

Change Management Practices and Employee Resistance in Digital Transformation: Evidence from Nigerian Banks

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ABSTRACT

This study assesses the effect of employee resistance and change management practices on digital transformation outcomes, and examines the moderating role organizational culture on the relationship between change management practices, employee resistance, and digital transformation outcomes in selected Banks in Nigeria. A quantitative research design was adopted, and data were obtained from the 294 respondents, who comprised the employees of United Bank for Africa, Sterling Bank, and Union Bank. Multiple and hierarchical regression analyses were used to analyse the data. The results indicate that employee resistance has a significant negative impact on the outcomes of the digital transformation, while change management practices have a significant positive impact on the success of the digital transformation. Additionally, it reveals that organizational culture plays a significant role in moderating the relationship between change management practices and employee resistance to digital transformation, as well as the relationship between employee resistance and digital transformation outcomes. The study concludes that successful digital transformation is not a simple endeavour. It requires the congruence of technological efforts with employee-centred management strategies and supportive organisational cultures within Nigerian banking institutions.

Keywords: Change Management Practices, Digital Transformation, Employee Resistance, Organisational Culture, and Banking Sector

INTRODUCTION

In the face of today's more dynamic business landscape, digital transformation has become a strategic force for organisations to increase operational efficiency, competitiveness, innovation and service delivery. It is the infusion of digital technologies into organizational structures, processes, culture and business models, thereby altering value creation and performance (Vial, 2019). Current research considers digital transformation a socio-technical process that requires technological capacity, as well as organisational readiness, leadership support and employee adaptability (Papathomas & Konteos, 2024).

Digital transformation has gained momentum in Nigeria, catalysed by the Central Bank of Nigeria's (CBN) regulatory efforts, rising smartphone usage and the expanding financial inclusion policies. Furthermore, the challenge by the financial technology companies has forced banks to shift to a digital-first business and rethink the traditional banking processes (Lóska & Uotila, 2024). Nevertheless, the technological investment does not necessarily lead to successful outcomes in the process of transformation. The success of digital initiatives is

becoming more about organisational and behavioural factors. Digital transformation can change well-established work routines, change jobs and raise concerns about job security and the relevance of the skills. This can lead to various forms of resistance to change, including resistance to new technology, low engagement, reduced commitment, and behavioural resistance to the organization's efforts (Cieslak & Valor, 2025). Employee resistance has thus become a significant obstacle to successful digital transformation (Scholkmann, 2020).

To address these issues, organizations have turned to change management strategies, including leadership support, employee engagement, communication, and ongoing training to help employees adapt and minimize resistance. Previous research reveals that leadership and communication practices focusing on employees have a positive effect on how employees react to transformations in the digital world (Wrede et al., 2022). Yet numerous financial institutions are still focused on implementing technology and compliance, and neglecting to address staff readiness and company culture.

While most of the existing literature on digital banking in Nigeria has concentrated on customer satisfaction, service quality and financial performance, empirical research attention has been limited with regard to the internal organisational factors that affect the outcomes of digital transformation. Moreover, most of the studies done so far are based on developed countries and therefore do not apply to the Nigerian situation with its unique socio-economic problems, employment issues, and digital literacy. This study thus investigates the effect of employee resistance and change management practices on the digital transformation outcomes in selected Banks in Nigeria and how organisational culture acts as a moderator in the relationship.

LITERATURE REVIEW

Change management

Change management has developed from a process to manage change in organisations to a strategic capability that helps organisations to manage complex and continuous change. Previous change management models focused on planned, implemented and institutionalised change management efforts (Al-Haddad & Kotnour, 2015). But, modern-day researchers contend digital transformation has completely changed the way organisational change works, making it continuous, techno-centric and full of cycles of learning and adaptation (Vial, 2019; Verhoeff et al., 2021). The new change implies that the traditional episodic approach to change management might not be sufficient for an environment where technological disruption happens quickly and often.

Digital technologies like artificial intelligence, blockchain, cloud computing, and advanced analytical tools have revolutionized banks' operational procedures and service delivery (Kitsios & Kamariotou, 2021). However, the findings on whether technological investments are sufficient for enhancing the organisational results remain inconclusive. Technology-centred studies underline that digital adoption and uptake is connected to efficiency and competitiveness, but employee-centred studies have shown that behavioural and cultural issues are often underestimated in transformation initiatives, which are frequently unsuccessful (Wrede et al., 2022). Therefore, Change Management is no longer seen as a supporting activity but rather as one of the key factors for a successful digital transformation. Nevertheless, there is insufficient empirical evidence from developing economies and specifically Nigeria to provide a clear understanding of the extent to which these practices are effective in a context of institutional limitations, differential digital literacy and employment insecurity.

Employee Resistance to Change

Employee resistance to change is one of the most discussed and disputed concepts in the field of organisational change. In the past, resistance was considered an irrational response which hinders the development of organisations and the successful implementation of changes. But, this is contested by modern researchers who believe resistance can be a sensible and positive reaction, and one mechanism for communicating concerns about uncertainty, perceived risks, and gaps in change processes is resistance (Oreg, Vakola & Armenakis, 2018). Resistance is not just a problem to deal with in the process of change; it is also a good source of feedback, which can be used to identify gaps in organisational planning and implementation strategies.

Employee resistance has been made even more complicated by the advent of digital transformation. Unlike the previous change in organisation, which is more episodic and time-bound, digital transformation is more continuous, technology-driven, and it is a continuous cycle of innovation and adaptation (Vial, 2019). Thus, there is no agreement among scholars regarding the main reasons for resistance. Technological aspects like fear of automation, job replacement and lack of digital skills are considered to be the main reasons for resistance by some researchers (Scholkmann, 2020).

Moreover, recent research has introduced the notion of change fatigue to account for resistance during the digital transformation of organisations. Kane et al. (2019) contend that ongoing organisational changes can lead to emotional fatigue, decreased engagement and lower levels of buy-in for future initiatives. This view builds on previous theories of resistance to propose that employees might resist not simply because of a single technology, but because they have been overloaded with the demands of ongoing transformation. Overall, the literature indicates that resistance is a multi-dimensional phenomenon that is influenced by technological, organisational, psychological and contextual factors. However, there is no empirical evidence on the relative significance of these factors in the Nigerian Banking Sector, which calls for further study into the effects of employee resistance on digital transformation outcomes and the mitigation of its negative impact through the effective implementation of change management strategies. In view of the above, the following are postulated:

H₀₁: Employee resistance has no significant influence on digital transformation in selected Banks in Nigeria.

Digital transformation

Digital transformation has become one of the most impactful concepts in the current management literature, and its conceptualisation is still surrounded by debate. Early research focused on the application of digital technologies to increase operational efficiency, but more recent research considered that digital transformation goes beyond just the adoption of digital technologies and involves the fundamental reorganization of the organisational structures, processes, business models and cultures (Vial, 2019). This wider context places digital transformation in the context of a socio-technical phenomenon that needs to be addressed from both the technological and organisational perspectives. In the same way, the term digital transformation is used by Verhoeff et al. (2021) as an ongoing, iterative organisational renewal initiative that is not a single technological input.

A good example to illustrate these conflicting positions is the banking sector. In recent years, banks have used digital technologies to improve their services and customer experience, to reduce their risks, and to respond to the competition of fintech companies (Kitsios & Kamariotou, 2021). But there is still mixed evidence on how technological investments can lead to sustainable organisational benefits. Some studies found that improvements in efficiency and customer satisfaction could be achieved, while others pointed to ongoing implementation challenges due to employee resistance, insufficient employee skills and low organisational readiness (Wrede et al., 2022).

Hence, more recent literature acknowledges that digital transformation is a multi-dimensional process influenced by the interplay of technology, people, and organizational systems. From this point of view, the success of the transformation hinges not just on the digital infrastructure but also on robust change management and employee engagement, aspects that are less researched in the Nigerian banking industry. Based on the literature that has been reviewed, it is expected, therefore, that:

H₀₂: There is no significant effect of change management practices on digital transformation in selected deposit money banks in Nigeria.

Organisational culture

Organisational culture is known as the shared values, beliefs, norms, and assumptions that influence the behaviour and performance of the organization, it is widely recognized as a key determinant of organizational behaviour and performance. It is widely accepted that culture affects organizational effectiveness, but there is no clear consensus on the impact of culture on digital transformation. According to (Salau, 2022a), Organizational culture remains one of the main factors required for understanding organizations. Organisation culture is sometimes considered as a direct enabler to transformation success, with cultures that exhibit innovation, learning and cooperation being seen as conducive to technology adoption and organisational renewal (Verhoeff et al., 2021). Others argue that culture indirectly influences employee attitudes and behavioural reactions to change efforts, but does not necessarily affect the outcome of change.

In the context of banks, the moderating effect of organisational culture becomes even more pertinent, given the hierarchical nature of the industry, formalised processes, and regulatory obligations, which all influence employee behavior. In such environments, supportive cultures can reduce uncertainty associated with digital transformation and encourage employees to embrace technological innovations. On the other hand, excessive bureaucracy and limited participation could magnify employee resistance and hinder efforts for transformation. Thus, the organisational culture may not only directly affect digital transformation but also shape the effectiveness of change management practices in addressing resistance and enhancing the outcomes of digital transformation. This perspective frames organisational culture as an important contextual factor that either enhances or hinders the link between organisational change processes and the success of digital transformation. A strong culture is a powerful tool to drive behavior, because it helps employees to do a better job so that each employee at the beginning of their career needs to understand the culture and how culture is implemented (Salau 2022b). In view of the conceptual review, the systems are expected to moderate the relationship between constraints and entrepreneurship. Hence, it is hypothesised that:

H₀₃: Organizational culture does not have a moderating effect between change management practices, employee resistance, and digital transformation outcomes.

Theoretical Review

Lewin's Change Management Theory

According to Lewin's Change Management Theory, organisational change is a three-stage process that involves unfreezing, changing, and refreezing (Lewin, 1951). Although the work dates back to the mid-20th century, it is still eminently relevant in today's organisational studies since it makes psychological readiness a prerequisite for effective change implementation. The unfreezing stage is about breaking the old attitudes, behaviors and routines, to set the groundwork for new ways of working. The changing stage is the transitional period where new systems, processes and behaviours are implemented, and the refreezing stage is where the changes are put in place and become part of the organisation.

Lewin's framework was originally created for relatively stable organisational environments, however, modern scholars argue that Lewin's framework applies to complex and dynamic environments like digital transformation (Burnes, 2017; Cummings, Bridgman & Brown, 2016). In an organisational context, the unfreezing phase is frequently not implemented, so that the organisation focuses on implementing the technology instead of being psychologically and organisationally ready for the change. This gap escalates employee resistance since they are not properly supported to give up existing habits, or change to a new system.

In the banking industry, which is extremely standardised and compliance-centric, weak unfreezing creates a stronger sense of connection to existing systems and a greater resistance to digital efforts. There is a cognitive discomfort, emotional anxiety and behavioural removal of employees who are not sufficiently prepared. Hussain et al., (2018) also highlight the importance of support from the leadership and employee participation, as these are integral parts of the unfreezing stage, in mitigating resistance to change in the organisation. Although several critics have pointed out that Lewin's model is episodic and not continuous, Burnes (2017) argues that the model's psychological underpinning makes it relevant when applied repeatedly to contexts of continuous change. The theory, therefore, offers a helpful lens for understanding employee resistance in digital transformation in Nigerian deposit money banks due to inadequate preparation.

Kotter's Eight-Step Change Model Kotter's Eight-Step Change Model extends Lewin's model to give an analytical, leadership-focused approach to dealing with complex change in organisations. The model proposes 8 steps: creating a sense of urgency, forming a guiding coalition, establishing a vision, communicating the vision, empowering employees, delivering short-term wins, consolidating gains and anchoring change in the organisation's culture (Kotter, 1996). The model is especially applicable to large and highly-organised organisations like banks, where leadership influence, communication, and cultural reinforcement have significant influence on the behaviour of employees. The model highlights that resistance arises due to the lack of understanding why change is necessary, exclusion in implementation processes, or the inability to realize a tangible benefit of the transformation initiatives. In an effort to define the relationship between the framework and resistance and commitment during a largescale change initiative in organisations, Pollack and Pollack (2015) discovered that organisations employing the Kotter framework developed less resistance and higher commitment. Kotter's model is useful in the context of digital transformation because it explains how the support of leadership and the effective communication can affect employee perceptions and reactions such that, inability to convey a clear digital vision, coupled with poor empowerment practices can increase cognitive and emotional resistance as well as behavioural resistance. This is clearly reflected in the study by Appelbaum et al. (2012) which found that change initiatives without leadership consistency and employee engagement are more likely to encounter passive resistance. In relation to this study, Kotter's model also highlights the importance of anchoring change into organisational culture, thus, in a situation where the digital practices are not integrated with the shared values and norms, the resistance continues even to postimplementation of the systems. This is viewed as an extension of the work by Small and Parnell (2020), who suggested that without cultural alignment sustainable change was unachievable, particularly within continuously technologically disrupted organisations.

Technology Acceptance Model (TAM)

Davis (1989) developed the Technology Acceptance Model (TAM) which states that the acceptance and usage of technology is guided by two key determinants: perceived usefulness and perceived ease of use. The model suggests that the readiness of employees to adopt and use digital systems is positively influenced by their perceptions of how digital systems can improve job performance and ease of use. However, resistance can develop when employees feel the new DTO may be hard to use or that it doesn't offer them any benefits in relation to their job roles.

TAM is especially helpful in the context of digital transformation in understanding employee-level resistance, because employee resistance may not only be part of the organisation's change processes but also their perception of technology. Digital systems can be perceived as too complex, intrusive, or not job-aligned, which can lead to resistance from employees. These perceptions can cause anxiety, decrease confidence, and result in non-adoption or passive resistance.

The basic tenets of TAM have been validated through empirical studies. Baptista and Oliveira (2015) and Giovanis et al. (2019) discovered that perceived usefulness had a significant effect on employees' intention to use digital banking technologies. Likewise, Venkatesh, Thong and Xu (2016) found that ease of use decreases user anxiety and increases behavioural intention towards using technology. In Nigeria, the main reason why banks have not achieved their desired outcome with digital transformation projects is the lack of training and inadequate employee buy-in when implementing the system.

Integration of Lewin, TAM, and Kotter's Change Models

Lewin's Change Management Theory is used to describe how organisations prepare themselves and employees' behavioural change when a change occurs, while the Technology Acceptance Model (TAM) offers insight into the cognitive perception of digital technologies as perceived usefulness and ease of use. The perspectives are further complemented with Kotter's Eight Step Change Model, which focuses on the importance of employee empowerment, strategic communication, leadership-driven change, and embedding change into the culture of the organization. Combining these theories offers a holistic view that helps explain the interplay between organisational processes, leadership, and employee perceptions, as well as their impact on the levels of resistance and adaptation, and the success of digital transformation efforts in Nigerian banking institutions.

METHODOLOGY

Methodology

A quantitative cross-sectional survey design was used in this study to investigate the effect of change management practices and employees resistance on digital transformation outcomes in selected deposit money banks in Nigeria. The study population consisted of the employees of United Bank for Africa (UBA), Sterling Bank, and Union Bank headquarters and selected branches that are actively engaged in digital transformation programmes. The population comprised 1,110 employees from the UBA (390), Sterling Bank (360), and Union Bank (360).

The sample size of 294 respondents was determined using the Taro Yamane sampling formula at a 5% margin of error. The sampling method used was a stratified random sampling method to ensure that the employees are well represented by functional units and levels, which are the operations, customer service, information technology, digital banking, supervisory and support. The selected banks were selected using a purposive sampling technique due to their size of operations, level of digitization, relevance to the market, and accessibility (Ezeocha, 2024; Abari-Ogunsona et al., 2025).

A structured questionnaire with five sections was used to collect data. Section A collected respondents' demographic attributes, whereas Sections B, C, D and E recorded the respondents' score on change management practices, employee resistance, organisational culture and digital transformation outcomes, respectively. The measurement items were modified versions of items used in prior studies. A five-point Likert scale with 1 = Strongly Disagree and 5 = Strongly Agree was used to measure the responses.

Content validity was obtained by having the instrument reviewed by management and organisational studies experts. A pilot study was carried out with 30 banking employees to determine the clarity and reliability of the questionnaire. Cronbach's Alpha coefficients were used to check the reliability of the constructs, and the reliability coefficient of all the constructs was higher than the recommended value of 0.70, which shows that all the constructs had a good internal consistency. Multiple regression analysis, descriptive statistics and hierarchical regression were used to analyse the collected data. Using the SPSS software, the hypotheses were tested at 5% level of significance.

Data Analysis And Interpretations

Test of Research Hypotheses

Hypothesis One. H₀₁: There is no significant effect of Employee resistance on Digital transformation in selected Money Banks in Nigeria.

To test this hypothesis, a regression analysis was used, where the independent variable was Employee Resistance (ER) and the dependent variable was Digital Transformation Outcomes (DTO). The results in Table 1 and 2 show that employee resistance explains 38.6% of the variation in digital transformation outcomes ($R^2 = 0.386$). The model is statistically significant ($F = 187.144$, $p = 0.000$), meaning that the model fit is good. Results from the coefficient show that employee resistance significantly negatively impacts on digital transformation outcomes ($\beta = -0.621$, $t = -13.680$, $p = 0.000$). This implies that an increase in employee resistance leads to a decrease in the success of digital transformation initiatives. The p value (0.000) is less than 0.05 so the null hypothesis is rejected. Hence, there is a significant negative impact of employee resistance in digital transformation of the selected deposit money banks in Nigeria.

Hypothesis Two: H₀₂: Digital transformation in selected deposit money banks in Nigeria is not significantly influenced by change management practices.

To test this hypothesis, a regression analysis was performed with Digital Transformation Outcomes (DTO) as the dependent variable and Change Management Practices (CMP) as the independent variable. The results as shown in Tables 1 and 2, shows that the results of the change management practices are able to explain the

variation of digital transformation results to the extent of 63.0% ($R^2 = 0.630$). The model is statistically significant ($F = 506.655$, $p = 0.000$). Results indicated that the coefficient of change management practices (0.794) was significantly positive, as shown in the t value (22.509) and p value (0.000), which means that change management practices have a significant positive effect on the digital transformation outcome. This indicates that improved change management practices lead to higher levels of successful digital transformation implementation. The p-value (0.000) is less than 0.05 so the null hypothesis is rejected. Thus, it can be concluded that change management practice highly impacts digital transformation in the selected deposit money banks in Nigeria.

Hypothesis One: H_{01} : There is no significant effect of employee resistance on digital transformation in selected deposit money banks in Nigeria.

Hypothesis Two: H_{02} : There is no significant effect of change management practices on digital transformation in selected deposit money banks in Nigeria.

Table 1: Multiple Regression Result for Hypotheses One and Two

Statistic	R	R ₂	Adjusted R ₂	F-value	Sig.
Value	0.621 ^a	0.386	0.384	187.144	0.000 ^b

Table 2: Coefficients Summary

Predictor	B	Beta	t	Sig.
Constant	5.255	-	50.886	0.000
Employee Resistance	-0.477	-0.621	-13.680	0.000
Change Management Practices	0.827	0.794	22.509	0.000

a. Dependent Variable: Digital Transformation Outcomes. b. Predictors: (Constant), Employee Resistance

Hypothesis Three: Moderating Effect of OC on CMP-DTO Relationship

From Tables 3, 4 and 5, the addition of the interaction effect (CMP×OC) was found to be significant as indicated by the significant increase in R^2 ($\Delta R^2 = 0.005$, $p = 0.025$). The interaction coefficient ($\beta = -0.080$, $p = 0.025$) is negative and significant, suggesting that there is a moderating effect between organizational culture and the relationship between change management practices and digital transformation outcomes. The results of the negative interactions indicate that the effect of change management on digital transformation outcomes is weaker in the presence of a stronger organizational culture (nested moderation).

H_{03} : There is no moderating effect of organizational culture on the relationship between change management practices and employee resistance to digital transformation.

Table 3: Hierarchical Regression Result (OC moderating CMP - DTO)

Model 1 (Main Effects: cCMP and cOC)

<u>Statistic</u>	R	R ₂	Adjusted R ²	F-value	Sig.
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Value	0.828	0.685	0.683	323.126	0.000
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Table 4: Model 2 (Main Effects + Interaction Term CMPxOC)

Statistic	R	R2	Adjusted R ²	R ² Change	F Change	Sig. F Change
Value	0.831	0.690	0.687	0.005	5.092	0.025

Table 5: Coefficients Summary

Predictor (Model 2)	B	Beta	t	Sig.
Constant	3.987	-	119.214	0.000
cCMP	0.497	0.477	8.984	0.000
cOC	0.361	0.362	6.733	0.000
CMPxOC	-0.079	-0.080	-2.256	0.025

Hierarchical Regression Result (OC moderating ER - DTO)

Results in Table 6, 7 and 8 indicate that the model is significantly better with the addition of the interaction term (ER×OC) ($\Delta R^2 = 0.022$, $p = 0.000$). The interaction term is positive and significant ($\beta = 0.154$, $p = 0.000$), which means that organizational culture moderates the effect of employee resistance on the digital transformation results. The results indicate that the influence of employee resistance on the outcomes of digital transformation is less negative when organizational culture is high. In other words, an organizational culture that supports digital transformation can neutralize the negative impact of employee resistance on digital transformation success.

The interaction terms in both models are statistically significant ($p < 0.05$), so the null hypothesis is rejected. Hence, organizational culture plays a key role as a moderator between change management practices, employee resistance, and digital transformation outcomes.

Table 6: Model 1 (Main Effects: cER and cOC)

Statistic	R	R2	Adjusted R ²	F-Value	Sig.
Value	0.820	0.672	0.670	304.552	0.000

Table 7: Model 2 (Main Effects + Interaction Term ERxOC)

Statistic	R	R2	Adjusted R ²	R ² Change	F Change	Sig. F Change
Value	0.833	0.694	0.691	0.022	21.126	0.000

Table 8: Coefficients Summary

Predictor (Model 2)	B	Beta	t	Sig.
Constant	3.994	-	136.100	0.000
cER	-0.223	-0.290	-7.761	0.000

cOC	0.592	0.594	15.954	0.000
ERxOC	0.109	0.154	4.596	0.000

DISCUSSION OF FINDINGS

Influence of Employee Resistance on Digital Transformation

The significant negative effect of employee resistance on the outcomes of digital transformation indicates that the success of digital transformation efforts in Nigerian deposit money banks is heavily reliant on the psychological readiness and receptivity of employees to technological change. The strength of the negative correlation reveals that digital transformation, far from being simply a technological challenge, is also a behavioural and organisational change process in which the acceptance of employees is a key factor. This could be due to ongoing anxieties about job loss, more frequent monitoring of performance, and shifts in the skills demanded by digital technology. Resistance behaviours are likely to be exacerbated in developing economies like Nigeria, where employment uncertainty is relatively high, making digital transformation seem like a threat to the employee instead of an opportunity.

This finding complements the notion of Oreg, Vakola and Armenakis (2018), who argued that when resistance is considered as a rational reaction to perceived threats in the organisation, it is not necessarily a sign of irrational opposition to change. In contrast, studies in developed economies have suggested that resistance is largely due to technological complexity and user acceptance problems, but the current study has found that job security concerns, organisational hierarchy and limited participation in decision-making may be just as important factors in their resistance within Nigerian banks.

Theoretically, the discovery supports Lewin's Change Management Theory. The substantial negative impact of resistance suggests that many change efforts might not be successful in reaching the “unfreezing” phase necessary to psychologically prepare employees for change. The finding also supports the Technology Acceptance Model (TAM), which suggests that employees are less likely to accept digital systems if they believe that it will be hard to use or will hurt their work role. As such, not only the technology, but how people interpret the meaning of the technology among the workforce is what creates resistance. The finding thus shows that employees' readiness is a strategic resource that can make or break the success of digital transformation plans.

Effect of Change Management Practices on Digital Transformation

The high correlation between the use of change management practices and the digital transformation outcomes highlights that digital transformation is, at its core, a people-centred process and not just a technological one. The strong explanatory power of change management practices indicates that four of the key mechanisms – leadership commitment, communication, employee involvement, and training – can help organisations to translate technological investments into real change outcomes. This finding reinforces the need to manage behavioural adaptation and decrease the uncertainty of employees as part of the successful digital transformation, not only the acquisition of the advanced technology.

The present result contributes to an emerging stream of literature that considers digital transformation as a socio-technical phenomenon, where technology, people, and organisational systems must be aligned simultaneously for digital transformation to succeed, in contrast to studies that focus on the technological capability. The result suggests that employees are more likely to view transformation initiatives favourably and take an active role in the implementation process if they are properly provided with information, training, and management support. On the other hand, poor change management processes can lead to confusion and resistance, which can hinder the successful implementation of digital investments.

The outcome is also a reflection on the realities of the Nigerian banking sector, where digital transformation often entails major shifts in procedures, customer engagement and employee roles. This helps to minimise risks during implementation and increase the flexibility of the organisation, and is effective in such environments. Thus, the results confirm Lewin's argument that change will only take place when there are structured

mechanisms to facilitate transition from current practices to a desired future state. Likewise, the result is consistent with Kotter's Eight-Step Change Model, which highlights the importance of communication, empowering employees and institutionalising the change under the leadership of the leader. All of these theoretical views indicate that change management practices act as a link between technological innovation and the organizations' performance.

Moderating Role of Organisational Culture

The moderation analysis results show that the effectiveness of change management practices and employee responses to change during digital transformation are critically dependent on the organisational culture. These results indicate that cultural dimensions are not just organisational background variables, but active mechanisms which bring about increase or decrease in the transformation outcomes. The finding contributes to the literature on digital transformation by showing that the culture in the organization can not only impact the organizational performance but also the relationship between important variables in digital transformation.

The findings suggest that the impact of leadership support, communication, and training on digital transformation outcomes is partially dependent on the current culture in the organisation. This implies that even well-designed change efforts can generate little impact in a bureaucratic, risk-averse or otherwise inflexible culture. On the other hand, cultures of trust, collaboration, learning, and innovation seem to set the stage for employees to be more receptive to transformation initiatives. The finding thus lends weight to the view that culture can act as a structure of the organisation that can either promote or hinder strategic change.

Likewise, the moderating effect on the relationship between employee resistance and the results of digital transformation indicates that a supportive organisational culture can help to reduce the negative impact of employee resistance. This finding implies that resistance is not necessarily permanent but is dependent on the organisation's context within which people work. Employments with trust, participation and developmental support are likely to decrease fears of technological change and minimize the impact of resistance on outcomes of transformation. However, a culture that is authoritarian or focused on compliance can make employee concerns even more salient and increase resistance behaviours.

These findings support the relevance of Kotter's Eight Steps to Change Model and Lewin's Change Management Theory in theory. Both theories highlight the need to make change a part of organisational norms and values for sustainability. The present study builds on these perspectives by showing that organisational culture is a strategic contextual factor that influences the employees' understanding of change initiatives and the extent to which organisations can achieve the benefits of digital transformation.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study concludes that the success of digital transformation in Nigerian deposit money banks is influenced not only by technological investments but also by the interaction of human, managerial, and cultural factors. The results revealed that employees' resistance is a major obstacle that hinders digital transformation and that change management plays a significant role in improving the results of digital transformation. Moreover, the role of organisational culture is critical as it will impact on employee responses to change initiatives and will impact the effectiveness of change management interventions.

Recommendations

Based on the results and conclusions of this study, the following recommendations are made:

- Banks need to establish employee engagement mechanisms throughout the digital transformation process, including by involving employees in decision-making, pilot testing, feedback sessions, and implementation planning.

- Bank management should create formal change management structures based on visible commitment to change by management, strategic communication and ongoing capacity building.
- HR should create digital workforce development initiatives that prioritize ongoing learning, digital competency building and assessing readiness for change.
- Bank leaders need to foster cultures where innovation, collaboration, trust and knowledge sharing thrive.
- Regulatory authorities and other stakeholders in the financial services sector should promote the application of policies for digital transformation that are people oriented and that would involve investing in new technologies as well as in employee development.

Contribution to Knowledge

The significance of this study lies in its contribution to knowledge as it helps to provide empirical evidence on the combined effect of change management practices and employee resistance on digital transformation in the Nigerian banking sector. The study also contributes to the literature by providing an empirical study of the moderating effect of organisational culture on the relationship between change management and employee resistance and their impact on digital transformation outcomes. The study combines Lewin's Change Management Theory, the Technology Acceptance Model (TAM), and Kotter's Eight-Step Change Model, providing a more holistic perspective of the human, organisational and technological aspects of digital transformation in the context of a developing economy.

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