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Change Management and Employees' Performance in Selected Pension Fund Administrators (PFAS) In Nigeria

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Abstract: *This study investigates how change management practices—specifically communication effectiveness and training and development—impact employee productivity in selected Pension Fund Administrators (PFAs) in Nigeria. Grounded in Kotter's 8-Step Change Model, the research adopts a quantitative approach, drawing responses from 150 employees across five leading PFAs. The analysis reveals that both communication and training significantly influence productivity, with communication emerging as the stronger predictor. Employees acknowledged the availability of communication channels but highlighted inconsistency in message clarity and feedback delivery. Perceptions of training were more reserved, with many respondents questioning the relevance and effectiveness of current programs. Regression results confirmed that communication effectiveness accounted for 91.6% of the variation in productivity ($R^2 = 0.916$), while training and development explained 86% ($R^2 = 0.860$). These findings emphasize the critical role of human-centered strategies in successful change implementation. The study recommends targeted improvements in communication infrastructure and customized training initiatives to boost adaptability and performance. Ultimately, PFAs seeking to enhance employee productivity during change must prioritize transparent communication and continuous learning.*

Keywords: change management, communication effectiveness, training and development, employee productivity, pension fund administrators

INTRODUCTION

Modern organizations operate in environments shaped by rapid technological innovation, shifting regulatory frameworks, and increasing global competition. To remain competitive and sustainable, institutions must adapt through structured change-management processes. Change management involves guiding individuals, teams, and entire organizations from their current operational state to a more effective future state (Mbarga, 2022). This need is especially pronounced in Nigeria's Pension Fund Administration (PFA) sector, which continues to evolve due to regulatory reforms and digital transformation.

Among the elements that drive successful change, communication effectiveness and training and development are particularly vital. Effective communication ensures that employees understand the purpose, goals, and expectations of organizational changes — promoting clarity, reducing uncertainty, and aligning employee efforts with organizational objectives (Manalu, 2023; Okunade, 2025). Meanwhile, training and development prepare employees with the skills and competencies needed to manage new systems, processes, and roles. By equipping staff to handle changes in technology, structure, or process, training helps reduce errors, build confidence, and improve performance (Adamu, Wushishi & Faruk, 2024; Nwali & Adekunle, 2021).

When integrated effectively, these components foster a workforce that is responsive, engaged, and productive during periods of change. Across changing environments, good communication and proper training can strengthen employee engagement, motivation, and morale — which in turn supports higher productivity and organizational performance (Okunade, 2025; Poyeri & Adias, 2024).Despite the growing emphasis on change management, many Nigerian PFAs face persistent challenges in implementing change initiatives. Weak communication structures, limited employee involvement, and insufficient training have led to poor alignment between organizational goals and employee actions. These gaps often result in resistance to change, diminished morale, and suboptimal productivity. Employees frequently struggle to understand or adapt to new procedures due to inadequate preparation and unclear communication — undermining organizational performance and sustainability (Princewill et al., 2025; Okunade, 2025).

Although research has explored change management broadly, there is a lack of empirical evidence focusing on how communication effectiveness and training and development specifically influence employee productivity within the Nigerian PFA sector. Many change initiatives fall short because they neglect the human element — how employees perceive and respond to transformation. This study seeks to address that gap by investigating how communication and training practices contribute to or hinder productivity during change processes.

The research questions emanating from the statement problems are therefore stated as follows

1. How does communication effectiveness influence employee productivity in selected Pension Fund Administrators in Nigeria?
2. To what extent does training and development impact employee productivity in selected Pension Fund Administrators in Nigeria?

This research makes contributions on two levels. From an academic standpoint, it provides empirical insights into the role of communication and training in promoting employee productivity during organizational changes, adding depth to theoretical discussions surrounding organizational behavior and employee performance. Practically, the study offers evidence-based recommendations for leaders and policymakers in PFAs. By understanding the mechanisms through which communication and training affect productivity, organizations can adopt more effective strategies for navigating change. This knowledge is essential for improving service delivery, maintaining regulatory compliance, and ensuring long-term sustainability in the pension industry.

LITERATURE REVIEW

Conceptual Clarification

The concept of change management has evolved into a strategic organizational process designed to guide individuals and institutions through transitions that enhance operational performance. Scholars describe change management as a deliberate system for coordinating the human, structural, and technical dimensions of transformation to ensure sustainable outcomes (Asikhia et al., 2021). Helmold (2022) further positions it as a structured mechanism that shifts organizations from existing conditions to improved future states. Classic models, such as Lewin's (2020) unfreeze–change–refreeze framework, emphasize preparing employees, executing the transition, and institutionalizing new practices to support long-term organizational stability.

Within this evolving field, planned change and organizational development (OD) remain central pillars. Planned change allows organizations to anticipate shifting market conditions and proactively restructure processes or strategies to remain competitive (Ritter & Pedersen, 2020). OD reinforces this by promoting continuous learning and aligning internal systems with external realities (Mishra, 2024). Leadership-centered frameworks, such as Kotter's Eight-Step Model, highlight the importance of urgency creation, coalition building, and empowerment to anchor change initiatives successfully (Laig & Abocejo, 2021; Kotter et al., 2025). These perspectives illustrate that modern change management requires coordinated leadership, transparent communication, and employee involvement.

Effective communication plays a decisive role in shaping how well organizations execute change initiatives. Communication effectiveness refers to the clarity, accuracy, and timeliness with which information flows among stakeholders. Organizations that cultivate open and transparent communication experience higher engagement, reduced conflict, and more effective decision-making (Robbins & Judge, 2021). Conversely, communication deficiencies often result in delays, misinformation, and operational inconsistencies (Armstrong & Taylor, 2022). As workplaces adopt digital platforms, communication effectiveness increasingly depends on the strategic use of virtual tools that enhance collaboration and information dissemination.

Training and development further complement change efforts by equipping employees with skills required to manage new responsibilities. Training focuses on short-term skill acquisition that strengthens immediate job performance, while development provides long-term growth opportunities that prepare employees for evolving organizational demands. Through mentorship, leadership programs, and continuous learning, organizations create a pipeline of adaptable talent capable of supporting transformation processes. Investing in training and development also fosters motivation and loyalty, thereby reducing resistance and strengthening organizational capability.

The history of change management in Nigeria's Pension Fund Administration (PFA) sector demonstrates how reforms emerge from systemic inefficiencies. Before the Pension Reform Act (PRA) of 2004, the Defined Benefit Scheme suffered from poor funding, weak documentation, and significant payment backlogs estimated at more than ₦2.56 trillion by 2005 (Afolabi & Erasmus, 2023). The PRA introduced a contributory model governed by PenCom to enhance accountability. Although this reform addressed major structural limitations, subsequent studies highlight lingering challenges such as low enrolment, compliance gaps, and benefit inadequacies (Okoye, 2024). The PRA 2014 revision expanded regulatory oversight and sought to incorporate informal sector workers, yet frequent policy adjustments continue to create uncertainty among industry stakeholders (Etuk, 2022).

In this context, change management becomes essential for strengthening employee performance and institutional efficiency. Successful change initiatives rely on clear communication, participatory processes, and strategic leadership to reduce resistance and heighten employee commitment (Kotter, 2021). When employees understand the rationale for reforms and identify personal and organizational benefits, they demonstrate greater engagement and adaptability (Hiatt, 2022). Training and capability building further enhances their confidence and preparedness for emerging work demands, thereby stabilizing performance levels during transitions (Cameron & Green, 2021).

However, PFAs face several constraints that complicate effective management. Resistance to new systems remains widespread among employees, operators, and retirees who prefer long-established processes (Olayemi & Adebayo, 2022). Technological limitations also hinder modernization efforts, as many PFAs continue to rely on outdated systems that slow benefit processing, reduce data accuracy, and increase vulnerabilities to cyber risks (Adegbite & Yusuf, 2023). Regulatory inconsistencies—such as frequent policy amendments and bureaucratic delays—further weaken reform implementation and reduce stakeholder confidence (Eze & Chukwu, 2023).

Financial limitations and insufficient capacity building pose additional barriers to change adoption within Nigeria’s pension sector. Several PFAs struggle to fund modern technologies, employee training, and innovative administrative systems that could improve operational effectiveness (Balogun & Onyekachi, 2023). Without sustained professional development, pension administrators find it difficult to adapt to new technologies and regulatory demands, ultimately limiting the system’s efficiency and transparency. Overcoming these challenges requires a holistic management strategy that strengthens technological capacity, enhances regulatory coherence, and ensures active stakeholder engagement across the pension ecosystem.

Conceptual Framework

Figure1 shows the relationship between Change Management (independent variable) and Employee Performance (dependent variable), highlighting key factors that influence this relationship. Change management encompasses: Communication Effectiveness, Training and Development, all of which contribute to the overall success of organizational change. . It also shows that employee performance being measured by productivity, which is dependent on these two variables.

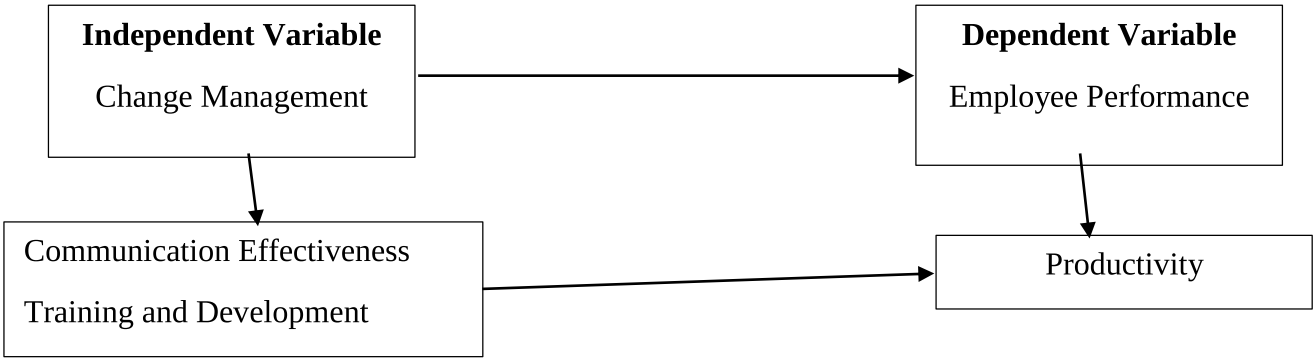

Figure 1: Interaction between Variables of Change Management and Employee Performance

Theoretical Review

Organizational change remains a central concern for contemporary institutions seeking to improve performance, respond to environmental pressures, and sustain long-term competitiveness. Change management theories provide structured frameworks that guide leaders in planning, implementing, and institutionalizing transformation. These theoretical models help organizations understand how individuals and systems respond to change, identify potential barriers, and adopt strategies that enhance acceptance and effectiveness. Among the most influential frameworks in this field are Lewin's Change Model, Kotter's 8-Step Change Model, and the ADKAR Model, each offering distinct but complementary perspectives on how organizations can navigate complex change processes successfully.

Lewin's Change Model provides one of the earliest structured perspectives for understanding organizational transformation and remains foundational in change management research. The model proposes three interconnected stages—unfreezing, changing, and refreezing—through which organizations challenge entrenched routines, introduce new practices, and stabilize desired behaviors. During unfreezing, leaders create awareness of performance gaps and generate readiness for change by confronting existing attitudes and practices (Pulido & Taherdoost, 2024). The change stage then involves implementing new systems, processes, or structures, supported by training and guided leadership. Refreezing seeks to embed these new behaviors into organizational culture, ensuring continuity and preventing regression. Lewin's framework underscores the importance of psychological readiness, leader engagement, and continuous reinforcement in sustaining transformative initiatives.

Kotter's 8-Step Change Model extends the foundational ideas of Lewin by offering a more detailed and sequential roadmap for organizational transformation. This steps emphasizes generating urgency, building a powerful coalition, and articulating a clear vision as critical steps for mobilizing organizational support. Effective communication then aligns employees with the change goals, while empowerment removes structural and cultural barriers that hinder progress. Kotter highlights the strategic role of early wins in strengthening momentum and demonstrating the value of ongoing changes. Consolidating improvements and anchoring new practices into organizational culture ensure long-term sustainability. Through its comprehensive and leadership-oriented approach, Kotter's model equips organizations to manage complex, large-scale transformation efforts with clarity and consistency.

The ADKAR Model introduces an individual-focused dimension to change management by outlining five essential outcomes—Awareness, Desire, Knowledge, Ability, and Reinforcement. This model argues that successful organizational change depends on guiding each employee through these stages (Biswas, 2024). Awareness prepares individuals to understand the rationale for change, while Desire cultivates internal motivation to participate actively in the transformation. Knowledge and Ability equip employees with the competencies necessary to apply new processes, supported by training, coaching, and practical implementation tools. Reinforcement mechanisms—such as recognition and integration of new practices into formal systems—ensure that new behaviors endure over time. By emphasizing personal readiness and capability, the ADKAR Model complements broader organizational change frameworks and strengthens the human-centered aspect of successful change implementation.

This study adopts **Kotter's 8-Step Change Model** as its theoretical foundation. Kotter's model places emphasis on both communication and training as core enablers of change—specifically within steps such as "Communicate the Vision" and "Empower Broad-Based Action." These align directly with the study's focus on how communication effectiveness and training and development influence employee productivity. The model's structured approach also offers clear strategies for implementation in the highly regulated and dynamic PFA sector.

Empirical Review

Ezeani (2020) evaluated the effects of technology adoption on employee performance in Nigerian PFAs and found that technological advancements enhanced operational efficiency when accompanied by adequate training. Employees who received hands-on training showed higher productivity and faster adaptation. However, inadequate training resulted in confusion, resistance, and reduced output. The study emphasized the need for phased implementation processes, ongoing technical support, and inclusive feedback systems during technology adoption. These measures were shown to improve employee confidence, reduce resistance, and support successful digital transformation in PFAs.

Johnson (2021) examined leadership styles in managing organizational change and found that transformational leadership produced the most favorable outcomes in Nigerian firms. Transformational leaders motivated employees, communicated vision clearly, and fostered trust—factors that increased acceptance of change and minimized resistance. Conversely, transactional leadership yielded limited success due to its focus on rules and rewards rather than empowerment. Johnson recommended leadership development programs emphasizing emotional intelligence, adaptability, and strategic communication to support effective change implementation.

Omoyele and Tijani (2020) studied how organizational change influenced job satisfaction in PFAs and found that uncertainty about job roles and inadequate communication reduced employee morale during transitions. Employees experiencing job insecurity or unclear expectations reacted with stress and disengagement. The study recommended strategies that ensure job clarity, transparent communication, and participatory decision-making to maintain high job satisfaction levels during change. The authors argued that PFAs adopting supportive change models experience better employee retention and morale.

Olajide (2021) conducted a case study on employee empowerment in PFAs and found that involving employees in decision-making significantly enhanced engagement and adaptability. Empowered employees demonstrated stronger commitment to organizational goals and responded more positively to change initiatives. The study concluded that empowerment fosters trust and innovation, critical for successful change adoption. Recommendations included participatory leadership, continuous professional development, and transparent communication practices to strengthen empowerment in PFAs. Abiola and Taiwo (2020) explored the psychological implications of change and found that restructuring, layoffs, and job modifications triggered stress and anxiety among employees in Nigerian financial institutions. These emotional burdens decreased productivity and increased burnout risk. The study recommended that PFAs integrate mental health interventions—such as counseling and stress-management programs—to support employees emotionally during transitions and strengthen overall well-being.

Ajayi (2021) studied sustainability's role in change management and found that employees supported transformation more readily when it aligned with long-term environmental or social goals. Sustainability-driven changes helped build trust and enhanced acceptance among employees. The study emphasized that PFAs should incorporate sustainability into their change strategies and educate employees on the broader benefits of sustainable practices to enhance compliance and long-term success. Ajala and Emezi (2020) assessed employee engagement during organizational change and found that engaged employees displayed stronger motivation, satisfaction, and performance. Engagement encouraged creativity and improved willingness to adopt new processes. The study recommended interactive engagement practices, such as workshops and innovation platforms, to ensure employees remain active contributors during change efforts in PFAs.

Finally, Onasanya (2021) examined change management practices and their influence on employee performance in PFAs. The study found that employee performance increased significantly when change strategies included employee involvement, transparent communication, and strong leadership support. Onasanya concluded that Nigerian PFAs must embed structured change management approaches to improve employee performance and ensure sustainable change outcomes.

Literature Gap

Scope Gap: Existing studies have largely focused on private and multinational companies, with minimal focus on the unique structure and operational dynamics of Nigerian PFAs.
Content Gap: Limited research has specifically analyzed how communication and training independently impact employee productivity during change initiatives.
Theoretical Gap: While various models have been referenced, few studies justify their theoretical underpinnings. This study strengthens theoretical alignment by adopting a well-established framework (Kotter's model) that directly supports the selected variables.
Methodological Gap: Many studies have relied on qualitative approaches. This study employs a quantitative methodology to provide statistically validated conclusions on the relationship between change management practices and productivity.

METHODOLOGY

This study employed a descriptive research design survey, which allowed for the systematic collection and analysis of data from a representative sample of respondents. The descriptive survey approach is particularly suitable for understanding the relationships between variables—in this case, communication effectiveness, training and development, and employee productivity. This design enables the researcher to draw conclusions based on observable data without manipulating the research environment, making it ideal for a real-world organizational context such as the Nigerian pension industry.

The population for this research comprised employees working in five leading Tier-1 Pension Fund Administrators in Nigeria: Premium Pensions Ltd, FCMB Pensions Ltd, PAL Pensions, Access ARM Pensions Ltd, and Stanbic IBTC Pensions Ltd. These organizations were selected based on their operational scale, technological adoption, and history of managing organizational change, which made them relevant case examples for the study objectives. A total sample of 150 respondents was drawn from the workforce across the five selected PFAs. Stratified random sampling was used to ensure that employees from various departments and hierarchical levels were proportionately represented. This sampling method was chosen because it minimizes sampling bias and ensures inclusivity across organizational roles, thereby increasing the reliability and generalizability of the findings. Primary data were collected using a structured questionnaire administered electronically. The questionnaire was adapted from previously validated instruments used in studies by Ganji et al. (2021) and Kim and Park (2017), ensuring content relevance and consistency. The use of questionnaires is justified as it facilitates standardized data collection across a large respondent base, enhances confidentiality, and allows respondents to complete the survey at their convenience—critical factors for encouraging honest and reflective answers in corporate environments.

Model Specification (Adopted Model)

To analyze the relationship between the independent variables and employee productivity, the following multiple regression model was adopted:

$$EP = \beta_0 + \beta_1 COM + \beta_2 TRD + \varepsilon$$

Where: EP = Employee Productivity (Dependent Variable); COM = Communication Effectiveness (Independent Variable 1); TRD = Training and Development (Independent Variable 2); β_0 = Constant Term; β_1, β_2 = Regression Coefficients; ε = Error Term (Residual)

This model was selected based on its suitability for evaluating how multiple independent variables jointly influence a single dependent outcome.

Data was analyzed using the Statistical Package for Social Sciences (SPSS). Descriptive statistics, including frequencies, means, and standard deviations, were first computed to summarize respondent demographics and initial variable characteristics. Thereafter, multiple regression analysis was conducted to determine the influence of communication effectiveness and training and development on employee productivity. Regression analysis was chosen due to its robustness in assessing the strength and significance of relationships among variables, thereby providing a basis for evidence-based conclusions.

RESULTS AND DISCUSSION

The respondent profile comprised 319 employees from five leading Pension Fund Administrators in Nigeria. A majority of respondents (67.1%) were male, and most fell within the 36–45 age group (60.8%), indicating a mature and experienced workforce. Over half (58.6%) held postgraduate qualifications, reflecting a highly educated sample. Most participants (79.6%) had spent 4–6 years in their current organizations, and nearly 80% occupied senior management positions. Furthermore, 94% reported having experienced organizational change, reinforcing the relevance of investigating change management within this sector.

Table 1: Respondents' Opinions on the Effect of Communication Effectiveness on Employee Productivity in Selected PFAs in Nigeria

	N	**Mean**	**Std. Deviation**
Communication within my organization is clear and timely, helping me complete my tasks efficiently.	319	3.16	1.566
My organization provides adequate channels for employees to voice their concerns and receive feedback.	319	3.63	1.562
Effective communication from management helps me understand my role and expectations clearly.	319	3.16	1.566
Miscommunication in my organization frequently affects my ability to work productively. (Reverse coded)	319	3.16	1.566
The organization ensures that important updates and changes are well communicated to all employees.	319	3.16	1.566
Open and transparent communication among employees enhances teamwork and productivity.	319	3.16	1.588
Valid N (listwise)	**319**		

Source: Field Survey (2026)

The analysis reveals that employees perceive communication within PFAs as moderately effective in influencing productivity. Most mean scores centered at 3.16 (SD = 1.566), indicating general agreement but also pointing to inconsistency across communication practices. The highest-rated statement—"Adequate channels are available to voice concerns and receive feedback"—received a mean of 3.63 (SD = 1.562), reflecting a relatively strong perception of feedback mechanisms. However, this contrasts with other statements, such as "Communication helps me understand my role" and "Updates and changes are well communicated," both scoring 3.16 (SD = 1.566), suggesting moderate effectiveness. The same score was observed for the reverse-coded statement on miscommunication affecting productivity (Mean = 3.16, SD = 1.566), highlighting ongoing challenges in clarity and message delivery. Open communication's role in teamwork also scored a mean of 3.16 but showed slightly more variability (SD = 1.588). These results indicate that while communication structures exist, their consistency and practical impact vary significantly among employees. The uniformity in scores emphasizes the need for PFAs to standardize internal communication processes. Enhancing communication through clear messaging, transparent updates, and responsive feedback systems can drive higher employee productivity and engagement.

Table 2: Respondents' Opinions on the Role of Training and Development in Enhancing Employee Productivity in Selected PFAs in Nigeria

	N	**Mean**	**Std. Deviation**
The training programs provided by my organization have significantly improved my job performance.	319	2.84	1.332
My organization invests in regular skill development programs to enhance employee productivity.	319	2.88	1.271
The training I receive is relevant to my job responsibilities and career growth.	319	2.79	1.320
Lack of training opportunities in my organization negatively affects my ability to perform well. (Reverse coded)	319	2.72	1.322
Training sessions in my organization help employees adapt to new technologies and changes efficiently.	319	2.85	1.444
Employees are encouraged to participate in continuous learning programs to improve productivity.	319	2.97	1.406
Valid N (listwise)	**319**		

Source: Field Survey (2026)

The analysis of training and development reveals a generally modest perception of its effectiveness in enhancing employee productivity among staff in Nigerian PFAs. Mean scores ranged from 2.72 to 2.97, indicating moderate agreement with the effectiveness of training programs. The highest-rated item, encouraging participation in continuous learning, suggests that while development initiatives exist, their reach or impact may be limited. Respondents were less convinced that training directly improves job performance or aligns with career growth. Lower scores on relevance and job applicability point to potential mismatches between training content and employee needs. Standard deviations across responses suggest varied experiences with training access and usefulness. While some employees benefit, others may find the training offerings inadequate or infrequent. These findings underscore the need for more targeted, practical, and accessible training programs that directly support job performance.

HO1: Communication effectiveness has no significant effect on employee productivity.

Table 3a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.957[a]	.916	.915	.91057

a. Predictors: (Constant), Communication effectiveness

Table 3b: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2855.257	1	2855.257	3443.641	.000[b]
	Residual	262.837	317	0.829		
	Total	3118.094	318			

a. Dependent Variable: employee_productivity
b. Predictors: (Constant), Communication_effectiveness

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.151	0.137		-8.389	0
	Communication effectiveness	0.57	0.01	0.957	58.683	0

Dependent Variable: employee productivity

Source: Field Survey (2026)

The regression analysis for Hypothesis 1 (HO1) reveals a strong positive relationship between communication effectiveness and employee productivity. The correlation coefficient (R) is 0.957, indicating a very high association. The R^2 value of 0.916 shows that 91.6% of the variance in employee productivity is explained by communication effectiveness. An adjusted R^2 of 0.915 confirms the robustness and reliability of the model. The standard error of the estimate is low at 0.91057, reflecting high predictive accuracy. ANOVA results further support the model's significance, with a regression sum of squares of 2855.257 compared to a residual sum of 262.837. The F-statistics stand at 3443.641 with a p-value of 0.000, confirming that the model is statistically significant. The coefficient analysis shows that a one-unit increase in communication effectiveness leads to a 0.570-unit increase in productivity. The standardized beta of 0.957 and a high t-value of 58.683 further validate this strong relationship. Overall, the null hypothesis is rejected, affirming that effective communication significantly enhances employee productivity in Nigeria's PFAs.

HO2: Training and development do not significantly enhance employee productivity.

Table 4a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928[a]	.860	.860	1.17168
a. Predictors: (Constant), Training_and_development				

Table 4b: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2682.902	1	2682.902	1954.266	.000[b]
	Residual	435.192	317	1.373		
	Total	3118.094	318			
a. Dependent Variable: employee_productivity						
b. Predictors: (Constant), Training_and_development						

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.258	0.163		-1.587	0.113
	Training_and_development	0.586	0.013	0.928	44.207	0
Dependent Variable: employee productivity						

Source: Field Survey (2026)

The regression analysis for Hypothesis 2 shows a strong and statistically significant relationship between training and development and employee productivity. The R value of 0.928 and R^2 of 0.860 indicate that training and development explain 86% of the variation in employee productivity. The adjusted R^2 of 0.860 confirms the model's reliability, even after accounting for predictors. A low standard error of 1.17168 reflects precise predictions from the model. The ANOVA results further validate the model, with an F-statistic of 1954.266 and a p-value of 0.000, demonstrating high statistical significance. The regression sum of squares (2682.902) vastly exceeds the residual sum (435.192), reinforcing the model's explanatory strength. Coefficient analysis reveals a strong unstandardized coefficient (B = 0.586) and a high standardized beta (0.928), indicating that improved training correlates with increased productivity. A t-value of 44.207 with a significance level of 0.000

confirms the robustness of the relationship. Although the constant term (-0.258) is not significant ($p = 0.113$), the overall model shows that training significantly enhances productivity. These findings strongly reject the null hypothesis and emphasize the need for sustained investment in relevant and job-specific training within PFAs.

The research showed that there is a significant relationship between communication and employee productivity. Communication scored the highest beta among all predictors (excluding employee involvement), highlighting its vital role. As consistent with Men (2017), effective communication increases role clarity and employee engagement. So also the proxies Training & Development, although rated lowest in descriptive statistics, training and development still showed a significant positive impact in regression analysis. This suggests a gap between availability and perceived relevance. Targeted, job-specific training may improve both perception and effectiveness.

CONCLUSION AND RECOMMENDATIONS

This study assessed how two key factors: communication and training & development impact employee productivity in selected Nigerian PFAs. The findings show that all two variables significantly influence productivity, leading to the rejection of all null hypotheses. Organizations that embrace clear communication, continuous training are more likely to enhance workforce performance. Effective communication emerged as a crucial factor, helping clarify expectations and reduce misunderstandings while Training and development improved employees' skills and adaptability, even though perceptions of its effectiveness varied. Overall, the study emphasizes a strategic, employee-centered approach to change management. PFAs aiming for sustained performance must prioritize these human resource elements as central pillars of their transformation efforts. Based on the findings of this study, the following recommendations are proposed to enhance employee productivity in organizations:

i. **Communication Effectiveness:** To enhance communication effectiveness, organizations should implement open-door policies that encourage employees to express their opinions and concerns freely. Digital communication tools, regular team meetings, and structured feedback mechanisms should be established to facilitate clear and transparent communication. Furthermore, leadership should promote a two-way communication culture to ensure employees fully understand their roles, expectations, and organizational goals.
ii. **Training and Development:** Organizations should prioritize continuous learning by providing employees with access to professional development courses, workshops, and on-the-job training. Personalized training programs that align with employees' career goals and the organization's objectives should be introduced. Furthermore, performance evaluation mechanisms should be put in place to assess the impact of training programs on employee productivity and overall organizational growth.

Suggestions for Further Studies

This study examined the effect of communication effectiveness and training and development on employee productivity in selected Pension Fund Administrators (PFAs) in Nigeria. While the findings provide useful empirical evidence, they also open up opportunities for further research.

Future studies may consider expanding the scope of change management variables examined. This research focused on communication and training; however, other factors such as leadership style, employee involvement, organizational culture, and reward systems may also influence employee productivity during periods of change. Including additional variables could provide a more comprehensive understanding of change management practices within the pension sector.

Further research could also adopt a qualitative or mixed-methods approach. This study relied on quantitative data to establish statistical relationships, but qualitative methods such as interviews or focus group discussions could offer deeper insights into employees' perceptions, experiences, and challenges during organizational change. Such an approach would help explain why certain practices, particularly training and development, were perceived as less effective despite their statistical significance.

In addition, future studies may extend the research to other sectors of the Nigerian economy or conduct comparative analyses across financial institutions. Examining banks, insurance firms, or public sector organizations alongside PFAs would help determine whether the observed relationships are sector-specific or broadly applicable across organizations undergoing change.

Longitudinal studies are also recommended to assess the long-term impact of change management practices on employee productivity. Since this study adopted a cross-sectional design, it captured employee perceptions at a single point in time. Tracking changes in communication effectiveness, training relevance, and productivity over different stages of change implementation would provide stronger evidence on sustainability and causality.

Finally, future research may explore alternative measures of employee performance beyond productivity. Variables such as job satisfaction, employee engagement, commitment, and innovation could be examined to enrich understanding of how change management practices influence overall employee performance and organizational effectiveness.

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