



Business Process Re-Engineering and Perceived Organisational Performance of Commercial Banks in Port Harcourt, Nigeria

***Tuaneh, T. L., & Wuche, A. I.**

Department of Business Administration, Ignatius Ajuru University of Education, Port Harcourt, Nigeria

***Corresponding author email:** tammylebari@gmail.com

Abstract

The growing dependence of commercial banking on digital channels, integrated workflows, and rapid customer response has increased the strategic importance of business process re-engineering. This study examined the relationships of human resource alignment and process redesign with perceived organisational performance among commercial banks in Port Harcourt, Nigeria. The study adopted a cross-sectional correlational survey design. The organisational population comprised 25 commercial banks operating in Port Harcourt, and the analytical sample comprised 100 respondents. Data were collected with a structured questionnaire measured on a four-point Likert scale. Internal-consistency assessment produced Cronbach's alpha coefficients of .81 for human resource alignment, .84 for process redesign, and .86 for perceived organisational performance. Spearman's rank-order correlation tested two null hypotheses at the .05 level of significance. Human resource alignment had a moderate, positive, and statistically significant relationship with perceived organisational performance ($\rho = .434, p < .001$), while process redesign had a stronger, positive, and statistically significant relationship with perceived organisational performance ($\rho = .611, p < .001$). The findings indicate that banking performance is associated with both aligning employee capability and people-management practices with strategic priorities and redesigning workflows, responsibilities, and technology-enabled service processes. Commercial banks should therefore treat re-engineering as a socio-technical programme in which employee capability, participation, accountability, and continuous performance monitoring reinforce process redesign.

Keywords: Business Process Re-Engineering, Human Resource Alignment, Process Redesign, Perceived Organisational Performance, Commercial Banks

Introduction

Commercial banking increasingly operates through tightly connected processes rather than isolated branch activities. A customer who initiates a transfer, applies for credit, reports a failed transaction or requests account support may pass through several technological and human interfaces before the service is completed. Performance, therefore, depends not only on the quality of individual employees or the sophistication of a digital platform, but also on whether the entire process efficiently moves information, responsibility, and decisions from one point to another. Business process re-engineering addresses this concern by questioning how work is arranged and by redesigning activities around outcomes that matter to customers and the organization. The Nigerian banking system has experienced a sustained shift towards non-cash transactions, mobile applications, point-of-sale services, internet transfers and real-time payment infrastructure. Central Bank of Nigeria data for the first half of 2024 show very high transaction volumes across internet, point-of-sale, automated teller machine and USSD channels, indicating that banking performance now rests heavily on digital reliability and the quality of the processes surrounding those channels (Central Bank of Nigeria [CBN], 2024). Digitalization has expanded convenience and market reach, but it has also increased process interdependence. A service failure may originate in technology, authorisation rules, staff competence, escalation

procedures, vendor interfaces or poor communication between units. The operational problem is consequently broader than installing new technology.

Business process re-engineering (BPR) emerged in response to organizations whose structures and routines no longer met competitive requirements. Its classical formulation emphasizes fundamental rethinking and radical redesign to achieve substantial improvements in cost, quality, speed and service (Hammer & Champy, 1993). Later process-management scholarship has moderated the language of radical change by recognizing that organizations need both major redesign and disciplined continuous improvement. The contemporary process perspective therefore combines end-to-end workflow analysis, process ownership, information technology, performance measurement and organizational capability (Reijers, 2021; vom Brocke et al., 2014). In banking, this perspective is particularly relevant because the service promise is fulfilled through repeatable but risk-sensitive routines. Account opening, loan appraisal, complaint resolution, fraud review, cash management, transaction reversal, and regulatory reporting all require accuracy, timeliness, and control. Redesign can remove duplicated approvals, clarify decision rights, integrate data, shorten cycle times and reduce avoidable customer movement. However, redesigned processes cannot perform independently of the people expected to use them. Employees must understand the new workflow, possess the required competence, accept altered responsibilities and receive performance signals that reinforce the intended behavior. Recent BPR reviews, therefore, treat human, technological, and organizational elements as an interdependent implementation system rather than as separate project components (Fetais et al., 2022; Nkomo & Marnewick, 2021). The practical concern in Port Harcourt is that commercial banks serve a dense urban market characterized by strong competition, demanding customers and increasing dependence on electronic transactions. Yet customers still encounter delayed complaint resolution, repeated documentation, failed or reversed transactions, queue-related frustration and inconsistent service across channels. Some of these problems arise from infrastructure outside the immediate control of a branch, but others reflect fragmented work arrangements, weak escalation, unclear process accountability and a mismatch between new systems and employee capability. Where a bank automates an inefficient routine without first redesigning it, technology may reproduce the same delay at greater speed. Where processes are redesigned without employee preparation and participation, resistance, workarounds and implementation gaps may follow.

A business process is a connected set of activities through which inputs are transformed into an outcome for an internal or external customer. The process perspective differs from a functional perspective. Functional structures divide work among departments, whereas a process view follows the entire flow from initiation to completion. In a bank, a loan request is not merely a credit-department task; it is a process that may involve customer service, documentation, credit analysis, risk control, approval, account operations, and communication with the applicant. BPR becomes necessary when the handovers among these units produce delay, duplication, or unclear accountability. Hammer and Champy (1993) define re-engineering through fundamental reconsideration and radical redesign. Davenport (1993) similarly emphasises process innovation enabled by information technology. These formulations distinguish BPR from minor procedural adjustment. Nevertheless, radical redesign does not mean unstructured disruption. Kettinger et al. (1997) show that process change requires systematic methodologies, techniques and tools, while Reijers (2021) places redesign within the broader development of business process management. The central issue is therefore not the dramatic language of change, but whether the organisation deliberately reconstructs work around customer value, process outcomes and measurable performance. BPR has both structural and behavioural content. Structural change concerns the sequence of work, location of decisions, use of information, integration of tasks and deployment of technology. Behavioural change concerns leadership, communication, employee participation, competence, incentives and willingness to abandon familiar routines. Hashem (2020) found that management commitment, information-technology infrastructure, people management and change readiness were important organisational enablers of BPR in banking. Fetais et al. (2022) likewise organise implementation factors around human, technological and organisational elements. These perspectives justify examining human resource alignment and process redesign as related but analytically distinct dimensions.

Human resource alignment refers to the consistency between people-management practices and the strategic, technological and process requirements of the organisation. It extends beyond the administrative activities of an HR department. Alignment exists when the bank recruits for relevant competencies, develops employees for changing roles, communicates process expectations, evaluates performance against customer and operational outcomes, and uses rewards or recognition to reinforce the redesigned way of working. It also requires managers to clarify

accountability and involve employees who possess practical knowledge of existing workflows. The human dimension is central because employees often know where a process fails in practice. They encounter repeated customer complaints, duplicate data entry, approval bottlenecks, poorly sequenced tasks, and exceptions that formal process maps may overlook. Excluding them from redesign can deprive the bank of operational knowledge and increase resistance. Conversely, participation can improve the realism of the new process and create psychological ownership. BPR scholarship consistently identifies communication, training, involvement and top-management support as conditions that influence implementation success (Fetais et al., 2022; Hashem, 2020; Nkomo & Marnewick, 2021). Alignment also determines whether technology produces value. Digital tools can automate decisions, integrate customer information and support real-time monitoring, but staff must know how to interpret outputs, manage exceptions and explain outcomes to customers. Samuel-Ogbu (2022) observes that digital technology has transformed the Nigerian banking system and the organisation of financial-service delivery. The benefits of that transformation depend on employees whose knowledge and conduct fit the new operating model. Human resource alignment is therefore expected to improve performance by increasing competence, reducing implementation errors, strengthening motivation and connecting individual behaviour to process goals. On this basis, the first hypothesis tests whether human resource alignment is significantly related to organisational performance. The expected relationship is positive: better alignment should help employees perform redesigned roles accurately, respond to customers more effectively and sustain the operating discipline required for efficiency and service reliability.

Process redesign is the deliberate reconstruction of how work moves through an organisation. It may involve eliminating unnecessary activities, combining related tasks, moving decisions closer to the point of service, standardising inputs, integrating information systems, reducing handovers and establishing clear process ownership. The objective is not simply to make each department faster, but to improve the total customer journey and organisational outcome. A locally optimised department can still create a poorly performing end-to-end process if its decisions transfer delay or rework to another unit. In commercial banking, relevant redesign targets include account-opening procedures, loan-approval cycles, customer complaint resolution, transaction-reversal processes, branch queue management, fraud escalation and regulatory reporting. An effective redesign begins by identifying the customer or regulatory outcome, mapping the present process, locating delays and non-value-adding steps, and constructing a more coherent future process. Information technology can support this work through integrated databases, workflow automation, analytics and process monitoring. Machine-learning and adaptive process approaches further expand the possibilities for identifying patterns, predicting bottlenecks and adjusting workflows, although governance and human oversight remain necessary in high-risk financial services (Al-Anquoudi et al., 2021; Bayomy et al., 2021). The performance logic is comparatively direct. Fewer redundant steps can reduce cycle time and operating cost; clearer decision rights can reduce waiting and error; integrated information can reduce repeated documentation; and process monitoring can make bottlenecks visible. Studies of BPR in Nigerian banking generally report favourable performance relationships (Edewhor & Okoh, 2024; Eke & Achilike, 2014; Genty et al., 2025; Ugwu et al., 2023). The second hypothesis therefore tests whether process redesign is significantly related to organisational performance among the banks studied.

Organisational performance concerns the extent to which an organisation achieves relevant objectives through its resources and activities. It is multidimensional rather than reducible to a single financial indicator. Venkatraman and Ramanujam (1986) distinguish financial, operational and broader organisational conceptions of performance. For commercial banks, financial results remain important, but performance also includes service quality, transaction accuracy, speed, customer satisfaction, regulatory compliance, innovation, reliability and efficient resource use. The present study adopts a perceptual and operational interpretation of performance because the outcome was measured through respondent questionnaire responses rather than audited bank-level financial statements. Perceptual measures can capture internal conditions that are difficult to observe from published accounts, such as workflow efficiency, service responsiveness, and customer-oriented improvement. They should, however, be interpreted as respondents' assessments rather than objective proof of profitability or market performance. This distinction is important because the unit of response is the individual respondent, while the substantive outcome concerns the organisation. BPR should improve performance when it removes process friction and enables the bank to deliver reliable value with less waste. The relationship may not be uniform across dimensions. Human resource alignment influences capability and implementation quality, while process redesign changes the operating architecture through which capability is applied. The comparative coefficients in this study, therefore, indicate which dimension is more closely associated with

respondents' perceptions of performance in the sampled banks; they do not establish that one dimension is universally more important or that the observed difference is statistically significant.

Socio-Technical Systems Theory provides the principal explanation for the study. The theory originated from research showing that organisational performance depends on the joint design of a social system and a technical system rather than the optimisation of either in isolation (Trist & Bamforth, 1951). The technical system includes technology, tasks, procedures, workflow and the physical or digital means of production. The social system includes employees, competence, relationships, authority, communication, motivation and norms. Joint optimisation means that a change in one system should be designed with its consequences for the other system in view. The theory maps directly onto the two BPR dimensions examined. Process redesign represents the technical and task-structuring component: the bank changes the sequence of work, allocation of decisions, information flows and technological interfaces. Human resource alignment represents the social component: the bank prepares and motivates people, clarifies roles, develops competence and aligns evaluation or reward with the redesigned process. Organisational performance is expected to improve when the two components reinforce each other. The theory also explains common BPR failures. A bank may purchase an advanced platform but preserve fragmented approvals and departmental boundaries, thereby digitising an inefficient process. It may redesign the workflow but fail to train employees or alter performance expectations, producing resistance and informal workarounds. Alternatively, it may invest in capable and motivated employees while leaving them inside an outdated process that prevents timely service. Each situation reflects sub-optimisation. The theory therefore predicts positive relationships for both human resource alignment and process redesign, while also suggesting that their greatest value should emerge through complementarity. This study does not directly estimate an interaction between the two dimensions, so complementarity remains a theoretically grounded interpretation rather than a tested moderation effect. The theory is nevertheless useful because it prevents a narrow conclusion that the stronger process-redesign coefficient makes the human dimension dispensable. In socio-technical terms, redesigned processes create the operating possibility for improvement, while aligned employees convert that possibility into consistent performance.

Figure 1 presents business process re-engineering as the explanatory construct, represented by human resource alignment and process redesign. Organisational performance is the criterion construct, reflected in efficiency, service quality, customer satisfaction and service reliability. The arrows indicate the positive relationships tested in the study. They do not imply experimentally established causal effects.

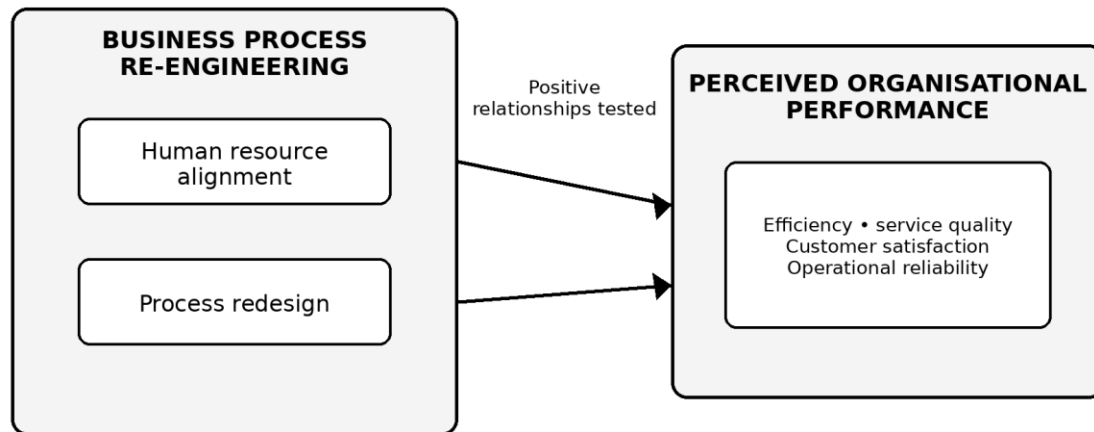


Figure 1. Conceptual framework linking business process re-engineering to perceived organisational performance

Source: Authors' conceptualisation based on Socio-Technical Systems Theory.

Existing Nigerian studies broadly support a relationship between BPR and bank performance. Eke and Achilike (2014) linked re-engineering with organizational performance in the Nigerian banking sector, while Ugwu et al. (2023)

examined BPR and performance among banks in Imo State. Edewhor and Okoh (2024) reported strong positive relationships between re-engineering and performance outcomes among commercial banks in South-South Nigeria. More recently, Genty et al. (2025) found that leadership change, top-management commitment and information-technology adoption were relevant to performance in selected Lagos commercial banks. This body of work establishes the importance of re-engineering, but much of it treats BPR as an aggregate strategy or focuses on leadership and technology. Less is known about the comparative relationships of the people-alignment and workflow-redesign dimensions within commercial banks in Port Harcourt. That gap matters because the two dimensions imply different managerial actions. Human resource alignment concerns whether recruitment, training, evaluation, motivation, and employee development support the bank's process and service priorities. Process redesign concerns how tasks, decisions, information and technology are recombined to remove non-value-adding work and improve the end-to-end service flow. A bank may be strong in one dimension and weak in the other. Therefore, determining their separate relationships with performance provides more actionable evidence than a single overall BPR score. Accordingly, this study examined the relationship between business process re-engineering and organisational performance of commercial banks in Port Harcourt. Specifically, it examined the relationships between human resource alignment and process redesign and organisational performance. The study contributes a differentiated view of BPR by showing the relative strength of the people and process dimensions in a local banking context. Because the design is cross-sectional and correlational, the article interprets the reported coefficients as associations rather than proof of causation.

Objectives of the Study

1. Examine the relationship between human resource alignment and perceived organisational performance of commercial banks in Port Harcourt.
2. Assess the relationship between process redesign and perceived organisational performance of commercial banks in Port Harcourt.

Hypotheses

H0₁: Human resource alignment has no significant relationship with perceived organisational performance of commercial banks in Port Harcourt.

H0₂: Process redesign has no significant relationship with perceived organisational performance of commercial banks in Port Harcourt.

Methods and Materials

The study adopted a cross-sectional correlational survey design because information on business process re-engineering practices and perceived organisational performance was obtained from respondents at one point in time without manipulating the banking environment. The study was conducted among commercial banks operating in Port Harcourt, Rivers State, Nigeria, a major South-South commercial centre in which branch operations are increasingly integrated with centralised digital platforms, compliance systems, and customer-service channels. The organisational population comprised 25 commercial banks operating in Port Harcourt. An analytical sample of 100 respondents drawn from the banks was used for the study. The correlational design was appropriate for estimating the direction and strength of association among the study variables; accordingly, the findings are interpreted as associations rather than as evidence of temporal or causal effects.

Data were collected with a structured questionnaire measured on a modified four-point Likert scale: Strongly Disagree (1), Disagree (2), Agree (3), and Strongly Agree (4). The instrument comprised three sections corresponding to the study constructs. Human resource alignment measured the extent to which recruitment, training, motivation, performance evaluation, and employee development were connected to the bank's operational and strategic requirements. Process redesign measured workflow simplification, removal of redundant activities, reallocation of responsibilities, and adoption of technology-enabled practices. Perceived organisational performance measured respondents' assessments of efficiency, service quality, customer satisfaction, and operational reliability. Internal consistency was assessed separately for the three sections using Cronbach's alpha. The coefficients were .81 for human resource alignment, .84 for process redesign, and .86 for perceived organisational performance, indicating satisfactory reliability across the three measures.

Table 1. Reliability indices for the three sections of the research instrument

Instrument section	Cronbach's alpha (α)	Interpretation
Human resource alignment	.81	Satisfactory
Process redesign	.84	Satisfactory
Perceived organisational performance	.86	Satisfactory

Note. Higher coefficients indicate greater internal consistency; all three section coefficients exceed .70.

Data analysis. Descriptive statistics were used to summarise questionnaire responses, while Spearman's rank-order correlation coefficient was used to test the two hypotheses. Spearman's rho was appropriate for the ordered Likert-scale responses and the study's concern with monotonic relationships. Statistical significance was evaluated at $\alpha = .05$; a null hypothesis was rejected when $p < .05$. Correlation coefficients were interpreted by direction, statistical significance, and practical magnitude.

Results

Table 2. Spearman correlations between BPR dimensions and perceived organisational performance (n = 100)

Hyp.	Relationship	Direction/Magnitude	Rho	p-value	Decision
H01	Human resource alignment vs perceived organisational performance	Moderate positive	.434	< .001	Reject H ₀₁
H02	Process redesign vs perceived organisational performance	Strong positive	.611	< .001	Reject H ₀₂

Note. rho = Spearman's rank-order correlation coefficient. Significance evaluated at $\alpha = .05$.

The correlation between human resource alignment and organisational performance was positive and statistically significant ($\rho = .434$, $p < .001$). The coefficient indicates a moderate relationship: higher alignment of recruitment, training, motivation and employee development with organisational priorities was associated with higher perceived performance. Since p was below .05, the first null hypothesis was rejected. The correlation between process redesign and organisational performance was positive and statistically significant ($\rho = .611$, $p < .001$). The coefficient indicates a strong relationship: greater simplification and reconstruction of workflows, reduction of redundant activities, and use of technology-enabled practices were associated with higher perceived performance. Since p was below .05, the second null hypothesis was rejected.

Discussion

The fact that human resource alignment is a meaningful correlate of organisational performance indicates that the result supports the idea that re-engineering leads to changes in the skills and behaviour needed from employees. If people-management practices are linked to the bank's process priorities, employees are more likely to understand the new roles, use the technology properly, manage service exceptions and direct their efforts towards customer and operational outcomes. The fact that the coefficient is moderate shows that alignment does make a difference, even though it is just one of several factors that affect performance. This finding is in line with the Socio-Technical Systems Theory, since changes in process and technology have an impact on the social system by altering responsibilities, the skills required, communication patterns and where decisions are made. Training, clarifying roles and ensuring that evaluation is aligned all help the social system to adapt; without such adjustments, employees might carry on with their old routines, come up with manual workarounds or resist taking on responsibilities that are not shown in their job design. The positive relationship that has been observed therefore represents a reasonable mechanism by which the people system can lead to operational improvements. The result is in agreement with Hashem (2020), who pointed out that people management and change readiness are among the organisational enablers of BPR in banking, and with Fetais et al. (2022), whose review lists human factors alongside technology and organisational structure. It also supports the findings of Genty et al. (2025), who found that leadership change and management commitment were relevant to the performance of commercial banks. The present study builds on this insight by concentrating on the alignment of human-resource practices with operational objectives rather than viewing employees as a general implementation factor. The fact that the coefficient is moderate rather than strong can also be understood, since

employee alignment by itself does not eliminate duplicate approvals, integrate databases, stabilise network infrastructure or reduce the time taken by a poorly designed loan process. Capable and motivated employees can only to a limited extent make up for weak processes. Performance is also affected by regulation, technology vendors, capital, market conditions, risk controls and centralised policies. Human resource alignment should therefore be seen as an enabling condition whose value is realised within the operating system in which employees work.

Another finding reveals a strong positive relationship between process redesign and organisational performance. It shows that those banks which had made more substantial improvements to their workflows, eliminated redundant activities and reorganised their operations through the use of technology also achieved better performance. The coefficient is greater than that for human resource alignment, which means that the way in which work is structured has a particularly close link with how the respondents evaluate organisational outcomes. The connection is direct: by redesigning the complaint process it is possible to reduce the number of handovers before a customer gets feedback; by redesigning the loan process routine applications can be separated from complicated ones, the documentation can be standardised and decisions can be made by officers who have the proper authority; and by redesigning the transaction-reversal process the system alerts, the investigation and customer communication can be linked together rather than requiring the customer to go to several units. Such changes have an impact on cycle time, error rates, cost, transparency and customer experience, all of which are key elements of operational performance. This finding is in line with the evidence from Nigeria. Eke and Achilike (2014) connected BPR with performance in the Nigerian banking sector. Ugwu et al. (2023) also looked at re-engineering in banks and stressed the importance of redesign for performance. Edewhor and Okoh (2024) found a strong positive association between BPR and organisational performance among commercial banks in South-South Nigeria, while Genty et al. (2025) concluded that continuous redesign can improve bank performance. The coefficient obtained in this study supports this trend in Port Harcourt and shows process redesign as a specific aspect rather than as part of an undifferentiated BPR construct. The digital environment supports this interpretation. Since customers are using the internet, PoS, ATM and USSD channels more and more, the bank's processes now go beyond the branches and span across various systems (CBN, 2024). The performance benefits of redesign are therefore not just about cutting down on paper or queue times; they also involve aligning the digital and human channels, designing a quick way of handling exceptions, clarifying who is responsible for failed transactions and making sure that customer communication takes place alongside technical resolutions. Samuel-Ogbu (2022) makes a similar point by describing digital transformation as a change in the operating logic of Nigerian banking, not just as the acquisition of technology.

The larger coefficient (.611 as compared with .434) indicates that the respondents saw the workflow structure as being more closely linked to performance than to human-resource alignment. Although the difference is meaningful in a practical sense, it should not be emphasized too much. The study never carried out a formal statistical test to compare the two dependent correlations and so it cannot say that the coefficients are statistically different. More importantly, the results should not be seen as implying a choice between processes and people. According to Socio-Technical Systems Theory, joint optimisation is expected. A redesigned process might bring about short-term benefits through a reduction in the number of steps and clearer accountability, but these advantages could disappear if employees lack the necessary competence, motivation, or sense of ownership. On the other hand, well-trained employees might deliver a good level of service even in the face of poor processes, but their effort would still have to be spent on rework and dealing with problems. The most appropriate managerial conclusion is therefore one that is both sequential and integrative: first redesign the entire end-to-end process, then adjust the roles, skills, methods of evaluation and incentives to match the redesigned process, and at the same time use employee feedback to keep improving it. By taking a differentiated approach, the study adds to the BPR debate by demonstrating that the two implementation dimensions have different effects on performance within the same context. It shifts the practical issue from whether banks should adopt BPR to how they should balance structural redesign and people alignment. This distinction is valuable in situations where digital projects are sometimes regarded as simple technology purchases rather than as instances of organisational transformation.

The results support the idea that organisational performance is linked to both the way work is designed and to the extent to which the people carrying out the work are aligned. The positive coefficient for human resource alignment shows that the social aspect is still important in technology-intensive banking. The larger coefficient for process redesign indicates that the way tasks and information are arranged is the more obvious performance factor in the situation under study. The study also points to a useful limitation of BPR theory when it comes to banking in

developing economies. Process redesign takes place within existing infrastructures and regulatory frameworks which can impose external limitations, whereas employee adaptation happens within the conditions of the labour market and the organisation. Theory should therefore separate out the bank's internal ability to carry out redesign from external reliability of the payment system and should examine whether human resource alignment has a moderating or mediating effect on the relationship between redesigned processes and performance. Bank managers should view BPR as an ongoing management programme rather than as a single automation initiative. Each priority process should have a designated owner, a documented current-state map, agreed customer and risk outcomes, cycle-time and error indicators, and a clearly defined future-state workflow. Monitoring of performance should be directed at the whole process and not just at the efficiency of individual departments.

Human-resource decisions must be based on the revised operating model, with job descriptions, training material, decision-making authority, methods of performance appraisal and recognition all aligning with the new process. Employees who deal with customer-facing exceptions should receive training both in how to use the system and in diagnosis, escalation and communication. The participation mechanisms had better allow front-line employees to spot defects in the process and suggest improvements. Digital-service reliability should be managed as a cross-functional process since failed transactions, complaint handling and reversal times usually span across operations, information technology, risk management, vendors and customer service. Having one process owner who takes accountability and having clear escalation procedures can lessen the amount of effort customers have to put into navigating the internal structure. Regulators and industry groups can improve performance by urging banks to link their digital expansion with specific process-governance standards. Monitoring transaction reliability, the time it takes to resolve complaints, reversals and service availability can provide incentives for banks to redesign the processes that customers interact with most directly. The aim is not to prescribe a single operating model, but to make sure that innovation is matched by accountability and consumer protection. Sector-wide initiatives should also take into account the human aspect of digital banking. As standards, new payment arrangements and open-banking interfaces change employee roles and risk responsibilities, the implementation guidance should therefore include considerations of competence, change management and process ownership as well as technical compliance.

The study has a number of limitations which set out the appropriate limits for interpreting the results. Firstly, since it is based on a cross-sectional approach it cannot prove that BPR came before the performance outcomes reported; it is possible that the reverse influence occurred because banks that performed better may have had greater access to the resources needed for redesign and for the development of their employees. Longitudinal research should therefore track process changes and performance both before and after the implementation. Secondly, the variables were obtained from a questionnaire filled out by the respondents. There is a risk that common-source bias will exaggerate the apparent relationships, and the way in which performance is perceived is not the same as actual profitability as verified by audit, the verified uptime of services, or customer-level satisfaction. In future studies the combination of respondent surveys with process data—such as turnaround time, error rate, complaint closure, transaction-reversal time and independent customer evaluations—should be used. Thirdly, the sample consisted only of 100 respondents from commercial banks in Port Harcourt. The results should not be simply extended to all Nigerian banks, to other financial institutions or to other cities. Larger studies involving multiple cities could compare branches, banks and regions and could make use of multilevel models to separate out the perceptions of individual employees from the performance of the bank as a whole. Fourth, the study examined only two BPR dimensions. Leadership commitment, information-technology capability, process governance, organisational culture, and environmental turbulence could account for further variation. Future research should test a more complete socio-technical model in which human resource alignment interacts with process redesign and implementation quality mediates the relationship with performance.

Conclusion

The study looked at a particular issue arising from the broader discussion on re-engineering: what is the relationship between the people-alignment and workflow-redesign aspects of BPR and organisational performance in commercial banks based in Port Harcourt? In both cases the relationship with perceived performance was positive and significant. Human resource alignment had a moderate relationship whereas process redesign had a strong one. The findings show that banks can improve their performance conditions if they link employee capabilities and motivation to strategic requirements and if they restructure the processes in order to reduce delay, duplication, and fragmented responsibility. Although process redesign showed the stronger association, its value must be understood in the context of a socio-

technical system. Processes form the framework through which services are delivered; employees make this framework function in light of actual customer, risk, and technological conditions. The practical solution therefore should not prioritise technology over people or people over process. Commercial banks should redesign their work to achieve customer and organisational outcomes, then align roles, competence, authority, evaluation, and feedback with the redesigned system. This kind of integration provides a more defensible foundation for sustained efficiency, service quality, customer satisfaction and reliability than does isolated automation or periodic staff training.

Recommendations

1. Commercial banks ought to carry out regular end-to-end process audits of high-friction services, such as account opening, loan approval, complaint resolution and the reversal of failed transactions, using cycle time, error rate, the need for rework and customer effort as criteria for redesign.
2. Each process which is being redesigned should have an owner who has the authority to coordinate the various departments, to keep an eye on the performance indicators, and to deal with the recurring bottlenecks.
3. Human-resource practices must be coordinated with the new workflows by providing role-specific training, updating the job descriptions, granting the proper degree of decision-making authority, and basing appraisals on processes while also recognising improvement-oriented behaviour.

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