



# **The Effect of organizational change on behavior of current consumer of HBL**

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## EXECUTIVE SUMMARY

This thesis is on the "Effect of organizational change on the behavior of current consumers of HBL- A case study on Habib Bank Limited." Habib Bank Limited had undergone organizational changes in the last few years. This organizational change was termed as privatization. With this change the bank came up with new offering for its consumer benefits, employees as well as changed the image of the bank and created more modern bank provided superior customer value. However, with these benefits privatization creates certain draw backs associated. Like it creates unemployment, consumers find it difficult to adopt to the changes and new offering and moreover it gives power in the hands of certain mangers.

The concept behind this thesis is to first describe what is change? Then highlight the changes HBL had undergone and lastly with the help of the questionnaire identity and interpret the results to find the impact of these changes on the behavior of both the employees and the consumers. Interviews and secondary sources are used to get further information and results.

This research study was conducted at the Boltan Market branch of Habib Bank Limited. A questionnaire was circulated between the employees and the consumers of the bank. The purpose was to find out the perception of the focus group about the organizational changes in the bank and the benefits sought and lastly reasons for resistance.

Any organizational that undergoes changes will either have a consent of all or there might be resistance. Thus this study will help in identifying the reasons leading towards the changes in the bank, what are the major changes, benefits being provided to both the employees and consumers and lastly the resulting satisfaction. Thus this thesis will benefit the readers in an understanding of the definition of change and what it is all about starting in the chapter 1. later on the secondary and local literature will relate to the articles of those writers who discuss change its benefits and reasons and lastly the end result that is the conclusion and recommendation will help in assessing the positive as well as the negative aspects of organizational change.

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