

**CUSTOMER LEARNING STRATEGY AND PRODUCT
INNOVATIVENESS OF BARCLAYS BANK OF KENYA**

KEVINA DIANA ALERI

D61/70966/2009

**A RESEARCH PROJECT SUBMITTED IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD
OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION, SCHOOL OF BUSINESS, UNIVERSITY OF
NAIROBI**

NOVEMBER 2017

DECLARATION

This research project is my original work which had not been submitted before in any institution of higher learning for an award of merit.

Signature..... Date.....

Kevina Diana Aleri

D61/70966/2009

This research project has been submitted with my approval for presentation as university supervisor.

Signature..... Date.....

Dr. Raymond Musyoka

Lecturer,

School of Business,

University of Nairobi

ACKNOWLEDGEMENT

This research project was a success because of the input by a few groups and people whom I want to acknowledge. My supervisors: Dr. Raymond Musyoka and Prof. Justus Munyoki for their guidance and advice when I was writing this project. Barclays bank of Kenya, for accepting my request to conduct interviews. Finally, I wish to thank God for his blessing that saw me through this entire process.

DEDICATION

The research project is dedicated to my husband, my mother and my siblings for their support, patience and understanding when I was out to write this project.

ABSTRACT

The environment is constantly evolving this is forcing firms to devise survival strategies. Firms and businesses have realized that the customer is the most important asset to any business. Thus, firms are investing huge amount of resources to try and understand their customers through research and development, and in so doing, satisfy their needs and remain competitive in the market. This study was set out to determine the influence of customer learning strategy on product innovativeness strategy at Barclays bank of Kenya. To achieve this important goal, the study adopted a case study research design that allowed the researcher to collect raw data by interviewing four heads of departments at Barclays bank of Kenya using an interview guide. Data collected was analyzed with the help of content analysis. The study found that customer learning strategies utilized by Barclays bank of Kenya were commitment to customer learning, being open-minded and having a shared vision. The bank had a products department for gathering customer information and developing products. The bank also had a complaints department to deal with all forms of customer complaints, and a net promoter survey as well as social media platforms such as Facebook and Twitter to respond to customer feedback. Customer learning strategy was found to improve the customer relationship with the bank, enhance decision making processes, lower customer complaints and boost value addition. It would be recommended that Barclays bank should consider investing more in technological advances, product innovation in order to maintain competitiveness and overall bank performance. The bank should sponsor its human assets to a continuous training programme to expose them to specialized skills and competencies to improve their creativity. The major limitations faced by the researcher include time and cost constraints that led a case study of Barclays bank of Kenya. The other limitation is that this research limited itself to open-ended questions. These types of questions are highly exposed to bias and this might affect the accuracy and reliability of findings. The study recommends that a similar study should be conducted to include all commercial banks in Kenya. This will enable the researchers to compare some of the customer learning strategies implemented by commercial banks and extent of the bank's commitment to customer learning. Another study could also be conducted with the help of a descriptive study design to test the link between customer learning strategies and its contribution towards enhancing product innovativeness.

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ABBREVIATIONS AND ACRONYMS

BBK	Barclays Bank of Kenya
CBK	Central Bank of Kenya
KBV	Knowledge-Based View
OBG	Oxford Business Group
RBV	Resource-Based View

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Firms face drastic changes from technology, competition and change in customer needs. This call for the need to devise innovative ways to cope with these changes hence allow firms to continuously offer products and services that add value to customers in terms of satisfaction and efficiency. This has drawn reactions from several scholars: Slater and Narver (1995) observe that the reason why innovation is gaining growing popularity is because of its role in assisting firms to realize competitiveness. Liao, Fei and Liu (2005) posit that innovation helps the firm to build capabilities and accommodate changes in the surrounding, this is vital for a firm's long-term survival. Morgan and Berthon (2008) note that firms compete sustainably by maximizing on their core competencies to realize competitive gains.

The study was anchored by two theories, these includes Resource-Based View (RBV) and Knowledge-Based View (KBV). RBV holds that the firm is basic collection of capabilities that serve as a platform in allowing the organisation to exploit its competencies and realize its corporate goals. Effective utilization of organisational resources allows firms to offer products and services that add value to their customers (Barney, 2001). KBV holds that knowledge is a strategic resource to the firm. It helps the firm in understanding of its customers and the market this aids the firm to make decisions and predict about the future. The set for resources present increases as the organisation tends to boost its effectiveness in customer learning. The theory insists on the importance of a combination of resources in contributing towards the realization of competitive gains (Hult & Ketchen, 2009).

In Kenya, commercial banks have realized the significance of understanding their customer needs as a strategic resource to innovation and achieving competitiveness. Barclays Bank of Kenya is one of the leading commercial banks that provide banking services and products to its clients. The bank has a products department that develops new products while improving existing ones to serve increasing customer needs. This department is aimed at addressing customer needs that are unmet and improving value for products and services (Bankelele, 2014).

1.1.1 Customer Learning Strategy

According to Calantone and Cavusgil (2009), customer learning strategy can be defined as a strategic process by which customers acquire knowledge and experiences on purchase and consumption. This applies to future buying behaviour. It could also be described as a change in content of behaviour and long-term memory. Schiffman and Kaunk (2011) define it as a process which leads to concrete change of behaviour. When a customer utilizes a product or a service for certain period of time he or she gets adequate experience with such a brand. This experience has an impact on what a consumer learns or remembers that determines the future action. This might result to repeat buying or avoidance of substitute products and services depending on the level of satisfaction that he or she gets from using a certain product. If a consumer buys a product or service for a considerable period of time, this results into customer loyalty.

Learning empowers customer to choose products and services of value in accordance to their needs. Customer learning strategy might happen in a various ways. However, in most cases, customers learn through messages that a market communicates about the bank products.

As a strategy, customer learning entails effort by the bank to understand customer experiences and perception about products and services. Consumer learning strategy helps customers acquire a bank's purchase knowledge, disseminate and share knowledge (Wang, 2011).

Tidd (2010) notes that customer teaching as a strategy enables customers to choose the right products and services to suit their needs. Banks put efforts on customer learning can attain a greater understanding of organisational factors that influence the acquisition of new information that is related to technology and the market. Through customer learning, a bank can learn faster than its competitors and hence giving them a competitive edge.

The bank gets to learn and share knowledge; this enhances its ability to develop new ideas, processes, product and capacity to innovate. As a strategy, customer learning enables banks to identify gaps and introduce new approaches which can cope with such challenges efficiently. This involves the use of better and more effective solutions which give priority to customer needs and go beyond their expectations. This is achieved through a continuous process of analysing customer behaviour and maintaining a customer data base (Rhee et al., 2010).

1.1.2 Product Innovativeness

Schindehutte (2008) define product innovativeness is applied in creating or introducing a product or service. It is aligned to the firm's corporate strategic plan to improve the version of the existing products or services. Product innovativeness is a success feature of most firms. It is a basic element which is considered critical in achieving customer satisfaction and desires.

Product innovativeness primarily involves product innovation which allows firms to build competitive abilities against their rivals. Innovated products serve customer needs that keep evolving. Such products are mostly produced by firms at cheaper costs because of use of new technologies.

Product innovativeness seeks to satisfy a presently defined customer need or a market niche. Rhee (2009) observes that a successful product innovation should be communicated in the organisation, in particular all the stages involved right from designing to marketing. A newly designed product possesses new features that offer additional benefits to the consumers. Through product innovativeness, a firm can tap into a market which was previously unexploited giving an opportunity for such a firm to broaden its market segment and give new customers an opportunity to access products and services. This allows the firm to exploit its maximum potential through new customers; this increases sales and firm profitability. Product innovation must be integrated into the firm's strategic goals and targets. This can be achieved through aligning product innovation processes and processes in order to minimize operational costs and improve efficiency in provision of services (Hult, Hurley & Knight, 2010).

Rhee et al. (2009) note that consumers easily get value for their products through product innovation, firms that participate in innovating products use little cost hence they can sell these products at a more competitive price. Anozie (2003) notes the reason why firms practice product innovativeness is business continuity and use of idle capacity and resources for meaningful gains. Hult et al. (2010) observe that product innovativeness increases sales volume and impacts on the market share. Product innovativeness allows organisations to have a wide-range of products and services to choose from, this attracts prospective customers while retaining present ones.

1.1.3 Banking Industry in Kenya

Banking industry in Kenya is an important sector expected to contribute to the realization of Vision 2030. Banks are essential pillars of economic development, they receive deposits and give credit to their customers to do business and expedite transactions. They ensure safe custody of employees' valuables and items including financial advice to their customers. Banks offer employment opportunities and nurture talents and career growth. Following rapid competition within the banking sector today, a process such opening a bank account has been made easy. This has opened a window of opportunity to low income earners to access banking services. Banking sector operates through guidance from the Banking Act whose supervision is done by the Central Bank of Kenya (CBK) Act and guidelines. The financial reforms took place in 1995 whereby exchange controls were lifted to allow free and fair competition while allowing them to grow and expand. CBK operates under the finance ministry which partners with other regulatory bodies including the government to set policies to ensure that banks operate in a favourable environment. Banking sector comprises of commercial banks and non-bank financial institutions that includes Microfinance banks and Forex bureaus (CBK, 2015). Presently, there exist a total of 43 commercial banks in which 42 are commercial banks and one of them is a mortgage finance firm comprising of 8 representative officers from global banks, 9 Microfinance institutions, 2 Credit Reference Bureaus, 13 Money Remittance providers and 87 Foreign Exchange Bureaus (Oxford Business Group, 2016).

In Kenya, commercial banks are now looking for ways to cope with environmental changes to survive. Product innovation is considered as a strategy that enables banks to meet customer needs by designing customized products and services. Banks within the banking industry are investing more resources on products department to gather customer information such as customer product experience, regular product performance reports and market trend analysis within the branch catchment areas. This is intended to improve the bank's understanding regarding customer needs and ways to deal with such needs (Ngugi, 2015).

1.1.4 Barclays Bank of Kenya

Barclays is a global financial service provider that is current operating in fifty countries, it has home markets in the United Kingdom, United States and South Africa which is governed by local and international regulatory standards. Barclays Bank of Kenya (BBK) is a subsidiary of Barclays Africa Limited. It is a leading bank in Kenya which conducts business grouped in various categories. These include corporate, treasury, retail and card services while having functional relationships in support of the local business segments that include small and medium-sized enterprises (BBK, 2015).

The bank's financial strength is coupled with local and international resources that allow the bank to be a top financial provider in the market over 10 decades. As an international bank, it offers an integrated set of services and products across retail banking, corporate banking, investment banking and wealth management. The bank serves individuals, business, corporations, institutions and governments. It seeks to meet the needs of its clients through providing a well-rounded value proposition in a wide range of services and products (Bankelele, 2015).

To remain relevant and competitive in the market, the bank aims at increasing its market segment by widening its scope of customers to effectively compete with its rivals. The bank considers taking advantage of its scale and diversity of its business that includes the quality, character and the way the bank interacts with its stakeholders. Examples include personal and corporate banking businesses. These business practices are aligned to deliver value while focusing on targeted solutions to customers and business. Barclays bank aims at achieving competitive advantage through engaging in activities in selected markets across the world. Further, it comprises of a market research department that conducts research regularly in order to understand the needs of the customers. This influences the bank to develop services and products that can serve evolving needs of the customers (Bankelele, 2015).

1.2 Research Problem

Customer learning is an important in assisting organisations to understand customer needs. Morgan and Berthon (2008) argue that firms' ability to learn faster than their rivals is considered a source of sustainable competitive gain. Therefore, to compete sustainably in an environment that is uncertain, firms ought to learn and improve their processes, change behaviour and improve performance. This is realizable through focusing on the perception and effective fulfilment of visible and invisible consumer needs. Wang (2011) contends that customer learning is linked to successful product innovation, effective customer links, profitability and achievement of desirable quality and customer satisfaction.

Locally, an increase in the number of players and adoption of banking technologies has intensified competition in the banking sector. Banks are now looking for ways to cope with these changes to survive. Innovation is seen as a way banks can distinguish themselves in the market by providing distinct products and services to service emerging customer needs. Also, through the process of customer learning, each firm can develop new knowledge and a vision it can impact on the individual behaviour and improve performance. BBK is a leading commercial bank that participates in research and development in attempt to gather customer information that is useful in understanding customer wants and tailoring services and products to match these wants (Ngugi, 2015).

Studies by; Christopher and Grey (2011) discovered that organisation learning led to product innovation of service organisations in Europe. Ofoegbu (2009) found that firms that understood their consumer needs offered value adding products and services. Schneider and Hall (2011) showed that product innovation was a competitive tool that required a firm to cope with the changing needs. Obelle (2011) found that quality research and development is a key element in successful innovation of products.

Orry (2011) revealed that the process of innovation influence the firm to learn and understand its market segment. Otieno (2010) established that developing of products was a market orientation strategy that enticed many customers. Muchai (2010) observed that innovation of products improved customer satisfaction and retention. These studies seem to lay minimal concentration on customer learning and product innovativeness among local banks.

This study therefore attempted to fill this gap through seeking an answer to the question: What is the influence of customer learning strategy on product innovativeness strategy at Barclays bank of Kenya.

1.3 Research Objective

To determine the influence of customer learning strategy on product innovativeness strategy at Barclays bank of Kenya.

1.4 Value of the Study

Empirical results might be of help to CBK in setting policies that encourage banks to understand market trends and develop products and services that cater for customer needs. Local banks would also find ways to re-invent themselves by widening their market segments to tap unexploited potential.

Barclays bank and other commercial banks will learn the benefits of customer learning and its contribution to increasing value. Top management and the bankers will learn some suitable customer learning strategies that they can adopt to improve the quality of their services and products.

Researchers will find this research worthwhile in improving their understanding of how customer learning strategy improves product innovation. The results drawn from this research can be applied as a reference point by researchers in future.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter gives a description of the theories and their significance to the study variables. This is intended to enhance the reader's understanding of the background of customer learning and its influence on product innovation. Discussed in this chapter include the theoretical basis, concept of perception, dimensions of customer learning strategy, conceptual framework and the link between customer learning and product innovation.

2.2 Theoretical Foundation

This section provides a discussion concerning the theories that anchor this study; they include Resource-Based View and Knowledge-Based View. These theories have been described in line with the concepts under investigation: customer learning strategy and product innovation. The theories have been discussed in line with the variables that they predict to demonstrate their relevance and applicability in this study.

2.2.1 Resource-Based View

Resource-Based View (RBV) is guided by the principles that the firm constitutes of a collection of distinctive capabilities. It can be argued that through customer learning an organisation can understand customer needs. The firm is able to learn and perfect its skills and competence which is important in creating an environment that is supportive of innovation. Customer learning develops the firm capabilities to exploit its full potential and work towards the realization of its corporate goals. Successful product innovation highly depends on the strategy and uniqueness presented by a firm

in an industry (Hoopes, Madsen, Walker, 2003). Barney (2001) maintains that organisational resources are inputs that are used in the production process.

They entail: start-up capital, employees' skills, finances, equipment, goodwill and talented managers. Resources can either be tangible or intangible in nature. The resource available to the organisation increases as the organisation improves on its effectiveness and performance. Individual resources may not essentially lead the organisation towards achieving competitiveness but through integration of rare resources (David and Cynthia 1995). RBV has been studied widely in trying to establish the link between organisation's internal traits and innovation.

The underlying idea is the firm is a constituent of diverse resources which are put together to boost competitive gain (Barney, 2001). It is worth to note that the manner which the organisation utilizes its resources have a great influence on innovation. Hoopes et al. (2003) explain that the firm's competitive ability highly depends on its ability to utilize and develop its core competencies. The firm enhances efficiency and provides products and services that add value to its customers. David et al. (1995) indicate that achieving value is one of the prime objectives of innovation. This can be achieved through a better understanding of customer needs, analysing market trends and investing in modern technology. This is aimed at satisfying the needs of the customers in the most efficient way. Innovation is a practice adopted by firms to offer quality services and products that than its rivals. Customers seek quality products and services at an affordable cost. The products should be easily accessible, convenient and reliability to continuously address customer wants.

Kirchoff (2011) notes that innovation can best be explained on how best an organisation competes with its rivals. In this case, learning customer provides the firm with the opportunity to improve the quality of its products and services. The firm tailors its products and services to address the unmet needs while increasing value of products and services offered.

RBV integrates customer learning and innovation. Managing the organisation's strategic decisions and aligning these decisions to the organisation's vision and mission is a critical element in innovation. Product innovation increases the scope of the customers, sales and profitability (David & Cynthia, 1995).

2.2.2 Knowledge-Based View

Knowledge-Based View (KBV) maintains that knowledge is a critical resource of the firm. Firms are investing largely on research and development in order to acquire knowledge. This way, they can identify weak areas and find ways to improve them. Knowledge is important for the firm in innovation and searching for sustainable solutions to compete with rivals including investing in modern technologies and attracting competent staff with vast experiences in specialized areas. Grant (2000) argues that knowledge is utilized as a tool to assist firms gain competitive gains. Knowledge is an impalpable resource that can be utilized by the firm to innovate in products and services to cater for evolving customer needs (Grant, 2002).

Firms utilize knowledge to understand the market trends and weaken their competitors. Hult, Ketchen and Slater (2009) posit that KBV makes significant contribution to information process and developing knowledge for innovation. This way, the organisation can understand its competitors and lay a strategy that is unique and difficult to duplicate by competitors. Knowledge is an essential component of

customer learning and should be aligned to organisational goals to ensure that the organisation understands its customer needs and the environment where it conducts its business.

Alavi and Leidner (2009) insist that customer learning strategy aims at improving weak areas and customer satisfaction. This perspective is developed from the resource-based view that was postulated by Penrose (1959) and supported by Barney (1991) and Conner (1991). They observe that knowledge provides a strong base for innovation, an organisation that invests largely in getting knowledge can easily innovate. The other proponent of this theory is Conner (1991) who posits that knowledge-based resources are hard to replicate. This form of knowledge is deemed to be complex. Diverse knowledge bases and capabilities in firms are essential elements in achieving sustainable competitive advantage which leads to superior performance. RBV recognizes the significance role played by knowledge on firms in gaining competitiveness. It can be argued that there exists a similarity between KBV and RBV, in particular the aspect of knowledge being a distinctive trait that allow the firm to develop unique product and services that are not easily to imitate by rivals. Thus, the limitation of this theory is that it is not easy to distinguish between the various kinds of knowledge-based capabilities.

2.3 Concept of Perception

Perception is a process whose meaning is attributed to incoming stimuli by human senses, it comprises of two essential factors, the stimuli and the individual factors. To have of the perceived process is critical since it defines the manner users of a product or service interpret information and how this impacts on the cognitive understanding of people to their minds. In most cases, managers fail to understand employee behaviour since they have a tendency of relying on their own perception concerning a given situation and forget the perception held by their employees could be different (Grant, 2000). Perception can take place in several ways for example when one sees something with his or her own eyes, when one smells something using their nose or feel something using their tongue. Since there is excessive stimulation that hits an individual senses in a given situation thus, this filters out sensations. Thus, this explains why only a small proportion of the environment can reach a conscious awareness. Thus, what goes inside and outside highly depends on where an individual puts his or her attention. This implies that if the management of a firm decides to focus on product innovativeness as a strategy to boost customer satisfaction and work hard to achieve this goal, then it is likely to be accepted by the entire organisation (Hoopes et al., 2003).

Implementing a strategy in organisations depends on the firm's commitment to set targets and actualize them. It entails developing a vision, formulating business strategy, enhancing a strategy to include all levels of the organisation, technology, market sensitivity and acts by market players. The firm has to align its business processes and establish stakeholder relationships by organisations, in a manner that can shape the direction towards achieving corporate goals.

Successful implementation of strategy requires the firm to own resources such as human, equipment and information to effectively manage these resources to achieve strategic goals (Hult et al., 2010).

2.4 Customer Learning Strategy Adopted by Organisations

Customer learning strategy allows an organisation to appreciate the needs of its customers and address in a more efficient way. The firm is able to create and adopt knowledge and this provides a platform to learn and share knowledge with the zeal to expand and learn more while improving its ability to develop new ideas and processes. Calantone et al., (2009) explain that customer learning strategy provides more room for innovation in the organisation. That is why many organisations find it necessary to adopt customer learning strategy as a platform to innovate. The process of innovation involves acquisition, expansion and utilization of new knowledge. There are several ways that an organisation can learn about its customers with the goal of innovating. These ways include commitment to customer learning, open-mindedness, shared vision and intra-organisational knowledge sharing.

2.4.1 Commitment to Customer Learning

Nguyen and Barrett (2011) maintain that the degree to which an organisation values and promotes customer learning plays a critical role establishing a learning environment. The firms' commitment to customer learning can be looked at from the amount that the firm allocates to support customer learning activities and the process of learning. This involves creating and strengthening the atmosphere of customer learning within the organisation. An organisation that values customer learning perceives it as one of its core values that drive the organisational set goals. Bettis and Prahalad (2012) posit that organisations that consider customer learning as a valuable

resource makes it easier for such an organisation to gain access to learning process. The organisation considers customer learning as a significance investment for organisational competition and survival. This is because it helps the firm in increasing its understanding of the customer wants. Calantone and Cavusgil (2010) observe that learning takes place mostly in organisations that values learning.

Commitment to learn is related to long-term strategic orientation. Short-term investments earn long-term gains. For instance managers' working in committed firm expects the employees to utilize company time to seek knowledge outside the scope of their work. Employees get demotivated to pursue customer learning activities in organisations that do not encourage development of knowledge.

Firms which are committed to customer learning are likely to grasp opportunities since they have knowledge about customer behaviour, attitudes and perceptions hence they can easily predict customer needs. Moreover, due to the firm's commitment to innovation and the ability to access and utilize technology in innovations, a firm that is committed to customer learning can build its innovative capabilities as compared to its rivals (Sinkula & Noordewier, 2007).

2.4.2 Open-mindedness

Open-mindedness is defined as the willingness to assess the firm's operational routine and to take new ideas. Nguyen et al. (2011) define open-mindedness as a critical examination of the firm's everyday operations while accommodating new ideas. It is a process by which an organisation ceases to use existing knowledge or the repetitive habits and assumptions. Existing knowledge is repetitive and lacks new ideas. This might prevent an organisation from realizing its full potential and improving value for products and services offered.

According to Sinkula and Noordewier (2007), organisations must adapt to technological changes and uncertain environments. Obsolescence of knowledge is escalating in many sectors. This is attributable to adoption and use of modern technology and competition. Firms are investing largely in customer learning to gain access to customer information and the markets. This information is essential to the firm in improving its customer services and continuous improvement. Use of existing knowledge might inhibit the firm from the process innovation making it difficult for the firm to compete with its rivals in the market. This might prevent the firm from realizing its vision and as a result lead to increased costs and inefficiencies which might impact on losses. Leonard-Barton (2011) argues that a firm should be open-minded as signs of flexibility and dynamism to effectively fit to in the dynamic environment. Bettis et al. (2012) posit that previous customer learning deter new learning and ideas. This also discourages innovation which is critical component in enhancing the firm dynamic capabilities in an uncertain environment.

2.4.3 Shared Vision

Shared vision can be defined as an organisation's wide focus on customer learning which strengthens the energy of its members, commitment and purpose. It creates harmony in the organisation and improved the quality of customer learning. Hult (2010) notes that lack of a shared vision confines customer learning while the existence of a shared vision provides direction for the employees to be cognisant of what they want to learn. This shapes their focus and creates a platform for them to generate creative ideas. Bettis et al. (2012) note that the main problem that faces organisations is that many ideas are not implemented due to failure to have a shared vision.

Viable ideas are not translated into action due to lack of common interests among stakeholders in the organisation. A customer learning environment requires the firm to focus when new ideas are adopted. In an environment where customer learning is encouraged, the firm can easily practice innovation and develop core competencies. Nguyen and Barrett (2011) posit that the manner in which departments in an organisation obtain and interpret customer knowledge is different. Thus, individuals from diverse functional areas perceive innovation differently. A firm with a shared vision coordinates the focus to all the departments aiming at improving the quality of customer learning through information sharing. Calantone et al. (2010) indicate that to successfully adopt innovation, the organisation is encouraged to communicate and work together to ensure adequate flow of information and the presence of a shared vision.

2.4.4 Intra-organisational Knowledge Sharing

Intra-organisational knowledge sharing is described as a shared behavioural routine which is lined to the spread of learning in different organisational units. This form of knowledge from various sources provides a basis for future action. Moorman and Miner (2011) note that customer learning enables organisations to accumulate information which is utilized in key decision making concerning innovation. Employees' turnover and transfer and intra-organisational knowledge sharing is essential in enriching knowledge and preventing loss of information. Although the firm is committed to learn and has a shared vision, customer learning might be limited without knowledge accumulation.

Scholars; Bettis and Prahalad (2012) indicate that customer learning is not achievable unless the firm has an efficient and effective system of sharing and examining information. Intra-organisational knowledge does not necessarily mean obtaining information from several sources. It entails systematic re-examination and information structuring. Firms that are seeking to succeed in innovation must share information, ideas and concepts. In so doing, firms will get the right information which they need to innovate. Innovation requires the firm to work together and to communicate effectively to ensure that the organisation is moving in the right direction. The organisation must communicate its vision and mission to the employees and encourage them to work towards their set goals and targets (Leonard-Barton, 2011).

2.5 The Relationship between Customer Learning Strategy and Product Innovativeness

Customer learning directly influences the firm's ability to challenge old assumptions concerning the market and how it should be aligned to make innovation easier (Baker & Sinkula, 2009). Customer learning allows the organisation to remain committed to innovation and observe fundamental principles and practices that enhance innovation process (Lin, et al., 2012; Akguin, et al., 2011). Customer learning produces new knowledge that is utilized by employees in developing product innovations. Customer learning and innovation are important factors that a firm must consider in order to compete with its rivals (Lin, et al., 2013).

Some authors, Wang et al., (2008) have pointed out that a limited focus has been given to customer learning and innovation; this is because the literature has laid more focus in the organisational learning effects of the firms' performance.

Liao and Yueh (2012), studied 23 banks and insurance companies, the study sought to find out whether customer learning influenced innovation. Organisational culture was considered to be an important input in obtaining effective knowledge and learning management of the firm. This is because it defines values, beliefs and systems of working that can either motivate or limit knowledge exchange and customer learning. It is can be argued that customer learning is linked to the creation of knowledge and innovation. Customer learning is an important practices for organisations that aspire to succeed in innovation especially product innovation. Lin and McDonough (2013) assessed the influence of customer learning on innovation and business performance. Researchers surveyed the learning ability practices of 214 Strategic Business Units (SBUs). The findings revealed that customer learning had a direct correlation to innovation. Frank and Wesmeier (2012) investigated the impact of customer learning on performance of 228 small and medium-sized Australian firms. Customer learning was found to impact positively on product innovation.

Kuster and Vila (2011) observed a positive correlation between customer learning and innovation of both international and local firms. Calantone et al. (2010) studied the significance of innovative capacity for customer learning and performance. The target population was 187 research and development firms. The results showed that customer learning impacted positively on performance and innovation.

2.6 Empirical Studies and Research Gap

The study concluded that customer learning strategy aided the firm to create and apply knowledge as a tool to achieve innovation and competitiveness of products and services in order to address customer needs. This was in consonance with the theories that have been discussed in this study; they have demonstrated that customer learning was a key ingredient in product innovation.

Researches in Europe, America, Australia and Africa showed that through customer learning a firm was able to exploit its capabilities through having a deeper understanding of its customers and hence offer a sustainable platform for innovation. Although studies (Ofoegbu, 2009; Otieno, 2010; Muchai, 2010; Christopher & Grey, 2011; Schneider & Hall, 2011; Obelle, 2011; Orry, 2011) have been done in this field more concentration has been given to product innovation, process of innovation, product development and how product innovation contributed to performance. In addition, these studies applied cross-section surveys and descriptive research designs to explain the relationship between the study parameters in manufacturing and pharmaceutical firms. The current study utilized a case study design since the researcher was focusing on a single organisation. A narrow focus has been given to the link between customer learning strategy and product innovativeness particularly in the banking industry.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methodology that was applied to address the research question. The sub-topics that were discussed included research design, data collection tools and procedures and data analysis.

3.2 Research Design

The research design utilized under this study was a case study. The choice of this form of design was because it gave the researcher an opportunity to execute an in-depth investigation of the object that was under investigation. This coincided with Yin (2009) who observed that a case study laid more concentration on a single unit of analysis: a case unlike the approaches utilized to gather and analysed data.

A case study was bounded in a discrete way by examining a set of organisations, departments or individuals. It provided data that was collated by a variety of means including but not limited to interviews, observations, audio and video data and document collection. The choice of Barclays Bank Kenya was because it's classified in the category of large tier banks with a products department that was actively involved in market research and competitor analysis. Also, because of stiff competition found in Kenya's banking sector, there was need for this bank to invest in product innovation to remain competitive.

3.3 Data Collection

An interview guide was utilized for collecting data. The main reason for collecting data via several approaches was aimed at enhancing the theory generating capability of this case and to give more validity to assertions made by the researcher.

Raw data was obtained through interviewing four heads of departments; they included the Head of Finance, Head of Marketing, Head of Products and the Head of Operations. The choice of this category of interviewees was because they were expected to have a superior understanding of how customer learning strategy impacted on product innovativeness of Barclays bank of Kenya.

The interview guide was guided by the main objective for this study which was determining the influence of customer learning strategy on product innovativeness of Barclays of Kenya. A face-to-face interview was performed with Four Heads of department. Prior arrangements were deliberated with the supervisor to create ample and convenient time with the interviewees. This enabled them to respond to all the interviewer's questions without a hurry. Secondary sources of information were utilized. This form of data was obtained from electronic sources, company repository and weekly bulletin and archives.

3.4 Data Analysis

Data was analysed using content analysis which was a systematic qualitative description of the composition of the objects or materials of the study. According to Stake (2009) content analysis is a technique used to summarize any form of content by counting several aspects of the content. This enabled the researcher to make more objective evaluation unlike comparing content based on the listener's impressions.

The researcher was able to gather detailed information about the organisation particularly on customer learning strategy and product innovativeness.

Content analysis depicted a close connection with socio- and psycholinguistics, and this played an integral role in developing artificial intelligence. The analysis method was aimed at assisting the researcher in determining the intentions, focus or communication trends of an individual, group or institution and to describe attitudinal and behavioural responses to communication.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

Described in this chapter entails data analyzed with the help of content analysis and a discussion of the study findings. This was achieved through guidance by the study objective that was to determining the influence of customer learning strategy on product innovativeness strategy at Barclays bank of Kenya. The researcher planned to interview four heads of departments who all turned up for the interview secessions. However, two heads of departments (finance and operations) delegated the interview process to their assistants.

4.2 Demographic

The interviewees worked in the following departments: Marketing, Research and Development, Strategy and Finance and Information Technology. These departments were thought to be relevant to matters of implementation of product innovation strategies and performance. Interviewees' held the following positions in the bank Head of Marketing, Head of products, Head of Finance and the Head of Operations. These categories of employees were directly involved in key decisions on the implementation of customer learning strategy and its contribution to product innovativeness. Two of the interviewees' had first-degrees from distinguished universities while the rest had masters' degrees. This meant that they were qualified and hence understood the questions posed by the interviewer and were in a better position to provide responses that matched the set out study objectives.

Interviewees' worked for a duration that exceeded 10 years in the bank. This implied that they had an elaborate experience with the bank processes and procedures and thus they were in a position to provide the researcher with accurate and reliable information. It was also reported that the interviewees had served in their recent positions for a period that that exceeded 12 years meaning that they had a wealth of experience on customer learning strategy, its implementation and contribution towards product innovativeness.

4.3 Customer Learning Strategy

On whether customer learning was part of the bank's strategy, the interviewees unanimously averred this strategy was aimed at ensuring that products and services offered by BBK were superior in terms quality and well-aligned to address specific customer needs. The bank did regular surveys to establish customer experience about bank products and services so as to improve their quality. BBK had a complaint handling department that made follow-ups through phone calls to find out if the customers were satisfied about the bank products or services. This department dealt with all sorts of customer complaints; customers were encouraged to freely express themselves regarding the products and services so as to enable the bank to improve on its products. The bank had an integrated feedback process whereby customers gave instant feedback, questions and complements about BBK products and services. BBK supervised and monitored its social media platforms for example Facebook and Twitter in order to get updated about customer experience of the bank products and services.

There are several ways that an organisation can learn about its customers with the goal of innovating. These ways include commitment to customer learning, open-mindedness, shared vision and intra-organisational knowledge sharing. An example of the bank's commitment to customer learning was setting up a claims handling department that was commitment to ensuring that customer feedback was aligned with the bank's operational policies as provided by the bank's customer service charter.

With regard to BBK being open-minded, it implied that the bank was willing to go an extra-mile to accommodate new ideas and concepts to improve the quality of its products and services. The bank had a net promoter survey and a products department that were aimed at continuously improving the quality of bank services. The bank was determined to ensure that it remained competitive in the market by providing superior and unique products and services to satisfy different customer needs. This is also supported by Nguyen et al. (2011) who indicated that by the virtue of being open-minded, organisations were able to accommodate new ideas and concepts and this aided in improving the quality of products and services or introducing products with the goal of addressing specific needs.

With regard to BBK sharing the vision and intra-organisational knowledge sharing, it was discovered the BBK communicated its vision and mission to its employees and all its stakeholders. The bank involved all its stakeholders in decision making and aligned its customer learning strategies to all its strategic goals to shape its direction and ensure that its employees all the stakeholders worked in the same direction. Employees were given performance targets to open new banks accounts and handle customer queries. Assessment of these targets was carried out monthly by the top management to ensure that the employees remain in working towards corporate goals.

Regarding the best customer learning strategy adopted by BBK, the study found that customer feedback and complaints handling were primarily the most effective strategies of customer learning that enabled the bank to improve its products and services to match customer needs. The tools utilized by the bank to effectively address customer feedback were net promoter survey and social media. These results are consistent to Christopher and Grey (2011) who found that customer feedback and handling complaints were effective strategies to understand customer needs and deal with customer complaints.

About the least effective customer learning strategies implemented by BBK, the interviewees pointed out that there were no least effective strategies, all (customer feedback and complaints handling) the customer learning strategies employed by the bank were excellent. These findings are supported by Lin and McDonough, (2013) who insisted that customer feedback was an effective customer learning strategy in solving customer queries.

The interviewees indicated that technology was utilized in several ways to boost customer learning strategy by BBK. With the adoption of modern technology, the bank improved its efficiency in receiving and responding to customer feedback. It was able to reach more clients from across the world n different niche markets. Today, the youth as well as adults can use social media platforms such as Twitter and Facebook, phone calls or email to give feedback or complain about the bank products or services. The bank can track the number and the nature of complaints using management information that helps the bank to understand important gaps in their products and services.

Customer response mechanisms utilized by BBK were as follows: net promoter survey, under this mechanism, the bank launched a new product or improved existing ones. Clients are normally given some time to use and feel the Product. Afterwards, the bank does a Follow up Check to find out customer experience about the new products, this aids the bank to know whether the client is satisfied or not and areas to improve if any. A regular user of a product or service will certainly be satisfied with the product or service and vice versa.

Secondly, the bank has a 24 hours contact centre where clients can always call or write, and give their complaints on any issues that they have with the products as they continue using them. The resolution time is a maximum of 3 days. If the Issue is not resolved at the first point of contact, the issue is escalated and the client is given reference number for follow-up. The bank has a mobile application and internet sites where the clients can access services and easily communicate with the bank, this might also be done in writing depending on the client preference.

BBK uses social media platforms such as Twitter and Facebook account where customers are free to write to the bank and raise concerns. These social media platforms are monitored and supervised on a continuous basis to ensure that the bank is able to respond efficiently to all that the issues that have been rose.

It was revealed that through customer learning strategy, the bank had improved its database. The interviewees indicated that by a click of the button the bank could access the customer profile, identify the products that the customer use and thus use this information to provide different banking solutions to the customers. The bank can tell how long the client has banked with the bank and if they are actively engaged or not.

The bank can track any form of communication that the client has had with the bank and the responses; whether their complaints were addressed and if not, how far is the bank towards addressing those complaints. This applies to general feedback and Complaints. Through customer learning strategy, the bank has been able to widen its market segments through developing products to address the needs of the pensioners, students, different types of businesses, Non-Governmental Organizations; both profit making and Non-Profit Making etcetera. With the help of bank's data base, BBK has improved its responsiveness from the Bank to the clients'. Today, the bank is able to continuously monitor customer satisfaction levels and improve on the existing products or services or develop new ones to satisfy the evolving customer needs.

4.4 Customer Learning Strategy and Product Innovativeness

Customer learning strategy has improved BBK's relationship with its customers by enabling the bank to develop new products that are more flexible and friendly to the customers in terms of usage. Today, the bank's customers are more satisfied with the various products and services and this had led to an increased products portfolio. A lot of information is given to the customers to demystify the products that bank have more efficiently. Today, the bank customers are knowledgeable about the bank's products and services and what to expect from them.

Customer learning practices enables BBK to deal with changing customer needs by keeping the bank informed of the ever changing customer needs. Through this, the bank has been able to effectively respond appropriately and efficiently to the market. Thus, the bank has remained more innovative by continuous developing products that cater for the changing needs of the customers.

The adoption of customer learning strategies had changed the customers' perception about the bank's products and services, today, customer's feel that BBK listens and acts on their needs. Barclays among the large tier commercial banks, for a long time, people felt that the bank targeted the high-end clients due to the nature of its products and its pricing model. However, with customer learning, the bank has customized its products and services to the specific needs of different Market Segments and Clients; From the Mama Mboga who earns below Seven Thousand Shillings in a month, to the CEO who Earns Millions, from the NGO that depends on donations to run the Organization and the Multi Million Shilling Company. Customers feel satisfied and happy, with a wider Variety of Products and services, customers can now choose products and services based on their needs.

Customer learning strategy has improved BBK's decision making processes and procedures, this has helped the bank to come up with faster decisions as a consequence this has reduced the turnaround time in processes and procedures. BBK has minimized bureaucracy in terms of process. The bank involves all its stakeholders in decision making; this has reduced resistance to change and enhanced unity amongst the stakeholders. Interviewees reported that these procedures were made not only to protect the bank but also their clients as well.

The adoption of customer learning practices has enabled BBK to minimize customer complaints. Today, BBK has significantly minimized its customer complaints. The bank has very strict Policies especially on selling wrong products to clients; matching products to account holders. When offering Products to the clients, there are preconditions that the clients have to meet to qualify for a certain products for example a premier account that charges KES. 3100 a month can only be sold to a client earning a net salary of KES. 300,000.00 or more.

A student account on the other hand, can only be offered to individuals who can prove that they are students at a college or university by providing a student id for identification, accompanied by a national id or passport depending on whether they are Kenyans or not.

The interviewees unanimously concurred that through customer learning, BBK was increased value for its products and services. It also designed products and services based on the needs of its customers. BBK reviewed its products regularly to identify any gaps that might arise, and to fill those gaps in terms of satisfaction. The staffs are required by the bank not only to explain the products and services to the customers but also to understand them and their business better in order to advise them accordingly and match the bank solutions to the unique needs of the customers.

Some of the improvements in customer satisfaction that BBK has made included the bank's net promoter score that improved over the last 2 years, as at September 2017, it was at 60 Percent up from 40 Percent. More customers felt that they would recommend Barclays to their counterparts because of the satisfaction that they got. The number of customer complaints significant declined over the last two years, this was an indication of improved customer satisfaction.

4.5 Discussion of Findings

Through customer learning, the bank has developed innovative products that enhance customer experience. The bank has developed a system that makes it easy for the customers to use the services offered. Through innovation, the bank has increased product portfolio thus enhancing customer satisfaction. Previously, it was believed that the bank was purely for the high-end customers.

However, through customer learning strategy, the bank has understood the market, customer needs and segments and thus the bank has been able to attract customer from different market segment. These results coincide with the observations of Wang (2011) who argued that through customer learning, firms were able to offer value adding products and services and this contributed positively towards customer satisfaction.

Customer learning strategy had improved the bank's ability to meet customer demands efficiently. The interviewees indicated that BBK met their needs more efficiently based on the needs. The bank's decision-making process was improved significantly making more efficient, responsive and flexible. The bank adopted a participative form of leadership where all the stakeholders were involved in key decisions and this enhanced unity and strengthened the relationship between the stakeholders.

Interviewees reported that customer learning promoted customer satisfaction as revealed by the reduced number of customer complaints. Improved product value is the other benefit that the bank has gained through customer learning. The effects of customer learning on organizational success are evident through BBK's experience. The interviewees reported that the bank benefited through improved customer experience. The bank uses information collected customer needs to develop products that satisfy customer needs. The interviewees indicated that the bank has succeeded in demystifying myths associated with its products through customer learning. In line with this is Rhee and Lee, (2010) who insisted that by understanding customer needs innovative firms were able to tailor products and services to specifically address customer needs.

The bank's ability to adjust to changing customer needs is associated with customer learning. Further, it was reported that customer learning allowed the bank to develop products that matched customer demands. Improved decision-making is the other advantage of the strategy; it helps reduce bureaucracy thus improving the bank's efficiency. The survey also linked increased products value for the bank to customer learning.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

Under this chapter, the study gives summarized findings drawn from the previous chapter that have been done line with the objective for this study which was determining the influence of customer learning strategy on product innovativeness of Kenya commercial bank. The areas discussed in this research were as follows: summary of findings, a conclusion, recommendations, study limitations and suggestions for future research.

5.2 Summary of Findings

The interviewees reported that customer learning was one of the strategies that BBK applied to ensure delivery of exceptional services. The bank collected information about customer needs through regular surveys and complaint handling department. Social media is the other the tool that the bank utilized to achieve customer learning. The bank closely monitored all sorts' feedback and complaints expressed by their customers through social media platforms. The interviewees indicated that BBK was open-minded; it had a net promoted survey as well as a products department to ensure continuous innovation of products. The bank's intra-organisational knowledge sharing strategy was also indicative of its commitment to customer learning. BBK communicated its vision and mission effectively to the stakeholders such as employees. Use of information technology also promoted success of the bank in customer learning strategies.

The interviewees reported that the bank utilized Twitter and Facebook accounts to respond to customer complaints. These findings agree with the views of Nguyen and Barrett (2011) who indicated that customer learning was an effective way to understand customer needs. Social media platforms such as Facebook and Twitter were essentials of customer feedback.

Through customer learning strategy, the bank was able to improve its customer database. The bank had a database of all the information about customer buying behaviour and spending patterns. This helped the bank to tailor their products and services and to advise existing customers on the best products or services to take based on their financial capacity and spending patterns. BBK applied customer learning strategy in promoting the quality of services that were offered by the bank. It was discovered that BBK collected customer information regarding their needs through various approaches including net promoter surveys, social media, and handling complaints through the complaints handling department. BBK showed its commitment to customer learning through use of information technology, shared vision, and open-mindedness. Through customer learning, the bank has achieved improved services, enhanced communication and larger market share. These results are consistent to Nguyen and Barrett (2011) who argued that customer learning was useful in enabling firms to keep a customer database and understanding customer needs.

5.3 Conclusion

The study concluded that customer learning strategies were commitment by the bank to customer learning, open-mindedness and a shared vision and intra-organisational sharing of knowledge. BBK demonstrated its commitment to customer learning through establishing a products department that conducted research and development. The bank also had a claims department that exclusively handled customer complaints. The bank had an integrated customer feedback mechanism via mobile phones that allowed customers to give feedback on their experience of the bank's products and services. Customer feedback was well-aligned to the bank's operational policies as set out under the customer service charter. BBK was open-minded; it made efforts in inviting new ideas and concepts that were aimed at continuously improving customer satisfaction. The bank allocated huge resources and funds for research and development to have a deeper understanding of customer needs. This way, the bank was able to maintain its competitiveness.

Customer learning strategies were found to build and strengthen customer relationships as well as improving customer perception of the bank's products and services. As a strategy, customer learning helped the BBK in improving its efficiency in decision making processes since these customer learning strategies were aligned to corporate goals and policies. Further, the bank recorded a significant decline in customer complaints and improved value for its products and services that contributed to the overall performance of the bank.

5.3 Recommendations

The study recommends that BBK must invest more in advances in technology, research and development and financial innovation to boost enhance customer learning strategies and impact positively towards product innovativeness. This will enhance the bank's operational efficiency and minimize operational cost. Thus, the bank will be able to design value adding products and services and enhance customer satisfaction.

BBK should invest in its employees through engaging them in a continuous training and development program for them to develop skills and knowledge in order to improve their efficiency. This will motivate them to be more committed and work hard towards achieving their targets and corporate goals.

Top management of BBK should provide adequate support to its staff by providing them with resources and facilities to make the environment conducive for the employees. This motivates them to work harder towards achieving their targets and to generate ideas for innovation.

CBK should formulate policies that encourage commercial banks to invest extensively in understanding their customer attitudes, preferences and buying behaviour. This way, commercial banks can customize their products and services to match customer needs. This will attract more customers and contribute towards improve bank performances.

BBK should develop an efficient feedback mechanism to handle customer complaints and queries. This improves access to customer services and speed in solving customer problems. This will lead to increased customer satisfaction resulting into customer retention and thus provide a solid base to attract new customers.

5.5 Study Limitations

The constraints of cost and time limited the researcher to a case of Barclays Bank of Kenya. Thus, the results got in this study are exclusive to Barclays bank of Kenya since they cannot be applicable to another bank or the banking industry.

Open-ended questions only were utilized. A blend of both structured and unstructured questions could have given respondents an opportunity to apply human judgment by indicating the level at which customer learning strategies were implemented by BBK. It could have also enabled the researcher to gather detailed information which is satisfactory to ensure accuracy, quality and comprehensive findings.

With the help of a descriptive research design, the researcher could have done factor analysis in order to establish the key customer learning strategies utilized by BBK. This would have been helpful for the bank in developing a customer database which would have been useful in determining customer trends and buying behavior to predict the future. Thus, the bank can design products or services that can specifically address customer needs.

A few interviewees deemed the entire process of interviews and data collection as boring and non-paying and thus two departmental heads delegated the interview process to their juniors to be interviewed on their behalf. Hence, these assistants' departmental heads are not directly involved in decision making on customer learning strategies and do not get involved directly in the implementation of these strategies. As a consequence, they were not in a position to give more accurate and detailed information as opposed to what the seniors would have given. This might have impacted negatively on the quality of the findings obtained in this study.

5.6 Suggestions for Further Research

Researchers can then do a comparison of customer learning strategies adopted by large tier commercial banks versus lower tier commercial banks and their contribution towards product innovativeness. Then a plausible conclusion may be drawn on the basis of facts.

In future, scholars might consider carrying out a similar study in a company that is similar to Barclays bank of Kenya in terms of size and other areas of intervention. This will provide a window of opportunity for the researcher to gain more insights on the customer learning practices implemented by such a bank and the budgetary allocation for innovation and research and development.

The environment keeps on changing; technological advances and customer needs keeps evolving. It would be advisable that future researchers can consider replicating this study after a period of ten years to find out whether the findings realized in this study will hold. This can provide a platform where researchers can compare findings and make predictions in the future on account of technological changes and customer needs.

It would be useful for a similar study to be carried out in a different sector such as insurance which is facing stiff competition. Thus, researchers can be able to determine commonly used customer learning strategies by the insurance companies and then findings can be compared after which a plausible conclusion can be drawn.

A cross-sectional survey involving Kenya's commercial banks could also be carried out to find out the most commonly used product innovation strategies and their contribution towards improving organisational performance.

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APPENDICES

APPENDIX I: INTRODUCTION LETTER FROM THE UNIVERSITY


UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS

Telephone: 020-2059162
Telegrams: "Varsity", Nairobi
Telex: 22095 Varsity

P.O. Box 30197
Nairobi, Kenya

DATE 6/11/2017

TO WHOM IT MAY CONCERN

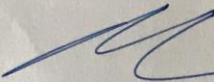
The bearer of this letter KEVINA DIANA ANJERI-ANJERI
Registration No. DG1/70966/2009

is a bona fide continuing student in the Master of Business Administration (MBA) degree program in this University.

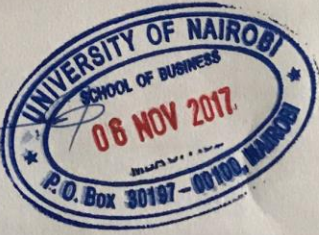
He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate your assistance to enable him/her collect data in your organization.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.



PATRICK NYABUTO
SENIOR ADMINISTRATIVE ASSISTANT
SCHOOL OF BUSINESS



APPENDIX II: AUTHORIZATION LETTER FROM THE ORGANIZATION

Barclays Bank of Kenya Ltd
Head office
The West end Building
Waiyaki Way
P O Box 30120-00200
Nairobi

Tel: 254-2-4254152

20 November 2017

School of Business
University of Nairobi
Nairobi



To whom it may concern;

RE: MBA DATA COLLECTION - KEVINA DIANA ALERI

We refer to your letter dated 6th November, 2017 on the above subject matter thereby offering our no objection to proceed and confirming no compliance matters noted in the questionnaire.

The student can progress to schedule for meetings with the relevant section heads involved in her data collection.

Yours sincerely

A handwritten signature in black ink, appearing to be "TS", written over a faint horizontal line.

Titus Sum
COMPLIANCE MONITORING OFFICER

Barclays Bank of Kenya is regulated by the Central Bank of Kenya

APPENDIX III: INTERVIEW GUIDE

Section A. Demographic Information

- i. Which department do you belong to?
- ii. Which position are you in?
- iii. What is the highest level of education you have achieved?
- iv. How long have you worked for this organization?
- v. How long have you worked in your current position?

Section B. Customer Learning Strategy and Product Innovativeness of Barclays Bank of Kenya

- i. Is customer learning part of your organization's strategy? Explain in details
- ii. What are some of the most popular customer learning strategies adopted by your bank?
- iii. In your view what is the best customer learning strategy adopted by your bank?
- iv. List the least effective customer learning strategies adopted by your bank? Please explain in details.

- v. How modern technology has been utilized to improve customer learning strategy by your bank?

- vi. Please discuss the customer response mechanisms used by your bank to boost customer satisfaction?

- vii. In your view explain whether use of customer learning strategy has improved customer database in your bank?

Section C. Customer Learning Strategy and Product Innovativeness of Barclays Bank of Kenya

- i. In what way has the adoption of customer learning practices improved your relationship with customers?

- ii. In your view, how has customer learning practices enabled your bank to deal with the changing needs of the customers?

- iii. Please explain to me how the adoption of customer learning strategies changed the customers' perception about your bank's products and services?

- iv. In what ways has customer learning strategy improved your bank's decision making processes and procedures?

- v. Please tell me whether the adoption of customer learning practices by your bank has minimized customer complains?

- vi. In your view has the adoption of customer learning practices increased value for products and service offering?

- viii. What improvements in customer satisfaction can be attributed to customer learning strategy?