

**EFFECT OF BUSINESS PROCESS REENGINEERING ON
ORGANISATION'S PERFORMANCE IN NIGERIA:
(A STUDY OF WEMA BANK PLC)**

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INTRODUCTION

Many businesses have failed because extreme level of distrust engendered by the change process made the communication of shared values, which drive the firm, ineffective. Clearly, the fear of the unknown by human nature can make change highly dysfunctional for organizations, private or public. The challenge of management in a rapidly changing world and challenging economies is therefore to prepare the leaders in governance, captains of industries, entrepreneurs, managers and the citizens to cope with unforeseen change and to manage planned change in such a way that it enhances performances and sharpens the countries and organizations growth and development. The goal of business process re-engineering is to redesign and change the existing business practices or process to achieve dramatic improvement in organisational performance. Organizational development is a continuous process but the pace of change has increased in manifolds. In a volatile global world, organizations enhance competitive advantage through Business Process Re-engineering (BPR) by radically redesigning selected processes.

Keywords: Business Process Reengineering, Bank, Performance.

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Sharma (2006) posited that business process re-engineering implies transformed processes that together form a component of a larger system aimed at enabling organization to empower themselves with contemporary technologies business solution and innovations. Organizational effective performance has become a watchword in modern business; as a result there are inexorable pressure for Business Process Re-engineering.

In Nigeria, the changing dynamics of banking and other financial institutions market forced players at all levels to re-engineer. The banking operations and functions were redesigned to meet emerging challenges of bank consolidation, slashing operating cost, outsourcing, portfolio investment, payments and settlement systems. Innovative banking practices (through Business Process Reengineering) enabled Nigerian banks to incorporate strategic innovative customer schemes to bridge the service and product gap inherent in the banking sector. There are remote and immediate causes of the dynamism in today's banking industry which could be traced to the inception of the Structural Adjustment Programme (SAP) with its attendant deregulation in 1986. SAP was introduced to correct the distortions in the economy caused by the collapse of oil prices in the world market in 1981. Therefore, it became a landmark in the financial sector reform. The deregulation of the economy created greater challenges for banks.

Some of the policies contained in SAP led to the proliferation of banks, finance houses and mortgage institutions. Prior to the introduction of SAP, there was a total number of 41 commercial banks, with a total network of 1367 branches nationwide. By 1988, the number of banks had increased to sixty-six (66) and a branch network of 1665, the number of branches increased to 2023. While the number of banks was increasing, other non-bank financial institutions such as finance houses and mortgage banks were springing up virtually in every nook and corner of our major cities. This development accounted very greatly for the collapse of arm-chair banking and ushered in an era of intense competition and aggressive banking. Post consolidation will however breed about 30 banks because of the mergers, acquisition of existing banks and liquidation or downright purchase of banks that failed to meet the 31st October deadline for conclusion of the consolidation process (i.e N25b capital base). The entrance of the new generation banks did a lot to wake the older ones from their slumber. These "yuppie" banks have done a lot to lead the way in re-defining quality services, customers' satisfactions and the way modern banking should be conducted. Apart from their aggressiveness, they brought into the industry heavy use of information technology, high quality human resources as well as good knowledge of operating

environment and its dynamics. The efforts of many of them who were able to manage their businesses well yielded good results and this translated into phenomenal growth in their market share at the expense of some old generation banks who are seen as conservative and less pro-active. Wema bank Plc, one of the first generation banks and indeed the only surviving indigenous bank in Nigeria, was incorporated on 1st May, 1945 as Agbonmagbe Bank Limited by some private investors. The bank was later acquired and fully owned by the defunct Western State Government until 1988 when the Bank went public by going to the capital market. *Wema bank has not only grown, but has also firmly established its reputation as one of the key players in the nation financial market and had equally exceeded the N25b capital required by successfully incorporating National Bank and lead Bank into the Wema group with WEMA BANK PLC as the brand name.*

As mentioned earlier, the SAP which remains the fountain of deregulation brought with increase in the number of banks which in turn intensified fierce competition in the banking industry. According to S.I Adegbite (1994), the implications of all these for the entire banking sector are:

A tougher operating terrain characterized by more banks targeting a dwindling pool of cash-rich customers with similar products and services and heightened agitation from staff for improved compensation and condition of service. Serving customers profitably and qualitatively as the quality of life declines and the propensity to save falls, managing loan quality in the face of a declining volume of potentially good credits, managing overhead costs, etc.

Leaders in governance, captains of industries, entrepreneurs and managers in the private and public sectors of the economy and the entire world over are faced with the dilemma of how to respond to intense competition particularly in a rapidly changing environment. It may sound elementary to ask an obvious question of why make changes corporate wide ? The answer may be that we can see the future and we know that the existing structure simply will no longer work. It could perhaps, also be as a result of change in management or change in corporate focus in which priorities are re-assessed so as to stimulate strategic performance. In reality, for a challenging economy to be consistently relevant, the answer is to continually re-invent and remake their ways of doing things so as to move from where they are to where they want to be. Economically, politically and socially, the world around us has been

changing so fast that corporate landscapes of industrialized economies have equally changed drastically. Increase in global competition and liberalization of markets combined with shift in consumer demand and preferences (changes in peoples values and priorities) have prompted the drive for lower cost margins and greater efficiency. As a result of this, countries and corporate have been more or less forced to cut out wasteful and unproductive activities and concentrate resources in their areas of core-competence in order to achieve sustainable competitive advantages. On the other hand, worldwide, recession has affected company structure and practices while global management has brought companies face to face with complex cross-cultural issues and competitions

To survive these unprecedented turmoil, most organizations embarked on a number of business innovations namely: Re-engineering, Repositioning, Restructuring, Redesign, Re-organization, Re-inventing and Remaking etc supported by new management techniques. Whether called Total quality management (TQM), Benchmarking, paradigm shift, learning organization or Business Process Re-engineering, the aim is to solve today's problems by improving business processes so as to engender strategic performance

The overall effect of all these are the different strategies adopted by banks not only to retain their customers, but also to increase their shares of the market. While some banks embarked on total change of their processes in line with the dictate of the market, some simply resorted to advertising their products wit emphasis on the level of modern technology with which services are rendered, while others concerned themselves with repackaging of old products, introducing new ones with enticing returns on investments.

Faced with declining margins, fierce and unprecedented competition especially from the new entrants and the ever growing sophistication of customers, the management of Wema bank decided to put some strategies in place in order not only to continue remaining relevant within the banking industry, but also to "be among the top five banks in most critical and contemporary measures of performance in the banking industry". In other words, the management of the bank saw the need to put strategies in place to become a viable progressive financial institution capable of competing favourably in the dynamic environment of the present and the future. Towards the tail end of the 1980's, therefore the bank felt the need to embrace strategic planning. According to Adegbite (1994), "in 1989, the need became reality as it became increasingly obvious that planning at the corporate level has become a prerequisite for success as a result of the deregulation and increasing

competitiveness of the Nigerian banking industry''. The management of the bank therefore took a decision to develop and implement strategic plans.

The first objective of the second strategic plan spanning 1993-96 was to 'improve the quality, speed and responsiveness of customer service''. And one of the strategic to the used in achieving this is to Re-engineer branch processes by reviewing current branch layout, jobs, processes, controls and systems by incorporating new technology to reduce overall transaction time and costs and improve customers services. In order to implement some and other aspects of the plan therefore, the bank decided to embark on the implementation of Business Process Re-engineering in 1999 after notable gamut of successful strategic plans from 1995 to 1999. The change brought about by re-engineering in banks are reflected in product and services to give a new form or structure by introducing product and service schemes. (such as credit cards, housing loan schemes, educational loans and flex-deposit schemes) integration of the branch network by use of advance networking technology and customer personalization programmes (through Automatic Teller Machine (ATM) and anytime banking). In order to survive and flourish in a global economy business must respond to major trends reshaping markets. Hence, the dynamics of the underlying forces at work require a renewed thrust on BPR in banks to contribute to management and diversification of growth horizons by impacting on productivity and profitability.

BPR has continuously improved organizational performance in Nigeria and the banking sector has in recent times witnessed tremendous reengineering process in Nigeria.

This paper seeks:

- (i) To assess the impact of Business Reengineering Process (BPR) an organizational performance.
- (ii) To uncover how Business Reengineering Process (BPR) can help organization to effect innovative and strategic changes in the organisation.
- (iii) To determine how Business Reengineering Process (BPR) can affect the services rendered by an organization.
- (iv) To find out how management and employees can benefit from a re-engineering process without affecting the objectives of the organization.

Conceptual Framework

The concept of reengineering traces its root back to management theories developed as early as nineteenth (19th) century. The purpose of reengineering is to “make all your processes the best-in class”. Fredrick Taylor suggested in the 1860’s that managers could discover the best process of performing work and reengineering echoes the classical believe that there is one best to conduct tasks. In Taylor’s time, technology did not allow large companies to design processes in a cross-functional or cross dimensional manner. Specialization was the stake-of-the- art method to improve efficiency given the technology situation at that time.

The conceptual framework for this study deals with all elements and issues inherent in the concept and ideas behind the study. In this case, the impact of business process re-engineering on quality customer driven services and the income streams (profitability) of the bank. World class business enterprises are known for their competitive edge etched on continuous innovation. Such companies may not attempt to introduce new products or services to the market, but they have developed various ways to offer their products to the market in a way that gives the required satisfaction. The competitive skills of any organization are the aggregate of the core competence of its functional areas. Organizational compatibilities are the outcome of the core competence of tis internal structure. When a company had distinguished itself in its core competence area, it becomes possible for the company to do something which other competitors cannot easily imitate or duplicate. The importance of this distinctive competence is the ability it gives organizations to capitalize on opportunities and exhibit distinctive competitive edge in the market place. The ability of any company to develop any competitive skill and capability or the advantage to build competitive edge depends on its ability to identify and meet customers’ needs while remaining focused on its core competence.

Joyce and Woods (2001) identified the following elements of critical success factor (CSF) that can be used to construct frameworks for evaluating the progress of a company or its competitive skills:

- Quality of aftersales service;
- Quality and reliability of product;
- Speed of marketing new product;
- Speed of delivery;
- prompt payment of invoices;

- Efficiency of production line;
- Flexibility of product;
- Development capability of research team; and
- Cross-product selling.

The reengineering concepts involve four dimensions that are stated below:

a. Innovative Rethinking: This is a process that is itself utterly dependent on creativity, inspiration and old-fashioned luck. Drucker (1993) argues that this paradox is apparent only not real most of what happens in successful innovations is not the happy occurrences of a blinding flash of insight but rather, the careful implementation of unspectacular but systematic management

discipline.

b. Process Function: Taking a systematic perspective, Hammer and Champy (1993) describes process functions as a collection of activities that take one or more kinds of input and creates an output that is of value to the customer. Typical process of this includes ordering of organizational structure, manufacturing, production, development, delivery and invoicing.

c. Radical change: In radical change, a key business process is the transformation of organizational element; it is essential to an organization survival. Change leads to new ideas, technology, innovation and improvement. Therefore, it is important that organizations recognize the need for change and learns to manage the process effectively (Pamela et al, 1995).

d. Organizational Development and Performance: It takes a look at the firm's level of efficiency and way to improve its current activity level in order to meet up to standards and survive the competitive pressure.

One way to judge the performance of an organization is to compare it with other unit within the company. Comparison with outsiders however can highlight the best industrial practices and promote their adoption. This technique is commonly term "bench making" (Roberts, 1994).A note of caution is however necessary in that while the above may provide general CSF organization unique requirement may be specific and therefore exhibit some peculiar features that distinguish them individually across the industry. The newly merged bank will need to build complete skills and be innovative to survive the trend of competition in the post-consolidation era.

Business process reengineering is about business re-invention, not business enhancement of business modification, not about making marginal or incremental improvements but about achieving quantum leaps in performance. Process Innovation has to do with:

- ✓ Embarking change and persistency striving to improve on it
- ✓ Continually asking the target customers what they want and then giving it to them
- ✓ Harnessing the power of information
- ✓ Establishing an enabling infrastructure
- ✓ Empowering, supporting and rewarding the personnel.

BPR therefore means starting all over, right from the scratch, it means putting aside much of the wisdom of the time past. How work was done, old job titles and old organizational arrangements cease to matter. *What matters is how we can organize work today, how it can best be done now given demands of today's markets and the power of today's technologies.* At the heart of Business Process Reengineering lies the notion of dissentious thinking, which involves identifying and abandoning the out-dated rules and fundamental assumptions that has to do with current business operation. Hammer (1990) opined that "Reengineering is about beginning again with a clean sheet of paper. It is about rejecting conventional wisdom and received assumptions of the past. It is about inventing new approaches to process structures that bear little or no resemblance to those of previous era". Reengineering is therefore far from tinkering with what already exists, or making incremental changes that leaves basic structures intact. It means abandoning long established procedures and looking afresh at what is required to create a company product or service in order to deliver lasting value to the customer. It involves asking questions such as "if I were to recreate this company today given the facts at my disposal and given current technology, what will it look like?"

Nearly fifteen years ago, the duo of Hammer and Champy began to notice that some companies had dramatically improved their performance by radically changing the way they operate. As consultants, they were equally engaged in assisting some of their clients in developing new techniques for survival in the increasingly harsh environment. Having noticed that these companies were achieving dramatic results they decided to study closely in order to understand the similarities and differences in techniques used by them to effect these changes. Accordingly, they discovered that "most of the companies we examined that are

succeeded in radically changing one or more of their processes had, albeit unknowingly, used a common set of tools and tactics''. They were therefore, able to discern to discover set of procedures for effecting radical change which they called Business Process Reengineering. This set of procedures or techniques are not fabricated, but objective tools that the company can use to re-Invent the way its work gets done. Techniques that work and can lead to breath taking improvements in performance.

Literature Review

Quite a number of banks embark on the implementation of BRP as a survival strategy in the face of cut throat competition brought about the introduction of SAP and its attendant deregulation of the economy. However, Wema Bank Plc is the first commercial bank in Nigeria to have successfully embarked on the process innovation through the business process re-engineering programme. In fact, many banks that started the implementation of the programme even before Wema bank abandonment it mid-way for one reason or the other. Many of the banks that embarked on the programme were seemed to be encouraged to do so having witnessed the successful implementation of the programme in Wema Bank. While the programme can be said to have been successfully implemented there is the need to look into the adequacy or otherwise of the programme meeting the objectives of enhancing the overall corporate performance of the bank. In other words, there is the need to look into the extent to which the implementation of the business process re-engineering has contributed on the corporate objectives of the bank. The researchers will also consider and establish the reason for the successful process innovation in Wema Bank and also determine those factors that led to the future of the programme in some banks. Joyce and Woods (2001) identified the following elements of critical success factor (CSF) that can be used to construct frameworks for evaluating the progress of a company or its competitive skills:

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According to Stoddard and Jarvenpea (1995) Business Process are simply a set of activities that transformed a set of inputs into a set of outputs (goods or services) for another person or process using people and equipment. Business process entails 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 sale (Sharma 2006). Thus, Business Process. Re-engineering 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 enjoys a fair measure of consensus. One can then assume that Business Process Re-engineering connotes the analysis and design of workflows and processes within and between organizations (Davenport and Short 1990).

Business Process Reengineering relies on a different school of thought. It believes in continuous process improvement, re-engineering assumes that current process is irrelevant and there is need to commence another one. Such a clean slate perspective enables the designers of business process to focus on new process. This is to project oneself on what should the process look like? How do my customers want it to be like? How do best-in-class companies do it? What we might be able to do with no technology?

Business Process Re-engineering in the actual sense, have mixed successes therefore, business process reengineering projects aimed at transforming inefficient work process. Henceforth, organisations such as banks and other financial institutions need to optimize results from this model in real business situations.

According to Hammer and Champy (1993) Business process reengineering (BPR) is defined as "... the fundamental rethinking and radical redesign of business processes to achieve dramatic improvements in critical contemporary measures of performance, such as cost, quality, service, and speed." Although Hammer and Champy (1993) declared that classical organizational theory is obsolete, classical ideas such as division of labour have had an enduring power and applicability that reengineering has failed to demonstrate. Business process reengineering (BPR) does not appear to qualify as a scientific theory because among other things, it is not duplicable and it is limited in scope

(Maureen et al, 2005). Today organizational development is a continuous process but the pace of change had increased in manifold. This means that in this competitive environment organizations will enhance its competitive advantage in its operation if it effectively design and implement Business Process Reengineering (BPR) selected processes. Davenport (1993) a famous BPR theorist emphasised the term process innovation, in his definition and he described it as "encompasses the envisioning of new work strategies, the actual process design activity, and the implementation of the change in all its complex technological, human, and organizational dimensions".

The question now is what is Business Process Reengineering? Business Process Reengineering (BPR)" is the analysis and design of workflows and processes within and between organization? (Davenport and Short, 1990). However, for Hammer and Champy

(1993) Business Process Reengineering is the “fundamental rethinking and radical redesign of business process to achieve dramatic improvements in critical, contemporary measures of performance such as cost quality services and speed.

At this juncture, it is relevant to emphasize the term “business process”. Davenport and Short (1990) defined business process as a set of logically related tasks performed to achieve defined business actions. A process is a structured measure set of activities designed to produce a specified output for a particular customer or market. It implies a strong emphasis on how work is done within an organization, Davenport (1993). Examples of processes include developing a new product, ordering goods from a supplier, creating a marketing plan, etc.

Business Process Re-engineering was first introduced by some writers in early 90s. Davenport and Short (1990) first introduced the process in an article titled “The new industrial Engineering, Information technology and Business Process Design”. Later, the concept of BPR and the methodology for performing it actually evolved through the efforts of Hammer and Champy (1990). According to Hammer and Champy (1990), Business Process Re-engineering (BPR) is the “Fundamental rethink and radical redesign of the business process to achieve dramatic improvements in critical, contemporary measures of performance, such as cost, quality, service, and speed”. It is the radical redesign of the business as a whole or individual work process in order to maximize business effectiveness. BPR is a fundamental rethinking of the way work gets done (process design, leading to improvements in productivity and cycle time”.

Robson and Ullah, (1995), posited that the requirements for a successful Business Process Reengineering are:

- ✓ Top management commitment which sets the organizational directions
- ✓ Detailing of Business Process Reengineering as a tool with other activities and techniques that are used within the whole process
- ✓ A clear definition of the philosophy of changes.

Five things that will determine the amount of success that would be achieved in a Business Process Reengineering exercise, as stated by Robson and Ullah (1995), are as follows:

- ❖ The commitments of the team, particularly the senior managers

- ❖ Consultants and facilitators
- ❖ Understanding BPR as a tool in relation to other initiatives like TQM etc
- ❖ Effective and central communication of objectives and processes to staff before it is understood.
- ❖ Proactive development for job rationalization and skills already acquired to manage strategic change.

Hammer and Champy (1990) also posited that there are three kinds of companies that undertake Reengineering process.

- ❖ The first are the company that are in deep trouble and requires quantum leap improvement to survive
- ❖ While the second group consists of those who are not yet in trouble waters but whose management has the required foresight to see trouble coming. These companies have the vision to begin Reengineering in advance to avoid running into deep trouble and adversity.
- ❖ The third group are those companies that are in peak condition. They have no identifiable problems either now or in the foreseeable future but their management are ambitious and are aggressive enough to embark on Reengineering.

In 1995, Wema Bank Plc embarked on the implementation of Business Process Re-engineering as a survival strategy. In the face of dwindling margins, cut throat competition and growing sophistication of customers, the bank decided to re-engineer its processes so as to become “among the top five banks in most critical and contemporary measures of performance in the banking scene”. Another major aim of the exercise is to “improve the quality, speed and responsiveness of customer service”. This study therefore intends to look at the implementation of Business Process Re-engineering as a tool for attaining a competitive edge in the banking industry by ascertaining its impact on the corporate performance of Wema Bank Plc. There is a school of thought which believes that the amount of success that can be achieved in a BPR exercise depends, among other things, on the understanding of the BPR as a tool in relation to other initiative like TQM etc. this study will, therefore, look into the adequacy or otherwise of the BPR in meeting the objectives of enhancing the overall corporate performance of the bank.

In 1990, the duo of Michael Hammer and James Champy began to observe that a number of companies had dramatically improved their performances by radically changing the way they operate. As consultants, they were equally engaged in assisting some of their clients in developing new techniques for survival in the increasing challenging environment. They discovered and discern the patterns of actions that led to business growth and development and those that did not. They thereafter discovered the sets of procedures for effecting radical changes which they called Business Process Reengineering. Reengineering is an idea and a management practice which is concerned basically with work processes for continuous improvement in product and service generations. Reengineering, as a basic concern focuses on continuous improvement in the ways operations are executed and how the current processes are being implemented.

This set of procedures or techniques are not fabricated but objective tools that the business can use to re-invent the ways its work gets done so as to translate into breath taking improvements in performance.

Michael Hammer and James Champy (1990) also posited that there are three kinds of businesses that undertake the reengineering process notably;

- A. The first set are businesses that are in deep trouble and requires quantum leap improvements to survive:
- B. The second group consists of those who are not yet in trouble waters but whose management has the required foresight to see trouble coming. These businesses have the vision to begin reengineering in advance to avoid running into deep trouble and adversity.
- C. The third category consists of businesses that are out for a drive on a clear afternoon with no obstacle in sight and they decide to stop and build a wall for the other businesses. They are top-tier businesses who have a brand name and control the top end of the market.

Business Process Reengineering (BPR) is about business re-invention not business enhancement or business modifications, not about making marginal or incremental improvements but about achieving quantum leaps in performance.

Business Process Reengineering has to do with:

- a. Embracing change and persistently striving to improve on it
- b. Consistently identifying customer's needs and meeting the needs;
- c. Establishing an enabling infrastructure

- d. Harnessing the power of information;
- e. Empowering, supporting and rewarding the workforce.

Business Process Reengineering therefore means starting all over, right from the scratch. It means putting aside much of the wisdom of the time past. How work was done, old job titles and old organisation's arrangement cease to matter. What matters is how today's work can be organised, how work can best be done now given the demands of today's markets and the power of today's technologies.

At the heart of Business Process Reengineering lies the notion of dissentious thinking which involves identifying and abandoning the outdated rule and fundamental assumptions that underlines current business success imperatives. Michael Hammer (1990) opined that Business Process Reengineering is about beginning again with a clean sheet of paper. It is about rejecting conventional wisdom and received assumptions of the past. It is about inventing new approaches to process structures that bears little or no resemblance to those of the previous era.

Business Process Reengineering is defined by Michael Hammer and James Champy as a *'Fundamental rethink and radical redesign of business process to achieve dramatic improvements in critical contemporary measures of performance such as cost, speed, quality, efficiency and effectiveness of service delivery'* BPR is a fundamental and ultimate tool of change focused at taking a business or enterprise from where they are to where they want to be.

It is the realignment of people, process, infrastructure and technology to achieve quantum leap improvements in quality, speed, efficiency and effectiveness of business operations and service delivery. This is achieved by;

- i. Simplifying and streamlining business processes and operations leading to the elimination of the non-essential aspects;
- ii. Exploring opportunities to embed and utilise technology costs effectively;
- iii. Creating a more congenial and aesthetically pleasing environment with product or service oriented layout and design;
- iv. Improving the attitude, responsiveness and customer service orientation of the workforce.

There are usually four major components in a reengineering project;

- i. A fundamental rethinking of the way things get done (process design) leading to improvements in productivity and cycle times

- ii. A structural reorganisation, typically breaking fundamental hierarchies into cross functional teams;
 - iii. A new information and measurement system using higher technology to drive improved data dissemination and decision making;
 - iv. A new value system, typically placing greater emphasis on consumers or customers.
- BPR is guided by some main principles. These are limited people, customer's involvement, supplier's involvement, creation of multiple version of complex processes, reduction in number of inputs into process and maintenance of decentralised units while centralising communication.

The Reengineering Process

Like any change initiative, according to Hammer and Champy (1990), BPR has its own processes. They are as follows;

- i. The reengineering team must be constituted;
- ii. The BPR team must obtain a clear understanding of the process that is to be reengineered.
- iii. They must evaluate the existing process;
- iv. They must define the process boundaries and limitations;
- v. They must identify the requirements and needs of the clientele;
- vi. They must assess the available resources;
- vii. Develop a new vision for the reengineering exercise through benchmarking of the existing process with other top tier businesses;
- viii. Formulate a vision statement.

According to Hammer and Champy (1990), Robson and Ullah (1995), Davenport and Short (1990), the following are the summary of some of the changes that occur when a company or enterprise is being reengineered:

- a. Streamlining and simplification of the process through the elimination of non-value added activities and bottlenecks;
- b. Several jobs are combined to produce a single point of contact for the customer
- c. Work is sequenced in terms of what needs to follow what Shared leadership
- d. Work units change from functional department to process teams;
- e. Job changes from simple task to multidimensional work;
- f. People's role changes from simple task to multi-dimensional work;
- g. People's role changes from control to empowered

- h. Managers changes from supervisors to coaches;
- i. Values changes from protective to productive;

Steps Involved in Business Process Reengineering

Davenport and Short (1990) prescribe a five-step approach to Business Process Reengineering. These are:

(i) Develop the business vision and process objectives: Business Process Reengineering is driven by a business vision which implies specific business objectives such as cost reduction, time reduction, output quality improvement, quality of work life.

- j. (ii) Identify the processes to be redesigned: Most firms use high- impacts approach which
 - k. focuses and most important processes or those that conflict most with the business vision.
 - l. Few number of firms use the exhaustive approach that attempts to identify all the processes
 - m. within an organization and the prioritize them in order to redesigned urgency.
 - n. (iii) Understand and measure the existing process: For avoiding the repeating of old mistake and
 - o. for providing a baseline for future improvements.
 - p. (iv) Identity information technology (IT) levels: Awareness of IT capabilities can and should
 - q. influence process. This is because IT is a sine qua non to the business process
 - r. reengineering.
 - s. (v) Design and Build a prototype of New Process: The actual design should not be viewed as
 - t. the end of the BPR process. Rather, it should be viewed as a prototype, aligns the BPR
 - u. approach with quick delivery of results and the involvement and satisfaction of customers.

It is the realignment of people, process, infrastructure and technology to achieve quantum leap improvements in quality, speed, efficiency and effectiveness of business operations and service delivery. This is achieved by;

- v. Simplifying and streamlining business processes and operations leading to the elimination of the non-essential aspects;
- vi. Exploring opportunities to embed and utilise technology costs effectively;
- vii. Creating a more congenial and aesthetically pleasing environment with product or service oriented layout and design;
- viii. Improving the attitude, responsiveness and customer service orientation of the workforce.

There are usually four major components in a reengineering project;

- v. A fundamental rethinking of the way things get done (process design) leading to improvements in productivity and cycle times
- vi. A structural reorganisation, typically breaking fundamental hierarchies into cross functional teams;
- vii. A new information and measurement system using higher technology to drive improved data dissemination and decision making;
- viii. A new value system, typically placing greater emphasis on consumers or customers.

BPR is guided by some main principles. These are limited people, customer's involvement, supplier's involvement, creation of multiple version of complex processes, reduction in number of inputs into process and maintenance of decentralised units while centralising communication.

Essentials of Business Process Reengineering Organisation-wide

From the work of Abolo (1997) and Thomas (1996) cited by Ezigbo (2003), the essential element or principles of reengineering include the following:

- Rethinking the theory of the business.
- Challenging old assumptions and discharging old rules that are no longer applicable.
- Breaking away from conventional wisdom and the constraints of organizational boundaries.
- Using information technology not to automatic outdated process but to redesign new ones.
- Externally focus on customers and the generation of greater value for customers.
- Internally focus on harnessing more of the potentials of people and applying it to those

activities that identify and deliver values to customers.

- Encourages training and development by building creative work environment.
- Think and execute as much activity as possible horizontally, concentrating on flows and processes through the organization

Components of Business Process Reengineering (Bpr)

There are usually four (4) major components inside any re-engineering project:

- ✓ A fundamental rethinking of the way things gets done (process design) leading to improvements in productivity and cycle times.
- ✓ A structural re-organisation, typically breaking functional hierarchies into cross-functional (horizontal) terms.
- ✓ A new information and measurement system, using higher technology to drive improved data dissemination and decision making.
- ✓ A new value system, typically placing greater emphasis on our customers.

The following are the summary of key changes that occur when a company is reengineered:

- ✓ Several jobs are combined to produce a single point of contact for the customer.
- ✓ The steps on the process are performed in a natural order in the sense that work is sequenced in terms of what needs to follow what.
- ✓ Work is performed where it makes the most sense.
- ✓ Checks and control are reduced.
- ✓ Workers make decisions.
- ✓ Works units changed from functional department to process team.
- ✓ Jobs change from simple task to multi-dimensional work.
- ✓ People's role changed from control to empowered.
- ✓ Job preparation changes from training to education.
- ✓ Focus of performance measures and compensation shift from activities to results.
- ✓ Advancement criteria changed from performance to ability.
- ✓ Value changes from protective to productive.
- ✓ Managers change from supervisors to coaches.
- ✓ Streamlining and simplification of the process via the elimination of non-value added activities and bottlenecks;
- ✓ Empowerment of staff to facilitate the development of prompt and efficient customer service;

- ✓ Creating a more congenial and customer friendly physical environment;
- ✓ Improving the attitude, responsiveness and customer service orientation of staff;
- ✓ Exploring embed and utilised cost effective leading – edge technology.

There are five (5) local steps for BPR which include:

- Designing business vision and process objectives.
- Identifying process to be designed.
- Understanding and measuring existing process.
- Identifying information technology leverages.
- Designing and building a prototype of the process.

Knowing when to introduce re-engineering demands that the actors must have been familiar with what re-engineering is. Deciding on when to introduce it is a test of knowledge, while accurate identification of when the concept should be applied is vital to the success of its design, installation and strategic performance.

Business Process Re-engineering involves the alignment of people, processes, technology and infrastructures of the business to deliver lasting value and result. (Strategic Performance)

Positives of Business Process Reengineering

- Market leadership (niche), competitive edge
- Customer loyalty and satisfaction
- Improved corporate image;
- Increased profitability and productivity;
- Empowerment and effective teaming principles leading to greater output and job satisfaction;
- Elimination of non value added activities in the organisation's processes, operations and procedures thereby resulting in more output from less hands;
- Good work outlay which enhances workflow pattern resulting in clearly defined areas of operations;
- Realignment of functions to address operational vision;
- Institutionalisation of maintenance culture;
- The teaming concept has changed the customer service orientation of staffer's bank wide.

- Empowerment and effective teaming principles leading to greater output and job satisfaction.
- Elimination of non value added activities in our operations, resulting in more outputs from less hand.
- Customer interface point clearly defined.
- Realignment of functions to address operational vision
- Orderliness in operations as a result of queuing culture
- Job descriptions/manning models tied to work load.
- Institutionalisation of maintenance culture
- Adequate supportive technology
- Aesthetically appealing work environment which motivates and brings out the best in individual.
- One step customer service.

The list of advantages of BPR is endless judging from the fact that it is a pertinent enabler of enterprise success imperatives.

Relationship Between Business Process Reengineering (BPR) and Information Technology

Hammer (1990) considers Information Technology (IT) as the key factor in BPR for organisation that wants to witness a “radical change” in its operation. He prescribes the use of IT to challenge the assumption inherent in the work processes that have existed since long before the advent of modern computer and communications technology. He argues that at the heart of reengineering is the notion of discontinuous thinking or recognizing and breaking away from the outdated rules and fundamental assumptions underlying operations. These rules of work design are based on assumptions about technology, people and organizational goals that no longer hold. Aremu and Saka (2006) argued that Information technology (IT) is a strategic resource that facilitates major changes in competitive behaviour, marketing and customer service. In essence, IT enables a firm to achieve competitive advantages. Davenport and Short (1990) further posted that Business Process Reengineering requires taking a broader view of both Information Technology (IT) and business activity and of the relationships between them. IT should be viewed as more than an automating or mechanizing force; to fundamentally reshape the way business is done.

Information technology (IT) and Business Process Reengineering (BPR) have recursive relationship. IT capabilities should support business processes and business should be in terms of the capabilities IT can provide. Davenport and Short (1990) refer to this broadened, recursive view of IT and BPR as the new industrial engineering business process represent a new approach to coordination across the firm, IT promises and its ultimate impact is to be the most powerful tool for reducing cost of coordination (Davenport and Short, 1990).

Davenport and Short (1990) outline the following capabilities that reflect the roles that it can play in Business Process Reengineering (BPR):

- Transactional
- Analytical
- Knowledge management
- Geographical
- Informational
- Automatic
- Sequential
- Tracking and
- Disintermediation

Positives of Business Process Reengineering

1. Market leadership (niche), competitive edge
2. Customer loyalty and satisfaction
3. Improved corporate image;
4. Increased profitability and productivity;
5. Empowerment and effective teaming principles leading to greater output and job satisfaction;
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8. Realignment of functions to address operational vision;
9. Institutionalisation of maintenance culture;

The list of advantages of BPR is endless judging from the fact that it is a pertinent enabler of enterprise success imperatives. Hammer and Champy (1990), Robson and Ullah (1995).

Hammer, who is widely acknowledged as the father of reengineering, outlined the reasons why BPR may fail. These reasons include:

- i. Lack of commitment by the leaders. The leaders and stakeholders must be seized by passion to make things happen;
- ii. Lack of clear understanding of the process;
- iii. Getting involved in analysis (profitless hard work) rather than diagnosis (objectivity)
- iv. Killing of new ideas (innovativeness and creativity)
- v. Porous understanding and handling of human capital (defective interpersonal relationship enterprise-wide)

Business process reengineering however has some limitations notably;

- I. The objective of the process are at times narrowly defined while implementation is rolled out on a wider range;
- II. BPR is destructive both physically and psychologically and may initially result into longer hours of work and a fair amount of resistance along the way. Therefore, if the total commitment to the continuous improvement is against the existing culture, the implementation may not be successful.

A good error free and winning strategy is required to compliment business process reengineering. If the strategy is defective, the process may fail.

Why Business Process Re-Engineering May Fail

Business Process Reengineering however has some limitations. The first limitation is that when the objectives of the process are narrowly defined and so implementation is rolled out on a wider range. Secondly, Business Process Reengineering is destructive both physically and psychologically which may initially result into longer hours of work and a fair amount of resistance along the way. If it's total commitment to the continuous improvement is against the existing culture, the implementation may not be successful.

Thirdly, a good error free and winning strategy is required to compliment Business Process Reengineering. If the strategy is defective, then the process may fail. Business Process Reengineering is guided by some main principles. These are limited people, customer involvement, supplier involvement, creation of multiple versions of complex processes, reduction of number of inputs into process and maintenance of decentralised units while centralising communication.

Like any change exercise, a BPR exercise has its own processes. The Reengineering Team obtain a clear understanding of the process that is to be reengineered, evaluate the existing process, define the process boundaries and limitations, identify the requirements of the customers, assess the available resources, develop a new vision for the BPR exercise through benchmarking of the existing process and formulate a vision statement.

Re-engineering is an idea and a management practice which is concerned basically with work processes for continuous improvement in product and service generations. Re-engineering, as a basic concern focuses on continuous improvement in the ways operations are executed and how the current process are being implemented.

Michael Hammer who is widely regarded as the father of Re-engineering outline the reasons why BPR may fail. These reasons include:

- Lack of Leadership; leaders must be seized by passion to make things happen.
- Lack of understanding the process;
- Getting involved in analysis rather than diagnosis;
- Killing of new ideas, and
- Not realising human problems.

Caveats And Limitations of Business Process Reengineering

Michael Hammer, who is widely acknowledged as the father of reengineering outlined the reasons why BPR may fail. These reasons include:

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- vii. Lack of clear understanding of the process;
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Business process reengineering however has some limitations notably;

- III. The objective of the process are at times narrowly defined while implementation is rolled out on a wider range;
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- V. A good error free and winning strategy is required to compliment business process reengineering. If the strategy is defective, the process may fail.

2.6 Gap Analysis

The adoption and implementation of BPR truly turned around the system of operation of the bank and brought about the underlisted legacies, viz:

- 1) Prompt delivery of banking services.
- 2) Increase in customer's patronage and loyalty.
- 3) Improvement in image and ranking of the bank in the industry.
- 4) Introduction of universal teller concept (UTc).
- 5) Major infrastructural changes resulting in a more customer friendly environment and a systematic work flow.
- 6) Improved automation of the bank's operation.
- 7) Enhanced productivity.
- 8) Promotion of the spirit of team-work.
- 9) Reduction of administrative costs in the long run
- 10) Increase in the bank's bottom line.

The legacies listed above are good and desirable but we should not that embedded in them are some possible drawback that should be checked if the BPR is going to continue to achieve its aims in the next millennium. Michael hammer who is widely regarded as the father of re-engineering outline the reasons why BPR may fail.

These reasons include:

- Lack of leadership;
- Lack of understanding the process
- Getting involved in analysis rather than diagnosis
- Killing of new ideas, and
- Not realizing human problems.

However, the researcher would like to say here that the leadership of the bank has effectively taken cognizance of all above the lapses, hence the success of BPR and modern technology is never is doubt.

2.7 Strategies for Sustaining the Legacies of BPR

It is a known fact that the problem of many organizations in the country is always in the implementation and sustenance of laudable programs and projects put in place. Therefore, this discussion on how to sustain the legacies of BPR could not have come at a more appropriate time.

To sustain the legacies of BPR, the following steps, among others must be religiously adhered to:

- a. **Training and Re-Training of Manpower:** Training is an integral part of Education and education, according to Chief Awolowo O, (1968) is a process of human nature which is designed to promote an ever increasing scale the constructiveness of the subjective level and conscious phase of the mind in the performance of its functions". Therefore, it is necessary to organize re-fresher courses for our branch staff both locally and abroad.

Also Watson, T. Jnr (1997) said "that the real difference between success and failure in a corporation can very often be traced to the question of how well the organization brings out the great energies and talents of its people". Thus, it is necessary or our bank to use training and re-training to bring out the best in the staff.

- b. **Review of Technology:** technology used for the implementation of the process must be regularly reviewed to ensure that it meets the required standard of competitors in the industry. The establishment of information technology steering committee headed by the managing director/chief executive including top executives as members is one of the practical steps taken so far to ensure and sustain the required standard in information technology.
- c. **Motivational Concepts:** The importance of motivation in any human management cannot be over emphasized. The management therefore should continue to motivate staff in order to tap the best from the workforce.
- d. **Re-Engineering the head office departments:** it is important that the bank should not stop at re-engineering the branches but should do the same for the area offices and the head office departments. This is because while a re-engineered branch could be likened to a CONCORDE plane whereas un-reengineered one is simply a being 727. And since the jobs of the branches and head-office departments are complementary,

they must be operating at the same level. This will aid prompt delivery of service which is the hallmark of BPR.

- e. Communication: Another strategy that could aid the sustenance of the legacies of BPR is continuous and effective communication. There is also the need to constantly carry staffers along on issues arising within the branch and the bank at large through the established medium of morning briefing, team leaders meeting, unit meeting, TGIF, circulars and seminars. Branches and head office should also be linked by intercom and telephone.
- f. Empowerment: branch operators should be adequately empowered to assist their effective performance. This must however not be done at the detriment of the bank.
- g. Adequate Staffing: for effective performance of the braches, there must be adequate personnel. The management should look into the manpower needs of the branches and assist accordingly.
- h. Commitment of the Management Team: the commitment of the management team provides a frame work for sustaining the legacies of BPR at the branch level. However, it should be appreciated that the management has been responding speedily to our needs. This tempo must be maintained to take us to “greater heights”

In addition to the above, management should also ensure the following:

- Provision of adequate equipment
 - Commitment of key players and
 - Effective performance measurement process.
- i. Marketing: Marketing is an essential aspect of modern banking. And since BPR is customer oriented, turbo charged marketing is very important. Branch managers have to continue marketing and attracting new customers, while the OTL must be strong and capable to fill any gap brought about by this necessity.

The researcher is of the opinion that Wema bank will stop at nothing to sustain the legacies of BPR which is an essential ingredient to enhanced organisation performance of the bank. It is pertinent that in other for any organization to survive and achieve success, management and employees must be seized by passion to make things happen positively and change the old ways of doing things so as to engender a niche corporate life.

Summary, Concluding Remarks and Recommendation

An intense customer focus, superior process design and a strong and motivated leadership are vital ingredients to the recipe for the success of any business. Reengineering is the key that every organization should possess to attain these prerequisites to success. BPR doesn't offer a miracle cure on a platter. Nor does it provide a painless quick fix. Rather it advocates strenuous hard work and instigates the people involved to not only to change what they do but targets at altering their basic way of thinking itself.

Business Reengineering Process will only be successful if the activities in which the processes are based are directly related to the needs and objectives of the business. The impact Business Reengineering Process to the Nigerian organisations can not be over-emphasized with the economic situation of this country, because it helps in meeting the domestic and industry needs or pursuance of better and high performance. Business Reengineering Process has helped in the achievement of the organization over-all objectives. Reengineering which is a situation when a business organization is transforming processes that together form a component of a larger system aimed at enabling organization to empower themselves with contemporary technologies business solution and innovations. In the context of changing customer expectations, technological discontinuities, increasing environmental uncertainties, business managers have a big challenge of making the right strategic choice and setting their strategic priorities in order to allocate their resources to different functions in an efficient manner for business success.

Most of the aim of reengineering a business performance is to redesign the existence of a business practices in order to achieve improvement in performance. Nigerian Managers must develop new tools, new concepts, new organisation and the new mindsets to cope with the turbulent and chaotic environments leading to continuous change. This can only be achieved through effective and efficient reengineering of their business.

The paper revealed that throughout the period under consideration, Wema Bank Plc has considered reengineering its business as an important issue as a result of adopting newly technology equipment that can enhance performance of a business. For example, the Automatic Teller Machine (ATM) that was introduced by the bank makes withdrawal of money easier for the customers.

From the analysis, it is discovered that reengineering a business has a significant positive effect.

One general conclusion that can be drawn from this paper is that many findings from literature which hold the general conception that Business Process reengineering entails the critical analysis and radical redesign of existing process to achieve breakthrough improvements in organizational performance cannot be doubted.

Interestingly, the paper shows that business process reengineering requires innovations and organizational change, in order to be successful. Also as a matter of fact, Business Process Reengineering as founded from the paper typically affects various variables in the organization such as people, employees, business, technology etc. Finally, Business Process Reengineering has become useful weapon for any corporate organisations that is seeking for improvement in their current organizational performance and intends to achieve cost leadership strategy in its operating industry and environment. Reengineering process remains an effective tool for organizations striving to operate in the competitive world; organizations are required to re-engineering their business processes in order to achieve breakthrough performance and long-term strategy for organizational growth.

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