

BUSINESS PROCESS REENGINEERING AND ORGANIZATIONAL PERFORMANCE OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The changing dynamics of business environment due to information and communication technology revolution are fundamentally changing the banking world. Business Process Reengineering have become the toast for organizational radical redesign of business process. The study investigated the effect of business process reengineering on performance of Commercial Banks in Rivers State. The study adopted two (2) research hypotheses guided the study. Sectional survey design was adopted. The population of the study consisted of 750 sectional survey design. The study consisted of 750 employees from 18 commercial banks in Rivers State. The instrument for data collection was a 15-item questionnaire measuring quality service delivery (5) item instrument and innovativeness on a five (5) item instrument. Cronbach Alpha was used to establish the reliability of the instrument and an overall coefficient of 0.76 was obtained. Data collected were all imputed into SPSS version 22.0, Pearson's product moment correlation was used to test the hypotheses at 0.05 level of significance. All hypotheses were rejected and alternative hypotheses stated as P-values were less than 0.05 level of significance. The findings revealed that business process reengineering had an individual positive significant effect on two measures of organizational performance, quality service deliver and innovation. The study concluded that Business Process Reengineering will affect quality service delivery and organizational performance of Commercial Banks. The study recommended that management of Commercial Banks in Rivers State and beyon should pay adequate attention to issues relating to business process reengineering, taking into cognizance its pertinent role in radical improvement on creative rethinking, radical change and fundamental thinking that predicts overall organizational performance.

Keywords: Business Process Reengineering, Organizational Performance, Quality Service Delivery, Innovation

INTRODUCTION

Business Process Reengineering aims at recreating business processes and activities that add cvalue to the customers by providing flexibility and transformation, through radically redesigning the organization. BPR enables organizations to adapt and achieve different results and survive in a competitive environment (Shin & Jemella, 2002). Furthermore, it enhances reforming of traditional business processes to reduce operational cost and improves quality in adapting to market changes and strengthen risk control (Chenghu, 2007). The drive to close competition gap has propelled organizations to adopt BPR technique (Al- Mashara, 2010). BPR is seen as one of the key techniques that can assist an organization whether manufacturing or services to survive and remain competitive in ever-changing global environment.

Business process reengineering is playing a vital role in the enhancement of productivity and efficiency of many organizations. A crowd of interrelated tasks that creates value is called a business process (Habib, 2013; Bako & Banmeke, 2019). Business process reengineering (BPR) is a popular management tool for dealing with rapid technological and business changes

(Ranganathan & Dhaliwal, 2011). It was first introduced by Hammer (1990), as a radical redesign of processes in order to gain significant improvement in cost quantity and service (Ozcelik, 2010). Organizational performance has become a major determinant of firms' corporate existence. As a result, there are unavoidable pressures for organizations to reengineer their business processes for greater effectiveness and efficiency (Eze et al., 2019). The goal of business process reengineering is to redesign and change the existing business practices or process to achieve dramatic improvement in organizational performance. In a highly competitive globalized world, organizations enhance competitive advantage through Business Process Reengineering (BPR) by redesigning selected processes.

The basic tenet of organizational performance is the ability of managers to re-evaluate and re-engineer their business processes given the dynamism of business environment. Business process reengineering plays a pivotal role in redesigning the business processes which is considered most appropriate in achieving radical improvement in the areas of service improvement, quality enhancement, and cost reduction that afford organizations greater leverage to improve their competitiveness (Hammer, 2014). Business process reengineering helps commercial banks to deal with new economic challenges and change the traditional process to improve their customer's satisfaction. BPR is a management discipline in analyzing and then redesigning current business process and their component in terms of quality service delivery and innovativeness.

Quality is the keyword for survival of organisations in the global economy. Services are produced, delivered and consumed during – in time and space –overlapping processes in which customers have a role as co-producers carrying out activities and deeds as well as being part of interactions for instance with front-line employees, other customers and technology which will influence or decide both process quality and outcome quality (MBA, 2020). Innovation is usually concerned with creation and development of new ideas and solutions and it also has some well-known techniques that help the organization and people for thinking better. Using these techniques depends on the situation of the organizations and peoples confronting. Innovation models usually focus only on one innovation aspect.

Statement of the problem

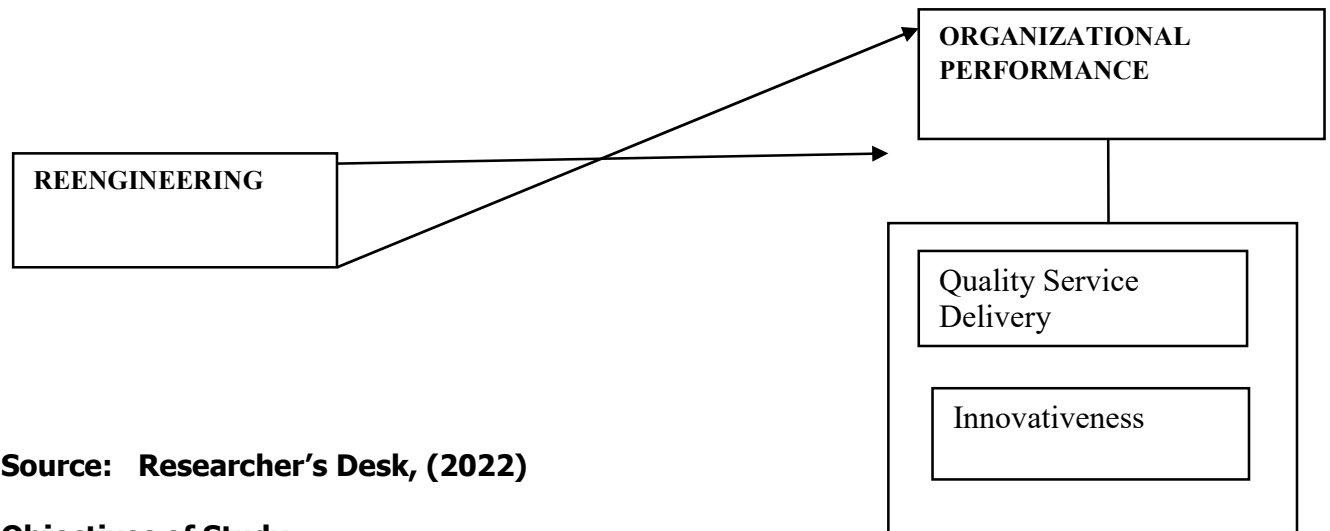
Today's business environment is facing spontaneous and unpredictable changes mostly as a result of rapid evolution of Information Communication Technology (ICT). Commercial banks have become the greatest culprit of technological hubris as it drastically changes their core and fundamental operational capabilities (Savy, 2006; Menge, & Hebes, 2011). New services and new modes of delivering existing services have increased the complexities of the operations and functions of Commercial Banks. The decline in operational performance efficiency of Nigerian banks in terms of return of assets, equity, market share and operating cost requires urgent attention from bank managers to re-strategize for process performance improvement. Poor quality service delivery performance indices of financial institutions were due to inadequate and inflexible operational processes.

Consequently, new organizational structures, processes and system that will be flexible and innovative enough to adjust quickly to changing market conditions in the commercial banks became imperative.

The changing dynamics of Commercial banks has forced players at all levels to reengineer their business process. The insurance operations and functions were redesigned to meet emerging challenges of contemporary insurance activities. Though decision to undertake a radical redesign of business processes to achieve dramatic improvement is not without risks, but an even greater risk would be not to embark on it at all (Hammer & Champy, 1993).

Scholars (Okafor & Okeke-Ezeanyanwu, 2018; Kabiru, Mohamed & Norlena, 2012; Kemal, Yasin, & Zafer, 2011) established that, business process reengineering is positively related to firm performance. However, studies examining the effect of business process reengineering on commercial banks performance are sparse. In addressing this research gap, this study examines the effect of business process reengineering and organizational performance (measured by quality service delivery and innovativeness) of commercial banks in Rivers State.

Conceptual Framework



Source: Researcher's Desk, (2022)

Objectives of Study

The major objective of this study is to determine the relationship between business process reengineering and Organizational Performance of Commercial Banks in Rivers State. Specifically, the study seeks to:

1. Determine the relationship between reengineering and quality service delivery of Commercial Banks in Rivers State.
2. Examine the relationship between reengineering and innovativeness of Commercial Banks in Rivers State.

Hypotheses

Ho₁: There is no significant relation between reengineering and quality service delivery of Commercial Banks in Rivers State.

Ho₂: There is no significant relation between reengineering and innovativeness of Commercial Banks in Rivers State.

REVIEW OF RELATED LITERATURE

The Concepts of Reengineering

BPR has evolved to a well-established area for continuous improvement and innovation for business processes, and has consequently posed a big concern to many researchers around the world (Schmiedel et al, 2013). BPR is a strategy for business management for both manufacturing and service organizations which analyses, evaluates and designs workflows and business process of an organization to achieve customer satisfaction while being competitive (Shin and Jemella, 2002). BPR aims to bridge the gaps of the traditional theoretic system of labor divisions by utilizing

the rapidly changing and growing Information Technology (IT) and the integration of several different activities (Hammer and Champy, 1993) Furthermore, BPR improves the traditional business operations to minimize operational costs and enhances service quality by enabling the business to adapt to market change, to make risk control effective and efficient (Chenghu, 2007). Business process reengineering (BPR) is a means by which an organization can achieve radical change in performance, by application of a variety of tools and techniques that focus on the business as a set of related customer-related core business processes.

According to Klun and Trkman (2018), business processes are simply a set of activities that transform a set of inputs into a set of outputs (goods or services) for another person or process using people and equipments. Business process entails a set of logically related tasks performed to achieve a defined business output or outcome. It involves a wide spectrum of activities procurement, order fulfillment, product development, customer service and sales (Okafor & Okeke-Ezeanyanwu, 2018; Sharma, 2006). Thus, business process reengineering becomes an offshoot of business process. Hammer and Champy (1993) argued that, the fundamental reconsideration and radical redesign of organizational process in order to achieve drastic improvement of current performance in cost, service and speed enjoy a fair measure of consensus.

BPR provides well defined methods that are fundamentals for current and future challenges in an organization (vom Brocke et al., 2014). On the same thought, Serban (2015) states that the improvement of the processes of the organization bring about TQM through identifying strategic solutions in the processes. Therefore, organizations whether manufacturing or services should constantly seek to be innovative in their processes and how they produce and deliver the products or services to the customers (Serban, 2015), by focusing on key success factors (vom Brocke et al, 2014). BPR concerns are built on four words: radical, fundamental, spectacular and processes, which includes aiming to achieve goods, products, services and process management in the most economical way, that necessitate process redesign (Serban, 2015). According to Jacob (2014), BRP is a solution that is an informed and participative process resulting in new ways of doing business that position a firm for success, both in the short and the long term. Hammer (1990) posits that, BRP is the fundamental rethinking and radical redesign of business processes to achieve dramatic improvement in important contemporary measures of performance such as cost, service quality and speed. BPR has gained a considerable attention in the world of change management during the past years. Today, more and more organizations are embracing the BPR trend (Okafor & OkekeEzeanyanwu, 2018; Kabiru, Mohamed & Norlena, 2012; Klun & Trkman, 2018). BPR portrays the adoption of new technology and processes in business operations. Challenges in business environment and competitiveness have called for immediate redesign of business processes to achieve dramatic improvement in cost of business operations, service quality, revenue and profitability. This involves removing outdated processes and using modern information technology to manage business organizations.

The Concepts of Organizational Performance

The increasing competitive pressures and unpredictable business environment is forcing organizations to continually look for ways to make employees achieve high performance. Performance helps an organization to get better results hence customer satisfaction and increased profits. Organizational performance encompasses the actual output or results of an organization as measured against its intended outputs (or goals and objectives). Performance means the result or level of success of a person as a whole during a certain period in carrying out tasks compared to various possibilities, such as work standards, targets or targets or predetermined criteria that

have been mutually agreed upon. Furthermore, Yang et al., (2016) uphold that performance is basically what employees do or do not do. Performance management is the entire activity carried out to improve the performance of a company or organization, including the performance of each individual and work group in the company. Organizational performance can also be used to view how an enterprise is doing in terms of level of profit, market share and product quality in relation to other enterprises in the same industry. Although, many scholars have developed measures such as profit maximization, market share, return on asset, return on shareholder's investment amongst others for organizational performance. However, this study attempts to study quality service delivery and innovation as suitable measures for organizational performance.

Measures of Organizational Performance

Quality Service Delivery

Quality is product performance which results in customer satisfaction freedom from product deficiencies, which avoids customer dissatisfaction. Quality is the extent to which the customers or users believe the product or service surpasses their needs and expectations" – (Jiang & Zhang, 2011). Quality is the totality of features and characteristics of a product that bear on its ability to satisfy stated or implied needs [International Standards Organization (ISO)]. Service quality involves understanding customer's needs and being able to interpret the voice of the customer into technical information which can be used to produce and deliver products and services as per customer requirements and exceed customer expectations of service quality (Lu et al., 2015). As indicated by Lu et al. (2015), customer satisfaction and dissatisfactions is derived from the comparison of their perception of the product and service quality versus their expectations of the service, where quality is judged from the quality of an organizations service delivery.

When an organization gets to know its customers, its current business state, and what it wants from future service agents, it has to consider the five dimensions of service excellence that most customers look for, they include reliability, tangibility, responsiveness, assurance and empathy regardless of the type of organization or interaction. Reliability is one of the primary dimensions in the satisfaction of customer's needs, whereas assurance, responsiveness and empathy are process dimensions which are crucial in exceeding customer expectations. The opportunity to surprise customers with grace, competence, and commitment, swiftness, uncommon or to go beyond customer expectations is involved in the process dimensions

Innovativeness

Hamel (2006) defines innovation as a marked departure from traditional management principles, processes and practices, or a departure from customary organizational forms that significantly alters the way the work of management is performed. Hesselbein et al. (2002) believe that innovation is "a change that creates a new dimension in performance".

It is argued that innovation is: "The intentional introduction and application within a role, group or organization of ideas, processes, products or procedures, new to the relevant unit of adoption designed to significantly benefit the individual, the group, organization or wider society" (West and Farr, 1990). Hamel defines innovation as a marked departure from traditional management principles, processes and practices or a departure from customary organizational forms that significantly alters the way the work of management is performed (Hamel, 2006). Process innovation means performing business activities in a new way. Process innovation is generally a discrete initiative and it also implies the use of specific change tools and technology for enterprise engineering and transformation of business processes (Davenport, 1993).

Business Process Re-Engineering and Service Quality

Service quality is the fulfilling of the customers' requirements, expectations and satisfactions (Tan, et al., 2010; Xiaoli, 2011). BPR enables organizations to adjust, combine and rationalize business processes; and these ensure high quality services (Hesson, 2007). According to Chenghu (2007), BPR brings lots of benefits to organizations. The benefits include improvement in delivering speed, reduction in operational cost and improvement in service quality. Furthermore, BPR improves service quality via fostering delivering speed. The delivering speed is improved by shortening cycle time in serving a customer, minimizing delays in serving a customer, speed up communication, fastening decision making and shortening the period taken to deliver a service since its request (Slack, et al., 2007).

Business Process Reengineering and Innovation

Li and Guma [9] point out that reengineering of NPSD processes opens up the area to provide new insights and "a significant stream of research for innovation" in the NPSD process. Thus, in addition to the study of the front end of the process, reengineering produces a radical change perspective through which to study the incorporation of innovation into NPSD processes. To develop the field, Drew [52] considers that reengineering will help in probing both the organisational and customer impacts of innovation in NPSD processes. Aurand et al. [3] consider reengineering as offering the possibility of radical change within the NPSD process through customer orientation, cross-functional employees and profit focus. Thus, the literature would appear to justify the implicit hypothesis contained in the aims of the paper, namely that reengineering enables the role of innovation in NPSD processes to be more fully exposed and probed. Reengineering and associated business improvement methods are often classified as a 'mechanised' view or paradigm of organisations [53]. This mechanistic approach leads to step-wise methodologies for reengineering implementation. For example, the approaches of Edosomwan [45] support the use of mechanistic methodologies, which essentially start with process identification and analyse, then process innovation and application (

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Theoretical Framework

The Roger's diffusion of innovation theory is adopted as a framework for this study. This is because it is the most appropriate for investigating the adoption of the technology in several disciplines and in any social system and has been used as a framework for most disciplines (Dooley 1999, Stuart 2000, medlin 2001, parisot, 1995). Rogers defined diffusion—as the process in which an innovation is communicated through certain channels over time among members of a certain social system. Opara and Nna-Emmanuel (2022) expressed Roger's theory into four major components. They are: innovation, communication channels, time and social systems.

An innovation - is a practice or project that is perceived as new by an individual or other unit of adoption. (Roger, 2003). According to Rogers, an innovation may create uncertainty —Consequences are the changes that occur in an individual or a social system as a result of the adoption or rejection of an innovation|| (Rogers, 2003). People should therefore be informed about the advantages and disadvantages to make them aware of all the consequences (Opara & Nna-Emmanuel, 2022).

Communication channels - This is the second element of the diffusion of innovation process. Rogers 2003 sees communication as a process in which participants create and share information with one another in order to reach a mutual understanding. This communication occurs through interpersonal channels who are perceived to be more effective at the persuasive stage of the innovation – decision process (Opara & Nna-Emmanuel, 2022).

Time - Opara and Nna-Emmanuel, (2022) citing Rogers (2003) asserted that the time dimension is one of the strength of the innovation – diffusion process, this is because each stage of the process is time bound.

Social systems - The social system is the last element in the diffusion process. Rogers (2003), defined it as a set of interrelated units engaged in joint problem solving to accomplish a common goal. This process is concerned with motivating individuals to reduce uncertainties about the advantages and disadvantages of innovation. The social systems are influenced by the social structure of the social system. Rogers noted that the diffusion of innovation process involve five steps which include – knowledge, persuasion, decision, implementation and confirmation. These stages according to him follow each order in a time ordered manner (Opara & Nna-Emmanuel, 2022). The theory overtly relates to the present study as it laid emphases on the need for organizations to take abreast of its changing environment in order to effectively re-design its business process for improved competitiveness. The aforementioned presupposes that organizational performance largely depends on the way operations managers re-evaluate and re-engineer their business processes giving the dynamism of business environment. Commercial banks in Rivers State can enhance its performance by incorporating innovation into their practices.

Empirical Review

Nwodo (2012) carried out a study on reengineering Nigeria public sector organizations for efficiency. The study investigated the reasons for failure of public sector organizations in Nigeria; to evaluate how to reengineer Nigeria public sector organizations especially the PHCN and NNPC; to identify the impact of reengineering in Nigerian public sector organizations; to evaluate the problems that can be encountered in reengineering public sector organization in Nigeria. Primary and Secondary data were used. The population of the study was 1800, from which the sample size of 327 was determined using Taro Yamane's formula. The research instruments used were questionnaire and interview. Chi-square was used to test the hypotheses. The findings from the study reveal that; maladministration, government interference, corruption are the reasons for failure of Nigeria public sector organizations; adequate funding, training and developing employees' are required to reposition public organizations in Nigerian. Privatization and commercialization could reengineer Nigeria public sector organizations. Reengineering Nigeria public sector organizations could lead to provision of quality goods and services. Financial constraints, corruption, bureaucratic bottleneck are challenges of reengineering public sector organizations in Nigeria. It was recommended among other things that government should endeavour to motivate staff adequately to enhance efficiency and productivity. Infrastructural

facilities should be improved as a matter of urgency for sustainability of public organizations and Nigerian public sector organizations should be privatized or commercialized to avoid imminent collapse. Transparency, good moral and ethical standards should be introduced as a rule in Nigerian public sector organizations

Nzewi, Nzewi and Moneme (2015) investigated the effect of BPR on performance of courier service organizations in Anambra State, Nigeria. The study employed descriptive research design. The data collected by the study was analyzed using Principal Component Analysis and Multiple Regression Analysis. The result of the analysis revealed that a significant relationship exist between BPR factors (change management, process redesign, management commitment and IT infrastructure) and overall organizational performance of the selected courier service organization. The study concluded that BPR is a vital model for improvement in firm's operational performance and achievement of long term growth and competitive advantage. The study recommended that IT strategy must be aligned with organization's business strategies, training and education of employees on newly introduced operational processes.

kingbade (2014) carried out a study on business process re-engineering and customer responses in selected food and beverages companies in Lagos State and assessed customer responses in selected food and beverages industry in order to further make strategic decision for improved performance and competitiveness. Survey research method was adopted for the study and 2150 copies of questionnaire were given to the respondents which were selected randomly, out of which 1900 returned duly completed and properly filled questionnaire. Correlation was used to test the hypotheses for data analysis. Findings showed that provision of quality product enhances customer satisfaction, and competitive prices in the industry improved customer retention. The study recommended that BPR should be used by company for production of quality product, quick service delivery, charging of reasonable price, cost reduction which results in profitability and cost savings for the company in the long run.

Aregbeyen (2011), carried out a study on Business Reengineering and organizational performance in Nigeria: A case study of First Bank Nigeria Plc., (FBN). He used the paired data samples method between 1986 and 2008. The study was aimed at evaluating the impact of reengineering of operational process on the performance of the bank. The results revealed that reengineering project positively improved the profitability of the bank. The reengineering project made on significant improvement of financial intermediation by the bank.

Mura, Nilgun & Fulya (2013) conducted a study on the relationship between innovation and firm performance by using evidence from Turkish Automotive Supplier Industry. The purpose of the study was to examine the relationship between innovation and firm performance. The authors employed survey research design, through the administration of structured questionnaire on top level managers from 113 firms operating in the automotive supplier industries in Turkey in 2011. The study used regression analysis with the aid of SPSS. The findings from the study revealed that, technological innovation such as product and process innovation have

Okafor & Okeke-Ezeanyanwu (2018) investigated the effect of business process reengineering on organizational performance of rice production firms in South-East Nigeria, using the survey research design. Authors employed multiple regression analysis and found that, the adoption of new technology and processes have positive significant effect on the performance of rice producing firms in South-East, while presence of process owners at production interfaces have negative significant effect. Based on the findings, the study concluded that, if rice production firms in South East Nigeria want to improve performance, attention should be given to the business process reengineering technique

Similarly, Ikon, Onwuchekwa and Nwoye (2018) conducted a study on BPR and competitive advantage in a recessed economy using some selected brewing firms in Anambra State, Nigeria as a study. The study used a descriptive and survey design. Data was collected and analyzed with the use of correlation analysis using Pearson's Product Moment Correlation Co-efficient. The findings of the study revealed a significant positive relationship between management commitment and innovative strength where management commitment is an indicator of BPR and innovative strength is an indicator of competitive advantage. The study recommended among other things that management commitment of the focused firms should lead the change processes by example so as to motivate their followers to buy into the idea.

METHODOLOGY

The study utilized a cross sectional survey design. The population of the study consists of employees of 18 commercial banks from Rivers State. The total population is 1550. 320 of managers were selected as the sample for the study. The instrument for data collection was a 15-item questionnaire measuring quality service delivery (5) item instrument and innovativeness on a five (5) item instrument, The reliability of the instrument was ascertained using Cronbach Alpha and SPSS version 22.0 which yielded an overall coefficient of 0.76. Pearson Product Moment Correlation was used to analyze the relationship between the variables of the study at a 0.05 level of significance (2-tailed)

Data Presentation and Analysis

Results of the analysis on the relationship between the dimensions of Business Process Reengineering and Organizational Performance

Decision Rule: The basis for acceptance or rejection of null hypotheses statements is premise on the corresponding probability value (P-value) for each of the test.

Where $P \leq 0.05$, null hypothesis is rejected as it suggests a significant relationship between the variables, where as a $P > 0.05$ suggests insignificant relationship between the variables and as such the null hypothesis is not rejected.

Results for the bivariate analysis are presented below

Table 1.1: Correlations on reengineering and service quality

			Reengineering	Quality Service Delivery
Spearman's rho	Reengineering	Correlation Coefficient	1.000	.329**
		Sig. (2-tailed)	.	.000
		N	320	320
	Quality Service Delivery	Correlation Coefficient	.329**	1.000
		Sig. (2-tailed)	.000	.
		N	320	320

**. Correlation is significant at the 0.01 level (2-tailed).

Ho₁: There is no significant relationship between reengineering and quality service delivery of Commercial Banks in Rivers State.

The result of the study reveals that there is a weak relationship between reengineering and quality service delivery of Commercial Banks in Rivers State (where $\rho = .329$ and $p = 0.000$) and based on the decision rule of $p < 0.05$ for null rejection; we reject the null hypothesis and accept the

alternative hypothesis: *reengineering and quality service delivery of Commercial Banks in Rivers State.*

Table 1.2 Correlations on reengineering and innovativeness

			Reengineering	Innovativeness
Spearman's rho	Reengineering	Correlation Coefficient	1.000	.564**
		Sig. (2-tailed)	.	.000
		N	320	320
	Innovativeness	Correlation Coefficient	.564**	1.000
		Sig. (2-tailed)	.000	.
		N	320	320

** . Correlation is significant at the 0.01 level (2-tailed).

H₀₂: There is no significant relationship between reengineering and innovativeness of Commercial Banks in Rivers State. The result on table 1.2 reveals that there is a weak relationship between reengineering and innovativeness of Commercial Banks in Rivers State (where $\rho = .564$ and $p = 0.000$) and based on the decision rule of $p < 0.05$ for null rejection; we reject the null hypothesis and accept the alternative hypothesis: *There is a significant relationship between reengineering and innovativeness of Commercial Banks in Rivers State.*

Discussion of Findings

The study found out firstly that business process reengineering has significant impact on the level quality service delivery of Commercial Banks in Rivers State. The findings are in line with the theory stipulated by Hammer & Champy (1993) that delivering speed improves service quality. Also, the study agrees with the findings of Jones, et al (1997) and Al-Mashara, et al., (2001) that BPR improves service quality through the mediation of delivering speed. Meaning that, BPR affects delivering speed which in turn affects service quality. Secondly, the study from data in table 1.2 discovered that business process reengineering has significant impact on innovation of Commercial Banks in Rivers State. The finding agrees with that of Adeyemi and Mukaila (2008) who concluded that business process reengineering has become useful weapon for any corporate organisations that is seeking for improvement in their current organizational performance. Similarly, the finding is also in tandem with Osano and Okwena (2015) who studied the Kenyan banking sector to investigate factors that influence performance of BPR projects and found out that management commitment, communication of change, processes and systems management and, monitoring and evaluation influence organizational innovation at KCB Ltd.

CONCLUSION

From the findings, the study concludes that there is a significant relationship between business process reengineering and organizational performance. The implication of the aforementioned is that effective business process reengineering will perhaps result to improved quality service delivery that help to attain innovativeness. The imperativeness of the foregoing suggests that organizations that wish to thrive in the changing business environment should pay adequate attention to issues relating to business process reengineering. Therefore, the significant relationship between business process reengineering and performance is derived from having proper understanding of the prevailing elements of the environment. This understanding perhaps would enable organization re-design their business process in line with the changing business environment. The result shows a significant relationship between reengineering and quality

service delivery. This implies that redesigning the business process through quality product delivery will attract more customer patronage on company's products and the resultant effects is organizational growth and sustainability. In the same vein, there exists a significant relationship between reengineering and innovativeness. It means that when firm redesign their core business processes in responding to the changes to the environment makes the firm proactive which would result to better product discovery, process improvement as well new market.

RECOMMENDATIONS

From the findings of this study, conclusion arrived at; the following are recommendations arising therefrom:

1. The management of Commercial Banks in Rivers State and beyond should pay adequate attention to issues relating to business process reengineering, taking into cognizance its pertinent role in radical improvement on creative rethinking, radical change and fundamental thinking that predicts overall organizational performance.
2. Operations managers IN Commercial Banks should take effective measures in assessing the prevailing environment parameters in order to re-design their business processes effectively.
3. Bank Managers should employ trained personnel with cognate experience on business process reengineering. This will ensure efficiency and effectiveness in implementing business process reengineering for the desired performance.

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