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## *Determinants of Strategic Change Management in Microfinance Institutions in Tanzania: A Case of Platinum Credit Company*

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### **Abstract**

*Change occurs in every aspect of human life cycle, since the pre-history up to the modern era of civilization. The need of change and change by itself is not simple process; rather there are always catalysts or forces of change that facilitate and fostering change. Organizations today are increasingly embracing the practice of using change management as a strategy in anticipation that it would translate to an improvement in their goals (Kute & Upadhyay, 2014). This awareness significantly highlights the importance of change management in an organization's performance. The purpose of the study to examine the determinants of strategic change management in microfinance institutions in Tanzania; using a case of Platinum Credit. The study applied an explanatory research design covering 660 employees of Platinum Credit Tanzania. Saunders et al. (2024), contend that an explanatory research design focuses on understanding the "why" and "how" of a phenomenon by investigating the relationships between variables thus establishing cause-and-effect relationships. Primary data was collected through a semi-structured questionnaires with both closed and open-ended questions. The used inferential statistics such as correlation analysis and multiple regressions to determine and explain the relationship between the independent and dependent variables. Pearson correlation test revealed that all independent variables had a positive relationship with dependent variable. Leadership style had the highest influence followed by employee engagement, and employee attitude respectively. Regression analysis confirmed that a linear combination of all the factors covered significantly contributed to the variance in the dependent variable strategic change management effectiveness. The ANOVA test result also confirmed that, the prediction powers of the factors of strategic change management were statistically significant. From the findings, the study concluded that, the effectiveness of strategic change management in microfinance institutions in Tanzania was determined by all the factors covered in the study with leadership standing out as the most influential. The study recommends that in order to create awareness about strategic change in the minds of the employees, the management should improve its leadership quality. The leaders*

*need to be committed to implement the strategic change effectively, need to be responsible and accountable for implementation of strategic change management and its effectiveness and also the management should understand their employees' knowledge and skills. Management should ensure that strategic change is well planned and executed in order to achieve their organizational objectives. Further, there should be deliberate programmes to improve employee attitude and engagement through more involvement and demonstrating benefits of the implemented changes to both the employees and the organization.*

**Key Words:** *Strategic change, Employee engagement, Employee attitude, Leadership, Change management, Microfinance institutions*

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## Introduction

Management of change refers to the way people, teams and organizations change by applying processes to manage resources and activities that restructure a company more effectively (Thompson, 2010). Change management consists of organizational instruments to support individuals in an organization to successfully carry out personal transactions, leading to change being adopted and implemented (National Research Council, 1997).

The need for constant change demands a coordinated and progressive capacity for the organizational learning process on a continuing basis (Zorn, 2000). This is widely viewed as a major factor in the capacity of companies to achieve and maintain a competitive benefit and improve their profitability in the long term.

Strategic change management is concerned with systematic managerial efforts to manage different issues related to change and developing as well as implementing an organization's predetermined strategy (Burnes, 2009). It involves analyzing business environment, identifying and selecting useful changes, implementing the same effectively, and understanding necessary follow-up actions on a continuous basis (Rudani, 2011). Management of strategic of strategic change is justified on grounds that current organizations operate in an era of rapid changes marked by a growing population, workforce diversity, constantly changing attitudes about work, technological advances, increasing pollution among others. They often find change imposed upon them by situational pressures, few would argue that managing change is easy and successful change outcomes remain as elusive as ever (Burnes, 2009).

The extent to which organizations consider employee perceptions, and readiness towards change is of interest in effective change management. Armenakis et al. (1993), define readiness as an employee's beliefs, thoughts, and behaviors to accept the needs and capability of an organization. Employee readiness factors have a significant impact in preparing them mentally and physically for immediate action (Madsen, 2003). An individual's attitudes and behavior towards organizational change are influenced by employee readiness factors (Hanpachern et al., 1998).

Further, employee attitudes and behaviors to accept organizational change is considered important for management and change agents for successful organizational change. Jermier, Knights & Nord (1994), argue that the interests of managers should not be privileged over the interests of workers when processing organizational change.

Moran and Brightman (2001) links change management with people. They state that managing change is about managing people, which is unfortunately something we know a great deal about though we do not always apply what we know. Further, managing change draws on our knowledge of human motivation, groups and leadership.

Organizations today are increasingly embracing change and using strategic change management as a strategy in anticipation that it would translate to an improvement in their goals (Kute & Upadhyay, 2014). This awareness significantly highlights the importance of strategic change management in organizational performance.

Various studies have been carried out on strategic change management in organizations. Studies conducted on employees and strategic change management tend to focus on how the latter affects the former and not vice versa. For instance, Sidikova (2011) studied the impact of change on employees' motivation; Wittig (2012) studied employees' reactions to organizational change; Fedor and Herold (2004) studied the effects of change and change management on employee responses; and Seo and Hill (2015) focused on managing employee engagement during times of change. All these studies are unidirectional in terms of focus and hence the need to study how human factors influence strategic change management in organizations.

From the foregoing, it is clear that studies on critical factors such as employee attitude, leadership style, and employee engagement that influence strategic change management effectiveness are scanty.

### Research Purpose

The purpose of the study was to examine the determinants of strategic change management in microfinance institutions in Tanzania. Specifically, the study sought to determine the extent to which employee attitude, leadership style and employee engagement influence management of strategic change in microfinance institutions in Tanzania.

### Methodology

The research adopted a case study design which allowed the researcher to study a phenomenon in its natural settings; providing rich and detailed account of the phenomenon under the study. The study covered a sample of 267 respondents drawn from a target population of 660 employees of Platinum Credit, Tanzania. The study collected both primary and secondary data using a survey questionnaire with both open-and closed-ended questions.

Before its administration, the questionnaire was pilot-tested to determine its accuracy using 10 respondents with similar characteristics as those of the actual respondents; and adjusted before its final administration. Further, the questionnaire was tested for reliability resulting into a mean reliability coefficient of 0.8088 which is above 0.7; the minimum recommended by Santos and Reynolds (1999).

The collected data was analyzed using both descriptive and inferential statistics. Frequencies and percentages were used to describe variable characteristics while correlation and regression were used to determine and explain variable relationships.

### Results and Discussion

#### Response Rate

The study targeted 267 respondents. However, a total of 220 questionnaires were filled and returned; translating into 82.3% response rate as presented in Table 1. The high response demonstrates high interest among respondents on strategic change management as a solution to organizational problems in the spirit of continuous improvement.

**Table 1: Response Rate**

Response Rate	Frequencies	Percentages
Respondents	220	81.30%
Non respondents	47	18.70%
Total	267	100

## Background Information

### *Age of Respondent*

The age of respondent was categorized into four age groups; 20-30, 30-40, 40-50, 50 years and above. The finding shows that the majority of respondents were those aged between 20-30 and 30-40 which constituted of 59% and 44% respectively. This implies that the majority of workers at Platinum Credit are the young (Table 2).

**Table 2: Age of Respondents**

Age	Frequencies	Percentages
20-30	89	40.30%
30-40	110	50%
40-50	18	8%
50 and above	3	1.4%
Total	220	100%

### *Education level of Respondents*

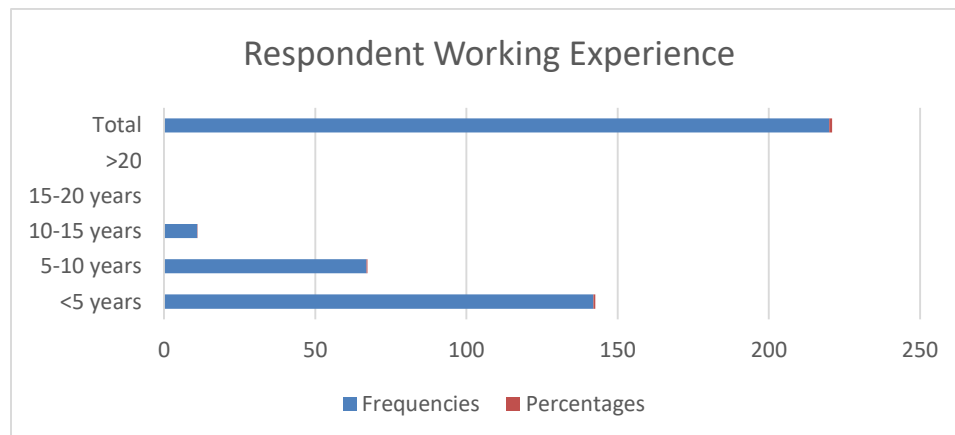
The education level of respondents was categorized into four major groups; Certificates, diploma, Degree and Masters. The finding in Table 3 indicates that the majority of the respondents (40%) had attained Certificates and (28%) Diploma, (26%) degrees while the minority (5%) Masters Degrees. However, majority of those with diploma qualifications are in junior positions while those with degrees are in management positions. As expected, those with lower qualifications are in support positions where operations take place.

**Table 3: Respondents' Education level**

Education level of respondents	Frequencies	Percentages
Certificates	81	37.00%
Diploma	80	36.00%
Degrees	53	24.00%
Masters Degrees	6	3.00%
Total	220	100%

### *Work Experience of Respondents*

The finding shows that majority of employees who are working at Platinum credit Tanzania have worked between 5-10 years which are (55%), while (36%) worked less than 5 years and the minority who worked between 10-15 are (9%) as it is illustrated in Figure 1.



**Figure 1: Respondents Working Experience**

***Gender of the Respondents***

The finding shows that Majority (56%) of the respondents were female while (44%) were male. This implies that at Platinum Credit, there many females compared to the male as indicated in the Table 4.

**Table 4: Respondents Gender**

Gender of the Respondents	Frequencies	Percentages
Female	101	46.00%
Male	119	54.00%
Total	220	100.00%

***Respondent Categories***

The respondents were categorized into four groups; managements staff, Senior staff, middle level staff and junior staff. As shown in Table 5, majority of the respondents were junior staff (56%) followed by middle staff (28%), management staff (10%) and senior staff (6%).

**Table 5: Respondents categories**

Type of The Respondents	Frequencies	Percentages
Mngt Staffs	12	5.00%
Senior staffs	8	4.00%
Middle Staffs	80	37.00%
Junior Staffs	120	55.00%
Total	220	100%

***Planned Change Management Structures***

On whether the organization has well planned systematic change management structures; 35% of respondents agreed while 24% strongly agreed. Further 28% were neutral, while 11% disagreed of the existence of a well-planned changed management structure (Table 6).

**Table 6: Systematic change management**

Scale	Frequency	Percentage
Disagree	23	10%
Neutral	63	28%
Agree	81	35%
Strongly Agree	53	24%
Total	220	100

***Existence of Strategic initiatives that support Change Management***

On whether Platinum Credit Company has strategic initiatives that support change management in its organization; 34% of respondents agreed while 32% strongly agreed. On the contrary, 27% were neutral, while 7% disagreed as indicated in Table 7.

**Table 7: Initiative supporting change management**

Scale	Frequency	Percentage
Disagree	15	7%
Neutral	60	27%
Agree	75	34%
Strongly Agree	70	32%
Total	220	100

### Descriptive Analysis

#### i. Leadership and Strategic Change Management

##### a) *Change Management Plan*

When respondents were asked whether they are aware of the existence of a strategic change management plan; 30% strongly agreed, 31% agreed, 7% Disagree while 32% were neutral as presented in Table 8.

**Table 8: Change management plan**

Scale	Frequency	Percentage
Disagree	8	7%
Neutral	74	32%
Agree	70	31%
Strongly Agree	68	30%
Total	220	100%

##### b) *Strategic Goals on Change Management*

The respondents were asked if the company had developed strategic goals on change management. According to the findings, 32% strongly agreed, 34% agreed, 10% Disagree while 24% were neutral as presented in Table 9.

**Table 9: Strategic goals on change management**

Scale	Frequency	Percentage
Disagree	16	10%
Neutral	51	24%
Agree	80	34%
Strongly Agree	73	32%
Total	220	100%

##### c) *Effective Leadership as a factor in Successful Strategic Change Management*

Respondents were asked if they believe effective leadership is essential for achieving success in strategic change management. According to the study findings, 33% strongly agreed, 24% agreed, while 9% disagree. However, 34% were neutral as presented in Table 10. This finding is supported by Golhar (2023) who argues that focusing on employee well-being and development, organizations can maintain productivity levels and even foster innovation and creativity during times of change. Further, when it comes to considering strategic change, there is too often an overemphasis on individuals at the top of an organization or change agents. They help effect strategic change in an organization by for instance crafting a strategy, and the management of change is often directly linked to the role of a strategic leader (Johnson et al., 2008).

**Table 10: Leadership in strategic change management**

Scale	Frequency	Percentage
Disagree	13	9%
Neutral	78	34%
Agree	53	24%
Strongly Agree	76	33%
Total	220	100%

## ii. Employee Engagement and Strategic Change Management

### a) *Management Communication on Change Initiatives*

The study to establish whether the company communicates well about the change initiatives at the work place. As revealed from the study, 24% of respondents agreed while 27% strongly agreed. However, 33% were neutral, while 16% disagreed as indicated in Table 11.

**Table 11: Communication on change initiatives**

Scale	Frequency	Percentage
Disagree	35	16%
Neutral	73	33%
Agree	52	24%
Strongly Agree	60	27%
Total	220	100%

### b) *Immediate Supervisors discuss Change issues Openly*

When asked whether supervisors discuss change issues openly with employees; majority 34% agreed, 32% strongly agreed, while 24% remained neutral and 10% disagree as summarized in Table 12. The findings demonstrate a supporting supervision system that ensures employees understand the change issues clearly.

Leaders play a critical role in selecting and planning appropriate change management approaches. It is important that the leaders of the organization create an atmosphere of psychological safety for all individuals to engage in the new behaviors and test the waters of the new culture (Koustelios, 2014).

**Table 12: Clear discussion of change issues**

Scale	Frequency	Percentage
Disagree	17	10%
Neutral	51	24%
Agree	80	34%
Strongly Agree	72	32%
Total	220	100%

### c) *Involvement in the Change Management Process*

The study sought to establish whether employees are involved in the change management process that take place to their organization where 34% of respondents agreed, 30% strongly agreed, 27% were neutral, while 7% disagreed (Table 13).

**Table 13: Involvement in change management**

Scale	Frequency	Percentage
Disagree	15	7%
Neutral	63	27%
Agree	76	34%
Strongly Agree	66	30%
Total	220	100

When employees are unhappy, not given the opportunity to speak, not recognized their efforts and not encouraged to participate in decision making, they do not exercise their full potential resulting in reduced individual performance and ultimately reduced organizational performance (Erajesvarie Pillay, 2018).

### iii. Employee Attitude and Management of Strategic Change

#### a) *Believe in Change Management*

The study sought to establish whether employees believe in change management in their organization. Accordingly, 63% demonstrated believe in the strategic changes and how they are managed (30% agreed while 33% strongly agreed). However, 30% were neutral, while 6% disagreed (Table 14). According to Miller et al. (1994), while the failure to successfully implement planned change may be attributed to many factors, few issues are so critical as employee's attitude to change.

**Table 14: Believe in strategic change management**

Scale	Frequency	Percentage
Disagree	13	6%
Neutral	67	30%
Agree	66	30%
Strongly Agree	74	33%
Total	220	100

#### b) *Change Improves Performance*

The study sought to establish the respondents' perceptions on whether change improve performance; with 32% of respondents agreeing and 33% strongly agreeing. However, 18% were neutral, while 17% disagreed (Table 15). The findings clearly imply that employees are positive about the role of strategic change in performance improvement both at individual and corporate level.

**Table 15: Change and performance improvement**

Scale	Frequency	Percentage
Disagree	38	17%
Neutral	40	18%
Agree	70	32%
Strongly Agree	72	33%
Total	220	100

#### c) *Disruption in Change Initiatives*

On the questions whether employees prefer less disruption in change initiatives; 37% of respondents agreed and 24% strongly agreed, 28% were neutral, while 11% disagreed as indicated in Table 16. Therefore, majority of the



employees are receptive to disruptions so long as they result in positive performance outcomes for the company. This is clear demonstration of positive attitude towards changes.

**Table 16: Disruption in changes**

Scale	Frequency	Percentage
Disagree	24	11%
Neutral	63	28%
Agree	81	37%
Strongly Agree	52	24%
Total	220	100

**d) Change and Job Security**

Further, the study sought to assess employee level of agreement with the statement that “change is a threat to job security”. According to the study findings, 28% of respondents agreed and 26% strongly agreed. However, 32% were neutral, while 12% disagreed (Table 17). The findings clearly show mixed reactions as over 50% of the employees value job security hence any change that threatens that may not be welcome.

**Table 17: Change as threat to job security**

Scale	Frequency	Percentage
Disagree	26	12%
Neutral	73	32%
Agree	63	28%
Strongly Agree	58	26%
Total	220	100

Kotter (2012) suggests that most transformation efforts fail because people do not understand the need for change. Employees’ responses may be positive and supportive, or they may be negative – or even directly oppositional (Vakola & Nikolaou, 2005). Change-supportive behaviors can be defined as “actions employees engage in to actively participate in, facilitate, and contribute to a planned change initiated by the organization” (Kim et al., 2011).

**Correlation Analysis**

Correlation analysis was conducted to establish whether there was any relationship between the study variables. The findings show that the relationship between leadership and strategic change management was the strongest at  $r = 0.626$ ; followed by employee engagement with  $r = .572^{**}$ , employee attitude with  $r = .468^{**}$ . Therefore, the relationship between all the independent variables and the dependent variable was statistically significant as presented in Table 18.

**Table 18: Correlations Coefficients**

Variables		1	2	3	4
Strategic change management	Pearson correlation Sig.(2tailed)	1			
N		220			
Employee attitude	Pearson correlation Sig.(2tailed)	.468**	1		
N		220	220		

Leadership style	Pearson Correlation Sig. (2-tailed)	.626**	.469*	1	
N		220	220	220	
Employees engagement	Pearson Correlation Sig. (2-tailed)	.572**	.412*	.545**	1
N		220	220	220	220

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

\* . Correlation is significant at the 0.05 level (2-tailed).

### Regression Analysis

Regression analysis was conducted to establish the effect of the independent variables on the dependent variable. The study established an R square of 0.623, implying that about 62.3% of variability in strategic change management is attributable to employee attitude, leadership, employee engagement (Table 19).

**Table 19: Regression Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.641a	.623	.573	.50452

The study also resulted in an ANOVA  $F_{3, 84} = 6.785$ ;  $p < 0.000$ , meaning the analysis of variance for the variables was statistically significant as highlighted in Table 20.

**Table 20: ANOVA Test**

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	6.184	4	1.828	7.785	.000b
1 Residual	20.347	80	.264		
Total	26.532	84			

a. Dependent Variable: Strategic Change management

b. Predictors: (Constant), employee engagement, leadership, employee attitude.

The findings show that leadership influence had the strongest Beta coefficient  $\beta$  0.334;  $p = 0.245$ ; followed by employee engagement  $\beta$  0.302;  $p = 0.000$ ; and finally, employee attitude Beta coefficient  $\beta$  0.324;  $p = 0.003$  as summarized in Table 21.

**Table 21: Coefficients Summary**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.828	.334		3.230	.001
Leadership Influence	.631	.356	.334	3.246	.000
Employees engagement	.610	.324	.302	2.108	.000
Employee Attitude	.660	.324	.324	3.112	.002

a. Dependent Variable: Change management

The regression model adopted is highlighted as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where; Y is change management,  $\beta_0$  is a regression constant  $\beta_1 X_1$  is Beta coefficient for leadership,  $\beta_2 X_2$  is Beta coefficient for employee engagement,  $\beta_3 X_3$  is Beta coefficient for employee attitude, and e is error value. Therefore, the regression model for this study is: strategic change management =  $01.838 + 0.324x_1 + 0.334x_2 + 0.302x_3 + 0.338x_4$

## Conclusions

From the study findings, it is clear that all the factors covered in the study (employee attitude, leadership style, employee engagement and employee communication) had positive and significant influence on the dependent variable (change management). This is supported by both descriptive and inferential statistical findings. Though all the study variables were positively correlated with strategic change management, employee engagement had the strongest and most significant influence on effectiveness of change management strategy in microfinance institutions in Tanzania.

The study concluded that for every unit increase in independent variable, the dependent variable effectiveness of change management strategy increased; with all the factors playing a vital role. Finally, in achieving its organizational performance and satisfying its stakeholder interest, much attention has to be paid on the dimensions of change management especially on employee engagement and leadership in order to achieve and satisfy the organizational interest or plan and objectives in the future.

## Recommendations

It is evident from the study findings that the effectiveness of any change management strategy is determined by a number of human factors namely; employee attitude, leadership style, employee engagement and employee communication. Further, the factors covered in the study had positive and significant influence on change management in microfinance institutions in Tanzania. Following thereof, the study makes the following recommendations in order to improve effectiveness in managing organizational change.

Management in different levels of the organization need to carefully determine change needs in collaboration with all employees in the spirit of participation and involvement as this will create ownership and commitment to managing changes and transformations in the organization. Further, the management should ensure clear and open communication with employees on the various phases of the change, like planning, coordinating, implementing and monitoring and also discuss with employees about what should be changed, more than they tell them what will change. This can effectively be achieved through allowing a two-way communication process.

The leaders need to not only communicate about the change but also committed to implement the change effectively, need to be responsible and accountable for implementation of change management and its effectiveness and also should manage the risk of resistance to change through proper education and create awareness rather than enforce to accept the change.

It is also important that management should understand their employees' knowledge and skills, their believe about changes in the organizations in order to achieve its goals and objectives for improved employee satisfaction that is key to future changes.

The managements need to create mechanisms for the employees to know what the vision for the change looks like and to create awareness regarding the necessity of change and its degree of appropriateness and practicability in order to achieve the organizations performance by creating readiness mind on the employees.

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