

**EFFECTS OF OPERATIONAL STRATEGIES ON SERVICE  
DELIVERY AMONG COMMERCIAL BANKS IN KENYA: A CASE OF NCBA  
BANK.**

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REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS  
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**MAY, 2022**

## DECLARATION

I declare that this is document and the research that it describes are my original work and that it has not been presented in any other university for academic work

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## **DEDICATION**

I dedicate this research project to my loving family who have consistently been with me during my educational journey. My mother, my husband and my supervisor for his immense support and encouragement.

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## ABSTRACT

In today's dynamic environment, financial institutions are adopted technique of being competitive that is characterized by efficiency in service delivery aimed at quality and customer satisfaction. Banks have greatly strived in ensuring that it improves customers' service level and tie their customers closer. The main objective of the study is to determine the effect of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA. The specific objectives of study were to evaluate the effect of customer care/service on service delivery; to determine the effect of business processes on service delivery and to establish the effect of automation on service delivery. The study was guided by Neo-Classical Theory and Market Power and Efficiency Structure Theory. The study adopted descriptive research that was effective in establishing the relationship between the variables. The target population captured by the researcher was 67 employees of NCBA. A sample of 67 respondents obtained upon administration of census by the researcher. Data collection was primary and therefore the researcher relied on questionnaire. The study reliability was calculated using coefficient Cronbach's alpha 0.7. To ensure that the instruments were valid, content validity was used. The collected data was analyzed with the help of Statistical Package for Social Sciences (SPSS) version 21. 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 customer care/service has a significance influence on service delivery (-0.041), while automation (-0.005) which suggested to have a negative influence on service delivery. The study therefore accepted that alternative hypothesis of bot customer care ( $p=0.03<0.05$ ) and business processes ( $p= -0.41<0.05$ ), which suggested that there is a statistically significant relationship between customer care and business processes. Finally, it is recommended in this study that other financial institutions should embrace operational strategies if they want to yield both short- and long-term success. The findings of the study may be useful in adding knowledge on operational strategies on service delivery. It also presumed that the study results may be useful to the NCBA Bank to make changes that will improve service delivery. The findings of study were of beneficial to financial institution and academicians.

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**LIST OF ABBREVIATIONS**

<b>ATM:</b>	Automated Teller Machine
<b>BPM:</b>	Business Process Management
<b>BPR:</b>	Business Process Reengineering
<b>BPR:</b>	Business Process Reengineering
<b>BPR:</b>	Business Processes Reengineering
<b>CBD:</b>	Central Business District
<b>CBK:</b>	Central Bank of Kenya
<b>DO:</b>	Delivery Order
<b>FSC:</b>	First Chartered Security
<b>IBM:</b>	International Business Management
<b>ICT:</b>	Information Communication Technology
<b>IT:</b>	Information Technology
<b>JKML:</b>	Jomo Kenyatta Memorial Library
<b>KCB:</b>	Kenya Commercial Bank
<b>KCB:</b>	Kenya Commercial Bank
<b>KEBS:</b>	Kenya Bureau of Standards
<b>KEMSA:</b>	Kenya Medical Supply Authority
<b>KEWASCO:</b>	Kericho Water and Sanitation Company
<b>MP:</b>	Market Power
<b>MSE:</b>	Medium Small Enterprises
<b>NACOSTI:</b>	National Commission for Science and Innovation
<b>NCBA:</b>	National Industrial Commercial Bank
<b>RMP:</b>	Relative Market Power

<b>SCP:</b>	Structure Conduct Performance
<b>SFA:</b>	Sales Force Application
<b>SSTQUAL:</b>	Self Service Technology Service Quality
<b>STATA:</b>	Statistical Software for Data Science
<b>UON:</b>	University of Nairobi

## OPERATIONAL OF TERMS

**Customer Care/Service:** It is noted to be a marketing technique that is focused on distinguishing characteristics of services, definition of service quality and actual use of consumer research in assessing expectation of and satisfactions with service quality.

**Businesses Processes:** It refers to the various aspects/techniques attached an organization that clearly enhances performance and by extension increasing productivity and competitiveness.

**Automation:** It refers to the new invention and innovations that organization tend to adopt in order to have a clear understanding on the service automation such as e-business.

**Service Delivery:** It refers to the factors that are aimed at creating awareness on the main business of the organization which is inclusive of organization personality, internal marketing activities, role demands and organizational leadership, employee empowerment, hygiene factors, organizational conflict and organization resources.

## CHAPTER ONE

### INTRODUCTION AND BACKGROUND OF THE STUDY

#### 1.1 Introduction

This chapter presented introduction and background of the study. Discussed herein are the problem statement, objectives of the study, research questions and significance of the study. This chapter also examined the scope of the study, limitations encountered as well as delimitations of the study, not forgetting the conceptual framework which was directed to the study in assessing the effect of operational efficiency on service delivery among commercial banks in Kenya.

#### 1.2 Background of the Study

It is well known that efficiency in service delivery is considered as a technical, multi-dimensional aspect which requires critical analysis during interpretation in any particular context of service delivery. Evidently, operational efficiency tends to cover a wider coverage in that it is not only intended to determine the qualities associated with staffs, machines, materials, finance and management but rather the need to measure of the ability of productivity with a desired effect (Cheng, Goh, & Kim, 2018). On the other hand, Banu, (2019) had a similar opinion of operational efficiency by defining it as the acquired skills and techniques of making the most out of the available resources. Moreover, it constitutes to the actual combination of men, materials, machine and capital employed to yield the highest output. Further, it has been established that operational efficiency plays a pivotal role in the productivity of an organization. Operational efficiency is basically a measure of the efficiency of profits earned as a function of operating costs (Riccardo, Andrea, & Francesco, 2021). The greater the operational efficiency, the more profitable a company. Moreover, the alluded the fact that operational efficiency can be a success in an organization when the right people are hired, well assessed and assigned roles which are in line with their abilities and capabilities. Mohamed and Xavier, (2016) examining the significance of transformation that took place in line with service delivery in the public sector in Malaysia. Moreover, the actual implementation of electronic government (e-government) had a positive impact especially at

the third tier of government-local authorities. The e-government initiative did offer a better platform in the administration of reforms in order to advance the public service. Indeed, the progress and challenges were witnessed upon the local authorities in implementing the e-government and offer policy interventions to expedite implementation further. Masson, Jain, Ganesh, and George, (2016) did evaluate the performance of Indian telecom service providers through the process of benchmarking study which portrayed operational efficiency and service delivery effectiveness. However, they further noted that existence of a two-stage data envelopment analysis (DEA) model that was significant in comparing the performances of the service providers. In which the first stage represents how efficiently a unit is able to use its infrastructure and resources to generate better quality services while the second stage captures how well a company is able to communicate and deliver these services to the customer (Masson, Jain, Ganesh & George.,2016).

On the other hand, Wang, Nguyen, & Dang, (2021) examined the significance of operational efficiency in the Real Estate Companies in Taiwan. It was evident that the real estate management and its operation played a crucial role in supporting the company in achieving its objective. Moreover, they further noted that the rapid growth of the real estate companies was mainly attributed by the existing portfolios which have witnessed expansion, attracting large numbers of domestic and foreign investors. Dong, Zhu, Li, Wang, and Rajpal, (2019) examined the existing relationship between performance and operational efficiency of container ports at the Maritime Silk in China. Moreover, they noted that operational efficiency was the key determinant of performance which resulted to competitiveness and sustainable development.

The significance of operational strategies cannot be over emphasized. Syntia, Fahira, Himawan, and Keke, (2020) did a study on the implementation of delivery order online as an effort of operational efficiency in Indonesia. Moreover, they claimed that advancement of technology entering various fields had greatly become a major factor and is widespread in various sectors. Their main argument was that the IT is a driver of utilization in all aspects in which a number of companies are trying so much to improve their business operation,

especially in the field of goods transportation service that are closed interlinked to information technology. As such, such companies tend to carry out their business activities manually, as in handling Delivery Orders (DO) which by extension will constitute to high operational costs for the company. Therefore, upon implementing of the DO Online, the transfer of documents becomes faster, the process of dispensing goods at the terminal becomes faster, in terms of security due to the fact that it can easily be monitored by the company's operational efficient department.

In the study on operational strategies on rural water coverage institutions in Ghana, Kumasi, (2018) examined a study on financing sustainable water, service delivery of small-town water systems in Ghana. Further, he noted that rural water coverage in Ghana is on the increase, yet there are real concerns attached to the level of service received and sustainability due to inadequate funding and unreliable cash flow for capital maintenance expenditure. Moreover, he deduced that the existence of a mechanism inherent in the National Community Water and Sanitation Strategy for addressing capital maintenance expenditure which works for systems that have been implementing it. As a matter of fact, the operations efficiency is indeed affected by limited capacity and weak management characterize water systems with inadequate mechanism to address capital maintenance. Limited awareness and application of water sector guidelines for the management of the piped systems by the management models and the districts.

Oghojafor and Ighodalo, (2015) assessed the significance of performance measurement system effectiveness and Public Private Partnership: Evaluating service delivery efficiency in Lagos State, Nigeria. However, they further claimed that government constant involvement in public private partnership has greatly enriched service delivery and efficient in governance. As a matter of fact, operations of government like any private institutions requires constant evaluation in the form of performance measurement system for improvement, satisfaction of customers, employees and stakeholders. Yahaya and Awen, (2020) seconded that idea raised by Oghojafor and Ighodalo (2015) whose emphasis was on the fact that efficiency in service delivery among financial institution in Nigeria is greatly attributed by banks specific

characteristics. Further, noted that bank managers should possess or rather pay attention to profits, total assets, debt structure and intellectual capital which is mainly determined by effectiveness in the operations.

Korir, Rotich, and Bengat, (2015) conducted a study on the extent in which operational efficiency constitute to performance and efficient service delivery in public sector, Kenya. Evidently, they noted that performance management aims at attaining operational effectiveness which in a broader sense is determined by possession of a sense of a number of practices that allow an organization to have a better scope on better utilization of resources. The need for productivity, quality and speed has spawned a remarkable number of management tools and techniques, total quality management, benchmarking, re-engineering and change management. As a matter of fact, all these are pursued from the strategy point of view may lead to emphasis being put on the wrong place. Odunga, Nyangweso, Carter, and Mwarumba, (2013) did a study on credit risk, capital adequacy and operating efficiency of commercial banks in Kenya. In deed commercial banks play an important role as financial intermediaries for savers and borrowers in an economy. Extensively, it is well noted that all sectors in the banking sector for their very survival and growth. As a matter of fact, operating efficiency for banks is therefore essential for a well functioning of the institution. Over the past few years, the banking system has experienced a tremendous in terms of numbers, size and profitability despite the challenges still remains to experience major challenges such as market risk, credit and operational risk.

### **1.2.1 Customer Care/Service**

Omolara, Ayodeji, and Taiwo, (2021) noted that the significance of customer care/services within the service-oriented organizations such as the banking sector, is determined by customers his or her perception of the quality of service received in truncation spelling Therefore, in order for organization to achieve success, need for customer satisfaction which is enhanced by improving services in any service organization, the time that the customers are required to wait in receiving service is always of great concern to the management of the organization. Moreover, Diyor, (2019) clarified on the fact that customer care encompasses

the wholesale combination of material and technical service supply and sales. Further, emphasized on the fact that level of customer service is determined not only by the number of loyal customers, but how many new customers are involved. Notably, even within the global market today, competition between various providers of service is brutal and firms in the service industry continuously endeavor to create, manage and maintain healthy relationships with customers, to gain competitive advantage over the others (Nekesa & Wanjira, 2020). Evidently, if the services are inappropriately handled and coordinated, the outcome is wrong perception of service quality, client's complaints, staff turnover, low sales and customer dissatisfaction.

### **1.2.2 Business Processes**

In a study that was conducted by Baiyere, Salmela, and Tapanianen, (2020) in relation to digital transformation and the new logistics of business process management. It was evident that business process management (BPM) emphasizes on three important aspects such logistics modelling (process), Infrastructural spelling alignment (Infrastructure) and procedural actor (agency) logics. As a matter of fact, the logics capture the dominant ways of thinking in BPM, which is reflected in its assumptions, practices and values. On the other hand, Borkowski, Fdhila, Nardelli, Rinderle-Ma, and Schulte, (2019) based much emphasis on business process management to possess a strong focus on centralized and intra-organizational processes. As a matter of fact, in today's business processes are increasingly distributed, deviating from a centralized layout, and therefore calling for novel methodologies of detecting and responding to unforeseen events such as errors occurring during process runtime.

### **1.2.3 Automation**

Muthee and Mang'ana, (2021) noted that automation is considered to be a practice in which an organization advances its system from the manual to computerized system to ease the workflow and ease of undertaking operations. Moreover, automation is basically an important to organization as it enables easy operations by use of machines and this leads to improved productivity. On the other hand, Dey and Das, (2019) emphasized on the significance of

automation such as robotic process automation (RPA) which is the deployment of technology solution in business processes and services as a transformation lever beyond traditional business process management and outsourcing.

#### **1.2.4 Profile of NCBA Bank**

The new NCBA has harnessed the power of both NIC and CBA to create a bank that brings together the best of both worlds from cutting edge mobile banking to good old-fashioned relationship management; from scalable business banking to financial services that grow as your business does; from best-in-class choice of products to investment solutions tailored to your specific needs. On 6th December 2018, it was announced that NIC Bank, an institution with a rich history of retail banking; and CBA Bank, a forerunner of innovation in the banking space, would be merging to form a new bank with unmatched strength, expertise and regional reach.

Our extensive branch network and friendly service mean that you are part of the most universal yet personal bank in East Africa. We still hold personal relationships at the heart of everything we do. Because we believe that truly great relationships are built on each other's success and that greatness is not some rare gift but is achieved one step at a time. We put the long-term interest of the customers and the communities first. We are the bank that will support Kenya's and the region's economic growth aspirations.

**Source: Author (2022)**

#### **1.3 Statement of the Problem**

Efficiency in service delivery is considered as an experience that financial institutions get when there is a combination of the right personnel, processes and adoption of technology that has a positive outcome and worthy for the business, by extension reducing cost for operations (Raspa, Moultrie, Toth, & Haque, 2021). In today's business, competitions, deregulation, and globalization have impelled the financial institutions to offer service in 24 hours around the globe, but still exist a significant drawback on the other hand in terms of inconvenience and security factors. However, these factors indeed have a significant and profound impact on banks' operational performance and service delivery (Sporta & Muganda, 2021).

The continuous increase in global competition has resulted has contributed to decrease in profit margins by most financial institutions, as such, need to pursue different operational strategies to maintain the market share and extensively increase the shareholder's wealth. In such a situation, there is need to respond to certain market changes and gain certain insights of predicting the direction of such changes and usually the focus should be based on their service delivery channels. It is indeed well noted that customers are usually the end users of the products and services offered by the financial institutions. Therefore, the financial institution should strive in meeting the customers' need to remain relevant (Hang, 2021) Through conforming its delivery channels to meet these needs, the operational efficiency will improve and hence the overall organizational performance.

Financial Institutions specifically the banks have experienced a lot of challenges in the ability to have their structures that are in constant conflict with the changing environment that is defined by the service delivery and the evolving needs of their customers. The relevance of the banks soon is greatly influenced by the dynamics experienced by the environmental changes. The banks tend to shift gradually from the traditional way of banking to a more modern way that rely heavily on technology. To survive, thrive and obtain a competitive edge in the market, banks will opt to come up with improved distribution channels to reach out to the clients. The major emphasis of such improved distribution channels is aimed at offering value addition to both the clients and the banks. realized

Kenyan banks have really been actively involved in setting targets that are high for themselves due to the influence of technological changes, improved facilities, existence of redefined service delivery and the experience by the customers. The key aim for the financial institution is to ensure that these banks are out-compete the competition by having superior service to their clientele (Nithya & Kiruthika, 2021). The study aimed at ascertaining the effects of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA Bank.

#### 1.4 Purpose of the Study

The purpose of the study established the effects of operational efficiency on service delivery among commercial banks in Kenya. The was categorically be influenced by the various factors that determine service delivery.

#### 1.5 Objectives of the Study

##### **1.5.1 General Objective**

The main objective of the study determined the effect of operational strategies on service delivery among commercial banks in Kenya.

##### **1.5.2 Specific Objectives**

The study's specific objectives are as follows.

- i. To assess the effect of customer care/ on service delivery among commercial banks in Kenya.
- ii. To determine the effect of business processes on service delivery among commercial banks in Kenya.
- iii. To establish the effect of automation on service delivery among commercial banks in Kenya.

#### 1.6 Research Hypothesis

- i. H<sub>01</sub>: Customer service significantly influence service delivery among commercial banks in Kenya.
- ii. H<sub>02</sub>: Business processes significantly influence service delivery among commercial banks in Kenya.
- iii. H<sub>03</sub>: Automation significantly influence service delivery among commercial banks in Kenya.

#### **1.7 Significance of the Study**

The study will offer additional information on the effect of operational efficiency on service delivery on the existing literature studies for future researchers. To the commercial banks, the study did offer a clear understanding on the need for efficiency of service delivery, thus establish ways to accommodate such changes in the institution without having negative effect

on their financial performance. The study will be of significance to other private institutions such as the microfinance institutions by contribution a better understanding and knowledge the need for operational efficiency on service being offered. Likewise, the study was of importance among researchers especially in the marketing sectors since it may be used as a reference material for future researchers.

### **1.8 Scope of the Study**

According to Easterby-Smith et al. (2014), claimed that a scope of a study clearly highlights the aspects that the research study seeks to cover in respect to the subjects, geographical area, methodology and population. This study's geographical scope was NCBA Bank, located in Upper hill Nairobi and focused on various departments.

### **1.9 Limitation of the Study**

According to Robson (2017), argued that limitations of a study refer to the existing factors that restricts and extensively affects the study in which the researcher does not have control over. Due to sensitivity of some of the financial information in the commercial banks, some of the respondents did not give desired information to the researcher. The researcher however assured them that the information gathered for the study was used for academic purposes only. The researcher also faced a challenge of getting information from the top management of the institution. This, however, was met through using some of the respondents in junior management to access information from the top management. The researcher however explained to the respondents that information being sought was purely for academic purpose and as such, confidentiality was guaranteed.

This study involved analyzing the various reports, which in certain instances did not contain specific information for the research in question. This was because implementers could have collected project data for their own use and purpose. It was also difficult to access the accuracy of reports because the researcher did not participate in designing nor had control over the conditions in which the performance was established. That notwithstanding, it was envisaged that information gathered was supplemented with primary data from funders, beneficiary institutions and the implementing institution itself.

### **1.10 Delimitation of the Study**

According to Easterby-Smith et al. (2014) delimitation of a study is defined as the aspects within the study that are duly uncontrollable to the researcher in which the study was focused on the effect of operational efficiency on service delivery among commercial banks in Kenya. The researcher obtained data through secondary data since it was already in existing in the published reports and the achieves.

### **1.11 Assumption of the Study**

Assumption of a study is referred to the general statements that is aimed at provision of accurate or the circumstances in which statistical methods tend to produce acceptable results. The researcher assumed that the respondents provided truthful and genuine information when being interviewed and administration of questionnaires. The researcher assumed that some of the respondents feared to provide information due to fear of victimization.

### **1.12 Theoretical Review**

#### **1.12.1 Theory of Change (ToC)**

The proponents of the Theory of Change are not clearly defined but it can be traced to the field of development where it is seen as to have grown out of the tradition of the logical planning in the 1970s (Vogel, 2012). ‘This theory is an outcomes-based approach (Vogel, 2012). As a concept, ToC has a strong base in the fields of sociology, environment, political science and psychology (Stachowiak, 2010). The main principles behind the ToC are one, it focuses on the process which helps the practitioner think systemically with clear purpose and indicators. The theory also prioritizes learning. This means that when it is applied, the practitioners have to keep reflecting and finding adaptive approaches to navigate any challenge. The theory also advocates for stakeholder participation; which is key to sustainability of any effected change (Mosse, Farrington, & Rew, 1998). In their work, Austin and Bartunek (2004) noted that in organizational development; ToC help the managers to make critical assumptions regarding the process of change in the organizations and interventions required to effect desired change.

In the field of strategic management, ToC emerged as an effort to model and evaluate community development interventions in the 1990s at the Aspen Institute Roundtable on community change (Weiss, 1995). This can be attributed to prominent methodologists such as Michael Quinn, Peter Rossi, Carol Weiss and Huey Chen among others. In fact, it is Weiss who popularized the term “Theory of Change” in monitoring and evaluation through her book *‘New Approaches to Evaluating Community Initiatives’* (Weiss, 1995). Different researchers in various fields have applied the Theory of Change in their work. For example, Newbury-Birch et al. (2009) used change theory to uncover the complex relationship that alcohol users have with the drink.

The research identified that good family unit relationship and level of awareness about alcohol would lower levels of alcohol abuse. Through this research a campaign on behavior and attitude change was launched to collaboratively work with families and the young people on solutions and interventions were designed to combat alcohol abuse in Scotland. This shows that if well used, Toc is capable of unearthing systemic problems and hence strategize on bringing change. Lofthouse, Leat, and Towler (2010) used Toc to explain why after-school activities would be important in improving students’ performance.

The research was part of a wider research taken by the Newcastle University to establish reasons behind the educational gap between the poor and the rich in the UK. The research revealed that giving students extra activities after the official class hours could help some students improve on their educational performance. These research findings were taken up by the government who made it a mandatory requirement for schools to offer after class activities. This theory was used in this study to complement on the strategic thinking.

The theory helped the researcher to look at the process of operational strategies on service delivery among financial institutions that determine the effective application of operational strategies.

### **1.12.2 Contrast Theory**

The proponent of Contrast Theory was Hovland, Harvey and Sheriff (1987). Anchored by Dawes et al (1972) who clearly pointed out on the existing tendency to magnify the discrepancy between one's own attitude and the attitudes represented by opinion statements. Contrast theory presents an alternative view of the consumer post usage evaluation process than was presented in assimilation theory in that post usage evaluations lead to results in opposite predictions for the effects of expectations on satisfaction. The theory posits that consumers will seek to minimize the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated.

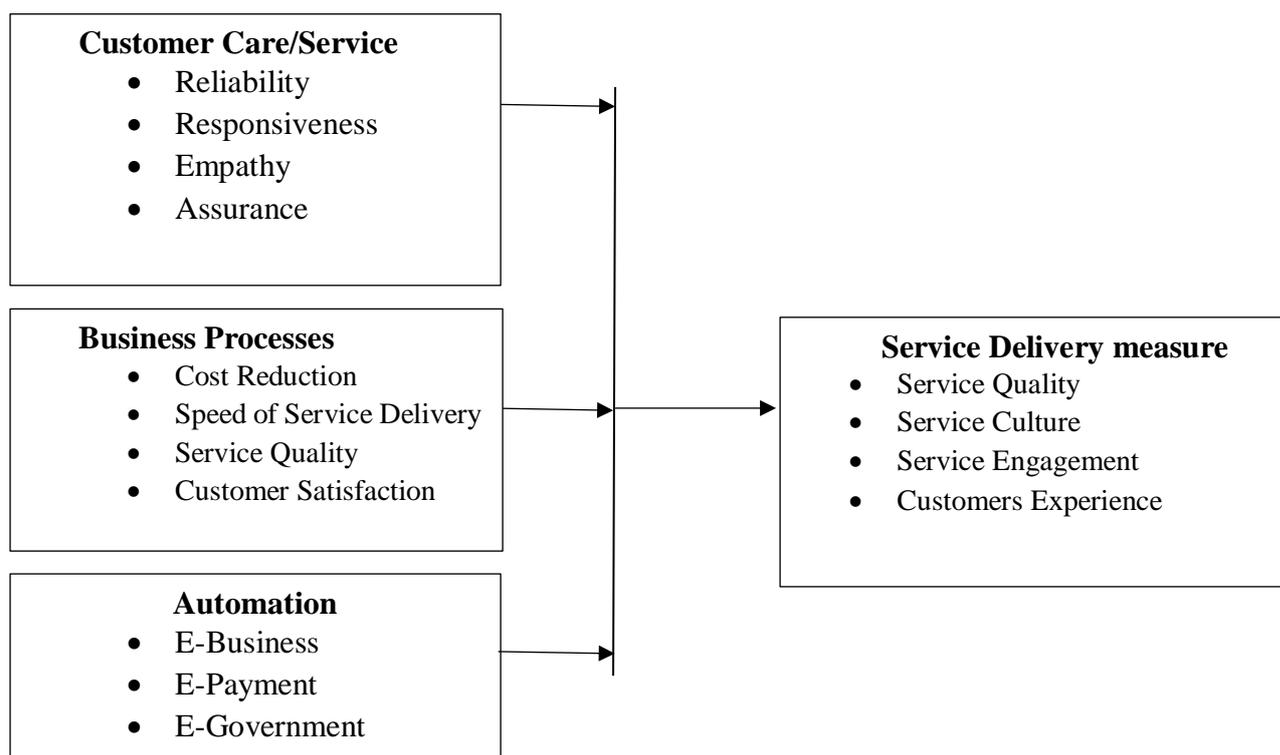
The existing contrast of the theory is that the existing discrepancy of experience from expectations will be exaggerated in the direction of discrepancy. As a matter of fact, firms tend to raise expectations through advertisements, and then customer's experience is only slightly less than that promised, the product/service would be rejected as totally unsatisfactory. Conversely, under-promising in advertisement and over-delivering will cause positive disconfirmation also to be exaggerated. Notably, a number of studies in the marketing literature had offered some support for the theory. Moreover, the contrast theory of customer satisfactions predicted that customer reaction instead of reducing dissonance, the consumer will magnify the difference between expectations and the performance of the product/service. The theory helped the researcher to look at the process of operational strategies on service delivery among financial institutions that determine the effective application of operational strategies.

### **1.13 Conceptual Framework**

According to Houghton, Murphy, Shaw and Casey (2015), a conceptual framework gives an explanation either graphically or diagrammatically, the main components that are being studied, the key factors, variables and the presumed relationship among them" (p.18). This study is based on a conceptual framework as shown by figure 1.1 below. The conceptual

framework conceptualized the effect of the three independent variables: customer care/service, business processes and automation on service delivery at NCBA Bank.

Conceptual framework is indeed an analytical tool with several variations and contexts. It is used to make conceptual distinctions and organize ideas. Strong conceptual framework captures something real and does this in a way that is easy to remember and apply. In the below framework indicators, independent variables and dependent variable. In this conceptual framework of the study, the independent variable is operational strategies which is subdivided into sub-variables which includes customer care/service, business processes and automation. Garg and Kothari (2014) anchored the fact that independent variable is that variable that can undergo manipulation or be changed while dependent variable is the discerned outcome of the independent variables undergoing manipulation. This is therefore ensuring interactions between these variables (dependent and independent) that guarantees the process of performance is comprehensive and successful. The study was based on the below conceptual framework that is presented in Figure 1.1. The conceptual framework conceptualizes how the three independent variables (Customer care/service, business processes and automation) influence service delivery. Operational efficiency will be assessed through the assessment of the business case of service delivery. Other aspects assessed include business growth, process efficiency, performance management and financial efficiency.

**Independent Variables****Dependent Variable****Figure 1.1 Conceptual Framework****Source: Author (2022)****Figure 1.1: Effects of operational strategies on service delivery**

It's used to make conceptual distinctions and organize ideas. Strong conceptual framework captures something real and does this in a way that is east to remember and apply. In the above framework we have independent variables and dependent variables. In this conceptual framework of the study, the independent variable, operational strategies, consisting of three constructs regarded as subcomponents, is considered to have a directly proportional effect on service delivery. By implication, if operational strategies are not adhered to effectively, it will negatively affect service delivery, and the converse is true. This implies that all activities associated with operational strategies should be as credible as possible so that necessary information on how service delivery is progressing. Service delivery, which in this study, means the continuous cyclical activity that develops and delivers customer-focused services (Ragul, 2021), consist of service quality, service culture, service engagement and customers experience. To stimulate effective service delivery, there is need to consider customer care/ service, business processes and automation. As noted earlier, this proportional relationship

between operational strategies and service delivery could be affected by other factors outside the control of service delivery.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Empirical Review**

This chapter gives an overview on the existing literature review taking into consideration on the extent in which customer care/service, business processes and automation on service delivery in Kenya. The study focused on the manner in which the concept of operational strategies constitutes to proper service delivery, the first section of this chapter captured customer care/service, business processes and automation techniques followed by the literature review and knowledge gap.

#### **2.1 Service Delivery**

Lim, Ong, Tong, Groenewegen, and Sivasampu, (2021) conducted a study on primary care service delivery in Malaysia organization. Most countries including Malaysia have set goals to incorporate a strong primary care into the healthcare system. The aim of this study was to evaluate the strength of service delivery process dimensions in Malaysia and compare it with England, the Netherlands, Spain, North Macedonia, Romania and Turkey which participated in the Quality and Costs of Primary Care (QUALICOPC) study. This cross-sectional study utilized the QUALICOPC study data on primary care performance, which was conducted in 2011–2013 (QUALICOPC in Europe Australia, New Zealand and Canada) and 2015–2016 (Malaysia). A standardized questionnaire was completed by primary care practitioners from participating countries. Multilevel regression analysis and composite scores were constructed to compare the performance of primary care on four process dimensions: accessibility, comprehensiveness, continuity of care and coordination.

Ogiriki and Buseri, (2021) examined a study that pointed out on the significance of financial accountability mechanism on service delivery in Kololim/Opokuma Local Government Area of Bayelsa State, Nigeria. Financial accountability systems and service delivery were examined in the Kolokuma/Opokuma Local Government Area of Bayelsa State in Nigeria. To accomplish this, five research questions and five hypotheses were used to guide the investigation. For this study, 340 employees from Kolokuma/Opokuma Local Government

Area in Bayelsa State were surveyed. A basic random selection method was used to choose 187, which represents 55% of the population. Taro Yamane's sample size calculation was used to determine the study's sample size. For data gathering, a questionnaire was used. Cronbach Alpha was used to assess the instrument's trustworthiness, with a score of 0.99 for financial accountability mechanisms and a score of 0.97 for service provision. When calculating the mean and standard deviation, the data were analyzed using frequency counts, percentages, and SPSS version 23. Hypotheses were tested using Person's product-moment correlation coefficient at 0.05 significant levels at the same time High levels of good governance, financial accountability, transparency and budget performance as well as high levels of service delivery were discovered in the study. An important link is found between financial accountability, transparency, budget performance, internally and externally generated revenue and service delivery in the research. This link is also found in the study. It was recommended that in order to maintain high-quality service delivery in local government, the council should beef up the various financial accountability mechanisms

Richard, Peterson, Kate, and James, (2022) conducted a study on achieving improved performance through excellent service delivery for companies manufacturing food in Kenya. Moreover, the study noted that the overall objective of the study was to determine the how improved firm performance can be achieved through excellent service delivery for companies manufacturing food in Kenya. Specifically, the study sought to determine the effect of service delivery on the performance of companies manufacturing food in Kenya. The population of the study comprised of the company's manufacturing food in Kenya. A descriptive cross-sectional survey design was adopted in data collection and analysis. Primary data was collected from respondents using a structured questionnaire, while secondary data was collected from published firm's reports. Out of the 75 respondents targeted by the study, 44 respondents forming 56.67% response rate, which was considered adequate for analysis with good representation from all the subsectors. On hypotheses testing, it was established that, 61.8% of variations in the overall firm performance are explained by variations in the firm's

service delivery namely the application of service delivery innovation, resolution of public complaints, customer satisfaction index and conformity to the food regulatory standards. Thus, there is a relationship between service delivery and performance of companies manufacturing food in Kenya. HA1 is therefore supported. In conclusion, the study confirmed that there is a positive and statistically significant relationship between service delivery and performance of companies manufacturing food in Kenya, whereby 41.7% of changes in the overall firm performance are explained by changes in the firm's service delivery namely application of service delivery innovation, resolution of public complaints, customer satisfaction index and conformity to the food regulatory standards. The results therefore support the anchoring theory of resource advantage theory.

## **2.2 Operational Strategies**

### **2.2.1 Customer Care and Service Delivery**

In a study that was done by Lichtsteiner, Karavdic, and Delafrooz, (2022) on the significance of customer care service on service delivery in Switzerland. Further, they noted that incorporation of technology was considered to be an essential tool for contemporary customer service. Evidently, the IT has greatly enhanced effectiveness and performance of service delivery. The study sought to examine the role of it on enhancing service delivery in customer care service centers in Switzerland. It was also established that acquisition and application of any modern technology was done by vital stakeholders in mind. As a matter of fact, the actual investment in technology has a positive outcome in service delivery. The study adopted descriptive research study design. The target population consisted of 400 employees. Data collection tools that were administered was surveys questionnaire. Data was analyzed using descriptive and inferential statistics. The findings of the study concluded that the adoption of advanced technology had a positive impact on enhancing service delivery to the clients. As a matter of fact, the level of technology adopted did affect the service delivery which indicates that if the level of innovation is enhanced in the operations of the customer care centers, after that the efficiency in service deliver will also increase. The study concluded that customer

care centers must ensure that they take on the technology for the improvement of service delivery.

Al-Azzam, (2015) examined a study on the impact of service quality dimensions on customer satisfaction: A field study of Arab Bank in Jordan City. However, they noted that service offering channels in the banking system has emerged on the scene wide variety of forms such as internet banking, automated teller machine (ATM), telephone banking and banks. The study also established that need for mature competition and global financial systems have been forced to investigate the significance of customer satisfaction. The data collection for the study was primary in which the researcher did administer structured questionnaires to employees in Arab Bank in Irbid City. The study used a model of service quality in the need to evaluate its effect on the customer satisfaction. As a matter of fact, the service quality an important role in this equation which includes tangibility, responsiveness reliability, empathy, and security. It was also noted that the five factors have positively affected the customer satisfaction. This study was undertaken in the Ibid City, Jordan while the current study will be conducted in Kenya.

Malik, Shuqin, Mastoi, and Gul, (2016) did a study on evaluating citizen e-satisfaction from e-government services in Pakistan. They further noted that citizen satisfaction is a critical and decisive factor for persistent use of e-government services as it can substantially impact on failure or success of e-government projects. However, the hurdle for e-government planners and practitioners in Pakistan is to find out the key determinants of satisfaction of their citizens. After extensive relevant literature review, it was noted that the actual formulation of 7 hypotheses and distinguished 7 different determinants namely trust, accessibility, awareness of e-services, quality of e-services, computer anxiety, customer expectations and security/privacy. A sample of survey data from 200 employees in 8 universities in different cities of Punjab Province of Pakistan was gathered to perform data analysis. The study also based their outcomes on multiple linear regression ad factor analysis. The results established that the results were of significance in establishing the degree of satisfaction of Pakistan

citizens. This study was done in Pakistan while current study will be in Kenya. In addition, the study was on government institutions while the current study will be on commercial banks. El Saghier and Nathan, (2013) examined a study on service quality dimensions and customers satisfactions of banks in Egypt. Moreover, the aim of the study was to have a proper glimpse of quality of service from customers' perspective in the Egyptian banking. Data collection for the study was primary and the researcher administered questionnaire survey conducted in Egypt. The study considered a sample size of 150, chosen on a convenient basis from Egyptian banks. Finding of the study concluded that existence of four factors that influence users' evaluation of service quality of banking services which includes reliability, responsiveness, empathy, and assurance. This study was conducted in Egypt which has different cultural practices with Kenya.

Loth and Godwin, (2019) examined a study on customer satisfaction on health service delivery; a case of NHIF Temeke in Tanzania. Moreover, general objective of this paper was to assess customer service quality and customer satisfaction of health service delivery in Tanzania focusing on the hospitals that provide health services to the members of NHIF. Specifically, the paper addresses two issues: firstly, to examine customer satisfaction on the basis of services offered to the members of NHIF by the hospitals which were studied; and secondly, it attempts to find out the level of customer satisfaction through SERVQUAL model dimensions. The case study was used whereby data collection involved primary data and secondary data. In addition, the SERVQUAL model, which was proposed by Parasuraman, Zeithaml, & Berry (1988) was applied. The model presupposes that service quality is the difference between expectations and performance relating to quality dimensions. The findings indicate that, the majority of the respondents were not satisfied with the services offered by selected hospitals under NHIF as reflected by various complaints made by the customers/patients with regard to the health services delivery like, delay of services, using of harsh language, corruption, and poor services. The SERVQUAL model dimensions showed that, with respect to tangibility, 45.7% NHIF members who get health services from the selected hospitals were not satisfied with the environment and premises of the selected

hospitals. With respect to reliability, the findings show that, 55.7% of NHIF members were not satisfied; and about 57.2% were not satisfied with the hospital employees' promptness in providing services. The other attributes of the model indicated that minority of the respondents (28.6%), were not satisfied with the knowledge of employees.

Preko, Agbanu, and Feglo, (2014) conducted a study of service delivery, customer satisfaction and customer delight in real estate business, evidence from Elite Kingdom Investment and Consulting Company in Ghana. Moreover, the company greatly base focus on the need for creating customers, retain and maintain customers through quality service delivery, customer satisfaction and customer delight. The aim of the study was to identify whether customer delight and customer satisfaction depend on service provided by an organization. The study adopted a simple random sampling technique which as used to sample 248 customers of Elite Kingdom Investment and Consulting Company. Data collection was primary in which the researcher administered questionnaires to the respondents. A reliability analysis was run to ascertain the inconsistency of the instruments used in the questionnaire. The statistical package used was SPSS version 20 to run the reliability analysis, test of normality, multivariate and unilabiate analysis, and Microsoft excel was also used to generate pie charts and graphs. The study established that service delivery is significant to customer satisfaction, and satisfaction and customer delight. Adetayo and Apollos, (2013) clearly gave an overview on the aspects of service delivery and customer satisfaction in the Telecommunication Industry in Nigeria. The study clearly assessed that the level of satisfaction of subscribers in the industry and the discrepancies in the level of satisfaction among them. Data were collected using a structured questionnaire distributed to 400 respondents in Lagos and Oyo states of Nigeria. The study adopted descriptive statistics such as a frequency, percentages, weighted mean as well as inferential statistics such as analysis of variance (ANOVA) were used for analyzing the variables of interest. The results obtained showed a general mean of 3.66 on a 5-point Likert scale. It means that the customers were satisfied with the various services being offered in the mobile telecommunications industry in Nigeria. It is indeed recommended that the players in the mobile telecommunications industry should strive to raise the level of

customer satisfaction by focusing on courtesy and upgrading of their operational facilities to widen their coverage area.

Mathangani and Sile, (2020) examined a study on customer care strategies on customer satisfaction in government agencies; a case study of Kenya Bureau of Standards (KEBS). Further, this study seeks to establish the effects of customer care strategies and programs on customer satisfaction in government agencies a case study of The Kenya Bureau of Standards. The specific objectives were to establish the effects of staff training practices, management support, and customer feedback programs on customer satisfaction. Although various studies have been carried out in this area, no study has been done to examine effects customer care strategies on customer satisfaction in public institutions. The study focused on government agencies and to be specific The Kenya Bureau of Standards. Mixed mode research design was used with questionnaires and supported from secondary documents, which formed the main data collection tools. Data analysis was through Statistical Package for Social Sciences (SPSS) where inferential statistics and linear regression models were used. Staff training was significant determinant of customer satisfaction at p-value of 0.020. Management support (p-value 0.000) and customer feedback mechanisms (at p-value 0.000) had significant influence in customer satisfaction. A unit change in staff training was associated with 0.690 times change in customer satisfaction. Similarly, a unit change in management support led to 0.241 times positive change in customer satisfaction while a unit change in customer feedback mechanisms led to a 0.642 positive change in customer satisfaction. The study concluded that there was need to improve customer satisfaction through enhancing the way management implemented and supported customer service projects. The recommendations included financing customer satisfaction strategies and making customer satisfaction the core outcome of the services offered by KEBS.

Githii, (2015) conducted a study on the factors affect customer service delivery, a case of Standard Chartered Bank, Kenya. The purpose of the study was to establish factors affecting customer care service delivery in Standard Chartered Bank of Kenya. The study was guided

by the following specific objectives; to determine the effect of staff training on customer service delivery in Standard Chartered Bank of Kenya, to establish the effects of employee motivation on customer service delivery in Standard Chartered Bank of Kenya and to examine the effects of technology on customer service delivery in Standard Chartered Bank of Kenya. The study adopted descriptive research design. Their target population majorly focused on lower, middle, and upper-level management for Standard Chartered Bank, Kenya. From the target population a sample size was drawn based on the stratified random sampling method. Data collection was carried out via questionnaire made up of structured as well as open ended questions. Data was analyzed through descriptive statistics while using Microsoft Excel and SPSS as the analysis tools. The data was presented using tables and graphs. The findings of the study established that majority of the respondents as shown by 64.6 percent indicated that staff training had affected customer service delivery to a very great extent, 25 percent of the respondents indicated to a great extent, whereas 10.4 percent of the respondents indicated that staff training had affected customer service delivery to a moderate extent. Orayo, Maina, Wasike, and Ratanya, (2019) conducted a study on customer care practices at the University of Nairobi (UON), Jomo Kenyatta Memorial Library (JKML). The purpose of the study was to provide an analysis of the customer care practices at the University of Nairobi, Jomo Kenyatta Memorial Library (JKML), Kenya. The study adopted a descriptive research design. However, simple random sampling technique was used to derive at an appropriate sample from the target population. A structured questionnaire and face-to-face interview were used to collect both quantitative and qualitative data. A total of 384 questionnaires were distributed to students and library staff. Face-to-face interviews was conducted among five section heads. Data was analyzed using Microsoft Excel and presented in tabulated summaries and figures. The findings of the study suggested that JKML has not only put in place customer care practices but had also provided reliable service with notable professionalism among staff. Users were satisfied with the attention and information resources provided. Challenges encountered related to inadequate ICT infrastructure, lack of a written policy, lack of customer

care skills among library staff and lack of managerial support. The study recommended inclusion of customer care in the mainstream of the strategic plan of the university.

### **2.2.2 Business Processes and Service Delivery**

Sa, Choon-Yin, Chai, and Joo, (2020) conducted a study that associated business processes such as knowledge creation process, customer orientation and firm performance, evidence from small hotels in Malaysia. The study adopted a survey research design to gather data for the study from 308 small hotels owners located in five tourism regions in Malaysia. The study relied on primary data in which the researcher did administer structured questionnaire to the respondents. The findings of the study suggested that customer orientation has a direct relationship with firms' performance, customer's orientation initiative have an impact on firm's knowledge creation process that are dependent on the dynamic capabilities of their tourism entrepreneurs and customer orientation displayed by small hotels is found to be partially mediated by the knowledge creation process and its impact on firm performance.

Kuhil, (2014) examined business process reengineering and organizational performance of Ethiopian banking sector. Moreover, they noted that BPR has established itself as one of the attractive radical change management options for coping and adapting to the new competitive market environment and become popular both in the public and private organization throughout the world. Evidently, they further deduced the fact that Ethiopia public (government owned) institution including the public financial institution have embarked on large scale change projects since 2004 in which Business process re-engineering (BPR) is a central element. The study tried to establish whether implementation of Business Process Reengineering projects have improved operational performance of the selected case of commercial banks in Ethiopia by collecting and analyzing both quantitative and qualitative comprehensive data set. Data collection was through using a mixed approach through questionnaires, interviews, observations, and review of secondary sources of information. A total of 837 questionnaires were returned from the respondents of the selected branches and head offices. The findings of the study concluded that BPR utilization in the banks was met

with mixed reactions from employees and some managers. As a matter of fact, the main achievements of BPR were service delivery time, reduced dramatically because of the new process redesign and introduction of information and communication technology services which by extension enhances satisfaction to employees and customers alike. Sungau, Ndunguru, and Kimeme, (2013) did a study on the business process re-engineering considered to be a technique to improve delivering speed of service industry in Tanzania. Further, they claimed that delivering speed is a critical aspect especially in today's business environment. In most cases, service organizations and customers are sensitive to time spent at delivering or receiving a service. As a matter of fact, service organizations by extension must change to meet the challenge. The study identified that such a situation can easily be accomplished through business process re-engineering which is a technique that improves business processes in service industry in Tanzania. The aim of the study was to establish the effect of business process re-engineering on delivering speed by extension enable organizations to appreciate the performance improvements that is associated with the technique. The study adopted a cross sectional survey design to investigate the effect of BRP on delivering speed. A total of 95 service organization participated in the study. The findings revealed that BPR significantly and positively improves delivering speed of service organizations.

Fatah and Mat-Zin, (2013) conducted a study on the need of understanding the various business practices of cost accounting system in the Libyan Agricultural Firm, a case of Six Libyan Agricultural Firms. The study adopted qualitative approach aimed at offering a clear understanding on the practice of cost accounting systems in the Libyan agricultural firms. The study adopted unstructured interview which was used to collect data from the interviewees to achieve the research objectives. The study interviewed six employees from different Libyan agricultural firms to understand the current practices of cost accounting systems. The findings of the study indicated that traditional costing is widely used to calculate the product costs, to allocate overhead costs Libyan agricultural firms rely on volume-based methods such as cultivated area to allocate the indirect cost to products from plantation departments. The study

is about cost accounting systems while the current study is focused on operational efficiency and service delivery among commercial banks in Kenya.

In a study that was conducted by Kamau, Rotich, and Ogollah, (2021) associating business process that based much emphasis on multiple service delivery in Huduma Centers in Kenya. Further, they noted that most public institutions are generally different in design and operations compared to several years back. The advances in technology and consumer demand have resulted to public institutions adjusting periodically. Technically, new advancement in technology and innovations has pushed most governments to modernize their systems in order to address their citizens' demands for reliable and efficient services. As such, the Huduma Program of Kenya was launched in 2013 as a framework through which, a variety of channels which advances citizen-centric public service are supported through the use of digital technology and one stop centers throughout the country. The study adopted quantitative and qualitative analysis techniques to evaluate the effect of Multiple Delivery Channels in Huduma Centers in Kenya. Data was collected through administration of questionnaires; Target population was 51 Huduma Centers and a sample of 153 respondents working at the management level in all operational Huduma Centers in Kenya. The study revealed that the Huduma Centers employ the use of multiple delivery channels and how it affects service delivery in public institutions enhance adoption and application of multiple delivery channels in delivery of their services to the public to enhance efficiency and effectiveness.

Makanyeza, Kwan Dayi, and Ikobe, (2017) conducted a study on the various business strategies that are aimed at improving service delivery by local authorities in Kajiado County. The study ought to identify the extent to which poor service delivery and the strategies to improve service delivery in local authorities by the Kajiado Local Authority. The study adopted primary data collection technique, two administered questionnaires were designed that is one for the employees' and the other for service users to capture the views of both the employees and service users. Questionnaires were conveniently distributed to 20 employees of Kajiado Local Authority and 20 were returned usable. However, a mixed approach that

includes combination of quantitative and qualitative methods was considered for analysis. The findings showed that the major causes of poor services delivery considering the various business process put in place included councilor interference and political manipulation, corruption and lack of accountability and transparency, inadequate citizen participation, poor human resource policy, failure to manage change, lack of employee capacity, poor planning, and poor monitoring and evaluation.

Osano and Okwena, (2015) examined a study on factors influencing performance of business process reengineering projects in banks in Kenya Commercial Bank. Moreover, the Kenyan banking sector has established that it is critical to take up business process reengineering (BPR) to greatly improve performance. The aim of the study was to investigate factors that influence performance of BPR projects in the Kenya Commercial Bank (KCB). The study adopted descriptive and inferential research design. The target population was 4,066 employees of KCB Ltd from which a sample of 351 was derived to participate in the study. The study found that management commitment, communication of change, processes and systems management and monitoring and evaluation influence the performance of BPR projects at KCB Ltd. The study findings concluded that employees at KCB Ltd were communicated early enough on the business processes; the needs for change were clearly communicated to them. The study concludes that monitoring and evaluation affect BPR through the kind of support offered and participation in strategy formulation. The study recommends that effective change management is the success factor for BRP; organization should therefore ensure that communication of change is made to enhance the meeting of project objectives and effectively prepare their organization for change.

In addition to Edna, (2021) conducted a study on the significance of outsourcing and service delivery in Kericho Water and Sanitation Company in Kenya. The study noted that the current scarcity of public resources in the world economies has led to adoption of strict measures to ensure efficiency in service delivery. The pressure of delivering is attributed more for less has steered managers to focus towards outsourcing strategy, which has attracted much attention in the recent years owing its important role of efficiency in service delivery across all sectors

of economy. The study sought to determine effects of outsourcing security services, revenue collection and maintenance on service delivery. Agency Theory, Core-competency, Resource-Based Theory and Transactional Cost Theory. Descriptive research design was adopted in this study. The study target population was 17,232 KEWASCO stakeholders from which a representative sample size of 175 was chosen through various sampling techniques. The study adopted purposive sampling technique was applied on the company employees and water officials while clustering and stratified random sampling was applied on the organization's customers. Data collection was done through administration of questionnaires and interview guides. Reliability and validity of data collection instruments was acquired through test-retest scenario where, similar results of reliability coefficient were obtained through pilot study. Data collected was then summarized for analysis, with the aid of Statistical Package for Social Sciences (SPSS) software. Data findings was then presented in frequency tables, percentages and means. Inferential statistics included Chi-Square and Regression were employed for analysis. The findings of the study concluded that organizations under study could be failing to meet the required service delivery targets due to a number of issues other than failure of the three outsourced function.

### **2.2.3 Automation and Service Delivery**

De Leon, Atienza, and Susilo, (2020) examined a study on the influence automation on service quality dimensions as a second order factor on perceived value and customer satisfaction in the mobile application in Philippines. Moreover, the study noted that banks offer technology-based service banking such as mobile banking applications to keep up with technological advancement. The usage of the application requires quality service delivery. The main objective of the study was to assess if automation in relation to self-service technology service quality (SSTQUAL) dimensions will influence the perceived customer value and customer satisfaction in mobile banking applications. Data was gathered from 200 users of mobile banking. Data analysis was carried out with Structural Equation Modelling (SEM). It was evident that service quality was second-order factor composed of seven first order factors of quality dimensions. The findings of the study reveal that service quality significantly

influences the perceived value and customer satisfaction. These findings provided insights for banks and mobile applications provides to develop strategies that will enhance customer experience, perceived value, and customer satisfaction.

Mohamed and Kassim, (2017) a study conducted on an overview of e-payment adoption among Muslim micro-enterprise in Malaysia. Moreover, electronic payment system has become an increasingly important payment system worldwide. Apart from improving the convenience, e-payment system also increases the efficiency in the delivery of financial services to un-bankable community especially the micro entrepreneurs. The findings of the study established that the number of e-payment made per capita has increased substantially from 14.3 transactions in 2003 to 82 transactions tin 2015. As a matter of fact, hen increasing importance of e-payments, financial institutions including microfinance institutions tend to play their roles in encouraging high adoption of e-payment in service delivery among the micro-entrepreneurs.

Abbas, Muzaffar, Mahmood, Ramzan, and Rizvi, (2014) conducted a study on the impact of technology on performance of employees in service delivery, a case of Allied Bank Ltd, Pakistan. They noted that technology was a fundamental importance in every industry. However, financial institutions have highly been influenced with technology. Banks have created different delivery channels through investment in technology. The aim of the study is to examine the effects of information technology on performance of Allied Bank employees. The data was gathered through unstructured interviews and responses were analyzed through IBM SPSS Text Analysis. It was figured out that technology greatly escalates the productivity of employees along with time saving. It greatly affects the workload on employees to deliver quality service. However, the organizations which implement new technology should provide proper training to employees; it will increase their performance.

Adewoye, (2013) examined the impact of mobile banking on service delivery in Nigerian commercial banks in Nigeria. Moreover, he further claimed that electronic banking services have become an important practice among commercial banks in Nigeria. That is, the actual introduction of the E- banking services have improved banking efficiency especially in

rendering service to customer. The study aimed at examining the impact of mobile banking on service delivery in the Nigeria commercial bank. Primary data collection technique was administered in which one hundred and forty (140) questionnaires were administered to both senior and junior staff of the selected banks. Out of the 140 questionnaires, 125 total questionnaires were found to be useful for the purpose of the study representing 83.3% of the total questionnaires distributed. Data collected was analyzed using frequency table, percentage, and mean score analysis while the non-parametric statistical test Chi-square was used to test the formulated hypothesis using STATA 10 data analysis package/software to examine the impact of mobile banking on service delivery and draft a relationship between mobile banking and service delivery. The results of the study showed that mobile banking improves banks service delivery in a form of transactional convenience, saving of time, quick transaction alert and save of service cost which has recuperate customer's relationship and satisfaction.

Domfeh, Kusi, Nyarku, and Hunsaker, (2020) conducted a study on the impact of sales force automation on quality service delivery and small reporting among micro and small-sized enterprises in Kumasi Metropolis, Ghana. The study adopted descriptive survey design, 97 managers of these MSEs were purposively selected and survey through self-administered questionnaires. Descriptive statistics which included frequency and percentages while inferential statistics involved use of multiple regression. Analysis of data was done to determine the research findings. It was found that SFA applications significantly and positively predict variance in quality service delivery in the selling function of MSEs. There was also statistically significant but moderate positive correlation between the use of SFA and quality service delivery. It was also established that the use of SFA applications significantly and positively predicts variance in sales reporting in the selling function of MSEs. There was also a statistically significant high positive correlation between the use of SFA and sales reporting.

Wairiuko, Nyone, and Omulo, (2018) conducted a study on ICT infrastructure and adoption of E-government for improved service delivery in Kajiado County, Kenya. They further noted

that through the advancement of ICT, many governments around the globe have embarked on projects that introduced E-government initiatives for efficient and effective government operations geared towards making e-government accountable and transparent by extension offer timely services which are convenient and cost effective. The study adopted descriptive research design. A sample of 335 respondents was drawn from the target population of 2660 employees from the devolved 10 ministries in Kajiado County using Cochran (2007) formulae. Quantitative data was collected through open and closed ended questionnaires while qualitative data was collected through an interview guide. However, regression models and correlation were used to analyze inferential data and test hypotheses. The findings of the study were that the ICT infrastructure has a strong positive influence on adoption of E-government which by extension enhances service delivery in Kajiado County.

Oduma and Shale, (2019) conducted a study on the effect of logistics automation on supply chain performance in Kenya Medical Supplies Authority (KEMSA). The main objective of the study was to determine the effect of logistics automation on supply chain performance in Kenya Medical Supplies Authority. The study adopted descriptive research design which incorporated the procedures selected by the researcher for studying a particular set of questions or hypothesis and a framework for the collection and analysis of data that is suited to the research questions. The study deployed census approach to collect data from 91 respondents working in the states corporation mainly involved in the management of procurement process major on logistics operations management hence no sampling technique was used. Data collection was primary, in which data was collected using questionnaire. The pilot testing was carried out to help find out if the questions was able to measure what they were supposed to measure, appropriateness and practically, the clarity of the working and whether the respondents interpreted the questions in the same way. Tables were used to display the rate of responses and to facilitate comparison. Qualitative reports were presented in form of essay, which was discussed as per the study objectives aligned with the theories and empirical study. The collected research data was checked for any errors and omissions, coded, defined and then entered into Statistical Package for Social Sciences (SPSS) version

24. Quantitative data was coded into numerical codes, which represented various variables. These codes then were being captured into computer for analysis.

### **2.3 Summary and Research Gap**

Although many studies have focused on service delivery little has been done on the effects of operational strategies among commercial banks in Kenya. As a matter of fact, customer care/service, business processes and automation are critical on service delivery as one cannot work effectively without incorporating the other which has a positive impact on performance. This study aimed at analyzing the effects of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA Bank. Some of the determinants influencing service delivery include customer care/service, business process and automation. Moreover, most of the studies conducted have involved Banking Institutions (Al-Azzam, 2015); Government Institutions (Malik, Shuqin, Mastoi & Gul, 2016), Real Estate Business (Preko, Agbanu & Feglo, 2014), Telecommunication Industries (Adetayo & Apollo, 2013), Hotel Industries (Sa, Choon-Yin, Chai & Joo, 2020) and Agricultural Firms (Fatah & Mat-Zin, 2013) among other types of organizations. However, few studies have focused on the significance of operational strategies and service delivery. This study hence provided insights on the effects of operational strategies on service delivery among commercial banks. This provided an insight that is lacking from the previous studies.

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **3.1 Introduction**

This chapter seeks to describe the methods and procedures adopted in respect to the effect of operational strategies on service delivery among commercial banks in Kenya. This section constituted of the procedures such as research design, site selection, target population, method of data collection and analysis. The need for ethical and legal issues was considered in this study which was clearly captured.

### **3.2 Research Design**

A research design is noted to be a set of procedures that are included in the research, accumulation of information, investigation and report composing (Creswell, 2012). This study investigated the operational strategies on service delivery among commercial banks in Kenya. According to Kothari (2014), a descriptive research design included the survey and fact findings inquiries adding that more often, the researcher has no control over variables in therefore research and only reports what has happened or is happening.

According to Obwatho (2014), a descriptive research design aims at describing the existing phenomena that is intended to give relevant answers on the research questions. It is indeed a scientific method that involves the observation and describing the behavior of a subject without necessarily influencing it in any way. This study employed descriptive and exploratory research design. In that, the descriptive research design was concerned with offering a description on the nature and characteristics of a particular group of employees in NCBA Bank. On the other hand, exploratory research design was attributed by the need for formulation of problems that is of significance for further investigation from operational point of view. The descriptive research design was used to obtain information that is majorly concerned with the status of the existing phenomena and giving description on the measures of variables.

### **3.3 Research Site and Rationale**

The research site is referred to as the geographical location in which the researcher will carry out and address the practical questions in line with the research (Dawson, 2002). This study was conducted at NCBA Bank, head office, Nairobi County. This study site was selected since it is the head office and therefore responsible for coordinating all the other branches.

### **3.4 Target Population**

Creswell and Creswell (2014), a target population is outlined as a group of people who tend to express similar characteristics. The characteristics of the target population is considered as a whole set of available objects for which data was used to make conclusions and obtain

relevant information that was used by the research. The target population for the study was 67 employees in the NCBA Bank headquarters in Nairobi, Kenya. The target population will consist of senior managers, middle level managers, supervisors, and operational staff. The target population was expected to have information on the operational strategies on service delivery.

**Table 3.1: Target Population**

<b>Categories</b>	<b>Total Population</b>
Senior management	8
Middle level management	10
Supervisory staff	16
Operational staff	23
<b>Total</b>	<b>67</b>

**Source: NCBA Bank Human Resource Department, March 2021**

### **3.5 Sample Size**

A sample size refers to the exact number of items, elements or individuals that are chosen from the target population in which data was assembled. To arrive at a convenient sample size for the study, the researcher administered census survey. The significance of census survey was recommended since the target population was small and deemed fit to fully participate in the study without leaving other portions out (Creswell, 2014). Moreover, the sample size for the study was 67 respondents.

### **3.6 Data Collection**

Primary data collection was administered at NCBA Bank in which the specific objectives were examined.

#### **3.6.1 Data Collection Instruments**

According to Mugenda and Mugenda (2013), define data collection as the way towards social occasion in which data can easily be demonstrated or validating the truth and to further scientist's comprehension of the bewildering issue and clarity facts. The researcher administered primary data collection tool i.e., questionnaires to the employees of NCBA. The questionnaire consisted of structured questions that was contained closed and open-ended

questions. The researcher seek permission from NCBA Bank business departments for purposes of interviewing willing respondents by way of the questionnaire. The researcher administered one questionnaire per respondents at NCBA Bank headquarters. This approach allowed greater latitude in providing answers therefore the providing in-depth information regarding the phenomenon. To ensure the credibility of the data collected, the researcher laid aside his preconceived ideas by writing down his opinion on his opinion on operational strategies at the workplace or in organization. This allowed flexibility in the collection of data. The participants were guided by the researchers' prior knowledge of the phenomenon, but by their own experience.

### **3.6.2 Piloting of Research**

Pilot testing was conducted for this study to clearly determine whether the research instruments are reliable in examining and analyzing data collected. Therefore, a pre-testing was carried out on employees at Kenya Commercial Bank, CBD Branch, and any relevant questions found to be interpreted differently during pre-testing was rephrased so that they could have the desired meaning to all respondents. The researcher administered 8 questionnaires of KCB to establish if they really make sense and it contained data to answer the questions to solve the research problem. The purpose is to eliminate any form of error.

### **3.6.3 Instruments of Reliability**

Coolican (2014) indicated that reliability is the ability of a test to elicit similar responses or results after repeated administrations. Considering the fact that questionnaires was assessed on the effect of operational strategies and service delivery, Cronbach Alpha was administered to test reliability of the Likert rating scales. Cronbach alpha tests offered clarity on the internal consistency among the various response and the higher the alpha, the higher the reliability of the items. A Cronbach alpha of 0.7 is indicated as the threshold below which the scale was not considered reliable. However, Cronbach alpha of 0.7 is acceptable for descriptive research (Kurpius and Stafford, 2016).

### **3.6.4 Instruments of Validity**

According to Robson (2017), validity of findings considered as the actual measure of the extent to which the data already generated by the data collection tool does give a meaning to the study variables. The content of the validity was of great importance and as such the need for assessing the questions in the questionnaire to ensure that each question does measure what it is supposed to. Validity, therefore, depends on how accurately the data collected represents the study variables. It's determined largely by systematic error also known as non-random error. Construct and content validity were tested. For assessment of construct validity, a theoretical framework concerning the concept to be measured must exist and the expectations in the theory must confirm to the measurements. Content validity is a measure of the degree to which the collected data using a specific instrument symbolizes a content of a specific concept. To ensure content validity, the university supervisor reviewed the instruments, whether the instruments covered what was supposed to be covered. The researcher also ensured the research questions were well understood to avoid misunderstanding.

### **3.6.5 Data Collection Procedures**

The researcher adopted a procedure that incorporated drop and pick procedure in which the researcher administered the questionnaire. The researcher will also need backing from a research assistant in delivering them to the respondents and collect them within a specific duration of time such as two weeks to give the respondents sufficient time to participate in the study.

### **3.7 Data Collection Analysis**

Data collected will be analyzed using the descriptive and inferential statistics and in which qualitative methods will also be administered in the study. In this study the use of a mean and standard deviation will be used in arriving at a conclusion for the study. For the inferential statistics, the use of correlation and regression analysis will be used in trying to establish the relationship between the existing variables. There will also be the use of statistical package of social sciences (SPSS) version 21.

Regression equation will be:

$$\gamma = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where;  $\gamma$  = Service Delivery

$\beta_1 - \beta_3$  = Regression coefficients

$X_1$  = Customer Care/Service

$X_2$  = Business Processes

$X_3$  = Automation

$\varepsilon$  = Error term

### 3.8 Legal and Ethical Consideration

There are various ethical considerations that need to be put in place while doing the whole process of undertaking research that is voluntary in participation, informed consent, and communication of results. Voluntary participation involves the act of ensuring that the respondents are not coerced in any way in participating in the study (Coolican, 2014). The researcher obtained a letter from Africa Nazarene University allowing her to undertake the study and the introductory letter explaining the purpose of the study and that was confidentiality upheld for all the respondents. The researcher issued a letter from the university to seek a research permit from the National Council for Science and Technology. After obtaining the permit, the researcher made preliminary arrangements with the management of NCBA Bank three weeks before the material date, in order to create sufficient rapport with the respondents, raise their confidence and awareness as to the nature and purpose of the study, as well as inform them of their freedom to make informed choices.

Bryan (2016) states that it is the responsibility of the researcher to carefully assess the possibility of harm to research participants, and the extent that it is possible, the possibility of the harm should be minimized. The researcher should recognize if the issues under the study are sensitive because it needs the core business of the organization. Therefore, there was need

to protect the identity of the respondents as much as possible. This meant that the questionnaires did not require respondents' names or details that revealed their identity. All parties in the research observed ethical behavior and other people's ideas, process, results were given appropriate credit.

## CHAPTER FOUR

### DATA ANALYSIS AND FINDINGS

#### 4.1 Introduction

The chapter presents the findings of the study based on the research questions. It provides the information on each objective of the study; using descriptive and inferential statistics aimed at answering the research hypothesis. The chapter therefore covers response rate, demographic information, descriptive analysis, and inferential analysis.

#### 4.2 Response Rate

A total of 67 structured questionnaires were given to the respondents by the researcher aimed at gathering data for answering the research questions. 52 questionnaires were duly filled and returned for data analysis, representing a response rate of 77.6%. Only 15 questionnaires were not returned for data analysis, an indication that there was an unresponsive rate of 22.4% through administration of census method.

**Table 4.1 Response Rate**

Category	Frequency	Percentage (%)
Responded	52	77.6
Did not respond	15	22.4
<b>Total</b>	<b>67</b>	<b>100</b>

Source: Author (2022)

#### 4.3 General Information

This section provided the findings on the demographic factors of the respondents as discussed.

### 4.3.1 Gender

The study established the gender of the respondents to ensure there was equal chance of gender participation in the study and the findings were as follows.

Table 4.2 Gender of the Respondents

Gender	Frequency	Percentage (%)
Male	16	31
Female	36	69
<b>Total</b>	<b>52</b>	<b>100</b>

**Source: Author (2022)**

The findings in table 4.2 indicated that 69% of the respondents were female while 31% were male. Majority of the respondents therefore were female.

### 4.3.3 Age

The study also sought to determine the age of the respondents. This was aimed to ensure that the information gathered cuts across all age categories in the project.

Table 4.3 Age of the Respondents

Age category	Frequency	Percentage (%)
Between 18-25	11	21
Between 26-35	23	44
Between 36-40	12	23
Between 41-50	6	12
<b>Total</b>	<b>52</b>	<b>100</b>

**Source: Author (2022)**

As presented in table 4.2, the findings established that 44% of the respondents were in the age bracket of 26 – 35 years, 23% were in the age bracket of 36 – 40 years, 21% were between 18-25 years of age while 12% were between 41-50 years of age.

#### 4.3.4 Level of Education

It was important for the study to determine the education level of the respondents. This was to ensure that the respondents clearly demonstrated their understanding of the research objective. The findings were recorded as follows;

**Table 4.4: Level of Education**

<b>Education</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Certificate	15	29
Diploma	11	21
Undergraduate	22	42
Graduate	4	8
<b>Total</b>	<b>52</b>	<b>100</b>

**Source: Author (2022)**

The findings as shown in table 5 illustrates the findings on education level of the respondents. Majority of the respondent, 42% had undergraduate level of education while 29% had certificate level. In addition, 21% of the respondents indicated that they have diploma level of education while 8% had graduate level of education.

#### 4.3.5 Experience

The study also determined the experience level of the respondents based on the number of years of years they have participated in the project, and the findings were as follows. The findings in table 4.5 established that 35% of the respondents had 11 – 15 years' level of experience in the project. 29% had 5 – 10 years, 19% had above 15 years while 17% had less than 5 years.

**Table 4.5: Level of Experience**

<b>Experience</b>	<b>Frequency</b>	<b>Percentage</b>
Less than	9	17
5years5 –	15	29
10years	18	35
11 – 15years	10	19
Above 15 years	<b>52</b>	<b>100</b>
<b>Total</b>		

**Source: Author (2022)**

#### **4.4 Descriptive Analysis**

This section provides the descriptive summary findings of the research objectives based on their frequency, percentages frequency, mean and standard deviation. Each objective of the study had a seven factor statement measured in a scale of 1 – 5 where 5 = strongly agree (SA), 4 = agree (A), 3 = uncertain (U), 2 = disagree (D) and 1 = strongly disagree (SD). A composite mean was further determined to aid in making study conclusions where a composite mean of above 3.0 illustrated that the respondents agreed while below 2.0 illustrated that respondents disagreed. The findings on each objective of the study were presented as follows.

##### **4.4.1 Customer Care/ Service**

Table 4.5 was used to present the findings on customer care/service. According to the study findings, respondents agreed that hemanagemen that's identified various customer care practices that fully enhanced customers' satisfaction with a composite mean of 3. 025. It is evident that majority of the respondents agreed that customer care/service positively influences delivery of service. Separately, the results that majority of the respondents 34% and 37% who agreed that good customers care enhances customer management while 9% were neutral 17% and 4% disagreed with a mean 3.808 and standard deviation of 1.295.

Approximately, 31% and 10% agreed that quality of service being offered is able to enhance service delivery, 17% of the respondents were neutral while 25% and 17% of the respondents disagreed with a mean of 2.904 and standard deviation of 1.287. Proper customer care services tend to entice customers needs to be satisfied with 13% and 21% agreed, while 16% were neutral and 14% and 16% of the respondents disagreed with a mean of 2.827 and

standard deviation 1.366. On the other hand, 19% and 17% of the respondents agreed that customer care has enabled the organization to attract a number of clients. 31% of the respondents were neutral with the statement. 19% and 13% disagreed with the statement with a mean of 3.019 and standard deviation 1.579. This was based that possession of a better strategic plan that enabled the management to formulate effective techniques that are aimed at satisfying customers.

**Table 4.6: Customer Care/Service**

Statements	SA		A		U		D		SD		Mean	Std. Dev.
	F	%	F	%	F	%	F	%	F	%		
Good customer care/service by the employees of NCBA Bank leads to quality management	18	34%	19	37%	4	8%	9	17%	2	4%	3.808	1.205
Provision of quality services offered by NCBA employees usually meets and address the needs of the customers	5	10%	16	31%	9	17%	13	25%	9	17%	2.904	1.287
Customer care/service normally supports the quality of interaction between employees and customers which by extension entices customers experience	7	13%	11	21%	8	16%	18	34%	8	16%	2.827	1.309
Due to merger has enabled the organization to increase its ability of service experience to its clients	9	18%	11	21%	9	17%	16	31%	7	13%	2.981	1.366
Enhanced customer cares/service has enabled the organization to attract a number client.	10	19%	9	17%	16	31%	10	19%	7	13%	3.019	1.379
Customer care constitute to making of informed decisions	2	23%	10	19%	6	11%	16	31%	8	16%	3.038	1.316
It addresses the issues brought about by the customers	6	11%	10	19%	13	25%	15	29%	8	16%	2.596	1.376
<b>Composite Mean</b>											<b>3.025</b>	

#### 4.4.2 Business Processes

Efficiency in business process is key to service delivery as indicated by composite mean of 3.179 as shown in table 4.5. The findings further revealed that respondents agreed that their existences of constant review of updates relating to customers need that enhances services delivery with a mean of 3.039. Generally, 38% and 21% of the respondents agree that all business processes outputs were clearly listed and adequate for resource allocation. 5% of the respondents were neutral while 2% and 10% of the respondents disagree. The general mean was 3.385 and a standard deviation of 1.316. Moreover, it was denoted that all activities required to deliver the outputs of the business processes was agreed by majority of the respondents at 27% and 31%. 10% of the respondents were neutral. 23% and 10% of the

respondents disagreed with the statement. The response rate had a mean of 3.423 and standard deviation of 1.363. In addition, the respondents further agreed that there is readily available need for available resources that fast-track service delivery. Moreover, 15% and 29% of the respondents agreed that there was effective subdivision of business processes that enhance service delivery, 13% of the respondents were neutral while 31% and 12% of the respondents disagreed. Generally, the general response rate had a mean 3.058 and 1.305. There is an effective milestone of each task in business processes in which respondents agreed at 19% and 33%. 17% of the respondents were neutral with the statement. 21% and 13% of the respondents disagreed with the statement. The response rate had a mean 3.404 and standard deviation 1.330. Majority of the respondents agreed that there was effective risk management in business process at 27% and 35%. 4% of the respondents were neutral with the statement. 21% and 13% of the respondents disagreed with the statement. A general mean of 3.404 and standard deviation of 1.431. Existence of customers update was evident with 4% and 44% of the respondents agreed with the statement, 17% of the respondents were neutral with the statement. 21% and 13% of the respondents disagreed with statement. With the statement, the response rate with a standard mean of 3.039 and standard deviation of 1.701. The respondents agreed that 15% and 15% embraces effective and better communication to its customers, 10% of the respondents were neutral. 10% and 19% of the respondents disagreed with the statement. As a result, planning is necessary to help in acquiring resources so as to meet customers' expectation both short and long term.

**Table 4.7: Business Processes**

Statements	SA		A		U		D		SD		Mean	Std. Dev.
	F	%	F	%	F	%	F	%	F	%		
All the business processes outputs were clearly listed, and adequate resource allocated	11	21%	20	38%	4	8%	12	23%	5	10%	3.385	1.316
All activities required to deliver the outputs of the business processes were identified and allocated enough time and resources	14	27%	16	31%	5	10%	12	23%	5	10%	3.423	1.363
There was effective subdivision of the business processes into sub activities and tasks	8	15%	15	29%	7	13%	16	31%	6	12%	3.058	1.305
There were effective deliverables and milestones of each task in the business processes	10	19%	17	33%	9	17%	9	17%	7	13%	3.270	1.330
There was an effective risk management plan during the business process	14	27%	18	35%	2	4%	11	21%	7	13%	3.404	1.431
Existences of constant review of updates relating to customers need	2	4%	23	44%	9	17%	11	21%	7	13%	3.039	1.701
Embraces effective and better communication to its customers	8	15%	8	15%	5	10%	21	40%	10	19%	2.673	1.368
<b>Composite Mean</b>											<b>3.179</b>	

### 4.4.3 Automation

**Table 4.8: Automation**

Statements	SA		A		U		D		SD		Mean	Std.Dev.
	F	%	F	%	F	%	F	%	F	%		
The adoption of technology has assisted the organization in designing and developing new product service line.	11	21%	20	38%	10	19%	4	8%	7	13%	3.462	1.290
The organization has proper equipment's and tools	7	13%	20	38%	11	21%	10	19%	4	8%	3.308	1.164
The constant adoption of technology has enabled the organization to link the product/service to the market information/needs	10	19%	22	42%	8	15%	10	19%	2	4%	3.538	1.128
Due to adoption of technology, the organization has sufficient tools needed at the incubator	9	17%	19	37%	7	13%	10	19%	7	13%	3.250	1.326
Advancement of technology has made it possible for the organization to adopt a post incubation services which are of great help.	15	29%	16	31%	7	13%	11	21%	3	6%	3.558	1.274
The automation of its products/services has aided to increased production	8	15%	15	29%	7	13%	19	37%	3	6%	3.115	1.231
It is everyone's responsibility to ensure that they embrace change brought about by technology to serve the clients better.	9	17%	14	27%	13	25%	14	27%	12	4%	3.269	1.157
<b>Composite Mean</b>											<b>3.357</b>	

Service delivery is greatly influenced by the dynamic changes that are brought about by constant automation of product/services offered thus need to develop effective planning mechanisms in enhancing performance. Based on the study, findings as presented in table 4.7, respondents agreed that automation greatly affects services delivery with a composite mean of 3.357. This was supported by indicating that they have put best quality systems in place to help in achieving sustainability. Majority of the respondents agreed that 21% and 38% of the respondents agreed that adoption of technology has greatly impacted the development of new products, 21% of the respondents were neutral. 8% and 13% of the respondents disagreed with the statement. Moreover, a mean of 3.463 and standard deviation 1.164. A number of

respondents agreed that organization had proper equipment 13% and 38% was as a result of new technology, 21% of the respondents were neutral. 19% and 8% of the respondents disagreed with the statement. Generally, a mean of 3.308 and standard deviation 1.164. The constant adoption of technology has enabled the organization to link the product/service to the market information/needs was agreed with the respondents with 19% and 42%. 15% of the respondents were neutral. 19% and 4% of the respondents disagreed with the statement. A mean of 3.538 and standard deviation of 1.128. Due to adoption of technology, the organization has sufficient tools needed at the incubator that majority of 17% and 37% of the respondents agreed with the statement. 13% of the respondents are neutral. 19% and 13% of the respondents disagreed with a mean 3.250 and standard deviation of 1.326. Advancement of technology has made it possible for the organization to adopt a post incubation services which are of great help at 29% and 31%, 13% of the respondents were neutral and 21% and 6% of the respondents disagreed. A standard mean of 3.358 and standard deviation of 1.274. The automation of its products/services has aided to increased production with 15% and 29% of the respondents agreed with the statement, 13% of the respondents were neutral, 37% and 6% of the respondents disagreed with the statement. A mean of 3.115 and standard deviation 1.231 was obtained from the statement. It is everyone's responsibility to ensure that they embrace change brought about by technology to serve the clients better with 17% and 37% of respondents agreed with the statement, 25% of respondents were neutral while 27% and 4% of respondents disagreed. The statement was backed with a mean of 3.269 and standard deviation 1.157.

#### 4.4.4 Service Delivery

**Table 4.9: Service Delivery**

Statements	SA		A		U		D		SD		Mean	Std. Dev.
	F	%	F	%	F	%	F	%	F	%		
High quality administrative systems are in place to support service delivery.	10	19%	19	37%	10	19%	11	21%	2	4%	3.462	1.146
I always show sincere interest when solving customers problems.	15	29%	13	25%	11	21%	10	19%	3	6%	3.519	1.260
My action by extension always instill confidence in my clients	4	8%	12	23%	17	33%	13	25%	6	12%	2.904	1.125
The bank continuously assesses customer satisfactions thus ensures timely information, customers expectations and customers communication protocols	5	10%	13	25%	16	31%	11	21%	7	13%	2.962	1.188
Customers tend to have a positive attitude towards the bank	7	13%	18	35%	14	27%	8	15%	5	10%	3.269	1.173
Customers are impressed by good perceptions.	7	13%	13	25%	17	33%	9	17%	6	12%	3.115	1.799
Having a positive attitude goes hand in hand with service delivery	9	17%	17	33%	12	23%	9	17%	5	10%	3.308	1.229
<b>Composite Mean</b>											<b>3.220</b>	

Service delivery has remained a big challenge for many organizations. With increased competition for resources among firms, small and upcoming project organizations must develop effective mechanism of enhancing service delivery. The study findings in table 4.8 clearly indicated that respondents agreed that they have taken into consideration that facilitate service delivery, with a composite mean of 3.220. They also agreed that they design their activities and goals towards improving service delivery.

#### **4.5 Inferential Statistics**

The section presents the findings on correlation and regression analysis.

##### **4.5.1 Correlation Analysis**

Pearson correlation analysis was used to determine the strength of the relationship between independent and dependent variables. Table 4.8 presents the findings on correlation analysis. The study established that both customer care and business processes had a positive correlation on service delivery. However, automation had a negative correlation on service delivery. Further, the study indicated that customer care and business processes had a positive coefficient value of 0.3166 and 0.0416 respectively; with a p-values of  $0.0222 < 0.05$  for customer care and  $0.0397 < 0.05$  for business processes. Automation had a negative correlation coefficient value of -0.0700 with a p-value of 0.6219, which is greater than significant level of 0.05. Of the three independent variables of the study, customer care had the highest positive correlation coefficient value while automation had the lowest negative correlation coefficient value on service delivery.

**Table 4.10: Pearson Correlation Analysis**

Pearson Correlation Coefficient Table					
		Customer Care	Business Processes	Automation	Service Delivery
<b>Customer Care</b>	Pearson Correlation	1.0000			
	Sig. (2-tailed)				
	N	52			
<b>Business Processes</b>	Pearson Correlation	0.1167	1.0000		
	Sig. (2-tailed)	0.4101			
	N	52	52		
<b>Automation</b>	Pearson Correlation	-0.1963	-0.0918	1.0000	
	Sig. (2-tailed)	0.1630	0.5175		
	N	52	52	52	
<b>Service Delivery</b>	Pearson Correlation	0.3166	0.0416	-0.0700	1.0000
	Sig. (2-tailed)	0.0222	0.0397	0.6219	
	N	52	52	52	52

\*Significance level at 0.01 (2-tailed)

#### 4.5.2 Regression Analysis

Regression analysis sought to determine the relationship between customer care, business processes and automation as independent variables and service delivery as dependent variable of the study. Additionally, coefficient of determination also known as ( $R^2$ ) was used to determine the extent of influence of customer care, business processes and automation independent variables on service delivery (dependent variable). The model of the study therefore was.

**Table 4.11: Model Summary**

Model	R	R-Square	Adjusted R-Square	Std. Error of the estimate
1	0.7939	0.6303	0.6746	0.8920

\*Predictors (Constant); Customer Care, Business Processes, Automation

The model summary in table 4.9 sought to explain the extent of which variations in service delivery is caused by variation in customer care, business processes and automation as independent variables; using coefficient of determination ( $R^2$ ).

The findings established that the model explains 0.6746 (adjusted R-Square) changes in service delivery caused by independent variables. This implied that customer care, business processes and automation contribute 67.46% changes on service delivery while other changes, 32.54%, are explained by other factors not captured in the study.

**Table 4.12: Analysis of Variance (ANOVA) Results**

Source	Sum of Squares	df	Mean of Sum of Squares	f	Sig.
Model	1.729	3	0.576	1.78	0.016
Residual	15.502	48	0.323		
<b>Total</b>	<b>17.231</b>	<b>51</b>	<b>0.338</b>		

\*Dependent variable; Service Delivery

\*Predictors (Constant); Customer Care, Business Process, Automation

The ANOVA analysis estimated the significant level of the overall model of the study by testing the study hypothesis, null and alternative hypothesis. It also estimated the mean differences of the group variables. Based on the findings on table 4.10, the ANOVA results revealed that the overall model of the study was significant at 5% level of significance. The F calculated was greater than the F critical 1.78. The sig. value of 0.016 further confirmed that the model was significant in obtaining the research objectives.

**Table 4.13: Regression Coefficient Results**

Model	Unstandardized coefficient		Standardized coefficient		
	B	Std. Error	Beta	t	Sig.
Customer Care	0.378	0.143	0.004	0.03	0.030
Business Processes	0.004	0.169	0.315	2.24	0.041
Automation	-0.008	0.146	-0.008	-0.06	0.956
Constant	2.095	0.829		2.35	0.023

\*Dependent variable; Service Delivery

Regression analysis indicated the relationship between independent variables and dependent variable of the study. As shown in table 4.11, Customer Care (= 0.030) and Business Processes ( $\beta = 0.004$ ) had a positive relationship on service delivery, while automation ( $\beta = -0.008$ ) had a negative relationship on service delivery. The study therefore accepted the alternative hypothesis of both customer care ( $p = 0.030 < 0.05$ ) and business processes ( $p = 0.041 < 0.05$ ) which suggested that there is statistically significant relationship between customer care and business processes as independent variables and service delivery and rejected the null hypothesis. Further, the study accepted the null hypothesis of automation ( $P = 0.956 > 0.05$ ) and rejected the alternative hypothesis; suggesting that there is no significant relationship between automation and service delivery.

The regression coefficient values of the model were.

$$\hat{Y} = 2.095 + 0.378X_1 + 0.004X_2 - 0.008X_3 + \epsilon$$

It was estimated that when all other factors are held constant, the sustainability of a project will be 2.095. However, a unit increases in both customer care and business processes will result to a unit increase in service delivery by 0.378 and 0.004 units respectively. Further, a unit increase in automation will result to a decrease in service delivery by -0.008.

## **CHAPTER FIVE: SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The chapter presents the summary of the findings and discussion of the study. Conclusion of the entire project is made in this chapter, where the basis of the conclusion is based on the research discussion as per the research objectives. Recommendations and areas of further study are outlined.

### **5.2 Summary of the Findings**

Service delivery has remained to be an aspect that many financial institutions find a challenge in engaging with potential customers even after using the necessary resources and available technology. This study sought to examine the effects of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA Bank. Over the years, financial institutions have tried to develop clear policies to continuously improve service delivery and strategies for implementing them. The study had three objectives; to evaluate customer care, to determine business processes and to establish automation on service delivery among commercial banks in Kenya.

The study further established that majority of the respondents who took part in the study were female with majority having undergraduate level of education. The study further indicated that respondents agreed that indeed operational strategies enhances service delivery and requires not only customer care, business process but also automation. This is based on the descriptive findings where respondents agreed that indeed operational strategies aimed at improving service delivery among among financial institutions. The study also determined that of the three variables of the study, customer care had the highest significant positive correlation and relationship with service delivery among commercial banks. This was followed by business process. However, for automation, the study established negative correlation and relationship on service delivery among commercial banks in Kenya.

### **5.3 Discussions**

The discussion of the study is based on the objectives of the research study.

#### **5.3.1 Customer Care on Service Delivery**

Employees who feel valued by their employer and have control over their work deliver better customer services. This study sought to evaluate customer care on service delivery of financial performance. Whilst organizations need to drive customer focused change within their organizations. To provide service excellence organizations need to have customer insight, to build a customer focused organizational culture, to deliver what they promise and to provide timely, professional, and polite service delivery. Based on the descriptive findings of the study, the results revealed that respondents that customer care is an important aspect of service delivery. The findings agreed with the findings by Al-Azzam, (2015) who study findings concluded that customer care have an influence on service delivery.

The study also performed correlation analysis between customer care on service delivery on financial institution. The results established that there was a positive correlation between customer care and service delivery. This could be attributed to the fact that customer care constitutes to the need of addressing customer concerns as a matter of priority. Quick wins will come from finding ways to reduce the time service delivery takes, providing customers with more information on product and services and ensuring that customers are treated equitably. The findings therefore collaborate with the findings of El Saghier and Nathan, (2013) who did a study on the extent of customer care on service delivery. His findings established that there was a significant correlation between customer care and service delivery.

From the regression analysis, the study established that there is a statistically significant relationship between service delivery and service delivery among financial institutions. In an environment where various organizations scramble for the limited resources, management must clearly determine risks that comes with such challenges as clearly indicated by the management of the financial institution. Further, the study indicated that since customer care

had a p-value below the recommended level of significance, alternative hypothesis which indicates that there is statistically significant relationship between customer care and service delivery was accepted while null hypothesis rejected. The findings therefore concurred with the findings by Githii, (2015) that there exists a positive relationship between customer care and service delivery.

### **5.3.2 Business Processes on Service Delivery**

Business processes are relatively apparent forms the lifeline for the financial institution and helps streamline individual activities, making sure that resources are put to optimal use. As a result, the study sought to examine the effects of operational strategies on service delivery among commercial banks in Kenya. From the descriptive findings of the study, it was established that respondents agreed that business processes are key in determining service delivery. This was evident on the need that the members always realign their resources with goals to achieve efficient in service delivery. The result of the study was supported by the results by Makanyeza, Kwandayi, and Ikobe, (2013) whose findings indicated that business processes have positive influence on service delivery.

A correlation analysis was performed to determine the strength of the relationship between business processes and service delivery. The findings established that there was a weak positive correlation between business processes and service delivery. The need for business process is aimed at boosting the level of efficiency across the organization thereby bringing sufficient benefits. The findings by Sungau, Ndunguru, and Kimeme, (2013) did a study on the business process re-engineering considered to be a technique to improve delivering speed of service that there is a positive correlation between business processes and service delivery pegged on the effective planning of their resources. In determining the hypothesis of the study in relation to business processes and service delivery among financial institutions using regression analysis, the study established that there is statistically significant relationship between business processes and service delivery among financial institution. The study therefore accepted the alternative hypothesis and rejected the null hypothesis. This implied

at a unit increase business processes will result to a unit increase in service delivery. The findings were supported by the findings of Osano and Okwena, (2015) examined a study on factors influencing performance of business process reengineering projects in banks in Kenya Commercial Bank.

### **5.3.3 Automation and Service Delivery**

The third objective of the study was to establish automation on service delivery among financial institutions in Kenya. The advancement of technology has alleviated some of the pressure at the banking halls. Based on the descriptive findings, the study established that on overall, respondents agreed that automation being implemented requirement by all stakeholders involved in the project, anchored by Wairiuko, Nyone, and Omulo, (2018) conducted a study on ICT infrastructure and adoption of E-government for improved service delivery in Kajiado County. In their study also noted that quality assurance entails the processes that is desired in achieving quality goals, employed by the County government. Additionally, the study indicated that there is a weak negative correlation between automation and service delivery. Even with the processes that the management has put in place to ensure quality across the project activities, there is evident that little has been done to ensure that the project becomes fully operations on a large scale. As a result, the findings of this study are non in agreement with the findings of previous studies such as Adewoye, (2013) examined the impact of mobile banking on service delivery whose findings indicated that there is a positive correlation between automation and service delivery.

The study further tested the hypothesis using the regression analysis. From the study findings, it was estimated that there is no significant relationship between automation and service delivery. A p-value above the recommended significance level was determined which suggested that null hypotheses of the study was accepted, and alternative hypotheses rejected. This implied that automation does not have significant influence on service delivery.

## **5.4 Conclusion**

The following conclusions were made from the discussion of the study.

The study sought to examine effects of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA Bank. The study administered three objectives, examined customer care, business processes and automation on service delivery. Based on the descriptive findings, the study concluded that the respondents agreed that both customer care, business processes and automation are important aspect on service delivery among financial performance.

The study further concluded that of the three variables of the study: customer care, business processes influence service delivery. This therefore implied that the alternative hypothesis of these two variables were accepted while their null hypothesis rejected. However, as for automation, the study concluded that it has negative effect on service delivery among commercial banks. This conclusion was based after its null hypothesis was accepted and the alternative hypothesis which suggest that there is significant influence rejected.

## **5.5 Recommendations**

The study made the following recommendations

### **5.5.1 Management at NCBA Bank**

The study recommended that the management at NCBA should look into their customer care technique so as to improve service delivery. This involves producing feasibility reports aimed at identifying various customer care techniques that could hinder service delivery overtime. To other businesses, the study recommends that a critical policy need to be developed to support financial institutions in enhancing their relevance in the market. While the businesses aim to ensure that thereare mechanisms put in place aimed at enhancing the good coexistence between the financial institutions and its customers.

### **5.5.2 Policy Makers**

The study recommended that the policy maker adopted the specific findings of the study that helped in enhancing the soundness of the organization and by extension constitute the higher performance.

### **5.5.3 Area of Future Research and Academicians**

The study recommends that another study be undertaken on the same topic but using different operational strategies and establish the extent to which it will contribute to service delivery.

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### **Appendix I: Questionnaire**

This Questionnaire is aimed at seeking facts and objective information on operational efficiency on service delivery among commercial banks in Kenya; a case of NCBA Bank. You have been selected to participate in the study.

Please answer the questions as objectively as possible by ticking or filling in the space provided.

#### **SECTION A: GENERAL INFORMATION**

1. Please tick your age blanket

Between 18-25  Between 26-35

Between 36-40  Between 41-50

51 and above

2. Please indicate your role or how you relate to this organization.

Senior manager

Middle manager

Supervisor

Operational staff

3. How many years have you worked in this organization?

Less than 5 years  5 to 10 years  11 to 15 years  Over 15 years

#### **SECTION B: CUSTOMER CARE/ SERVICE**

1. Please indicate your level of agreement to the statements listed in the table below in relation to customer care/service on service delivery by NCBA Bank. The rating is as follows:

1- Strongly Disagree                      2 – Disagree                      3 – Neutral

4 – Agree                                      5 – Strongly agree

Statement	1	2	3	4	5
Do you think good customer care service by the employees of NCBA Bank leads to quality management					

Provision of quality services offered by NCBA employees usually meets and address the needs of the customers.					
Customer care/service normally supports the quality of interaction between employees and customers which by extension entices customers experience					
Due to the recent merger has enabled the organization to increase its ability of service experience to its clients					
Enhanced customer care/ service has enabled the organization to attract a number of clients					

2. What improvements in customer care/service would you recommend in future by NCBA Bank?

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**SECTION C: BUSINESS PROCESSES**

1. Please indicate your level of agreement to the statements listed in the table below in relation to business processes on service delivery by NCBA Bank. Use the following ratings and tick or cross where appropriate.

- 1- Strongly Disagree                      2 – Disagree                      3 – Neutral  
 4 – Agree                                      5 – Strongly agree

Statement	1	2	3	4	5
All the business processes outputs were clearly listed, and adequate resources allocated					

All the activities required to deliver the outputs of the business processes were identified and allocated enough time and resources					
There was effective subdivision of the business processes into sub-activities and tasks					
There were effective deliverable and milestones of each task in the business processes					
There was an effective risk management plan during the business processes					

2. What improvements in business processes would you recommend in future by NCBA Bank?

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**SECTION D: AUTOMATION**

1. Please indicate your level of agreement to the statements listed in the table below in relation to automation on service delivery by NCBA Bank. Use the following ratings and tick or cross where appropriate

- 1- Strongly Disagree                      2 – Disagree                      3 – Neutral
- 4 – Agree                                      5 – Strongly agree

Statement	1	2	3	4	5
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The adoption of technology has assisted the organization in designing and developing new product. Services					
The organization has proper equipment/tools					
The constant adoption of technology has enabled the organization to link the product/services to the market information/needs.					
Due to adoption of technology, the organization has sufficient tools needed at the incubator					
Advancement of technology has made it possible for the organization to adopt a post incubation services which are of great help					
The automation of its product/services has aided to increased production					

2. What improvements in automation of services would you recommend in future service delivery by NCBA?

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**SECTION E: SERVICE DELIVERY**

1. Please indicate your level of agreement to the statements listed in the table below in relation to service delivery by NCBA Bank. Use the following ratings and tick or cross where appropriate

- 1- Strongly Disagree                      2 – Disagree                      3 – Neutral  
 4 – Agree                                      5 – Strongly agree

<b>Statement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
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High quality administrative systems are in place to support service delivery.					
I always show sincere interest when solving customer problems					
My actions by extension always instill confidence in my clients					
The bank continuously assesses customer satisfactions thus ensures timely information, customers expectations and customers communication protocols.					
Customers tend to have a positive attitude towards the bank.					
Customers are impressed by good perception and even the employee’s dress code					

2. What improvements in service delivery would you recommend at NCBA Bank?

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‘Thank you’

**Appendix II: Proposal Work-Plan**

<b>Activity</b>	<b>November 2020</b>	<b>Dec-January 2020/21</b>	<b>February 2022</b>	<b>March 2022</b>
Topic search and approval	[√]			
Concept paper/ proposal draft	[√]	[√]		
Proposal discussion - supervisor		[√]	[√]	
Proposal adjustments			[√]	
Proposal submission				[√]
Proposal defence				[√]

### Appendix III: Proposal Budget

Items	Description	Unit cost	Amount - KES
Stationery	Photocopy papers	3 rims @ 575	1,725
	Photocopying	3 copies @ 300	900
	Stationery	1 Laptop @ 45,000	45,000
Typing and internet services	Typing	60 pages @ 50	3,000
	Bundles	3*5 GB @ 2,500	7,500
Printing	Proposal	4 copies @ 1,200	1,200
Miscellaneous expense		12,000	6,000
<b>Total</b>			<b>65,325</b>

## Appendix IV: University Authorization Letter



17<sup>th</sup>, May, 2021

E-mail: [researchwriting.mba.anu@gmail.com](mailto:researchwriting.mba.anu@gmail.com)

Tel. 0202711213

*Our Ref:* 18J03EMBA013

The Director,

National Commission for Science,  
Technology and Innovation (NACOSTI),  
P. O. Box 30623, 00100  
Nairobi. Kenya

Dear Sir/Madam:

**RE: RESEARCH AUTHORIZATION FOR: SUSAN ELSSY AGOLAH ONYANGO**

Miss. Susan Elssy is a postgraduate student of Africa Nazarene University in the Master of Business Administration (MBA) program.

In order to complete her program, Miss. Susan Lessee is conducting a research entitled: “**Effects of Operational Strategies on Service Delivery among Commercial Banks in Kenya: A Case of NCBA Bank.**”

Any assistance offered to her will be highly appreciated.

Yours Faithfully,

**DR. Kimani Gichuhi,**  
**MBA, Coordinator,**  
**School of Business,**  
**Africa Nazarene University.**

Appendix V: NACOSTI



Ref No: 305784

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Date of Issue: 14/June/2022

RESEARCH LICENSE



This is to Certify that Ms.. Elssy Agollah of Africa Nazarene University, has been licensed to conduct research in Nairobi on the topic: EFFECTS OF OPERATIONAL STRATEGIES ON SERVICE DELIVERY AMONG COMMERCIAL BANKS IN KENYA: A CASE OF NCBA BANK for the period ending : 14/June/2023.

License No: NACOSTI/P/22/18251

Handwritten signature

305784

Applicant Identification Number

Director General NATIONAL COMMISSION FOR



Verification QR Code

Appendix V: Map of Nairobi County

