude of the effect of resistance to organizational change on the job performance of employees mediated by the job satisfaction of employees was lower than the magnitude of the total effect of resistance to organizational change on the job performance of employees. In other words, despite the presence of a mediation role of job satisfaction of employees; the direct effect of employees' resistance to organizational change continued to be statistically significant. Therefore, the mediation role of job satisfaction of employees on the effect of resistance to organizational change on performance of employees revealed by the present study was partial mediation.

5.3. Recommendation

Organizational changes are intentionally implemented to boost the performance of employees in particular and the productivity the organization in general. However, whenever changes are initiated resistance to organizational changes are triggered inevitably. Employees' resistances to organizational changes also affect job performance of employees, and finally the productivity of the firm at large. In accordance with these grounds and the main findings of the present study the following recommendations have been given to the respective bodies.

For decision makers and higher level managers

- In making decisions and in planning to initiate organizational changes, decision makers or higher level leaders of the bank should due attention of the need of making aware of their employees regarding the new initiatives.
- Whenever change initiatives are triggered in the bank, it is important to think of ways to assess the levels of employees' resistance.
- Whenever change initiatives are triggered in the bank, it is important to think of ways to follow up and alleviate level of employees' resistance; and undertake actions to increase job satisfaction of employees so as to achieve better employees' job performance.

5.4. Directions for future research

- Future researchers should conduct similar studies in different branches of the banks found in different parts of the country; so as to help to conducted Meta analyses for the whole organization at a country level.
- Future researchers should also focus to cover unstudied areas, unstudied banks and other financial sectors so as to clearly understand the effect of resistance to organizational change on employees' job performance and the mediating effect of employees' job satisfaction.
- Besides, studies should give emphasis to use the rarely used approach of using the actual job performance of the employees rated (given) by the respective organization based on its predefined criteria (expectations), so as to increase validity of findings.

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ANNEX

Annex 1: Consent and Questionnaire

ADDIS ABABA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

CONSENT

Greetings

Dear Sir/Madam**:**

I am Getachew Tesfaye. Presently, I am conducting a research on ***"The effect of resistance to organizational change on job performance of employees as mediated by job satisfaction: the case of commercial bank of Ethiopia in Addis Ababa"*** in collaboration with Addis Ababa University college of Business and Economics, department of management. The research is an academic research; in partial fulfillment for the requirements of Masters of Science in Total Quality Management and Organizational Excellence at the aforementioned institute.

Your participation in this survey is highly appreciated and crucial. In this regard, I would like to ask your willingness to take part in the study and to provide your honest responses for each question on demographic information and the check list that contain some questions intended to assess about your motivation with various aspects of the work.

Finally, I the researcher, strongly assure that this questionnaire is designed only for research purpose and there is no intention to represent the information negatively in my paper. Moreover, you should know all the information you will provide for the study will be treated with strict confidentiality. For this reason, **you are requested to not write yours or your family name.**

For any queries, please feel free and contact the researcher; with the next address.

Phone: +251-911-862-327

Sincerely,

Getachew Tesfaye

Agree?

Yes ☐ [Take the Questionnaire; give your responses. Put finished questionnaire inside the paper pocket (provided with) and return]

No ☐ [Thank you]

QUESTIONNAIRE

I. Section-1: Background information

Please indicate your choice by putting a tick (√) mark inside the box given in front of the category that characterizes you or write your response on the space given accordingly.

1. **Gender**

   Male ☐ Female ☐

2. **Age in year**

   _____ Years

3. **Marital status**

   Married ☐

   Unmarried ☐

4. **Educational qualification (Please indicate the highest level)**

   Specify: _____

5. **How long have you work in the bank?**

   _____ Years and _____Months

6. **What is your Current Position in the bank?**

   Specify: _____

7. **What is your monthly Salary? Please write in Ethiopian birr in the box**

   _____ETB

II. Section-2: Job performance question (Dependent variable)

1. What is your recent personal efficiency (job performance) given by your organization (the bank)? Please specify the two most values in the box below.

1._____ Points **2.**_____Points

III. Section-3: Employees' Job Satisfaction–Questions

Please look at the following statements and show your extent of agreement/satisfaction by putting tick (√) mark in relation to your current job in the organization (CBE) with the scales given alongside of the questions.

Keyforthe scales: 1=Strongly Disagree 2= Disagree 3=Neutral/Uncertain 4= Agree 5=Strongly Agree

S.N	ITEMS	SCALES				
		1	2	3	4	5
OVERALL JOB SATISFACTION						
1	My job in this organization (the Commercial Bank of Ethiopia) has met my expectations.					
2	My current work situation is not a major source of frustration in my life					
3	I don't search a job elsewhere because I am satisfied with my current job at the organization (the Commercial Bank of Ethiopia).					
4	I recommended that others to join this organization (the Commercial Bank of Ethiopia).					
5	I am inspired to give my very best for the achievement of the objectives of the organization (the Commercial Bank of Ethiopia).					
6	Generally, I am satisfied in my current practice at this organization (the Commercial Bank of Ethiopia).					
7	Generally, I am happy with my work being an employee of the present organization (the Commercial Bank of Ethiopia).					

IV. Section-4: Resistance to organizational change–Questions

Preamble: Given that, your organization (the Commercial Bank of Ethiopia) as a leading bank, is known for frequently adopting technological innovations and introducing various organizational changes. The next questions are readily made to assess your opinion towards change; explicitly regarding the organizational changes that have been made recently by CBE; given in the table below.

Note that: Before you start answering each query in this section, please be sure to look at the changes listed in the table. Then, please indicate whether you have been informed about each change or not on the ***"Information"*** *Column* –By putting a tick "√" mark.

SN	Recent organizational change	Information	
		Yes, I know	No, I don't know
1	Service transformations (ST)		
2	Electronic Document and Record Management System(EDRMS)		
3	Structural changes (SC)		

Remember: Once you completed filling the above table; move to the main research questions in this section next. You should note that the level of information you have about each of the above changes ***will not stop you from answering the next questions!***

PLEASE CONTINUE!!

Direction: Please look at the following statements and show your extent of agreement or attitude regarding your opinion towards change in general and recent organizational changes (Service transformation, Electronic document and record management system and Structural changes) made by your organization (CBE); in particular. Then put a tick (√) mark at the scales alongside of the items that best describes your view.

Key for the scales: 1=Strongly Disagree 2= Disagree 3=Neutral/Uncertain 4= Agree 5=Strongly Agree

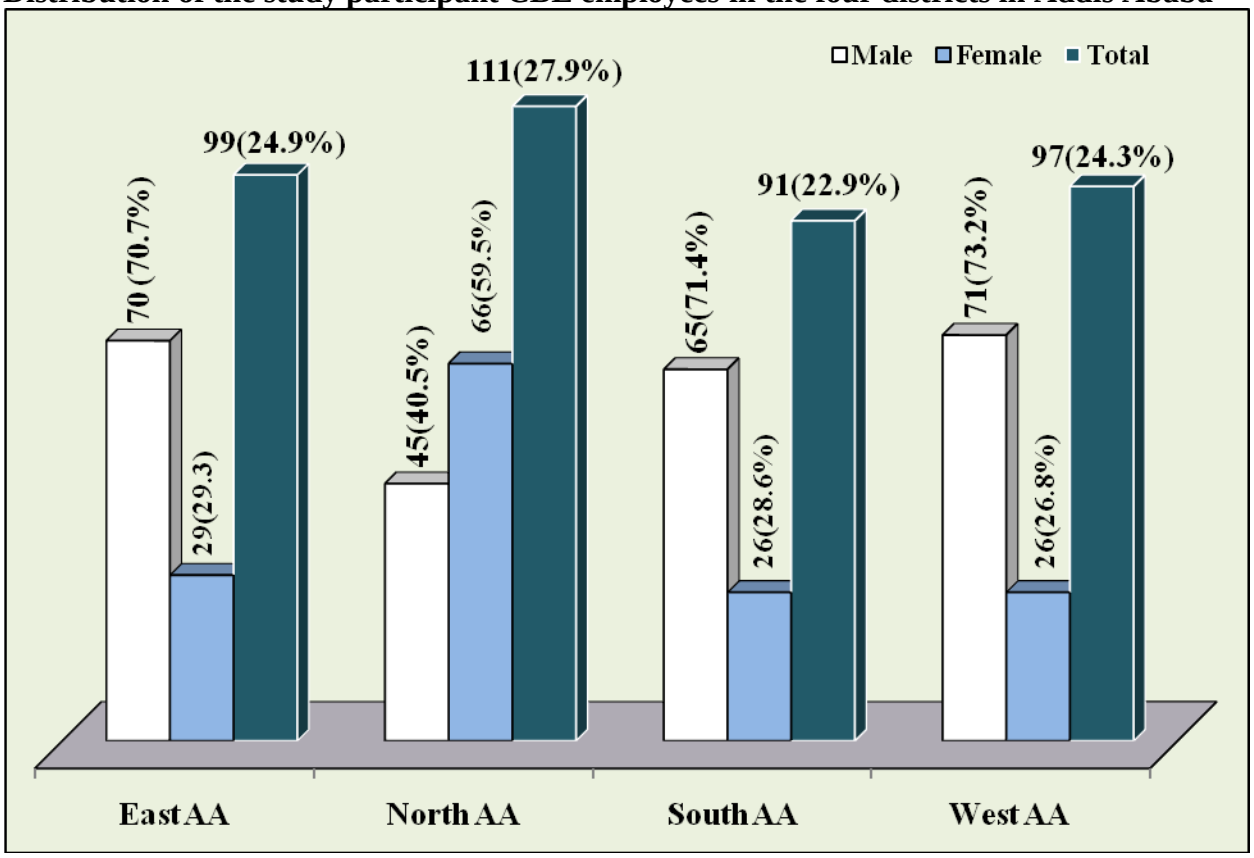
S.N	ITEMS	SCALES				
		1	2	3	4	5
	1. Routine seeking					
1.1	I generally think the change/s made by the bank is/are disappointing.					
1.2	I prefer to do my job in the same old ways rather than the frequently made new and different ways.					
1.3	Whenever my job style follows a stable routine, I often didn't seek ways to change it.					
1.4	I have been rather bored than being surprised by the frequent service transformations (ST) implemented by the bank.					
1.5	I have been rather bored than being surprised by the Electronic Document and Record Management System (EDRMS) recently launched by the bank.					
1.6	I have been rather bored than being surprised by the structural changes (SC) made by the bank.					
1.7	I believe that the changes that have been made by the bank recently, such as SC, ST and EDRME made me upset to do my job successfully.					
	2. Emotional reaction					
2.1	If I were to be informed that there are going to be changes regarding the way things are done at the bank, I would probably feel stressed.					
2.2	If one of my bosses changed the usual system of sharing duty at job, it would probably make me feel uncomfortable even if I thought I would do just as well as before without having to do any extra effort.					
2.3	Whenever I was informed about the frequent service transformations made by the bank, I tensed up (not relaxed) a bit.					
2.4	When I was informed about the launch of the electronic document and record management system by the bank, I tensed up (not relaxed) a bit.					
2.5	When I was informed about the structural changes made by the bank, I tensed up (not relaxed) a bit.					
2.6	I do not think that all of the changes that have been made by bank such					

	as SC, ST and EDRME were fair, thus stressed me out.					
2.7	The frequently made service transformations by the bank made me feel uncomfortable even if I believe I am doing my job just as well as before without having to do any extra effort.					
2.8	The electronic document and record management system recently launched by the bank made me feel uncomfortable even if I think I am doing my job just as well as before without having to do any extra effort.					
2.9	The structural changes done by the bank made me feel uncomfortable even if I think I am doing my job just as well as before without having to do any extra effort.					
	3. Short-term focus					
3.1	Changing plans generally seems like a real disturbance to me.					
3.2	When someone pressures me to change something, I am likely to resist it even if I think the change may ultimately benefit me.					
3.3	I sometimes find myself avoiding changes that I know will be good for me.					
3.4	When I was informed about each of the organizational changes (ST, EDRMS and SC) made by the bank, I think my reaction was almost not welcoming for each of them.					
3.5	I feel a bit uncomfortable about the service transformations frequently made by the bank, even if the changes may potentially improve my job.					
3.6	I feel a bit uncomfortable about the electronic document and record management system recently launched by the bank, even though the changes may potentially improve my job.					
3.7	I feel a bit uncomfortable about the structural changes implemented by the bank, even though the changes may potentially improve my job.					
	4. Cognitive rigidity					
4.1	I am often inflexible to change my mind (way of thinking).					
4.2	Once I have come to a conclusion, I'm not likely to change my mind.					
4.3	My views are very consistent over time.					
4.4	I can't change my thoughts (mindset) about the service transformations frequently made by the bank easily.					
4.5	I can't change my thoughts (mindset) about the electronic document and record management system recently launched by the bank easily.					
4.6	I can't change my thoughts (mindset) about the structural changes implemented by the bank easily.					
4.7	I think my rigid views towards the organizational changes made by the bank (ST, EDRMS and SC) have probably affected my endeavor to my job.					

Thank You!

Annex 2: Distribution of the study participants in the four districts in Addis Ababa

Distribution of the study participant CBE employees in the four districts in Addis Ababa



Source: *Field survey, 2020G.C.*

Annex 3: Cronbach's alpha test for items used to assess employees' job satisfaction

Cronbach's alpha test results for each of the items used to assess the level of job satisfaction of employees of CBE in Addis Ababa, 2020 G.C.

```
. alpha JS1 JS2 JS3 JS4 JS5 JS6 JS7, detail item

Test scale = mean(unstandardized items)
```

Item	Obs	Sign	item-test correlation	item-rest correlation	average interitem covariance	alpha
JS1	398	+	0.6087	0.4349	.4088457	0.6807
JS2	398	+	0.7101	0.5570	.3606407	0.6487
JS3	398	+	0.6515	0.4743	.3850196	0.6702
JS4	398	+	0.6972	0.5395	.3664481	0.6534
JS5	398	+	0.6245	0.4437	.3985283	0.6782
JS6	398	+	0.6395	0.4599	.3908143	0.6740
JS7	398	+	0.3027	0.0848	.5358632	0.7571
Test scale					.4065943	0.7154

Source: STATA output of the survey data, 2020 G.C.

Annex 4: Cronbach's alpha test for items used to assess resistance to organizational change

Cronbach's alpha test results for each of the items used to assess the level of resistance to organizational change of CBE employees in Addis Ababa, 2020 G.C.

```
. alpha RTOC1 RTOC2 RTOC3 RTOC4 RTOC5 RTOC6 RTOC7 RTOC8 RTOC9 RTOC10 RTOC11 RTOC12 RTOC13 RTOC1
> 4 RTOC15 RTOC16 RTOC17 RTOC18 RTOC19 RTOC20 RTOC21 RTOC22 RTOC23 RTOC24 RTOC25 RTOC26 RTOC27
> RTOC28 RTOC29 RTOC30, detail item

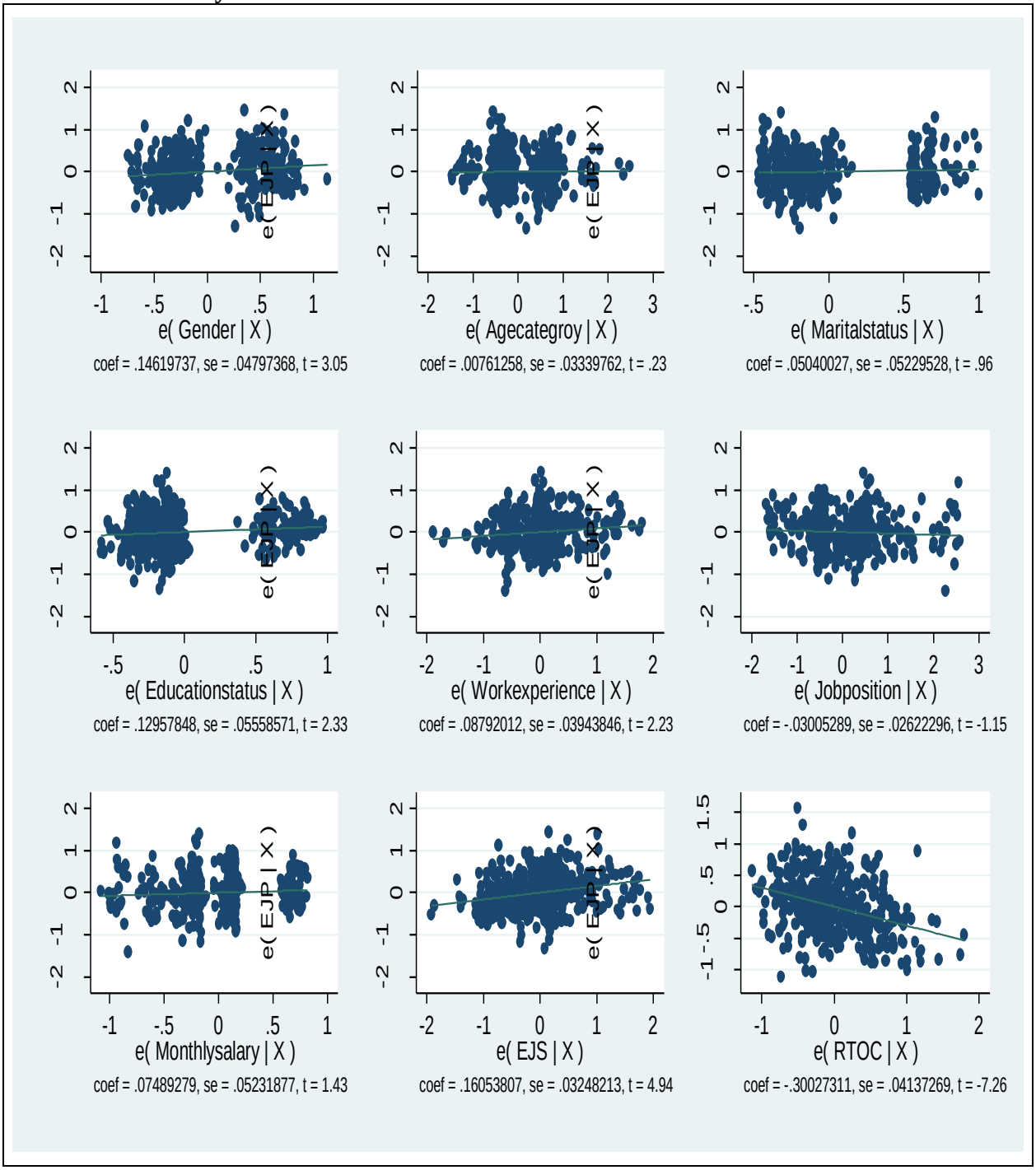
Test scale = mean(unstandardized items)
```

Item	Obs	Sign	item-test correlation	item-rest correlation	average interitem covariance	alpha
RTOC1	398	+	0.3408	0.2779	.3228814	0.8725
RTOC2	398	+	0.1333	0.0648	.3343056	0.8773
RTOC3	398	+	0.4305	0.3790	.3198471	0.8703
RTOC4	398	-	0.1130	0.0411	.3354975	0.8781
RTOC5	398	+	0.3462	0.2871	.3232413	0.8722
RTOC6	398	+	0.4305	0.3790	.3198471	0.8703
RTOC7	398	-	0.1130	0.0411	.3354975	0.8781
RTOC8	398	+	0.5247	0.4670	.3108002	0.8681
RTOC9	398	+	0.5903	0.5386	.307159	0.8663
RTOC10	398	+	0.4651	0.4068	.3154966	0.8696
RTOC11	398	+	0.4412	0.3808	.3166769	0.8702
RTOC12	398	+	0.5903	0.5386	.307159	0.8663
RTOC13	398	+	0.4651	0.4068	.3154966	0.8696
RTOC14	398	+	0.4412	0.3808	.3166769	0.8702
RTOC15	398	+	0.5247	0.4670	.3108002	0.8681
RTOC16	398	+	0.5903	0.5386	.307159	0.8663
RTOC17	398	+	0.5812	0.5252	.3061176	0.8665
RTOC18	398	+	0.6115	0.5572	.3036187	0.8656
RTOC19	398	+	0.6485	0.5992	.3019432	0.8645
RTOC20	398	+	0.5629	0.5069	.3079265	0.8670
RTOC21	398	+	0.5812	0.5252	.3061176	0.8665
RTOC22	398	+	0.6115	0.5572	.3036187	0.8656
RTOC23	398	+	0.6485	0.5992	.3019432	0.8645
RTOC24	398	+	0.4723	0.4150	.3152557	0.8694
RTOC25	398	+	0.4981	0.4435	.3141661	0.8688
RTOC26	398	+	0.3692	0.3088	.3215588	0.8718
RTOC27	398	+	0.3742	0.3159	.3216799	0.8716
RTOC28	398	+	0.4911	0.4358	.3144606	0.8689
RTOC29	398	+	0.3703	0.3101	.321529	0.8718
RTOC30	398	+	0.3776	0.3194	.3214884	0.8715
Test scale					.3153322	0.8735

Source: **Source:** *STATA output of survey data, 2020.*

Annex 5: Distribution plots of the multivariable regression model variables

Distribution plots for the variables fitted in the final multivariable linear regression model to test for normality of the data



Source: *STATA output of survey data, 2020.*

Annex 6: Collinearity matrix for the variables in the final model

Correlation matrix of coefficients for variables fitted in the linear regression model

```
. estat vce, correlation

Correlation matrix of coefficients of regress model
```

e(V)	Gender	Agecat~y	Marita~s	Educat~s	Workex~e	Jobpos~n	Monthl~y	EJS
Gender	1.0000							
Agecategroy	0.0667	1.0000						
Maritalsta~s	0.0926	0.1460	1.0000					
Educations~s	0.0165	-0.0555	0.0960	1.0000				
Workexperi~e	-0.0578	-0.6927	0.0400	-0.0690	1.0000			
Jobposition	-0.0466	-0.1386	0.0244	-0.0422	-0.0556	1.0000		
Monthlysal~y	0.0126	0.0355	-0.0418	-0.0659	-0.0948	-0.6778	1.0000	
EJS	-0.1140	-0.0101	0.0336	-0.0874	0.0519	-0.0056	-0.0133	1.0000
RTOC	0.2333	0.0892	-0.0002	-0.0984	-0.0514	0.0183	-0.0273	0.3966
_cons	-0.3759	-0.1560	-0.3990	-0.1680	-0.0131	0.0279	-0.0646	-0.6201

e(V)	RTOC	_cons
RTOC	1.0000	
_cons	-0.7393	1.0000

Source: *STATA output of survey data, 2020.*

Annex 7: Level of employees' awareness on the organizational changes considered

Organizational changes considered by the study	**Have information**	**No information**
	Frequency (%)	***Frequency (%)***
Service transformations	397(99.7%)	1(0.3%)
Electronic document and record management system	385(96.7%)	13(3.3%)
Structural changes	395(99.2%)	3(0.8%)