# CHAPTER 2

# REVIEW OF LITERATURE

## 2.1 INTRODUCTION

The review of related literature is an important step before starting an in-depth research about a particular problem or case study. With the help of literature various aspects of study are learned and it helps in formulating research problem, methodology of research, and hypotheses of the study. This chapter discusses various studies done in the area of Business Process Reengineering (BPR), findings of these researches and various factors contributing to the success of BPR implementation.

## 2.2 CONCEPT OF BPR

The Business Process Reengineering Method (BPR) is described as the fundamental reconsideration and radical redesign of organizational processes in order to achieve drastic improvement of current profits, services and speed **(Hammer and Champy, 1994)**. One school of change management argues of wiping out old practices and design new processes from zero and writing a "clean sheet of paper" (**Orlikowski and Hoffman, 1997**). Though, they admit that only few managers get an opportunity to redesign and rethink their processes. Business Process reengineering (BPR) is the redesign of work processes to improve business performance by applying various components of BPR like information technology, cutting of costs, elimination of activities and changes in organization structures. BPR is a management technique that can be used to radically transform an organization for dramatic improvement **(Hammer and Champy, 1994)**.

Even it has been recognized as the most effective tool of change management and it has attracted great attention from corporate professionals and researchers and has become the topic of research for managing change in organizations **(Goksoy, 2012)**. During economic downturn when markets face lot of pressures domestically and from foreign

players to achieve economies of scale due to intensified competition, change must happen **(Economist, 1990; Hammer, 1990; Butler Cox, 1991).**

Many authors considered BPR as best tool for corporate restructuring as **Nikola(2009)**, studied the effects of organizational restructuring on performance of National Bank of Kenya. The study found that organization restructuring positively affects a firm's performance. This implies that the more the bank restructures the better the performance of bank. It is concluded that the bank may also opt for portfolio restructuring or financial restructuring and /or implement both portfolio restructuring, financial restructuring and organization restructuring at the same time. Similarly, **Loewenthal (1994)** found that Business Process Reengineering has focused on the organization's core competencies to achieve dramatic improvements in organizational performance by rethinking and redesigning of operating processes and organizational structure. And **Talwar (1993)** draws dissimilarity between "process re-engineering", which focuses on one or more core processes, and "business re-engineering", which involves a reassessment of the total business.

**Tomanek (2001)** opined that first an enterprise in quest of better idea of success should go for restructuring of processes and then bring change and transfer it from functional management to management of processes; products and activities and after that should go for restructuring in area of finance.

Change enforces innovation and improvement and organizations put more of their energy on innovating new processes rather than improvements. Of course, it is considered to be better accomplished of tasks and Business Process Reengineering (BPR) has emerged as a brilliant tool for restructuring **(Thyagarajan and Khatibi, 2004).**

Restructuring of organization is a change of any functional area or full change of unit. It can be done at both macro and micro levels and it can be a change in production system, accounting system or human resource changes **(Synek, 2001).** An organization can achieve core competency by acquiring another firm or by merging with other company. Certain assets or resources can be retained while other new resources can be deployed.

Restructuring refers to changes in structures of firm's processes or financial structure **(Hitt, Ireland and Hoskinsson, 1997).**

**Kovacic (2001**) conducted survey in Slovenian companies in 1999. The main goal of study was to understand the situation in the area of Business Renovation (BR) with regard to BPR projects. The accepted BR factors, trends, and IT related questions with regard to BPR were studied. The study basically focused on use of business renovation concept and requirement of developing an information system that supports renovated processes. It was suggested that the corporate wide BPR projects cannot be seen as problems of technology implementation, or elimination of processes, there are many other concerns which are needed to be handled. The analysis highlighted that improvement of business efficiency and profitability and other factors like reduction of costs, better relations with business partners are the prime reasons for adopting BPR projects. The study stresses necessity for changes in organizations.

Yet in another study **Kovacic et al., (2002)** concluded while studying Slovenian and Croatian organizations that Business Renovation is an important area and these organizations are still required to improve upon to sustain in today's competitive environment. The Croatian and Slovenian organizations understand the importance of change in terms of e-business in order to bring competitive advantage. But to manage changes Business Renovation (BR) or Business Process Renovation a radical change is required. Either drastic change or Continuous Process Improvement (CPI) can help in this. Information Technology (IT) is the key ingredient in BPR projects but for proper implementation of processes the business process should first be analyzed, defined and should be adequately prepared for integrating with IT. On the other hand IT has the strongest tool for standardization but sometimes also eliminates certain processes. It is opined that IT should be used as a support rather than initiator of Business Process Reengineering. But such changes are possible through organizational changes in terms of organization restructuring. In order to implement successful organizational changes people involvement is necessary and employees' resistance to change can be handled by making employees more committed to work through proper training and involvement.

**Ahmad et al., (2008)** emphasized that in the face of extreme competition and economic pressures, firms are changing their fundamental unit of analysis from the business function to business processes. Investments may make modest impact on overall performance of the firms or bottom line of the organization until they are combined with complimentary investments in business activities, human capital and companies redesigning. All types of organizations, whether service oriented or manufacturing, are required to improve speed, accuracy, efficiency and competiveness to increase productivity (**Linden, 1994); Doomun and Jungum, 1998)**.

## 2.3 BPR APPROACHES FOR SUCCESSFUL IMPLEMENTATION

A business process is an assembly or set of pre linked activities which lead to delivery or services to customers. These set of activities when followed or accomplish, will meet organizational goals **(Balasubramanian, 2010).** Business process approach may be done through continuous improvement of processes or by radically changing processes. **Andrews and Stalick, (1992)** have opined that for a systemic approach to BPR, reengineering should be based upon logics and figures not feelings or desires.

Traditional functional management approaches are of less importance in times when quality products, innovative ideas are the need of the hour and customer is, above all **(Butler Cox, 1991)**. There is actual a need to employ processes that would facilitate organizations to meet the demands of current markets **(Bevilaqua & Thornhill, 1992)**.

One approach of BPR considers old processes irrelevant and believes in designing new processes which are relevant in today's scenario and fulfills the needs and give due consideration to customers' needs. According to **Haghighat and Mohammadi, 2012** reengineering believes in taking processes differently and recommends to be designed from the start.

**Valiris and Glykas, (1999)** suggested to use accounting approach along with changes in processes. Organizations should try to increase earnings by controlling of operating costs. With this holistic approach of bringing efficiency through accounting, limitations of Business Process Reengineering can be defeated.

To understand the right mode of launching Business Process Reengineering project, terms of content, context and style should be clear **(Hammer & Stanton 1997)**.Team BPR must have an understanding of the old process and customer requirements and idea of expectations of stakeholders from new project. Organizations must be aware of the fact that new project has long-term assumptions. They have to draw new ideas, predict its long term implications, train people and build new information systems. It would be like selling the new ways of working and living. Meticulous modeling blueprints should be made.

**Gunasekaran and Kobu, (2003)** suggested that modeling and analysis of Business Process Reengineering is important part of reengineering. Modeling not only helps to map reengineering, but also makes implementation of required changes to the organization and resources easier. At the initial stages, three things: business process reengineering implementation, understanding of the systems and identifying appropriate pathways are important. Proper understanding of BPR helps employees involvement at all levels in organization. Therefore, for developing conceptual models the non-value-adding activities are eliminated in BPR. For this purpose, Activity-Based Analysis based on Activity-Based Costing (ABC) can be used to identify the value-adding and non-value-adding activities. Hence, suitable modeling techniques have to be identified to facilitate the modeling of virtual organizations or physically distributed organizations.

**Abdolvand et al., (2008)** have opined that to minimize risks of implementing business process reengineering (BPR), the readiness of accepting BPR by organization should be measured. The research explores various critical success and failure factors, which are referred to as readiness positive and negative indicators. Assessing BPR readiness can answers strong points, weak points and risks, and can indicate the readiness in the organization. For avoiding resistance to change, cultural and entertainment and training programs including seminars, workshops should be organized for the same. Further, technologies can be utilized to make an open communication among members. According to this research, various positive indicators like Egalitarian leadership, collaborative working environment, top management commitment, supportive

management, and use of information technology are responsible for readiness. On the contrary, resistance to change is considered as a negative factor, which decreases the readiness. Therefore, if organization finds more positive indicators in its team, it should go ahead for BPR project, as there is readiness for BPR or it should be delayed until the organization gets ready. Readiness guarantees the success of BPR projects.

**Valiris and Glykas, (1999)** state that methodologies are designed to resolve many problems existing in present. Methodology is a prescribed set of standard procedures or structures that helps in finding the solution of a problem. According to them BPR methodologies try to find out the gaps between organizations tasks/activities and management strategy of bringing desired results from current organizational resources.

The other experts on BPR developed various methodologies and used their practical experience in order to develop these approaches. **Fitzgerald and Murphy, (1996)** gave different guidelines in the light of literature available in this area. Proper skills and experience is required for developing these models and BPR projects cannot be planned with a bird's-eye view; rather it requires painstaking and microscopic and thorough checks.

## 2.4 BPR -A CUSTOMER CENTRIC APPROACH

BPR is a customer driven and all processes are designed to build strategic competencies and provide maximum service satisfaction to customers. Of course, among all concerns of BPR the most sought after is improvement in service quality. Reengineering is a process centered approach and believes in customers' needs, employee empowerment and cultural change **(Earl and Strassman, 1993).**

The best way of designing processes is to keep in mind various objectives of BPR such as organizational strategies, vision, demands of customers and the competition in the market. All business and BPR experts realize the importance of said factors **(Mintzeburg and Drew, 1994).**

Processes are the conceptual blueprint of organizational activities. Processes transform organizations by creating cross functional structure and are customer facing. "One property associated with business processes is their end-to-end nature" **(Armistead and Machin, 1997).**

While implementing BPR, a number of trade-offs are done . These "ifs and buts" have to be balanced. The trade-off between team of experts or people with greater process understanding and customer orientation has to be done. People with the knowledge of 'fuzzy' network-type structure where individuals are allocated across more than one process are employed. Teams are empowered and traditional and formal organizations are sacrificed. Matrix based organizations are formed in order to preserve functional structures **(Sivestro and Westly, 2002).** They noticed product-based process structures in companies of their study and observed a shift in power from both function to product categories and from function oriented units to customer business units (CBUs).

The layers of management have flattened, that is why businesses promote team work and cross-functional orientations **(Kinni, 1995)**. While studying Small and Medium enterprises, **Brady and Voss, (1995)** argued that absence of bureaucracy creates open environment of communication. Organizations respond readily to changing customers' needs when communication is fast. It brings customers more closer.

## 2.5 BPR AND EFFECTS OF INFORMATION TECHNOLOGY (IT)

Business Process Reengineering is Information Technology based and customer-oriented approach to organizational change and IT helps in bringing speed, accuracy and controlling of costs. All these IT lead efficiencies make customers satisfied and pleased. IT department needs both managerial and technical skills because it is a key ingredient in BPR. Both physical and electronic capabilities should be reliable in order to have better results from IT systems. Reengineering can be made successful by employing expert IT teams and good managers. Bank customers prefer internet banking over conventional banking and banking available with internet increases number of customers **(Beyers and Lederer, 2001).**

Advances of technology enable banks to improve delivery systems by reducing operating costs and 24/7 banking. Automation facility and ATM withdrawals are possible because of information technology only. Information technology has helped Nigerian banks to streamline the back office operations and made banking more convenient for customers. Banks in Nigeria provide all types of banking like e-banking, telephone and mobile banking **(Central Bank of Nigeria, 2008).**

**Fowler et al., (2000)** in their study argued that there exist three types of capabilities in organizations and these are mainly: IT capabilities, operational capabilities and integration capabilities and IT relates to all. According to **Tippins and Sohi (2003)** IT capabilities means the degree of IT deployment in organization and skills and knowledge, infrastructure and experience of organization in handling operations of organization.

It is not only technology which has changed, customers' demands, business regulations, competition, employees, working conditions, everything has changed. Organizational changes occurs because of various reasons. These compulsive changes can be because of internal pressures or external pressures. To implement these changes, organizations have to rethink in terms of strategies, cultures, policies, structures or processes **(Ellington, 1995)**. It becomes important that above suggested alterations are done very carefully. BPR is basically reinventing the organization and adopting new ways of workings. It is like creating a new structure from the old and new resources. Organization has to find new innovative ways to bring new changes.

## 2.6 DETERMINANTS OF BUSINESS PROCESS REENGINEERING

According to **Huang and Palvia, (2001)**, the factors affecting BPR successful execution can be classified into two categories environmental and organizational. Both these types of factors need to be taken into consideration before starting the project BPR. Failure to foresee and avoiding these factors usually leads to major disasters in terms of cost and time overruns.

**Adam and O'Hare (1998)** studied the importance of critical factors in public sector and tried to investigate whether these factors are equally important in private sector or not. He suggested that it is effective communication, dedicated employees and empowerment to them, actually contribute towards success. Researchers argued that in spite of political interference BPR projects are taken in public sector too. Thus, it is desirable to adopt BPR in private sector also.

**Ringim et al., (2011**) examined the factors and dimensions of BPR affecting banks' performance. A pilot test was conducted to seek the level of Business Process Reengineering in Nigerian financial institutions. The results indicate that the dimensions of BPR are reliable and valid. In addition, BPR implementation was present in various operational processes in Banks. The paper concluded with indicating various dimensions of BPR like management, process redesign/innovation, use of information technology (IT), and IT capability. The study found evidence that BPR has been implemented in various operational processes in the banks of Nigeria.

**Sidikat and Ayanda, (2008)** found that the changing business environment of Nigeria forced banking institutions to re-engineer their business organizations. There is a need to be innovative in banking operations and functions because banks face many challenges like restructuring, mergers, operational inefficiencies, new projects like bancassurance and many more. The data was analyzed through simple percentage analysis and regression analysis and found that business process reengineering has become useful weapon for organizations to improve their current organizational performance, through cost leadership strategy. It was recommended that reengineering process are effective tools for organizations seeking to operate effectively and efficiently. In order to achieve breakthrough performance and long term strategy for organizational growth, organizations should reengineer.

## 2.7 BUSINESS PROCESS REENGINEERING AND BANKING

**Hareeza Ali Mass, (2009)** focused on the factors effecting the successful implementation of BPR in Malaysia bank. The perspective of employees and managers of the bank was gathered through questionnaires. The main focus remained on internal

communication in the organization particularly with regard to BPR in bank. It has been found that employees feel more involved when they are provided with a chance to carry out a work independently and with assigned responsibilities. The study showed a negative perception of the effectiveness of management in communicating the BPR programme to them. The findings have shown that employees are more concerned with the monitoring and structuring of the organization, and they are more concerned with the changes at an operational level. It was suggested that the bank should make strong efforts to disseminate information regarding BPR.

**Habib et al., (2011)** deliberated upon various factors responsible for failure of BPR project and guided to remain cautious to avoid delays and total failure of projects. In spite of such understanding of critical factors many projects have failed. Causes of failures vary from business to business. These reasons or factors of failure are management not open in communication and their vision to take organization to a particular stature is also not clear. BPR is basically a coordination of men, processes and technology and failure in creating harmony with all leads to disaster **(Al-Mashari & Zairi, 1999)**. Vague methodology of integration of these resources are major concerns **(Hammer & Stanton, 1995)**.

**Ahmad, Francis, and Zairi, (2007)** identified critical success factors in higher educational sector. They emphasized that right kind of culture in organization and teamwork along with right quality management and reward system; HR policies for incentives for good performance are the key factors. On the other hand it is proper education regarding BPR and training of employees to have right results from its implementation **(Habib and Wazir, 2012).**

It is believed that HR factors like employees involvement and employees empowerment are the actual reasons for BPR success **(Herzog et al., 2007)** but importance of other factors like organizational structure, human skills, clear defined roles and responsibilities of employees, timely performance measurement of employees, right information technology and infrastructure cannot be ignored. Processes are well

designed with full thought and proper home work but if people are not self motivated, businesses do not flourish **(Peter & Sohal, 1999).**

Besides the success stories of BPR there are many failures too and the size of failure is dependent on case to case and organization to organization. Some of the common reasons of failures identified by authors are: management heterogeneity, non coordination of people, badly designed processes and poor technology but these can be overcome by clear vision and values **(Tania and Belmiro, 1995).**

**Chang et al., (2009)** analyzed in their research done in eight Taiwanese small and medium sized enterprises (SMEs) that BPR success is dependent on innovation, employee empowerment, top management commitment, strategic direction, and customer relations and financial resources. Small firms lack time and resources needed to re-engineer but rapidly increasing sales, straining processes, and increased profits are the drivers for small companies to re-engineer. Firms' planning growth strategy bend forward to re-engineer in order to enhance their external flexibility, relations with customers and suppliers, and internal efficiency, quality and production. Limited capital and financial resources are major constraints on SMEs' BPR efforts. SMEs' managerial skills are often limited and may not provide support for radical process change. Therefore, BPR projects in SMEs will involve lower scale and less scope because of less group improvement and process simplification. Therefore, SMEs' policies are more conservative and owners try to avoid risks.

**Herzog et al., (2006)** found that there is a lack of empirical research on BPR though a satisfactory quantum of literature is based on case studies is available. The BPR dimensions discovered are: strong process orientation, identification of top managers with BPR goals, identification and goal setting for BPR, top managers education, values of BPR implementation, result orientation, team work, BPR understanding, IT support, need for organizational changes, employee education, training and resource availability, tools and techniques, and employee cooperation.

**Richard Chase and Robert Jacobs, (2006)** found that BPR is generally considered as merely a rethinking of the way work processes are performed by machines, and ignores

the actuality that work is being performed by people .Thus, changing work processes requires an assessment of the impact these changes will have on people. The implementation of a training plan can overcome the impact of resistance among people of organization.

**Mohsen Attaran (2004)** opined BPR as a strategic action which requires a clear understanding of one's customers, business market, and competitive environment. An organization clearly requires consistency between the company's business strategy and vision.

**Stoica et al., (2003)** concluded that companies need a methodology that takes a holistic view of the organization. Business process reengineering should not be considered as a technique of downsizing rather it is method of improving the processes, quality improvement, by radically changing the processes.

**Terziovskia et al., (2003)** found that the BPR success depends upon management thinking to consider BPR as a corporate strategy. They opined that it is not only the change of technology or modification of processes. BPR success actually requires rigorous HR approach to deal with challenges like attitude problems, culture of organization or resistance to change by strategic business units within the Australian financial services sector that have implemented BPR. They suggested that Australian financial firms can be more efficient by adopting this approach of BPR.

**Meadows and Merali, (2003)** reviewed various process improvement models. They studied the various reasons of failure of operational changes. A case study of process improvement in the International Bank (IB) has been analyzed. IB is one of the leading retail banks of UK, and a chief player in the international trade finance markets. The Bank undertook a strategic review of a number of its services including International Trade and Banking Services (ITBS). The case study raised various issues with regard to process of change. Various dimensions of BPR like strategic vision, the role of technology in a change programme, role of business staff who are not familiar with the new technologies were discussed. The ITBS case indicated the importance of a clear

strategic vision. The study stressed upon adequate training for better change management.

**O' Neil and Sohal, (1999)** found confusion in the literature as to what constitutes Business Process Reengineering but explored it has some shared aims with Total Quality Management like the concept of continuous improvements. BPR uses various tools and techniques for process improvement including process visualization and flowcharting, operational method studies, organizational change software packages, benchmarking, and process and customer focus groups. Based on the literature review researchers have identified various research areas that can be studied to explore more about BPR like organizational structure and its link with BPR, adoption of BPR tools and techniques and business performance, team work in BPR. It is recommended that while considering reengineering activity, stakeholders' interests be kept in mind.

**Muthu et al., (1999)** introduced a consolidated, systematic approach to the redesigning of a business organization. The methodology includes five steps: Prepare for reengineering, Map and Analyze As-Is process, Design To-be process, Implement reengineered process and Improve continuously. Customer focus, superior process design and strong and motivated leadership are must input for the success of any business corporation. BPR is not ready to eat solution; it is tedious and tricky job. It requires continues hard work and motivation to human resources for not only to change what they do but it targets at altering their basic way of thinking also.

**Bahn and Paper, (1998)** have found that Business Process Reengineering (BPR) is being questioned because of its implementation issues. There remained a confusion in past over different methodologies for changing an organization's business processes. Researchers used data from two organizations, Caterpillar and Barnett Bank which have implemented process improvement initiatives. Efficiency in terms of speed helped to convince employees about the process improvement and motivated them to change. Organizations decided to radically change its core businesses, but used Business Process Improvement (BPI) for process change to give people an experience of process improvement. BPI acted as a way to reduce resistance to BPR because employees

worked on small assignment that saved resources and got them involved in change efforts. The distinction between BPR and BPI was important to provide teams with a better understanding of the objectives of each process in the project.

**Cunniff, (1998)** observed that large number of firms and organizations used reengineering as a tool to downsize and restructure, leaving the human resources in flux of confusion of losing their job. The deadly effects of downsizing should be well understood.

**Lancaster, (1998)** opined that companies that once bragged about their reengineered work processes and new quality measurements are now extolling the importance of human beings. Many companies, according to him, are encouraging managers to help rebuild cultures disrupted by mergers and cost cutting.

The project BPR will be always successful it is not necessary. **Rigby, (1998)** found in a survey of 224 senior managers that only fifteen percent were satisfied with BPR. As BPR is used as the latest excuse for downsizing in a company, it typically leads to reduced productivity because stressed and anxious employees leave. Similarly, in another study by **Holland and Kumar, (1995)** it was found that 60–80% of BPR initiatives have been unsuccessful. There is a need for systematically and more rigorously developing a better understanding of BPR and factors that may possibly increase the success of BPR. **Mumford (1994)** has a view that BPR has failed to meet the hopes that were positioned on it, and that the rise of BPR is just an "old wine in new bottle". **Deakins and Makgill, (1997)** conducted a review of BPR literature and found only 3.3% BPR projects remained successful. The cause found by them for this was, consideration on implementation and/or information technology and ignoring values of organizations' human resources.

**Gunasekaran and Nath, (1997)** identified the usefulness of IT in BPR as it helps in less processing times of operations because of less cumbersome processes. It was established that quality has improved along with the cost benefits in BPR program. Increased communication can further enhance the success of BPR via new technologies.

**Huizing et al., (1997)** shows that consistent reengineering efforts bring better results. Their research of various studies led to identify best predictors of BPR strategy, management commitment, information technology, customer focus, continuous improvement, and performance outcomes.

**Adams et.al. , (1996)** noted that with so much disintegration, people rarely understand how they contribute to the whole, why they do what they do, or who the customer is. The "functional silo" structure creates difficulty for organizations to move with speed, adapt to change, integrate cross functions, and focus on high levels of quality and service. Reorganizing around core business processes that go round customer requirements can eliminate fragmentation, restoring a "whole system" perspective that focuses on markets and customers.

**Kennedy, (1996)** argues that companies re-engineer because "only radical change can give them the dramatic performance improvements they need to compete" and believes that in the US telecoms marketplace, re-engineering is a process that helps to develop greater customer trust through quality services. It aims to root out needless work and align processes in the direction of customer satisfaction; but it is not simply the elimination of non-value-added work to gain efficiency. Re-engineering means "revisiting assumptions about what it takes to be competitive in terms of structure, processes, practices, people, culture, systems, and technologies".

**Petrozzo and Stepper (1994),** on the other hand, believed that BPR is basically the parallel redesigning of processes, organizations, and their supporting information systems, to achieve radical improvement in time, cost, quality, and customers' satisfaction from services.

**Short and Venkatraman, (1992)** exposed the customer point of view when defining Business Process Redesign as the company's action to restructure internal operations by improving product distribution and delivery performance to the customer.

**Allen, (1994)** argued that the focus of reengineering is on the processes redesign which means doing things better and clearer. Financial service industry always concentrate on enhancing processes that leads to improve in customer service performance through the managerial techniques of cost reduction, quality improvement, speed, and customer service for profit maximization.

**Crowe et al., (2002)** argued that top management should have a clear idea of situation prevailing in organization. They should also have a "sufficient knowledge about the BPR projects" and "realistic expectation of BPR results." In order to have a successful implementation of BPR, top management should communicate with employees in order to motivate the initiators and control the BPR team and users.

**Stoddard and Jarvenpea, (1995)** defined Business Process as simply a set of activities that transforms a set of inputs into a set of outputs (goods or services) for another person or process using human resources and equipments. Business process entails set of logically related tasks performed to attain a desired output. It involves a wide set of activities procurement, order fulfillment, product development, customer service and sale.

**Guimaraes and Bond, (1996)** identified six major steps as course of action in order to complete organizational Business Process Reengineering implementation process: process changes, goals & objectives planned, implementation problems, goals & objectives accomplished derived benefits, and measurement of organization performance. They classified the success factors of BPR implementation as external, operational, communication, employee empowerment, methods, tools, and leadership.

**Elmuti & Kathawala, (2011)** recommended for an organization which is implementing change, that its leaders should be visionaries, communicators, motivators, and leg breakers. Leadership has to be fully committed to the change. Middle management's unwillingness to change and resistance to change always remain issues in successful implementation.

Followers of BPR believe that top managers must be fully committed to and involved in Business Process Reengineering to make it a success. **Hall et al. (1994)** suggest that top managers must act as consensus seekers and role models for employees. Human resource implications needed to be dealt with more realistically. It is difficult to comprehend that BPR leads to job empowerment. People do not commit time sensibly and their efforts remain concentrated on major programme changes which actually reduce their own roles in organizational success. They will therefore resist any change and then change management becomes important lever in the success of the BPR process **(Tesfaye, 2009)**.

**Boudreau and Robey, (1995)** found that it is important to do proper scrutiny of contradictions in order to assess the value of BPR. The thorough analysis of contradictions of BPR led them to suggest other theoretical approaches to BPR research.

Many researchers argued that rather than criticizing BPR, it is better to understand the logical inconsistencies in the process. They suggested that ultimately applied reengineering efforts can be improved by creating a better understanding of theory and empirical researches on Business Process Reengineering. In any case, all these researches have implications on organizational performance **(Ford & Ford, 1994; Boudreau & Robey, 1995)**.

Supporters of BPR argue that reengineering brings more responsibilities for employees. They are given problem solving and quality check tasks **(Hayes, 1994)**. **Youkl, (1981)** observed that people working together in teams with different specializations and experts' encouragement to them to take decisions regarding the processes, bring better results for successful implementation. Teams are synchronized mechanisms and create strong ground for learning and get motivated from external stimuli. He strongly stressed upon efficient team work for improving business process performance **(Telleria et al., 2002)**.

## 2.8 BPR AND CUSTOMER SATISFACTION

In the past many researchers have done number of studies and evaluated customer satisfaction. Many important observations were made by them and opined that customer satisfaction is an indication of repurchase intentions **(Eggert and Ulaga, 2002)**.

**Ravald and Gronroos, (1996)** further emphasized that repurchase intentions increase sale through word-of-mouth and loyalty. Satisfied customers are considered to maintain their long term relationship with company. They approve other products in the product line and do word of mouth publicity. Majority of researches explain the "disconfirmation of expectations" means service experience/delivery does not match with the service expectation and if both match, it is considered confirmation **(Oliver, (1980); Peyton et al., (2003**).

**Reichheld, (1996)** on the contrary suggests that unsatisfied customers may believe that they might not receive better service elsewhere and also satisfied customers may seek other service providers in quest of better services. Retaining customers is dependent on various number of factors like product choices, competitive prices and high level of income.

**Gill, (2008)** found that the service encounter between customer and supplier is the actual plot of assessment of quality of service. In case of products, this assessment of service may take place at the time of purchase or post purchase. Service providers have considerable opportunities to manage their interactions that build strong impressions about service experience. An interactive production process can be designed and accordingly employees can be trained and support organization to create better service environment, socialize and inform customers **(Wirtz, 1994)**.

Although the literature agrees on the affirmation/negation of the concept satisfaction is still a concern and topic of discussion. One school of thought considers it emotional and cognitive process and just a state of mind. There also exists the perception of satisfaction as a result of a post-purchase experience **(Clerfeuille et al., 2008).**

Modern management philosophies regard customer satisfaction as an important indicator of performance measurement and a possible standard of excellence for any business organization **(Gerson, 1993);** (**Garbarino and Johnson, 1999).**

While studying State bank of India (SBI), **Kumar and Mishra, (2014)** observed Business Process Reengineering induction has changed the working of four branches taken under study drastically and the service gap also declined. Customers are more satisfied with the banking services after adoption of Business Process Reengineering.

## 2.9 BUSINESS PROCESS REENGINEERING AND PERFORMANCE MEASUREMENT

Various definitions have explained the term performance measurement and performance measures. Performance measures can be defined as "the systematic assignment of numbers to entities" **Zairi, (1994)**. It was further considered as function to "develop a method for generating a class of information that will be useful in a wide variety of problems and situations" **(Churchman, 1959)**.

**Kaplan (1991)** opined that an effective performance measurement system "should provide timely, accurate feedback on the efficiency and effectiveness of operations" **(Srikanth, 1992).** Performance measurement helps in deciding the validity of the project. The results of efforts should be measured and factors should be identified for improving performance.

**Keegan et al., (1989)** state that Performance Measurement validates improvement efforts but traditional methods do not help in knowing actual performance. So, they suggested a balance between internal and external measures and between financial and non-financial measures. Customer satisfaction must be translated into a number of measurable parameters directly linked to factors that people can understand.

Although **Hammer, (1990)** and **Davenport and Short, (1990)** in their publications have already emphasized the importance of performance measurement in Business Process Reengineering. (**Kaplan and Norton, 1992**). **Kuwaiti and Kay, (2000)** also

developed mechanism for measuring performance measurement in BPR, and ascertained that a relevant Performance Measurement System (PMS) should be taken by every organization. They recognized that cohesive teams of people, producing customer's desired results in the context of BPR and meeting all customer vendor relationships ensures successful implementation.

The opinion of customers is crucial and likely to bring diverse experiences of end users pertaining to different consumption situations, different expectations from deliveries. All such information can be collected and analyzed to measure successful implementation of BPR in particular service organization.

The early exploratory study by **Parasuraman et al., (1985)** explains that consumer's perspective can be judged by understanding and judging the customers satisfaction level. They identified ten dimensions: reliability, responsiveness, competence, access, communication, credibility, tangibles, security, courtesy, and understanding the consumer perspective regarding service experience. These ten dimensions condensed to five are: assurance, reliability, responsiveness, tangibles, and empathy, which are known as the SERVQUAL instrument.

The SERVQUAL instrument comprises of 22-scale items and find out the gap between expectations and perceptions of service quality. This instrument to judge satisfaction level can be applied in all types of industries and organizations (**Rust and Oliver, 1994).** The said dimensions helps in translating the performance of services and its features into communicable measures. Seven-point scale can be checked to see the reliability of services **(LeCropane and Booms, 1996)**.

In addition, **Kang & James, (2004)** argued that SERVQUAL focuses on the process of service delivery rather than attributes of service or service-encounter experiences. But there has been no standard tool of measurement of BPR available. Major studies in India and abroad used SERVQUAL for assessing service quality **(Brooks et al., 1999); Chaston, (1994)**.

**Zeithaml et al., (2006)** and **O'Neill and Palmer, (2003)** explain "Tangibles" as the physical appearance of the infrastructure of organization. In case of the study in consideration of State Bank of Patiala, it is bank's infrastructure; both building and electronic infrastructure, quality of documents in terms of appearance and performance. It is important to mention here that one of the objectives of BPR project is to provide efficient infrastructure.

"Responsiveness" refers to the speed with which queries are dealt and assistance to delivery of services is provided to the customer **(Zeithaml et al., 2006; O'Neill and Palmer, 2003)**. Responding quickly and providing fast service makes customer feels more valued if they get the best possible quality in the service.

"Empathy" here means customer feel respected and important while having service encounter with employees of organization. "Empathy" is basically an attention which is personalized, caring towards customers, so that individual feels special and unique while transacting. Various small companies are able to differentiate their services on the basis of their empathetic attitude towards their customers in comparison to larger companies **(Zeithaml et al., 2006; O'Neill and Palmer, 2003)**.

"Reliability" refers the ability of employees to produce services at the same level again and again. It means delivery of services in the same form as agreed or promised. It is always a big concern for customers of banks that they receive reliable services in terms of quality of services and accuracy of transactions **(O'Neill and Palmer, 2003; Buttle, 1996)**.

"Assurance" means knowledge and politeness of employees and their ability and skills to create confidence among customers. Ability to perform by employees in a desired trustworthy manner to deliver services to customers are actual skills (**Zeithaml and Berry, 1985, 1988)**.

To measure economic performance of an organization different performance measurement tools can be used **(Purohit and Mazumder, 2006).** The well established work have been done in the area of performance measurement concentrating financial

information like return on investment, sales per employee, profit per unit etc. **Sanger (1998)** suggests that financial measures are useful but this measurement is always reliant on past and historical data and are easily measurable.

For continuous improvement, Performance Measurement should concentrate on all value added activities. **Edson, (1988)**; **Talley, (1991)** and **Kaplan, (1991)** opined that an effective performance measurement system "should provide timely, accurate feedback on the efficiency and effectiveness of operations". **Srikanth, (1992)** opines that Performance Measurement helps in deciding the validity of improvement efforts. The results of efforts should be measured and factors should be identified for improving performance.

**Sarker, (2005)** analyzed the CAMEL model and supervised it on Islamic banks in Bangladesh. The study was useful for banking regulators and supervisors to understand and judge a Shariah yardstick to supervise and inspect Islamic banks and financial organizations from an Islamic point of view. Other operational indicators like factors affecting service quality are also important for better performance of financial institutions.

**Prasuna, (2004)** analyzed the performance of 65 Indian banks by using the CAMEL Model. The study concluded better service quality, customers' satisfaction and strong negotiations help in bringing operational efficiency in bank. **Siva and Natarajan (2011)** also tested from 2003-07, the applicability of CAMEL approach. While studying SBI banks, they proved that ratios have huge impact on performance of banks. Status of assets, revenue, investments, and customers' satisfaction improve bank's operational productivity.

To improve relationship among many factors that are related to bank performance such as assets, revenue, profit, market value, number of employees, investments, and customer satisfaction can assist in improving bank's productivity. **Gupta and Kaur, (2008)** assessed the performance of 20 old and 10 new Indian private sector banks by using the economic parameters .

## 2.10 SIGNIFICANCE OF THE STUDY

Business Process Reengineering (BPR) model of change management has been adopted first time in State Bank of India and its associate bank i.e. State bank of Patiala (SBOP). Though various studies with regard to Business Process Reengineering in different other sectors have been done but no study in India on Business Process Reengineering in banking and especially on State Bank of Patiala has been done so far. Therefore, an attempt has been made to judge how this tool of change management has contributed in the performance of State bank of Patiala both from customer as well as from employees' perspective.

It is also important to study the area of Business Process Reengineering in Banking because Indian banks are facing many challenges especially with regard to Non-Performing Assets. Therefore, it becomes important to implement a tool of change management to bring efficiency in banks to meet the challenges of modern banking. Therefore, it was felt there is a need to study various aspects related to Business Process Reengineering and how this tool of change management effects financial and management efficiency of the bank in order to provide maximum value to its stakeholders.

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