

**EFFECT OF ORGANIZATIONAL POLICIES ON THE FINANCIAL
PERFORMANCE OF ROAD TRANSPORT COMPANIES IN KENYA: A
CASE STUDY OF MULTIPLE HAULIERS (E.A.) LIMITED**

**JOHN DIRO
12S03EMBA031**

**AN APPLIED RESEARCH PROJECT SUBMITTED IN PARTIAL
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ABSTRACT

There has been stiff competition amongst transport companies which has resulted in the steep decline of road freight rates of between 20% and 30% across various transport companies. Furthermore, the transportation costs in the Northern Corridor from Mombasa to various destinations across East African Community has reduced. In wake of such challenges, it raises concerns on the financial performance of the road transport companies in East Africa and how the organizational policies they have adopted affect their financial performance. The general objective of the study was to evaluate the effect of organizational policies on the financial performance of road transport companies in Kenya. The specific objectives were to evaluate the effect of investment policy on the financial performance; to evaluate the effect of health and safety policy on the financial performance; to determine the effect of training and personnel development policy on the financial performance of Multiple Hauliers (E.A.) limited. Case study research design was adopted whereas the target population was employees of Multiple Hauliers (E.A.) Limited. The researcher used simple random sampling to select the respondents. The sample size was five (5) respondents. Primary data was collected using questionnaire which was administered to the respondents through drop and pick later method. Pilot test was conducted before the actual data collection exercise aimed at ensuring that the questionnaire was reliable and of acceptable validity. Quantitative data collected was analyzed using descriptive statistics. Statistical Package for Social Sciences (SPSS) was used to assist in data analysis. The findings were presented in tables, charts and graphs. The study findings revealed that investment policy affected financial performance of road transport companies in Kenya to a great extent. Investment in fleet provided opportunity for transport companies to ferry variety of goods, hence increasing returns. On the other hand, increasing fleet size enabled transport companies to increase their transit operations while exploitation of new routes of operation result to increased customers' service. The study further established that health and safety policy adopted by road transport companies affect their financial performance to a very great extent. Such health and safety policies stipulated that companies have tracking systems, operations control procedures, management of work-related safety. Financial performances of the transport companies was enhanced through companies' adoption of tracking systems which lead to quick response to emergencies and minimized operating expenses. Further, tracking systems enable the companies to save costs and control of night time driving reducing risks of accidents. More so, customer turnover is reduced through companies adoption of tracking systems, as such move builds customers confidence. It emerged that training and personnel development policy affected financial performance of road transport companies in Kenya to a very great extent. Through training and personnel development activities in the company, employees' job knowledge is enhanced leading to intensified efforts of pursuing company's organizational goals. To add, through training, employee expertise was developed, enabling them to execute their responsibilities efficiently. It is recommended to the management of Multiple Hauliers limited as well as other road transport companies to direct their efforts toward investment and have result based investment policies as such will translate to the companies posting better financial performances. Further, it is recommended to all the road transport companies to put in place health and safety policies or improve on the existing health and safety policies in order to reap such benefits.

**EFFECT OF MANAGEMENT CONTROL SYSTEMS ON
ORGANISATIONAL PERFORMANCE WITHIN COMMERCIAL BANKS:
A CASE OF KENYA COMMERCIAL BANK**

JEMIMAH NORAH JUMA

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ABSTRACT

Management activities involve instruments of strategic planning such as resource allocation, performance appraisal and measuring, evaluation of firm's strategies, and rewarding of the employees; cost measurement which involves the management minimizing cost to achieve maximum revenue and hence profit. This study presented the issue of management control systems and its effects on firm performance in commercial banks in Kenya, specifically the Kenya Commercial Bank. The study focused on levers of control which included; diagnostic systems, interactive systems and beliefs control systems and boundary control systems. The study used descriptive design. The targeted population of the study was 200 Kenya Commercial management staff based in Nairobi County, Kenya. Stratified random sampling method was used to select the sample population from the various strata, which amounted to 132 respondents. The study used descriptive statistics such as frequencies, mean, standard deviation and percent as well as inferential statistics, specifically multivariate linear regression analysis to answer the four research questions. Questionnaires were administered to respondents who include departmental heads, branch managers, operations manager and their assistants. SPSS software was used to analyze data. The data which was presented by use graphs, tables and figures. The study findings were that diagnostic control systems on organizational performance in commercial banks, it also found that the respondents indicated that diagnostic system control is an important tool for transforming budgeting strategies within given organization. Also, diagnostic control helps in achieving organization goals that are both enterprise and individual. Diagnostic control system allows outcomes to be measured and compared with preset standards of performance. Further, diagnostic control system managers cannot accomplish the intended strategies in the organization. The study findings were that diagnostic controls system is also used by managers in accordance with the firm's belief and boundary controls. Moreover, it found that diagnostic controls measure critical performance variables in the organization with. The study also findings were that diagnostic control system help set levels of tolerance for possible fluctuations in the firms. The findings on interactive control systems were that it provides the highest level of management tools. Further, it helps follow-up by holding talks with the organization about the threats and opportunities that can put the current strategy at risk. Also, it provides a signal to subordinates about what aspects need attending to and which is the best moment to put forward and try new ideas. It also requires regular attention from the operating managers at all levels. Finally, it helps in departmental strategy that has the sole purpose of mapping the company's strategies. The findings on belief control systems were that it provides the inspiration for the emergent strategies, it provide assurance for the intended strategies, it motivates the members of the enterprise to search for and create opportunities to accomplish the general mission of the firm, it contribute to purpose of the firms and it help to achieve the organization. Finally, the findings on the boundary control systems helps realize strategies within the acceptable domain, it ensures that business activities occur in defined product markets and at acceptable levels of risk, it helps organization focus on continuous improvement and improved performance and it allows employee to be inspired.

**EFFECT OF RECRUITMENT AND SELECTION PRACTICE ON
ORGANIZATIONAL PERFORMANCE OF MEDIA MULTINATIONAL
CORPORATIONS IN KENYA: A CASE OF STAR TIMES KENYA LTD**

FRANCIS ONUNGA OKONG'O

12S03EMBA006

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ABSTRACT

Staffing is a key component of every organization and contributes to the performance of organizations. One of the major aspects of staffing that is key to organizations is recruitment and selection among both local and multinational corporations. Multinationals have increasingly paid attention to recruitment and selection approaches, and all with an aim of improving the performance of both the parent company and its subsidiaries. This study sought to investigate the effect of recruitment and selection policy practices on organizational performance of Star Times' multinational subsidiary in Kenya. Specifically, the study sought to establish the effect of the recruitment and selection process, recruitment and selection methods and recruitment and selection criteria on performance. The study adopted descriptive study design. The population of the study was 170 employees with the sample size of the study being 47 managers. Data was collected using self-administered questionnaires. Data analysis involved statistical computations for averages, percentages, and correlation and regression analysis. Statistical computer software (SPSS and Ms Excel) was used for data analysis. The study findings indicated that recruitment and selection sources recruitment and selection methods and selection significantly affect the organization performance positively. Further the results also indicated that recruitment and selection criteria have no significant effect on organizational performance. The study also found out that employee motivation significantly affects the relationship between recruitment and selection practices and organization performance. The study concludes that recruitment source and selection methods affect organization performance. Multinationals with good selection and recruitment practices and employee motivation practices experience better organization performance. The study recommends that Human resource manager strengthen recruitment and selection policies by strengthening policies around recruitment sources and selection methods.

**EFFECT OF RECRUITMENT AND SELECTION PRACTICE ON
ORGANIZATIONAL PERFORMANCE OF MEDIA MULTINATIONAL
CORPORATIONS IN KENYA: A CASE OF STAR TIMES KENYA LTD**

FRANCIS ONUNGA OKONG'O

12S03EMBA006

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SEPTEMBER 2018

ABSTRACT

Staffing is a key component of every organization and contributes to the performance of organizations. One of the major aspects of staffing that is key to organizations is recruitment and selection among both local and multinational corporations. Multinationals have increasingly paid attention to recruitment and selection approaches, and all with an aim of improving the performance of both the parent company and its subsidiaries. This study sought to investigate the effect of recruitment and selection policy practices on organizational performance of Star Times' multinational subsidiary in Kenya. Specifically, the study sought to establish the effect of the recruitment and selection process, recruitment and selection methods and recruitment and selection criteria on performance. The study adopted descriptive study design. The population of the study was 170 employees with the sample size of the study being 47 managers. Data was collected using self-administered questionnaires. Data analysis involved statistical computations for averages, percentages, and correlation and regression analysis. Statistical computer software (SPSS and Ms Excel) was be used for data analysis. The study findings indicated that recruitment and selection sources recruitment and selection methods and selection significantly affect the organization performance positively. Further the results also indicated that recruitment and selection criteria have no significant effect on organizational performance. The study also found out that employee motivation significantly affects the relationship between recruitment and selection practices and organization performance. The study concludes that recruitment source and selection methods affect organization performance. Multinationals with good selection and recruitment practices and employee motivation practices experience better organization performance. The study recommends that Human resource manager strengthen recruitment and selection policies by strengthening policies around recruitment sources and selection methods.

**EFFECTS OF PROJECT MANAGEMENT STANDARDS ON PROJECT
SUCCESS WITHIN KENYA REVENUE AUTHORITY: A CASE OF EXCISE
GOODS MANAGEMENT SYSTEM**

FRIDAH MUTHONI MIANO

15J03EMBA035

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ABSTRACT

Application of project management standards in project implementation increases the probability that the project will attain its objectives. The general objective of the study was to establish the effect of project management standards on the success of KRA projects. The specific objectives sought to explore the effect of stakeholder management, strategic training, project support and monitoring and continuous improvement on success of KRA projects. The researcher used the stakeholder and agency theories. Descriptive study design was used, and the site was KRA head offices Nairobi, Kenya. The target population was the 126 KRA employees who took part in the EGMS project during its design, implementation and rollout. Stratified random sampling was used to select 96 potential respondents. Questionnaire was used to collect data and piloting of the same conducted with 15 employees from KRA so as to test for reliability and validity. Drop-and-pick-later method of questionnaire administration was applied. Analysis of the collected data was done with the aid of SPSS and analysis was through descriptive and inferential statistics (Regression). Study findings revealed that stakeholder management standards ($\beta = 0.307$; $p = 0.006$), strategic training standards ($\beta = 0.555$; $p = 0.000$) and project support standards ($\beta = 0.315$; $p = 0.002$) had a significant positive effect on implementation success of the EGMS project. However, monitoring and continuous improvement standards did not have a significant effect on implementation success of the EGMS project ($\beta = 0.152$; $p = 0.211$). The study makes the following recommendations. First, KRA should ensure that in future projects, stakeholders should be provided with opportunities to provide their input so that the resulting project would meet their expectations and needs. Second, in successfully implementing projects, it is critical for everybody involved in the project including project sponsor, project manager and the project-team members to have the requisite technical and soft skills. Third, KRA should ensure that in its future projects, support from senior management is indispensable for project accomplishment. Lastly, KRA should ensure that it has a metrics-tracking framework so that the project team can assess what they are accomplishing.

**INFLUENCE OF PROJECT RISK MANAGEMENT ON FINANCIAL
PERFORMANCE OF HIGHWAYS CONSTRUCTION PROJECTS IN KENYA :
A CASE OF KENYA NATIONAL HIGHWAYS AUTHORITY**

LILIAN KAVOCHI ADEMA

14S03EMBA002

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ABSTRACT

The study examined the influence of project risk management on financial performance of highways construction and maintenance of projects which is a case study of Kenya National Highways Authority. The study objective focused on pre-investment risks, site risks, construction risks and operation risks as the independent variables. The study conducted literature and empirical review and was supported by fuzzy mathematical theory and fuzzy set theory. The study adopted descriptive survey design and data collection was by way of questionnaire. Further, the population of interest was 450 project managers, contractors and resident engineers of KeNHA. The sample size was 75 employees. The data analysis for this study was through Statistical Package for Social Sciences (SPSS). The collected raw data was processed and presented both descriptive and inferential statistics inform of graphs and tables. Regression analysis and correlation were used to determine the relationship between variables. The descriptive analysis was done inform of percentages and frequencies. The findings of the study were that on pre-investment risks funding risk affects project performance, Also, complexity and dynamic nature of highway construction projects predisposes them to risks, Further, that inexperienced and lack of competence increase risks, the cost and time overruns increase risks and that poor design doesn't increase project risks. Also, on site risks land in use increases the risk of highway construction projects, resettling uncooperative communities increases risks, poor site conditions increase risks, preparing sites in inhabitable areas increases risk. On construction risks, there was delay in completion of projects increase risk, majority of the respondents indicated that they agree that cost overrun increase risk, failure to meet performance criteria increase risk, failure to meet performance quality increase risk, failure to use innovation increase risks. On operation risks it can be concluded that any interruption with the project doesn't increase risks, there were reduced revenue increase risks, changes in taxes, tariffs increase risks and low demand or usage risk increase risk influences the financial performance of highway construction projects.

**FACTORS AFFECTING COMPETITIVENESS WITHIN THE AUTOMOTIVE
INDUSTRY IN KENYA. A CASE OF GENERAL MOTORS EAST AFRICA.**

LILLYAN WANZILA MUTUKU

14J03EMBA061

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ABSTRACT

The purpose of this study was to investigate on factors affecting competitiveness within the automotive industry in Kenya. The reason why the study focused on the mentioned topic is due to the fact that Kenyan automotive industry has not been competitive as expected due to poor government regulations which have resulted to increased cheap importation from international markets hence affecting local competitiveness. The study indented to solve this problem among others through looking at the effects of technology, marketing strategies and also government regulation on competitiveness within the automotive industry. In literature review, the study focused on Michael porters five forces and also resource based view which are theories of competitiveness. In research methodology, the study focused on descriptive research design where a total of 253 respondents were retrieved from GMEA. Sample size was calculated using stratified sampling technique where the researcher intended to work with a sample of 156 employees. Data collection was carried out using questionnaire where descriptive analysis and inferential analysis which includes correlation and regression analysis was conducted. In data analysis, the study identified that 99% of the respondents agreed that technology affects competitiveness within the automotive industry, 94% of the respondents also agreed that marketing strategies affects competitiveness within the automotive industry and in the last objective, 80% of the respondents agreed that government regulations affects competitiveness within the automotive industry. The study also identified that there is relationship between independent variables and dependent variable (Sig $P < 0.05$). The study concluded that GMEA Should enhance partnership with the government and other manufactures of motor vehicles globally towards ensuring that effectiveness in terms of technology based production and also government regulation has been enhanced.

**ROLE OF STRATEGY IN DRIVING BUSINESS TRANSFORMATION IN THE
INSURANCE INDUSTRY IN KENYA: A CASE OF SELECTED INSURANCE
COMPANIES IN KENYA**

ROBERT WAMWEA

14M03EMBA078

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OF AFRICA NAZARENE UNIVERSITY**

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ABSTRACT

The purpose of this study was to determine the role of strategy in driving business transformation in the insurance industry in Kenya. The research intended to show how the independent variables which are customer centric; efficiency centric; compliance centric; and capacity centric strategies influence business transformation in the insurance industry in Kenya. In order to achieve this, the study was guided by specific objectives which are:- to determine the role of customer centric strategies in driving business transformation in the insurance industry in Kenya; to examine the influence of efficiency centric strategies on business transformation of the insurance industry in Kenya; to establish the effect of compliance centric strategies on business transformation of the insurance industry in Kenya; and finally, to investigate the role of capacity centric strategies in driving business transformation in the insurance industry in Kenya. The study targeted a population of senior and middle level manager from the 56 registered insurance companies in Kenya out of which a sample of 110 respondents was drawn. The study employed descriptive research design methodology. Quantitative research technique was used where questionnaires consisting of closed and open ended questions were the primary instrument of data collection. The questionnaires were administered through “drop and pick later” method. Data was analyzed using statistical package for social sciences (SPSS) based on the study variables. The data collected was analyzed using both descriptive and inferential statistics. For descriptive statistics; mean scores, standard deviations, percentages and frequency distribution were used while regression and correlation analysis was applied for inferential statistics to determine the relationship between strategies employed and business transformation. The study findings indicated that customer centric, efficiency centric, compliance centric and capacity centric strategies influence the transformation of the insurance industry to a great extent and are responsible for driving the transformation of the insurance industry in Kenya. Efficiency centric strategies were found to be the greatest driver in the transformation of the insurance industry leading to the recommendation that insurance companies would transform the insurance industry more rapidly if they invested more in modern information and communication technology projects that can enhance efficiency in service delivery and ease of interaction with customers.

**DETERMINANTS OF PRICE FLUCTUATIONS IN KENYA'S TOMATO
SUBSECTOR: A CASE OF WAKULIMA MARKET IN NAIROBI COUNTY**

**JUDY MWENDE MUNYWOKI
11MMBA001**

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ABSTRACT

Price fluctuation is a multidimensional phenomenon indorsed by numerous factors leading to adverse effects for the farmers. High prices are theoretically a relief for farmers however; price fluctuation is exceptionally risky, as farmers and agents in the supply chain risk losing their investment if prices fall. One often quoted cause for the upsurge of prices is the economics of demand and supply where demand is assumed to be outstripping supply and thus leading to an upsurge of prices. This study sought to identify the determinants of price fluctuation in Kenya's tomato subsector. The objectives of this study were to: examine the effect of oil prices on price fluctuations; investigate the association between middlemen and price fluctuations within Kenya's tomato subsector and; establish the effects of seasonality on price fluctuations in Kenya's tomato subsector. Based on the Cobweb Theory and Rational Expectations Hypothesis, the study was pegged to the descriptive survey design. Data was collected from Wakulima market, the leading Fresh Fruit and Vegetables (FFV) market in Nairobi County. A survey was conducted by sampling 152 out of 245 tomato traders at Wakulima Market. Sampling of tomato traders was through stratified sampling where tomato traders were classified into two categories namely; wholesalers and retailers thereafter a simple random sample was drawn from each stratum. Those sampled were then guided to fill the questionnaire. The data collected was analyzed using STATA version 14. Descriptive statistics such as mean and standard deviation presented in tables were used. In addition, structural modeling of variables using the structural equation model and correlation analysis was used to establish the relationship between the independent and the dependent variables. Data was presented in tables based on the research questions. Significance was tested at 5% level revealing that oil prices ($\beta=0.1962$, $p=0.133$), middlemen ($\beta=0.4583$, $p=0.001$) and seasonality ($\beta=0.6569$, $p=0.001$) had a positive influence on tomato price fluctuation. However, middlemen and seasonality were found to be statistically significant at 5% level whereas oil prices was not statistically significant at 5% level. The study established that majority of the respondents strongly agreed that middlemen and seasonality effects triggered direction of prices in the tomato subsector at Wakulima market. Findings recommend that markets and better infrastructure ought to be enhanced to avoid middlemen exploitation of these loopholes and that clear information dissemination with regard to the changing weather patterns that lead to variability of tomato output and consequently lead to tomato price fluctuations trickle down to farmers.

**INFLUENCE OF MONITORING AND EVALUATION PRACTICES ON
PROJECT SUCCESS IN COMMUNITY BASED ORGANIZATIONS IN
KENYA: A CASE OF ORIONE COMMUNITY TRAINING CENTRE,
KAJIADO NORTH SUB COUNTY, KENYA**

MILLICENT ADHIAMBO OGANGA

16S03EMBA007

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ABSTRACT

Monitoring and Evaluation practice is a very important function for ensuring that project objectives are fully achieved and that the project remains on course. This has led to the introduction of Monitoring and Evaluation practices in the organizations so that their projects can succeed. Project success has been a key subject matter around the world and over a number of years now since most stakeholders want to have value for the input of their resources (funds). This study sought to establish the influence of monitoring and evaluation practice and the project success of NGO donor funded projects concentrating at Orione Community Training Centre Kajiado North Sub County in Kandisi, Kenya. A target population of 4000 employees within the organization was used in the study where a sample of 364 subjects was picked as the study samples. All variables were valid as their Eigen Values were greater than 1 (Monitoring Practice= 2,502, Evaluation Practices=2.494. and Project success= 3.080). Stratified sampling was applied in sample selection. Questionnaire and interview guide were used for data collection. The split half method was used to assess reliability of the questionnaire and all the constructs generated a Cronbach's alpha above 0.7 and was accepted as reliable (Monitoring practice= 0.883. Evaluation practice=0.764 and project success =0.821). To ensure that the instruments were valid, content validity was used. The collected data was analysed with the help of Statistical Package for Social Science (SPSS) version 23.0. Percentages, means and standard deviation was used for descriptive analysis of the indicators for each variable of the study. Multiple regression analysis was done to test the hypothesis. Summary of data analysis results were presented in tables and figures. The hypothesis testing results at 0.95 significant level showed that monitoring practices have influence on project success ($\beta=0.258$; $p\leq 0.05$), while evaluation practices have a significance influence on project success ($\beta=0.463$; $p\leq 0.05$). The overall combined influence showed influence on project success ($\beta=0.605$; $p\leq 0.05$). The findings of the study may be useful in adding knowledge on monitoring and evaluation practices on project success. It also presumed that the study results may be useful to the Orione Community Training Centre to make changes that will improve on project success. Finally, it is recommended in this study that responsibilities of the project staff and beneficiaries need to be outlined and made clear. It was found that some beneficiaries and trainers did not clearly understand the functions and responsibilities they are required to undertake.

**ROLE OF KNOWLEDGE MANAGEMENT PRACTICES ON SERVICE
DELIVERY OF RESEARCH INSTITUTES IN KENYA: A CASE OF KENYA
FORESTRY RESEARCH INSTITUTE**

SHEM ARTHUR ODUOR OGAO

13JO3EMBA052

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ABSTRACT

Knowledge Management is now regarded as the most strategically significant asset with companies emphasizing on capabilities and intangible resources as competitive tools. This study aims at determining the role of knowledge management practices on service delivery of research institutes in Kenya - A case of Kenya Forestry Research Institute, to establish the effects of skills on service delivery within Kenya Forestry Research Institute, to verify the effect of knowledge management process on service delivery within Kenya Forestry Research Institute and to identify the effect of information technology on service delivery within Kenya Forestry Research Institute. The study employed a descriptive research design. A descriptive survey enabled the researcher to describe the characteristics of the variables of interest. The study used stratified sampling method to obtain a sample of 169 respondents. The study used primary data collected by means of a semi-structured questionnaire. The data collected was analyzed using descriptive statistics (measures of central tendency and measures of variations) with the help of Statistical Package for Social Sciences (SPSS) version 21 to achieve the objectives of the study. The findings were presented using tables, frequencies and percentages. The study revealed that institute had embraced various skills development practices to nature the skills development. Skills development in organization has increased job satisfaction and morale among employees, increased employee motivation, increased efficiencies in processes thus resulting in to increased service delivery, knowledge management practices like information gathering, creation, acquisition, storage, analysis and use provided the intellectual latticework that supported service delivery and that IT systems within an organization, facilitated sharing of information, proper planning, and efficient coordination thus resulting into increased service delivery. The study therefore concludes that skills development, knowledge management process and Information technology all affect service delivery in KEFRI. The study recommends that KEFRI should continually develop skills development program and knowledge management practices. The Institute should keep their IT systems updated as this was found to help the organisation accurately monitor its operations for enhanced service delivery. It should strengthen the current IT policy as this was found to bring about harmony in systems utilization process thus positive performance.

**RELATIONSHIP BETWEEN MOTOR VEHICLE THIRD PARTY
POLICY IMPLEMENTATION PRACTICES AND CLIENT
SATISFACTION IN INSURANCE SECTOR IN NAIROBI: A CASE OF
STAREHE SUB-COUNTY**

EUNICE WAITHERA KARANJA

16J03DMBA042

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ABSTRACT

The purpose of the study was to investigate the relationship between motor vehicle third party policy implementation practices and client's satisfaction in the insurance sector in Starehe Sub-county, Nairobi. The study specific objectives include: to assess the relationship between client's awareness creation policy practice and client satisfaction in the insurance sector in Starehe Sub-county; to establish the relationship between client compensation practice and client satisfaction in the insurance sector in Starehe Sub-county; and to examine the relationship between time schedule practice and client satisfaction in the insurance sector in Starehe Sub-county. The study targeted 400 where samples of 196 subjects were picked as the study respondents and which include: administrative representatives from the insurance sector and representative of matatu sacco. Stratified sampling, simple random sampling and purposive sampling procedures was applied in sample selection. Questionnaire used for data collection. The split half method was used to assess the reliability of the questionnaire. To ensure that the instruments are valid, content validity were used. The collected data was analyzed with the help of Statistical Package for Social Science (SPSS) version 21.0. Descriptive statistics was used for data analysis. Analysed data was presented in simple frequencies and percentages and summarized in tables and figures. Further, Pearson's correlation coefficient values and regression analysis was used to test the study hypotheses. The findings indicated that correlation coefficient on client awareness creation practice($r = 0.658$), client compensation practice($r=0.862$), time schedule implementation practices showed positive correlation($r=0.743$). The study concludes that through effective client awareness the insurance companies will reduce disappointments to the clients. Timely response by the insurance companies to compensate the clients can motivate more clients and this can also increase the client base and the market share for the insurance company. The study therefore recommends that insurance companies should have aggressive media campaigns that should go even up to grassroots levels giving factual information regarding the third-party insurance cover only, this will reduce the negative perceptions in the public domain regarding third party insurance policy and increase the clients satisfaction. The study also recommends that the insurance companies should stick to the policy when compensating for the clients this should be made on a timely manner and as per the terms of this study may improve practice in the insurance company and contribute to the body of knowledge in the field of business administrations in Kenya

**INFLUENCE OF KNOWLEDGE MANAGEMENT ON FINANCIAL
PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES IN
KENYA A CASE OF MIGORI COUNTY**

CAROLINE AKINYI OYARE

15J03DMBA030

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ABSTRACT

The ability to manage an organization's knowledge ultimately results in smarter and more capable organization thus enabling it to manage its financial assets cheaper, better and more effectively than its competitors. The general objective of this study was to determine the influence of knowledge management practices on the financial performance of Small and Medium Enterprises in Kenya. The specific objectives was to determine the influence of knowledge acquisition on the financial performance of Small and Medium Enterprises in Kenya, to assess the influence of knowledge sharing on the financial performance of Small and Medium Enterprises in Kenya and to establish the influence of organizational learning on the financial performance of Small and Medium Enterprises in Kenya. The scope of this study was the small and Medium Enterprises in the 8 constituencies of Migori County. This Study was guided by knowledge based view theory that underpin the influence of knowledge management practices on the financial performance of Small and Medium Enterprises. Survey research design was used in this study. In particular, the cross sectional design was adopted. In cross sectional survey design, data was collected from the same target population at one point in time. The target population comprises of all the 114 Small and Medium Enterprises in Migori County. The study adopted stratified sampling methodology that established a sample size of 35 employees. Data was collected using a structured questionnaire. Data analysis was carried out using statistical package SPSS (Statistical Package for Social Scientists). The study made use of descriptive statistics like percentages and mean to establish the influence of various strategies on amount of revenue collected. Analyzed data was presented in tables. The results indicated that most of the respondents had more than 10 years work experience which highly improved their competence at work thus influencing their output at work. Knowledge acquisition, knowledge sharing and organizational learning influence financial performance of Small and Medium Enterprises in Kenya. This study concluded that the independent variables studied influenced the dependent variable. In order to realize maximum financial performance, the researcher recommends that the SMEs needs to empower the staff through capacity building and in the area of information technology. Staff should familiarize themselves with knowledge management in order for them to maximize the profit. Leadership needs to embrace one another, exercise openness, and inspire others.

**EFFECTS OF STRATEGIC CHANGE MANAGEMENT PRACTICES ON
PERFORMANCE OF COMMERCIAL BANKS IN NAIROBI COUNTY**

BORU GOLICHA GABABO

16J03MBA036

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SCHOOL OF AFRICA NAZARENE UNIVERSITY**

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ABSTRACT

The business environment within which the commercial banks operate has been very volatile. Further, social reforms, political anxieties, technological advancements, competition from new entrants and effects of globalization are some of the challenges that have caused this volatility, and have greatly affected the performance in this sector. The general objective of this study was to investigate the effects of strategic change management practices on performance of commercial banks in Nairobi County in Kenya. The specific objectives were to determine how products change affects the performance of commercial banks in Nairobi County, to determine how marketing change affects the performance of commercial banks in Nairobi County, to establish how technological change affects the performance of commercial banks in Nairobi County and to establish how process change affects the performance of commercial banks in Nairobi County. This study was guided by three theories namely; the resource based theory, the Schumpeter theory of innovation and diffusion of innovation theory. This study used a descriptive research design. The target respondent was all the management individuals or their equivalents in all the branches of commercial banks in Nairobi County. The total number of management individuals in all the commercial banks is 126. Therefore, the target respondent was 126 management individuals. This study adopted a census approach since the target population was small. Primary data was collected through closed-ended questionnaires. Pre-testing was conducted to ensure validity and reliability of the research instrument. Descriptive statistics including frequencies, percentages were used. Further, inferential statistics including correlation and regression analysis was used to illustrate the relationship between the independent and the dependent variables. The study findings were presented using tables and figures. The study found that the performance of commercial banks is influenced by product changes, marketing changes, technological changes and process changes. It was also found that strategic management changes have positive influence on commercial banks performance. The study recommended that information and communication technology (ICT) professionals should invest their time, effort and resources towards process changes. This study was valuable as it contributes to theory, practice and policy.

**EFFECTS OF INTERNET ADOPTION ON FINANCIAL GROWTH OF
AGRIPRENEURS IN KENYA: A CASE OF MKULIMA YOUNG COMPANY**

ISRAEL MUINAMI MUNIU

15S03EMBA001

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ABSTRACT

The 21st century has witnessed rapid transformation of businesses as a result of information and communication technology, actualised through internet adoption. This study focused on evaluating the effects of internet adoption on the financial growth of agripreneurs in Kenya. The specific objectives were to identify the effects of market accessibility; the effects of access to farming information and the influence of easier access to farming resources on financial growth of agripreneurs in Kenya. This study was significant to agripreneurs by contributing to the body of knowledge regarding the use and implementation of internet systems. This study will benefit researchers and scholars alike who will use its findings as a reference to enrich literature. The Technology Acceptance Model, Diffusion of Innovation Theory and Resource-Based Theory guided this study. This research was in the form of a case study with the target population being 5715 agripreneurs from Mkulima Young. Stratified random sampling method was utilized to come up with the study sample of 94 respondents. Primary data was collected through questionnaires with both closed and open ended questions. A pilot study was conducted to evaluate the validity and reliability of the questionnaire. Data collected was coded and processed using Statistical Package for Social Scientists (SPSS) software. The researcher analyzed the data using descriptive and inferential statistics. The findings were presented through charts, tables and narratives. These findings were that adoption of the internet by agripreneurs facilitates the accessing of reliable farming information, leading to positive financial growth. The research also found that internet adoption enhances access to farming resources by the farmers, a factor which contributes to the financial growth of the agripreneurs. The study therefore recommended that agripreneurs should be trained on how to access, use and benefit from the marketing avenues that are available online. Agripreneurs should be informed on the various farming resources available online such as a wide range of seedlings and fertilizer. Finally, the government and other key stakeholders are recommended to invest more resources in a bid to increase internet connectivity countrywide.

**FACTORS INFLUENCING COMPETITIVE ADVANTAGE WITHIN THE
COURIER INDUSTRY IN KENYA**

JOSEPHINE KANINI MUINDU

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ABSTRACT

This study sought to establish factors influencing competitive advantage in Kenya's courier industry. Four key factors ranging from firm's strategy, firm's leadership, firm's resources and organizational culture on competitive advantage in Kenya's courier industry were considered. The study utilized a cross-sectional descriptive research design using questionnaires. The research site for this study was in Nairobi city in Kenya. The target population was the operations managers of courier companies in Kenya which are estimated at 66. Since the target population was small, a census survey was adopted. The study relied on primary data which was collected by using a structured questionnaire. The questionnaire was self-administered by the researcher using a drop and pick method to the respondents. Once collected the questionnaires were coded and analyzed using the Statistical Package for Social Sciences (SPSS Version 24.0). Both descriptive and inferential statistics were used to analyze the questionnaire. Descriptive statistics mainly entailed frequencies, means and standard deviation while regression analysis was the main inferential statistic. Key study findings revealed that there exists a very strong relationship between the four independent variables (firm's strategy, firm's leadership, firm's resources and organizational culture) and firm competitive advantage ($r=0.824$). The findings further revealed that the four independent variables combined can explain 67.9% of firm's competitive advantage in the Kenyan courier industry. The study findings also revealed that the joint influence of firm's strategy, leadership, firm's resources and organizational culture is greater than the individual influence of the variables. However, firm's strategy and firm's resources had the greatest influence on a firm's competitive advantage as explained by beta values of 0.357 and 0.327 respectively. Leadership and organizational culture followed at 0.342 and 0.316 respectively. Key recommendations for the study include: Organizations within the courier industry in Kenya, should implement firm strategies and other organizational management process that systematically defines direction, focuses energy and resource, assesses and adjusts the organization's direction in response to a changing environment; They should provide a platform for increasing organizational customer base, asset quality, and quality of service as well as production and increase in market share; and firms should adopt effective leadership, use effective resources and positive organizational culture as critical components for enhanced competitive advantage.

**EFFECTS OF STRATEGIC INNOVATIONS ON ORGANIZATIONAL
PERFORMANCE OF PUBLIC CORPORATIONS IN KENYA:
A CASE OF NATIONAL HOSPITAL INSURANCE FUND**

ANNE KATULE SHOMPA

17J03EMBA 015

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ABSTRACT

Effective public service delivery requires innovation in service provision, improvement on universality, alignment with citizen's demand as well as full exploitation of the potential of new digital and other technologies. The current study sought to examine the effects of strategic innovations on organizational performance of public service corporations in Kenya. The specific objectives of the study were to examine the influence of strategic innovations namely, breakthrough innovation, disruptive innovation and incremental innovation on organizational performance. The study used National Hospital Insurance Fund as a proxy for public service corporations in Kenya. The study was guided by disruptive innovation theory and blue ocean strategy. Descriptive research design was adopted. Census was applied to select 76 respondents from a target population of 76 workers in three department of NHIF head office in Nairobi Kenya. Questionnaire was used to collect primary data. Drop and pick method was used to distribute questionnaires to the respondents. Pilot study was conducted to test the reliability of the questionnaires using Cronbach's alpha. Data was cleaned, coded and entered into Statistical Package for Social Sciences (SPSS) then analysed using descriptive statistics; mean standard deviation, frequency and percentages. Inferential statistics such as ANOVA, F-statistic, and correlation and regression analysis was conducted to examine the strength and significance of strategic innovation variables on organizational performance. Analysed data was presented in charts, figures and tables and interpretation provided. Results of the study revealed positive and significant relationship between sustaining, incremental, breakthrough, disruptive innovations and organizational performance in public corporations. On overall 65.9 percent of total variations in organizational performance can be explained by sustaining, breakthrough, disruptive and incremental innovations while the remaining 34.1 percent can be accounted for by other factors not included in the model. The study concluded that measures ought to be deployed to continuously monitor the status of strategic innovation so as to benefit fully from strategic measures deployed by a firm. The researcher concludes that NHIF should continuously embrace strategic innovation on aspects of sustainable, disruptive, break through and incremental innovation. The researcher also recommends that future research should be directed towards validating the results of this study by conducting a similar research in other state-owned corporations to enable cross-sectional comparison of findings. There is also need to adopt alternative research design other than relay on descriptive design.

**LOGISTICAL FACTORS INFLUENCING ACCESSIBILITY OF MEDICINES
AMONG PUBLIC HEALTH CARE FACILITIES IN BUSIA COUNTY**

MARTIN PAULSEN AGUNDA ODODA

12M01DMBA040

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ABSTRACT

In May 2016, World Health Assembly acknowledged the increasing number of shortages and stock-outs of medicines and vaccines. According to the Busia County's health and sanitation committee report, residents of the county continue to get poor health services with lack of medical supplies being cited as contributors to poor service delivery. The objective of this study was to evaluate logistical factors influencing accessibility of medicines among public healthcare facilities in Busia County. The specific objectives were to establish the influence of procurement practices, Information Communication Technology (ICT) infrastructure and inventory management on accessibility of medicines in the supply chain among public health care facilities in Busia county. In this study, descriptive research design was adopted and the target population is 85 public healthcare facilities in Busia County. A sample of 70 public healthcare facilities was selected using stratified random sampling technique. Questionnaires were used as research tool, which were administered to the respondents through drop and pick later method. The questionnaire was piloted in order to determine their validity and reliability. Quantitative data collected was analyzed using descriptive and inferential statistics, while qualitative data collected was analyzed using content analysis technique. The findings were presented in form of graphs and tables, and narrations for qualitative findings. The study established that procurement practices and inventory management influenced accessibility of medicines among public healthcare facilities to a very great extent while ICT infrastructure influence accessibility of medicines among public healthcare facilities to a great extent. Further, the Pearson correlation coefficients between procurement practices, ICT infrastructure and inventory management, and accessibility of medicines among public healthcare facilities were 0.512**, 0.296* and 0.324* (P-value = 0.018) which implied positive correlations between logistical factors and accessibility of medicines among public healthcare facilities. The conclusion is that procurement practices and inventory management influence accessibility of medicines among public healthcare facilities to a very great extent while ICT infrastructure influence accessibility of medicines among public healthcare facilities to a great extent. It is recommended to the policy makers to review existing procurement policies to shorten the lengthy processes undertaken in procuring medicine. Further, it is recommended to the county government officials to set aside budget to equip public health facilities with ICT infrastructure. Also, county government should increase its budget allocated for medicine acquisition and distribution. For further studies, a similar study should be extended to private hospitals in order to reveal how logistical factors influencing accessibility of medicines. This will allow for generaliation of the findings and complement the curent study.

**RELATIONSHIP BETWEEN QUALITY OF WORK LIFE AND EMPLOYEE
PERFORMANCE IN FAMILY OWNED ENTERPRISES IN MACHAKOS
COUNTY**

WINFRED MUTHEU MUIA

16S03EMBA006

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ABSTRACT

Although, organization performance has interrelated components, employees have pivotal function on attainment of organization objectives. Although, organization performance is the most pronounced individual performance cannot be ignored since human resources is the backbone of organization infrastructure and resources geared towards attainment of firm vision and mission. It is against this the current study sought to examine the relationship between quality of work life and employee performance in family owned enterprises in Machakos county. The specific objectives of the study were to examine the relationship between job satisfaction, social support and work life balance and employee performance in family owned enterprises in Machakos County. The study was based on quality of life theory and social cognitive theory. The target population was 300 family owned enterprises hailing from Machakos County. Only one person in charge of managing human resources in the family owned enterprises was considered for data collection hence translating to 300 individuals. Primary data was collected using structured questionnaire. Drop and pick method was used to distribute questionnaires to the respondents. Pilot study and validity testing of the questionnaire was conducted before data collection. Reliability of the questionnaire was conducted using Cronbach's Alpha. Descriptive research design was adopted for the study. Simple and stratified sampling techniques was applied in this study to draw a sample 75 respondents from six different sectors of family owned enterprises in Machakos County. Data was cleaned, coded and entered into Statistical Package for Social Scientist then analysed using descriptive statistics; mean standard deviation, frequency and percentages. Inferential statistics such as ANOVA, F-statistic, and correlation and regression analysis was conducted to examine the strength and significance of quality of work life variables on employee performance. Data was presented using charts and tables. Both descriptive and inferential statistics on the relationship between quality of work life and employee performance was interpreted and conclusions presented. Results of the study revealed positive and significant relationship between job satisfaction, social support, and work life balance and employee performance in family owned enterprises. Results indicated that on overall 0.723 of total variation in employee performance can be explained by quality of work life (Job Satisfaction, Social Support and work life balance) while the remaining percentage of 0.277 can accounted for by other factors not included in the model. It was concluded that there is need for family owned enterprises to embrace professional human resources management practices. Job satisfaction, social support and work life balance should be pursued to enhance employee performance in family owned enterprises.

**FACTORS INFLUENCING SUCCESS OF LEARNING MANAGEMENT
SYSTEMS IN PRIVATE UNIVERSITIES IN KENYA: A CASE OF KCA
UNIVERSITY**

JOSHUA OMONDI OMANYO

14M03DMBA017

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ABSTRACT

Learning Management Systems (LMS) are gaining an increasing popularity in many universities in Africa as institutions implement them with the target of their advantage in improving efficiency, flexibility and customization of program delivery. Despite the high setup costs and contrary to their expectations, many of the institutions have not achieved the intended benefits due to such reasons as extremely low usage; very limited use of features in the systems; poor performance of LMS students; high attrition rates in this mode of study; and faculty negative attitude to the LMS due to inconsistencies with their teaching methodology. This study adopted Technology Acceptance Model and Extended DeLone and McLean information system success model in examining the factors critical to the success of the LMS in private universities with a specific focus on KCA University. The objectives of the study were to establish the effects of the quality of uploaded materials on the success of LMS in Private Universities in Kenya; to determine the effects of system quality on the success of LMS in Private Universities in Kenya; to examine the effects of user support on the success of LMS in Private Universities in Kenya; and to determine the role of the instructor in the success of LMS in Private Universities in Kenya. The study employed a descriptive research design with the target population comprising the 528 students who were undertaking various courses via the LMS. Stratified random sampling technique was employed based on the number of students in the diploma, undergraduate and postgraduate levels with a sample of 220 students used to carry out the study. Online questionnaires were used as data collection tool and data analysis was conducted using Statistical Package for Social Sciences with descriptive statistics used to summarize present the data. Empirical analysis was conducted to investigate the relationship between the independent factors and the dependent variable. Results of data analysis indicated that all independent variables had a positive and significant effect on the level of success of LMS. The findings of the study showed that quality of learning materials was the most significant determinant of success of the LMS. System quality and user support also showed significant positive relationship with success of the LMS with instructors' role showing the least significance of all. Based on these findings, the researcher recommends thorough market research and stakeholders involvement to ascertain that the systems acquired most closely fit their education needs; alignment of learning content to learning outcomes and relevance to the learning environment; competent technical staff be hired in the LMS support units; and LMS instructors be transformed into effective online facilitators. A further study involving students drawn from other private universities should be carried out so as to more confidently generalize the study to other private universities in Kenya.

**INFLUENCE OF BANKING MANAGEMENT STRATEGIES ON
FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN KENYA: A
CASE OF KENYA COMMERCIAL BANK IN KISUMU CITY, KENYA**

HELLEN ADHIAMBO OKOTO

11MDLMBA10

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ABSTRACT

The financial performance of commercial banks all over the world and in particular those from the developing economies such as Kenya are of critical importance not only for their own survival but also for the smooth economic interaction of the different segments of the market. This has led the commercial banks, particularly those in Kenya and mainly the tier one commercial banks to position themselves for strategic advantages both at the national and local level in-order to gain a competitive edge. It is in line with this fact that this study sought to determine the factors influencing the financial performance of Commercial Bank in Kenya with specific focus on KCB in Kisumu City. The study's specific objectives was to determine the extent to which clientele Strategy, technology strategy, human resource strategy and working capital strategy influence financial performance of commercial banks in Kenya. The study was conducted through a descriptive survey design. Mainly in the 4 branches of KCB Bank in Kisumu City; specifically KCB Kisumu Main branch, KCB United Mall, KCB Kisumu West and KCB Kisumu Airport Branch. The target population was all the 102 employees of KCB Bank Ltd. spread across the four branches in Kisumu City. Stratified random sampling was used to select respondents and the sample size was 81 respondents. Structured questionnaires was used to collect primary data from respondents while secondary data was obtained from KCB Bank annual financial records. Data analysis for all objectives was done using descriptive statistics. Multiple regression analysis was used to show the causal relationship between the independent variables and the dependent variable. The findings are that the mean response rate on the effect of clientele strategies on bank performance is 4.00. This means that a greater number of respondents agree that the clientele strategies employed by the four branches of KCB in Kisumu City have an effect on the bank's overall performance. The study also found out that the mean response rate on the effect of technological strategies on bank performance is 4.00. This means that a greater number of respondents agree that the technological strategies have an effect on the bank's overall performance. Human resource strategy had a mean of 3.00 meaning that it had a moderate effect on financial performance of KCB Bank Ltd. Finally, the study discovered that a working capital strategy also has a moderate effect on the financial performance of the banks, as indicated by a mean of 3.00, coded as moderate. The study also found that Clientele Strategies, Technology Strategy, Human Resource Strategy and Financial Strategy explain up to 59% ($R^2 = 0.59$) of variance in the outcome of ROA which was statistically significant ($p = .046 < .05$) while also explaining 65% ($R^2 = 0.65$) of variance in the outcome of ROI which was statistically significant ($p = .006 < .05$). These findings are expected to benefit banking institutions in Kenya as they will act as a guide in the formulation of strategies and initiatives by bank managers and boards in order to improve on the financial performance of the commercial banks. The study might also help the regulatory authorities such as the Central Bank of Kenya in formulating appropriate policies and regulatory framework for the improvement of the banking system for the country's economic growth and development.

**EFFECTS OF PROJECT STRATEGY ON SUSTAINABILITY OF LIVELIHOOD
PROJECTS IN KENYA: A CASE OF DADAAB REFUGEE CAMP**

CAROLYNE MUHANDACHI LUNALO

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ABSTRACT

Project management strategy was found to be the key on sustaining projects in terms of its economic and social impact to project stakeholders. The Dadaab refugee camp has been a home to over 500,000 refugees for the past three decades. Various donors as well as well-wishers in partnership with United Nations High Commission for Refugees (UNHCR) have initiated projects to sustain the livelihood of the refugees'. Several projects that were initiated by humanitarian agencies and the Government have not been sustainable in addressing the needs of the high population and the influx of refugees in Dadaab refugee camp. Some projects failed while others were unable to deliver on the basic needs of the refugees. Due to weak Project Management Strategies, projects have failed or become unsustainable. The research aim was to assess the effect of project strategies that were adopted by project managers on Livelihood Project Sustainability in Dadaab refugee camp. The research was guided by capability theory and system theory on sustainability. The target population was 143 i.e.13 project managers and 130 beneficiaries of livelihood projects involved in implementing humanitarian projects in the agencies at the refugee camp. The sample size was 105 respondents comprising of 13 project managers and 92 project beneficiaries. Sampling procedure was done through purposive sampling methods. The study instruments, which were used in collecting data, comprise of two questionnaires, one for the project managers and the other for project beneficiaries. Data analysis was done using SPSS version 21.0 and data was summarized using charts and tables. Hypothesis testing was done using multiple regression analysis. The study findings were that project training had a beta ($\beta = 0.206$) for project managers and a beta ($\beta = -0.202$) for project beneficiaries, project marketing had a beta ($\beta = -0.432$) for project managers and beta ($\beta = 0.053$) for project beneficiaries, project supply of raw materials had a beta ($\beta = 0.195$) for project managers and beta ($\beta = 0.006$) for project beneficiaries. This infers that as per the project managers, project training influence project sustainability to a great extent followed by supply of raw materials and project marketing had the negative effect on project sustainability. As per the project beneficiaries, project marketing has a highest positive significant effect on project sustainability followed by raw materials supply and project training has a negative significance effect on project sustainability. This research may benefit existing project managers and humanitarian agencies in formulating and assessing project management overseers, consumers and policy makers so that they can continue to sustain available projects in the refugee camp and keep improving on the welfare of refugees in the camp before they undergo repatriation.

**FACTORS AFFECTING SUSTAINABILITY OF RETAIL BUSINESSES IN
KENYA: A CASE OF SELECTED SUPERMARKETS IN NAIROBI'S CENTRAL
BUSINESS DISTRICT**

FIONA WAIRIMU MWANGI

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ABSTRACT

Many large Kenyan supermarkets have been on the limelight in recent days over financial scandals which have seen the closure of a number of outlets. This research study sought to identify the reasons why this was happening. Whereas supermarkets should be creating employment due to their potential in the market, they are instead leading to thousands of people losing their employment and at the same time they are coming into huge debts that they cannot revive themselves from. This study focused on the extent to which supplier confidence, governance structure and customer loyalty could have contributed to this problem. The research aimed at identifying why the problem was persistent and recommending ways to solve it. The anticipated significance of this study was that there would be improved supplier relations to the supermarkets, effective governance structures and sustained customer loyalty. The study was carried out on selected supermarkets located within Nairobi Central Business District. These included Naivas, Tuskys and Uchumi. The theories that guided the study are Resource Based View and Porter's five forces. The study made use of descriptive design. The target population included 18 respondents from Naivas supermarkets, 7 from Uchumi supermarket, and 24 from Tuskys supermarkets hence generating a total of 49 respondents. Due to the small size of the population, the research was carried out through a census. Data was collected through administration of questionnaires. The reliability was tested using Cronbach's Alpha Reliability Coefficient. On average all the constructs registered a Cronbach's Alpha values above the suggested value of 0.7 thus the study instrument was reliable. Data was analyzed using descriptive statistics and inferential statistics. Descriptive statistics comprised of frequencies, percentages, mean and standard deviations while inferential statistics comprised of multiple linear regression analysis and correlation analysis. The findings revealed that a positive relationship existed between the factors and sustainability. The study also revealed that 60.9% of sustainability of the retail business in Kenya could be influenced by the factors under study. From this study it is evident that at 95% confidence level, the variables produce statistically significant values and could be relied on to explain sustainability of the retail business in Kenya. Hence, customer loyalty, governance structures and supplier confidence respectively influenced sustainability of retail businesses in Kenya. Key recommendations emanating from this study include: Management of supermarkets should encourage their suppliers to deliver their products on a timely basis as specified in their contracts; transparency in business operations; and timely implementation of decisions by management should be encouraged with a view of promoting customer loyalty.

**INFLUENCE OF FINANCIAL GOVERNANCE ON FINANCIAL
PERFORMANCE OF SACCOs IN KENYA: A CASE STUDY OF SACCOS IN
SAMBURU COUNTY**

DAVID LEKUNTE

15S03DMBA018

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ABSTRACT

SACCO sector comprise of more than half of cooperatives in Kenya which are found in almost all sectors of the economy, about 80% the Kenya populations drive their income from this initiative. The SACCO movement is categories into, the traditional saving and credit cooperative societies which are non-deposits and deposit taking (DTS).The problem of financial governance exist for all SACCOs in Kenya. It has existed for a long period of time given that they act as intermediaries of between saver and borrowers. Number of cooperative societies in Kenya have substantially increased and equally spread across urban and rural areas due to their contribution to members. The study's main objective was to find out influence of financial governance on financial performance of SACCOs in Samburu County, the study specific objectives were, to examine the influence of capital adequacy on financial performance of SACCOs, to find out influence of credit lending on financial performance of SACCOs, to establish the influence of liquidity management on financial performance. The study reviewed theories that are related to the study, the theories are, agency, shift Ability, organization and Q-theory of investment. A random sample of 30 SACCOs from the population 64 in Samburu County were taken. Questionnaire was used as tool for data collection by the researcher. Data that was collected was coded and then analyzed using descriptive statistics. A descriptive statistic model of the return on investment, profitability and growth of asset versus, capital adequacy, liquidity management and credit lending was tabulated to check the relationship between the variable. Majority of respondents agreed that capital is a requirement only few did not agree. Minimum capital required by SACCOs is 10-35% against total asset, 79.2% of the respondents agreed that capital adequacy influence SACCO financial performance.95% of the respondents indicated that there are bylaws in place that govern credit lending activities .41.7% of respondent also indicate credit lending has high influence on SACCO financial performance while only 4.2% indicate it has low influence.96% of the respondents agreed that liquidity management influence SACCOs financial performance. All the three independent variables are significant in predicting financial performance. However, liquidity management ($\beta = 0.388, p < .000$) ($\beta = 0.497p < .000$) has high significant influence on financial performance on both return on investment and growth of asset respectively, credit lending ($\beta = 0.351 p < .000$). The study was achieved by seeking answers to three research questions which addressed study objectives. The researcher carried out census survey of 30 SACCOs of 64 targeted. It was established that thought credit lending and capital adequacy had a role to play in the attainment of SACCO financial performance, liquidity management was seen to have a higher influence on the financial performance of SACCOs. A SACCO should at list maintain a minimum capital adequacy that is required by SASRA.

**ROLE OF DIGITAL BANKING STRATEGY IN MANPOWER COST
WITHIN THE BANKING INDUSTRY IN KENYA: A CASE OF KCB BANK**

CHARITY CHRISBET VAKHOYA

15M03EMBA051

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ABSTRACT

Digital banking offers customers an easy access to financial services by minimizing time and distance to the nearest retail bank branches associated with traditional banking. Digital banking has been beneficial to both the banks and customers as it reduces the banks overheads and transaction related costs and it's convenient and cheap as lesser fees are charged on digital transactions. The purpose of this study was to establish the role of digital banking strategies on manpower cost at Kenya Commercial Bank head office, Nairobi. The general objective of the study was to establish the role of digital customer strategy on manpower cost, to examine the role of digital enterprise strategy on manpower cost and to determine the role of digital operational strategy on manpower cost at Kenya Commercial Bank head office Nairobi. This study adopted a descriptive research design; with a target population of 200 employees of Kenya Commercial Bank head office, Nairobi. A combination of both simple and stratified sampling method will be used to select 133 respondents. Collection of data was done through drafted questionnaire and analysis was done via the use of statistical package of social sciences (SPSS version 21). Correlated variables connection between the existing variables. The found that digital banking strategy, digital customer strategy and digital enterprise strategy influenced man power cost since the correlation coefficient between the variables was positive. The study found there is improved management decisions exist due to digitization in the organization. Through digitization, organization is able to analyze and report on processes, organization has the ability to drive teamwork across time, and organization only recruits reliable employees familiar with digital operations. The study concludes that digitization has increased efficiency and reduced training costs and this reduces the wage bill since the banks have automated their recruitment process. The study further recommends that all commercial banks should embrace digitization through adoption of improved technology for information security which will reduce the man power cost.

**FACTORS INFLUENCING ACCESSIBILITY OF HOUSING LOANS
AMONG PUBLIC PRIMARY SCHOOL TEACHERS
IN TURKANA COUNTY, KENYA**

PAUL WAWERU KAMAU

15S03DMBA017

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ABSTRACT

The housing delivery systems in the country is as a result of a combination of many integrated components which include land, building materials, infrastructure, policies, building regulations and more importantly finance. The objectives of the study were to find out how the remuneration, bank interest rates, collateral and political environment influences public primary school teachers access to housing loans in Turkana County. The study was carried out in Turkana County that has six-sub counties: Turkana Central, Turkana North, Turkana South, Turkana East, Turkana West and, Loima. The study adopted descriptive research design. The study population comprised of 1272 public Primary schoolteachers working within the six sub-counties of Turkana County. The study used both stratified sampling design and simple random sampling design to select a sample size of 304 teachers. The findings obtained show that the strongest factor associated with the access to housing loans finance is the remuneration as shown by a Pearson correlation value (r) of 0.621, $p < 0.05$. Most banks were reluctant in advancing credit to teachers with low remuneration than those with high remuneration since low income level increases the chances of defaulting in repayment. The next important factors were political environment ($r = 0.568$, $p < 0.05$) and collateral ($r = 0.527$, $p < 0.05$). This was due to the fact that lack of collateral made it hard for teachers to obtain loans since they could not provide security for them. Insecurity and lack of certainty in the political environment also scared banks from advancing the housing loans to the teachers. The least strongest factor was bank interest rates ($r = 0.427$, $p < 0.05$). In this regard, the majority of housing loans applicants advocated for the fixed rates that can be predetermined. Based on the findings of the study it is recommended that the government should put in place mechanisms for improving the pay of teachers so as to make them able to access housing loans. Financial institutions should also come up with loan products that teachers with low pay can afford. For further study, it is recommended that, studies can be conducted on factors that affects accessibility of general loans among teachers in the areas for comparison purposes. Similar studies should also be carried out in counties with high urban populations such as Nairobi City, Mombasa and Kisumu to find out the differences between access to housing loans between teachers in rural areas and those in urban areas.

**FACTORS INFLUENCING TURNOVER OF NURSES IN KIAMBU
DISTRICT HOSPITAL IN KIAMBU COUNTY, KENYA**

ESTHER NDEKI NJUNGE

12MO3EMBA074

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ABSTRACT

The business world today is very competitive and only firms with the appropriate human resource can keep up with the competition. For this matter, managing employee for any organization is crucial. High staff turnover has been a persistent issue for both international and local organizations because of the difficulties in motivating their employees. This study sought to investigate the factors influencing turnover of nurses in Kiambu District Hospital in Kiambu County in Kenya. The general objective was to establish factors influencing turnover of nurses in Kiambu District Hospital in Kiambu County, Kenya. Specifically, the study sought to establish the effect of organizational culture, working environment, reward systems, training, and development on turnover of nurses in Kiambu District Hospital. The study used a descriptive research design. The target population of this study consisted of 200 nurses working at Kiambu District Hospital where the study sample size was 63 nurses, using stratified random sampling procedure to select the study sample. Collection of data was through a self-administered questionnaire. The researcher carried out a pilot study among 12 nurses (20% of the sample) from the Ruiru Sub-County Hospital. The lecturers in the Department of Business Administration to establish its content and construct validity reviewed the questionnaire. Cronbach's Alpha Coefficient was the instrument used to estimate the reliability using the pilot study data. In analysing the quantitative data, the study used descriptive statistics while qualitative data was analysed using content analysis. The ethical considerations that the study observed included; anonymity, confidentiality, respect of respondents' rights and privacy. From the findings, the four independent variables including; organizational culture, work environment, reward systems, training, and development were significant factors influencing turnover of nurses in Kiambu District Hospital. They influenced employee turnover by 79.82%. The magnitude with which each of the four factors impacted employee turnover with included the following; organizational culture (-0.598), work environment (-0.644), reward systems (-0.714), training, and development (-0.563). The majority (80%) of the nurses noted that current organizational culture at Kiambu District hospital contributed to the high turnover of nurses. The working environment further contributed to turnover of nurses in Kiambu District Hospital as noted by 84.3%. The reward system applied was a contributor to turnover of nurses in Kiambu District Hospital as noted by 80%. The training and development affected turnover of nurses in Kiambu District Hospital as confirmed by 68% of the nurses. The study concludes that reward system contributes most to the nurses' turnover in Kiambu District hospital followed by work environment, organizational culture and training and development respectively. The study recommends that the hospital management should make and implement comprehensive the organizational policies to improve the organization culture. The hospital management should invest in improving the work environment at the hospital. Kiambu District hospital needs to offer financial incentives to the nurses given that the government determined their salaries. The management should invest in regular training and development opportunities and career paths for all nurses.

**INFLUENCE OF DEVELOPMENTAL BUDGETARY ABSORPTION FACTORS
ON THE PERFORMANCE OF TURKANA COUNTY ASSEMBLY, KENYA**

GEORGE ERENG ROBARO

15S03DMBA022

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ABSTRACT

The County governments through county assemblies in Kenya have taken an active role and interest in the budget cycle. It has done this, by creating the office of Controller of Budget and by involving all stakeholders who contribute towards ensuring that public funds are used prudently and that the Government delivers on its objectives and promises to the citizenry. Devolution is about taking development to the grassroots through the allocated budget by utilising the allocated funds prudently and exhaustively. The main outrageous concern is the inability of most of the county assemblies to absorb the development funds budgeted and released to them. The low absorption capacity rate especially on development expenditure, may be the binding constraint to Kenya's socioeconomic transformation, and may become an even larger development and economy expansion bottleneck if not addressed. Therefore, the research analysed the influence of development budgetary absorption factors on the Turkana County Assembly, Kenya. Turkana County Assembly has thirty wards. With a staff population of 245 who directly deal with budgeting and expenditure. The study adopted a stratified random sampling and purposive sampling method to get a representative sample size of 152 respondents who were clustered into two strata. The strata was based on two categories in the assembly; members of county assembly, and other employees of the county assembly in management. Both primary and secondary data was used in this research. Primary data was derived from questionnaires distributed to the targeted employees in the county assembly departments of; accounts, finance, procurement and other officers responsible for budget implementation. Questionnaires, both open and close ended was used to collect data from the selected respondents. The study found out that delayed release of funds have effect on the development budgetary absorption of the county assembly with an average of almost 90% effect. The study found out that a great percentage of 87.3% were in agreement that there was effect of procurement process on the absorption of development budget and subsequently on the performance of county assembly. The study found out that there was a significant impact of capital investments planning processes, release of funds by the national treasury, county assembly staff capacity, procurement processes and the developmental budgetary absorption on Turkana County Assembly. The findings of this study will also enable various ministerial authorities to undertake benchmarking of developmental budget absorption in ministries with a view to improving on service delivery, spending as well as economic growth. The results will be crucial for planning of efficient utilization of funds. The study findings will add to the existing knowledge as it will act as a point of reference for other researchers. The study will also open up for further research on the utilization of allocated budget.

**EFFECTS OF STRATEGIC MANAGEMENT PRACTICES ON
ORGANIZATIONAL PERFORMANCE OF BANKS IN KENYA. A CASE OF
KENYA COMMERCIAL BANK**

ANNA WALI MWAKAI

16S03EMBA003

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ABSTRACT

In the current contemporary business environment, organizations are facing more challenges than opportunities. Strategic management practice has been continuously evolving, with the day to day changes in the business environment in Kenya. This study aimed at examining the effects of strategic management practices on performance of commercial banks in Kenya. The study aimed at looking at the effects of strategic customer relationship management, strategic planning, strategic organizational analysis and strategic control on commercial bank performance. In literature review, the study focused on stakeholders' theory and resource based theory. In research methodology, the study adopted descriptive research design where a target population of 157 was retrieved from strategic management, marketing, IT, human resource, international relations, finance, operations, research and development, public relations, and the legal and compliance department in KCB. The sample size of the study was made up of 111 respondents. The researcher used questionnaires as data collection tool. The reliability of the questionnaire was conducted using Cronbach's Alpha. Out of the 111 questionnaires the researcher received 102 responses, which translated to 92% of the sample size. The data analysis was conducted using SPSS. The study presented both descriptive and inferential statistics, where the descriptive statistics; mean, standard deviation, frequencies and percentages were computed. The inferential statistics; correlation and regression analysis, linearity and multicollinearity were drawn. Data analysed was then presented through tables. The descriptive and inferential statistics on the effects of strategic management practices on organizational performance of banks in Kenya were interpreted and conclusions presented. The results of the study revealed a positive and significant relationship between customer relationship management, strategic planning, strategic organizational analysis, strategic control and organizational performance of banks in Kenya. It was then concluded that there is need for banks and organizations as a whole to embrace strategic management practices in order to enhance their organizational performance, with a major emphasis on strategic planning. The study recommended the Kenya Commercial Bank and organizations in general, should embrace the use of strategic management practices as a tool and a concept to be used in achieving organizational performance.

**INFLUENCE OF PROJECT MANAGEMENT PRACTICES ON THE QUALITY
OF PROJECTS WITHIN THE CONSTRUCTION SECTOR IN KENYA: A CASE
OF WANJOHI MUTONYI CONSULT LIMITED**

**LONA MOKEIRA AUKA
14M03EMBA068**

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ABSTRACT

Globally, the construction industry is a trillion-dollar industry, which has a significant influence on a country's development as it contributes, both directly and indirectly, to the global GDP index. Failure to achieve the required quality of construction is a global problem, as the World Bank report shows; that 17% of all buildings worldwide are inhabitable due to poor construction while a further 39% do not achieve their lifespan. In Kenya, the situation is particularly dire as 13 buildings have collapsed in the last 10 years, leading to injuries, loss of lives and livelihoods. As such, the general objective of this study was to assess the influence of project management practices on the quality of projects within the construction sector in Kenya. The target population was 527, while the sample size was 229. The respondents were interviewed using a detailed structured questionnaire as well as a research interview guide. Data was received from both completed and on-going projects within the construction sector in Kenya. This data was then analysed using Statistical Package for Social Sciences (SPSS) version 23 and the results presented in tables, graphs and charts for easy interpretation in order to meet the research objectives. Quantitative data collected was analysed by descriptive and inferential statistics while a content analysis technique was used to analyse qualitative data. Descriptive statistics such as frequencies and percentages were used to describe the data. According to the findings of the study, majority of the respondents were male represented by 74.67%, while 25.33% of the respondents were female. The findings of the research were subjected to explanatory discussion of survey results so as to draw relevant conclusions and recommendations in regards to the influence of project management practices on the quality of construction projects in Kenya. The results indicated a very strong relationship between project management practices and the quality of projects within the construction sector in Kenya. The key findings of the research showed a very strong positive correlation between project design, material procurement, contracting and supervision as well as planning and budgeting; and the quality of construction projects within the construction sector in Kenya. Thus, before embarking on a project, careful consideration should be made regarding the specifications of the project design as this in turn affects the quality of material to be procured, hence the quality of the project. There should be accuracy in planning out the project timelines as this in turn affects the project costs as well as the sustainability of the project. Also, the level of competency and integrity of the contractors should be carefully considered, because this influences the quality of the project. The researcher therefore recommends that another study should be done on examining project management practices on the quality of projects within the construction sector Kenya which was not a concern in this study.

**ROLE OF STRATEGIC LEADERSHIP ON ORGANIZATIONAL
TRANSFORMATION AT KENYA REVENUE AUTHORITY**

BEATRICE MUTHONI WANG'OMBE

15J03EMBA040

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DECEMBER 2017

ABSTRACT

Strategic leadership is paramount in leading 21st century organizations due to the unpredictable operating environment which is becoming more and more volatile, uncertain, complex and ambiguous. The purpose for this study was to investigate the role of strategic leadership on organizational transformation within Kenya Revenue Authority. Specifically, the study sought to establish the effect of determining strategic direction, developing human capital, ethical practices and balanced strategic control on organizational transformation at Kenya Revenue Authority. This study adopted descriptive research design, a sample size of 83 respondents was selected through stratified sampling technique from a target respondents comprising of 105 senior staff at managerial level at Kenya Revenue Authority. A semi-structured questionnaire was employed for collecting primary data. The collected data were quantitative in nature and were analyzed by descriptive analysis method. The descriptive statistical tools such as SPSS (version 21) helped the researcher in coding of the data. The findings were presented using tables and charts. Tables were used to summarize responses for further analysis and facilitate comparison while multivariate regression analysis was used to quantify the strength of the relationship between the variables. The results showed that there was a positive significant relationship between strategic direction, human capital development, ethical practices and balanced strategic control and organizational transformation. It was recommended that organizations should adopt strategic leadership practices. Strategic leaders should adopt strategic leadership practices in order to achieve the desired organizational transformation at KRA. Strategic leaders should treat determining strategic direction and developing human capital with the seriousness it desires as these were found to be significant contributors in organizational transformation. It was evident from the reviewed literature that strategic leadership practice plays a major role at KRA.

**EFFECTS OF STRATEGIC CHOICE ON FINANCIAL PERFORMANCE AMONG OIL
FIRMS IN ZAMBIA: A CASE OF SELECTED OIL MARKETING COMPANIES**

ELIAS MUTEMBEI KAMUNDI

15M02DMBA002

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ABSTRACT

It is generally agreed in a modern global economy that corporate entities should be managed in a systematic manner using management concepts and tools such as strategic choices. Therefore, strategic choice is vital for strategic management of any company to achieve set corporate objectives both in the short and long term. The Zambian oil-marketing sector is fast growing attracting a lot of new entrants, while the active ones are made up of domestic and international firms fighting to increase and control a larger market share using many business and management strategies. The oil sector is very vital to the growth of the country's Gross Domestic Product (GDP) and sustainability of the Zambian economy at large. The general objective of this study was to evaluate the strategic choice and financial performance among oil firms in Zambia focusing on oil marketing companies. The key questions the researcher sought to answer were; what benefits do strategic choices bring to firms and does it affect the realization of main corporate financial objectives of profit maximization and wealth maximization? The strategic planning theory and resource-based view were the theories used to synthesize how strategic choices influences financial performance of companies. The study used descriptive cross sectional survey design and focused on eighteen (18) active oil-marketing companies, which had strategic choice imbedded in their management systems and spends many resources on the process annually. This was a census study and therefore all the eighteen (18) active oil-marketing companies in Zambia were used for the study. Chief financial officers, purchasing managers and marketing managers were sampled from each oil marketing company and therefore the sample size was 54 respondents. Data was collected using questionnaires and analyzed using SPSS. From the findings, 10 companies had employees less than 100 (56%) and that 9 (50%) of the companies have been in operation between 6-10 years. Results indicated that the chief financial officers and marketing managers agreed to a very great extent that there is a process where managers determine whether the chosen strategy is achieving the organizations' objectives respectively. Additionally, strategic leadership of top managers and their skills through their functional track have helped them to cope with a changing environment in this firm had the highest means and had affected financial performance to a great extent. Further, specialization has led to increased customer retention which has affected the company positively to a very great extent as indicated by the chief financial officers, marketing managers and the purchasing managers respectively. Regression analysis results established that specialization significantly affected performance of oil marketing companies in Zambia. ANOVA which assesses the overall significance of the regression model applied in this study gave a significance of 0.00. To increase productivity which leads to increased market share and profitability of the oil marketing companies, the study recommends specialization since the study indicates that this has led to increased productivity of the oil marketing companies.

**EFFECTS OF PROJECT MANAGEMENT STANDARDS ON PROJECT SUCCESS
WITHIN KENYA REVENUE AUTHORITY: A CASE OF EXCISE GOODS
MANAGEMENT SYSTEM**

FRIDAH MUTHONI MIANO

15J03EMBA035

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ABSTRACT

Application of project management standards in project implementation increases the probability that the project will attain its objectives. The general objective of the study was to establish the effect of project management standards on the success of KRA projects. The specific objectives sought to explore the effect of stakeholder management, strategic training, project support and monitoring and continuous improvement on success of KRA projects. The researcher used the stakeholder and agency theories. Descriptive study design was used, and the site was KRA head offices Nairobi, Kenya. The target population was the 126 KRA employees who took part in the EGMS project during its design, implementation and rollout. Stratified random sampling was used to select 96 potential respondents. Questionnaire was used to collect data and piloting of the same conducted with 15 employees from KRA so as to test for reliability and validity. Drop-and-pick-later method of questionnaire administration was applied. Analysis of the collected data was done with the aid of SPSS and analysis was through descriptive and inferential statistics (Regression). Study findings revealed that stakeholder management standards ($\beta = 0.307$; $p = 0.006$), strategic training standards ($\beta = 0.555$; $p = 0.000$) and project support standards ($\beta = 0.315$; $p = 0.002$) had a significant positive effect on implementation success of the EGMS project. However, monitoring and continuous improvement standards did not have a significant effect on implementation success of the EGMS project ($\beta = 0.152$; $p = 0.211$). The study makes the following recommendations. First, KRA should ensure that in future projects, stakeholders should be provided with opportunities to provide their input so that the resulting project would meet their expectations and needs. Second, in successfully implementing projects, it is critical for everybody involved in the project including project sponsor, project manager and the project-team members to have the requisite technical and soft skills. Third, KRA should ensure that in its future projects, support from senior management is indispensable for project accomplishment. Lastly, KRA should ensure that it has a metrics-tracking framework so that the project team can assess what they are accomplishing.