

**STRATEGIC CHANGE MANAGEMENT PRACTICES AND
SERVICE DELIVERY AT KENYA COMMERCIAL BANK
LIMITED**

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**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILMENT
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE
OF MASTER OF BUSINESS ADMINISTRATION**

UNIVERSITY OF NAIROBI

AUGUST 2021

DECLARATION

I declare that this research project proposal is my original work and that it has not been submitted in this or any other university for examination.

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D61/18864/2019

Sign ... 

Date...30th August 2021...

This research project project has been submitted for examination with my approval as the University supervisor.

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ACKNOWLEDGEMENT

I would like first to thank the Almighty God for enabling me to work on this research project, and also those who contributed to the success of my work. My sincere appreciation goes to my supervisor Prof. John Yabs for his academic insights during the period of preparing this research proposal. I also acknowledge my classmates and colleagues who wished me well and encouraged me to pursue this MBA program. Your wisdom and continual support are unforgettable. I sincerely thank and love you all.

DEDICATION

I dedicate this proposal to my husband, children and parents who have been on my side as source of encouragement throughout my academic journey. Their moral and financial support during the period of preparing this research proposal is very much appreciated.

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ABBREVIATIONS AND ACRONYMS

SPSS	Statistical Package for the Social Sciences
KBA	Kenya Bankers Association
CBK	Central Bank of Kenya
CMA	Capital Market Authority
KCB	Kenya Commercial Bank

ABSTRACT

The provision of service delivery has been hindered by strategic change management issues across the globe and especially within the banking industry. Equally, the effect of change management practices has not been adequately addressed within the academic literature, and particularly the banking sector despite the enormous strategic changes that have been witnessed in the recent past decade. This study, therefore, determined the effect of strategic management practices on the service delivery at KCB Bank Kenya Limited in Nairobi. The study was guided by strategic management model theory, organisational theory and resource-based view theory. The study adopted a case study research design and gathered primary data through interview of managers of bank branches in Nairobi. The study adopted content analysis as data analysis method. The study finding revealed that KCB has a robust technology to handle demand and ever moulding test and preferences of customers, and the bank technology is modern and updated; it has elaborate digital marketing do address its customers changing need; the banks has effective infrastructure to deliver mobile banking services to customer. Further result shows KCB leadership is effective in addressing strategic changes and ensures continuous improvements in service delivery. On stakeholders' practice, finding shows the banks has effective and friendly communication between management and its stakeholders. Further result showed strategic changes are managed through a structured and well elaborate policy effective in addressing the industry changes and encourages participation of staffs in decision making. Lastly, the banks strategic planning effectively manage industry change dynamics, and promptly support the service delivery to customers need. The study concluded that strategic management practices have effect on service delivery in banking. Specifically, it affects banking service delivery robust technology to handle customers demand, effective and friendly communication between the management and its stakeholders, timely communication that is clear in response and with optimal resource utilization to address change management. The study recommends further analysis in other banks as well as analysis of subordinates' staffs as opposed to management staffs.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The management of any organization has responsibility to provide service delivery. The service delivery is hindered by strategic change management issues in long time in the current organization. North America, decentralization of organizations may bring the right decision-making people to enhance service delivery. The participation of people in strategic management practice is the grassroots for service delivery. Commercial bank as an organization can strategize its strategic operations in terms of management to satisfy their customers in offering of service delivery (Zeithmal, 2010). Because of the ever increasing in the expectation of the customers and digital technology advancements the retail banking sector has begun to develop some business model with the aim of reducing office branches. It was also however, noted the bank clients have very negative attitude with respect to the major features of the concept of direct banking (Pavlyushchenko, 2017).

This study will be guided by three theories; Strategic Management Model proposed by Thompson and Strickland in 1981 where managers plan and implement organizational strategies, Organizational Theory proposed by Van (2013) where an organization is based on different operations, culture, routines and management decisions. Lastly, the Resource Based View Theory proposed by Penrose in 1959 which advances the idea that strategy of a firm is a function of the compliment of the resources held. Competitive advantage is created when resources owned exclusively by the firm are applied to develop unique competences.

According to Muluka (2015) the banking industry created value for shareholders by financial leveraging just before 2008-2009 global economic crisis. However, due to increased regulation and a lot of competition the banks are forced to deleverage and find other alternative sources of values offered through the digital banking. The strategic change in bank value creation can be well explained through strategic management model which assumes an ongoing process to modify and aligned organisation competencies with future

expectations or desired results (Lavrakas 2018). Thus, the paradigm-shift in value creation from financial leverage to alternative values provided by digital revolutions have created digital models which could be seen to be steering bank's resources in the customer relationship direction by customer engagements and building trust in the vital activities presenting new sources of value such as digital banking: sales and marketing; on boarding customer; servicing and account opening (Muluka, 2015).

The banking sector in Kenya over the past decade has been doing a lot of financial innovations, deviation from ancient traditional banking to help them in meeting their customers' increasing complex needs and challenges of globalization. Despite the recognized advantages of financial innovations and a substantial descriptive literature, empirical studies have been surprisingly very few. The current circumstances have denied the banking industry the very vital information with regards to an important area of financial innovation which in some cases leads to reversal causality in the innovation-financial performance relationship (Muiruri, 2014).

1.1.1 Strategic Change Management Practices

Strategic Change Management demands that industries respond to dynamic and unsteady external business environment so as to gain competitive advantage over their competitors. This entails doing business unusual by introducing various changes in the organization (Kalima, 2015). Organizations are always changing since they exist in a dynamic environment strategic change management practices occur so that there can be a positive influence on the organizational performance (Hegara, 2018). Change management has emerged to be a larger field within organizational theory for the last five years. Currently, change management consist of vast body of literature which is accompanied by much consciousness by managers which again has resulted in much attention from the consulting firms: (Degnegaard, 2010).

According to Grace (2018) the importance of management of strategic change is to make use of people, processes, and technologies to acquire competitive advantage. Strategic change management is based on the premise of processes such that the systems design shows real work practices and results into outcomes which are user focused. Also, it ensures that people understand and accept changes more readily because they understand

where the change might occur especially in the current practices, and the resulting advantages from the implemented changes. Comparably strategic change management helps an industry in developing a vision of innovation where the firm is required to be, and in designing an innovative direction to achieve operational excellence.

The mission and vision for every organization provides a sense of reason of their existence. According to the study by Sullivan and Harper 1996 a well-defined organizational vision establishes the short-term and long-term goals empowering and motivating leaders and at the same time their followers in change implementation and to strengthen their adaptive mechanism to take a competitive advantage. Through SWOT analysis (strengths, weaknesses, opportunities and threats) every company can evaluate its competitive advantage which will influence their strategic practices.

1.1.2 Service Delivery

Service delivery is the act of providing services to customers (Cambridge University Press, 2017). These services should be acceptable, accessible, available, affordable, and accommodative. Service delivery in the banking sector can be defined as the contact between the bank and its customers in provision of financial solutions to them.

Better strategies are a necessity but not sufficient to deliver public services of high quality. Developing companies which can implement highly increased complex blueprints at scale is extremely important. Unfortunately, quite a number of the third world countries doesn't have such companies and to make matters worse there is no improvement to most of them. Successful improvements in Singapore, Vietnam, and China nevertheless, from unlikeliness of services delivery successfulness in other places, suggests that three vital variables are necessary to build capability implementation: starting with nominated problems and local staff priorities; enhancing frequentative experimentations to recognize a variety of credible options; and to share new results from practice of frontline community. These variables suggest also that much is to be obtained out of researchers' embedment into systems delivery themselves, the context of better understanding, mapping and explanation of variations, and facilitation instant making of decision with respect to changes in real life situations (Woolcock, 2017).

In the present-time business environment and “era of customer”, delivery of quality services is sine qua non in current applicable strategies of most organizations and consist integral ingredients for successes and viability in present-day’s environment which is very competitive (Okoe *et al*, 2013).

1.1.3 Kenya Commercial Bank Limited

KCB Limited is a financial services provider headquartered in Nairobi. It is licensed as a commercial bank, by the Central Bank of Kenya, the national regulator. KCB limited was incorporated in 2015 as a result of the corporate restructure of Kenya Commercial Bank Group (KCB Group). Prior to 2015, KCB Group was both a licensed bank and a holding company for its subsidiaries. This was in compliance with the Kenya Finance Act no. 57 of 2012. KCB Group Limited announced, in April 2015, its intention to incorporate a new wholly owned subsidiary, KCB Bank Kenya Limited. The re-organization converted KCB Group Limited into a non-trading holding company that owns both banking and non-banking subsidiary companies.

In 2016, KCB Group PLC was registered as a non-operating company to manage and oversee all KCB regional units in Kenya, Tanzania, South Sudan, Uganda, Rwanda, Burundi, and Ethiopia. KCB has more than 250 branches throughout Kenya, making it the largest banking network in the country. It has the largest number of own-branded ATMs in Kenya and over 7 million account holders. The chairman of the bank’s board of directors is Andrew Wambari Kairu, and the chief executive officer and managing director of the bank is Joshua Oigara.

KCB Limited has gone beyond banking by seeking to deliver the very best in customer experience through digitalization. They have put the customer at the center of all that they do. The bank is committed to delighting her customers so as to grow her business through new revenue lines and deepen her relationships and activities with her existing customers.

The quest for smooth and seamless services by customers and the changing customer behavior in favour of digitalization; has become a challenge to the bank and thus the need for the study. Modern customers expect personalized, timely, effortless, and rewarding customer experiences across all channels. The mode of service delivery is therefore

paramount in service execution. There is need therefore for development and implementation of strategic management practices towards a pleasant, smooth and continuously improving service delivery in the industry. There is a relationship between strategic change management practices and service delivery in the banking industry as a whole. The study will specifically focus on KCB Bank Kenya Limited.

1.2 Research Problem

This study seeks to establish the effect of strategic management practices on service delivery at KCB Limited. Here the independent variable is the strategic management practices while service delivery becomes the dependent variable. The strategic management practices that will be studied include technological advancements, effective communication, and employee personal development. The study will explain how technology improvements, effective communication of strategic changes to the employees and their personal development will affect service delivery to the customers at KCB Limited.

In Kenya there currently around 44 commercial banks. Locally owned are currently 31, foreigners own around 13. Out of the 31, while three of the banks have the government of Kenya as a major shareholder and the other 1 is a mortgage financial institution. Commercial banks in Kenya are further classified as Tiers 1 to 3. Where Tier 1 are large banks controlling assets worth billions and don't show any signs of collapsing financially. Tier 2 are the middle-sized banks, and Tier 3 banks are those small banks (Central Bank of Kenya, 2019). The Kenyan banking system is characterized by stiff competition for customers which has led to increased innovation of services and products so as to gain and retain market share. Increased customer complaints, rising technological innovations, and rapid increase in commercial banks in Kenya with competitive banking products and services; have led to the need for strategic change management practices so as to improve on service delivery to the customers to maintain and grow their numbers. This research project will therefore study KCB Limited; the strategic change management practices that are employed by the bank in its service delivery to customers.

After global economic crisis of 2008-2009 of which the consumer trusts vanished from the banking systems. Large banks were heavily affected, and their clients turned to relatively small banks and microfinances for their personal financial management. Since independence in Kenya the banking industry has experienced tremendous growth but due to economic challenges, some have been closed, merged, and even acquired by others. Therefore, sound strategic management practices give opportunity to the banks to remain relevance with their clients.

Most of the clients select and change banking company due to comfort and service quality rather than on service and product characteristics. Strategic change management practices are thus required by banks for an excellent service delivery to their clients. Banks that fail to adopt to new strategic changes will undergo a fast rise in clients' attrition, lost opportunity and new customer growth stagnation and sales of products in the near future.

Kariuki (2014) did a study on the strategic change management practices and service delivery at Co-operative Bank of Kenya and established that management was able to avoid poor management of change as managers operated with the highest ethical standards, process focus and were able to work across functions/units and also the top management not only embarked in transforming the bank into a more innovative and successful organization but they also helped to change the environment by getting key stakeholder groups to accept the top management's view of the future as well as supporting it.

Muluka (2015) studied the influence of digital banking on customer satisfaction and concluded that there is need by banks to invest more on robust reliable systems to reduce incidents of failed transactions and transactional errors in ATMs, Mobile banking and POS terminals, need to come up with an application that can be used to enhance digital banking, facilitation of ICT skills so that technology can be embraced and also there is need to carry out customer satisfaction surveys to establish how customers are adapting to technology.

Mwangi (2013) studied the strategic management practices and performance at National Bank of Kenya to and found out that the practices ensure effective management in the firm and also enhance awareness creation by establishing an informal network to get information. They also facilitate initiatives, solidify processes and analytical skills,

enhances employee commitment and interest, and also ensure that significant changes are adopted and implemented.

Kamau (2017) studied the strategic management practices adopted by ABC Bank to gain competitive advantage and concluded that technological innovations, corporate governance, and employee training and development made the bank gain a competitive advantage. The study under review will advance how strategic change management practices are communicated to the employees for them to meet and exceed customer expectations during service delivery to the clients. The study will establish whether employees are involved in decision making and implementation of strategic changes at KCB Limited. It will also detail how technological advancements play a key role in service delivery.

According to the previous researchers in the different areas as mentioned above, it clearly shows that service delivery in commercial banks is still a challenge in Kenya and more so KCB Limited which have witnessed several complaints on customer experience. Therefore, to bridge the gap the study will examine the effects of strategic management practices on service delivery in KCB Bank Kenya Limited as its case study.

1.3 Research Objective

To determine the effect of strategic management practices on the service delivery at KCB Bank Kenya Limited.

1.4 Value of the Study

In practice, the study finding information would help management of commercial banks to make informed decisions on how to improve operational performance of their respective commercial banks through technological advancement, effective communication, and employees' personal development. Through the information, employees of commercial banks would benefit indirectly based on the logic that, management of commercial banks would understand the need for motivating and training workers to set a platform which can make banks realign their strategies with changing business trends.

The study would aid policy makers such as Kenya Bankers Association (KBA), Central Bank of Kenya (CBK) and Capital Market Authority (CMA) to develop and/or redesign policies that would enhance and regulate operational competitiveness of Tier 1 commercial banks.

Last but not least to the academic fraternity, scholars and researchers in the field of operations management could use this information to identify gaps to be addressed thus collaboration and comparison of results from one context to another. In addition, the study finding contributed to the existing discussion on strategic change management and provide a foundation of enriching the literature review and theories in operations management discipline.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is about literature review. It presents the reviewed theoretical literature namely strategic management model, organisation theory and resource-based view theory. The chapter also presents the conceptual framework to be adopted and empirical review as guided by the construct of the study.

2.2 Theoretical Foundations

Theories are perceived as building blocks of a scientific inquiry and outlined as a plausible or scientifically acceptable general principle or body of principles offered to explain phenomena. The subject of this study will be based on the following theory reviewed by the study namely strategic management model, organisation theory and resource-based view theory.

2.2.1 Strategic Management Model

The model was proposed by Thompson and Strickland in 1981. The strategic management model which states that managers plan and implement organizational strategies. They are different strategic management model which are divided into stages to help management understand and create strategies in their own organizations.

The theory assumes that strategic management is an ongoing process and there is nothing to modify prior to act and decide to future organizations. The strategic management is a process of which comprises of stages such as developing strategic concepts of the organizations and forming vision where the needs can be heard, converting mission to specific organizational performance, crafting strategic factors to achieve target goals, implementing selected strategy and executing it efficiently, and evaluating organizational performance by reviewing situations of corrective change initiatives, by objectives, from actual experience to new changing ideas to opportunities (Lavrakas 2018).

The strategic decision classifies management of the organizations as one of the strategic factors in enhancing performance. It notably works to build dynamic abilities in theory and practices which emphasizes that strategic change management provide observation to which organizations make decisions.

The study adopts this model to explain strategic change management affecting service delivery as an ongoing process of implementations. It defines mission and vision by objectives of the organizations due to what is to be done and how it will be in the future from now to achieve goals. The model highlights strategic relationship between strategic change management and organization vision with short-term and long-term strategies (Konztz 2014). The theory is relevant as it clearly explains what the organization seeks to strategize to embark from strategic change management for enhancing service delivery

2.2.2 Organizational Theory

The theory was proposed by Van (2013) which states that organization is based on different operations, culture and routines. It proposes that organization ability continues to exist with proper strategic change management to promote the understanding of organization policies. It argues that everybody in the organization understands competition where individual try to control and manage internal or external perceptions towards it. It uses the best decision to enhance performance for proper survival by its variation in strategic change management from top management. The theory looks forward to answering the questions why organizations use different strategies to meet its goals (Karen 2014).

The theory assumes that systematic approach is a strategy formulated to entrench the purpose of the organizations. The implementations of strategic change management are selected and acted upon organization operations by vision. The operation task forms direct base for applying specific procedure to fight for organization growth through customers.

It is relevance to the study as it provides clear definitions of organization nature, and context of evaluations through organization decisions. The mission explains organization terms to establish its success in its strategic factors. Organization policies and procedures provide the required strategy to implement it strategic change management to deliver service to achieve

performance. The theory maps the simplicity in which organization can achieve its commitments to good performance. The performance of the organization involves tools given to run strategic change management of the organizations to meet its objectives while prioritizing strategy. Management decision in the organizations determines individual behavior over meeting the strategy. The theory allows organizations to measure its resources and manage the directions which will be processed by routines.

2.2.3 Resource Based View Theory

The theory was established by Penrose 1959. It was then advanced by Birger Wernerfelt (1984) to advance the idea that strategy of a firm is a function of the compliment of the resources held. It states that competitive advantage is created when resources that are owned exclusively by the firm are applied to developing unique competences. The resulting advantage can be sustained due to lack of substitution and imitation by the firm's competitors. A firm will succeed if it has the best and most appropriate stock of resources relevant for its business and strategy. The value of the organizations is managed by its resources which creates competitive advantage. Competitive advantage is attributed to ownership of valuable resources that enable a company to perform its activities better than competitors. This advantage sustains long period of strategic operations where the organization can be able to manage its available resources (Kibaya 2014).

It assumes that resources are based on assets, liabilities and ability of employees to perform. Knowledge is a resource that can be controlled by its process and attributes to the information given for implementation of strategic factors. It is the part which describes available resources and how they are utilized to achieve service delivery (Keny 2017). Organizational capabilities are defined by the complex combination of assets, people and processes that companies use to transform its inputs into outputs. The resources a company holds determines how well a company performs its activities; they have an impact on its performance. The resources should be continually innovated to ensure durability in the face of changing environment.

Resource based view becomes substantial in strategic management than other theory since it provides a complete picture of available resources in management. Resource based view

enable organization to explain its existing resources and how it uses those resources to achieve goals. The model of resources acquired by organization is based on its skills for a given opportunity. It helps the organizations to achieve performance through converting its intangible and tangible assets (Kaplan 2009).

It is relevance underlies the available resources in the organization from financial resources, human resources which are vital for effectiveness of strategic change. The dynamic ability of strategic change management involves all activities directed by strategic leaders' enables firms to improve performance. In an organization, people expect adequate resources to be able to influence value creation. It is more applicable in this study as it describes how the organization communicate its available resources to provide service delivery.

2.3 Empirical Literature

The changes in technology have led to some organizations to underperform to the extent of even closing down. Lussier & Achua (2017) expounds that organizations operate in a very dynamic business environment occasioned by advancement of technology and globalization. This has called for appropriate measures by organizations to enable them manage change effectively as it occurs. Despite the formulation of strategies in response to strategic change, some organizations still continue to perform dismally in terms of performance and profitability, necessitating the need to evaluate the effects of technology advancement on organizational performance.

Putnam (2014) studied the factors affecting strategic technology advancement on performance of public institutions in Canada. It focuses on technology advancement factors affecting leadership and performance air force organizations. The result shows that organization technology advancement factors can work better for strategic goals. The need for proper attention is divided between technology advancement factors and employees' morale in the organization situations. Technology advancement factors are the approach to lead in a careful demanding of understanding of strategic mission, people, leaders, and environment. With technology advancement factors leaders cannot hinder knowledge-based employees from achievement of strategic goals to customers and investors who come

to meet managers to employees. Every individual group of employees needs to be unique in technology advancements.

Coleman (2015) argued that technological advancement affect performance in term of service delivery. He further found that reliable technological change can affect goal focus, teamwork encouragement, personal support, leadership efficiency in the organization service delivery. The sudden technology advances can result to leadership change led to underperformance. It is the extent of even closing down influence others to achieve goal and direct the organizations in the way that make cohesiveness and coherencies. As strategic change applies to attributes of an individual belief, ethics values leader's knowledge and skills in technology. It also opines that leadership motivates and inspires employees to express their strategic vision and mission as technology change. The resources provided in leadership can be influenced by strategic visions. Advancement of technology creates organization structures, allocates leaders for enterprise resource planning.

Tracy (2015) affirmed that strategic advancement of technology affects organizational service delivery. The result showed that advancement of technology act as strategic change to enhance organizational performance. Advancement of technology can implement new leadership strategies to enhance motivations to employee's morale. Advancement of technology has the ability to manage and think envision in strategic change of operations. The study sought to establish the extent to advancement of technology affect performance. The recommendation is that there is need for advancement of technology flexibility in work plans. This can act as a guide initiating strategic change management than only providing service delivery.

Technology advancement can be attributable to leadership factor such as strategic leadership tough to manage employee's online purchase of things and internet traits. The effective usage of mobile banking is the advancement of having knowledge to motivate and inspire others information technology. The understanding of technology advancement in organization is the basic elements for top managers. Technology advancement in strategic

change by leadership attains the strategic goals, thus there is calls for study to investigate how technology advancement affect performance in term of service delivery of banks.

Fishbein (2015) focus on technology advancement factors affecting organization performance using health sectors. It was found that good leading people can enhance achieve goals. Management leaders can set vision of the organization for motivation of employees and a guide to organizational change management on how to use internet strategies to enhance on performance.

Kaimenyi (2012) on technology advancement on organizational performance, it was noted that workers have skills focus on technology advancement to improve performance. In equipping technology advancement depends on leadership skills, positive, in service delivery results. The team of technology advancement can create effective service delivery. The strategic technology advancement factors are affected by different styles in term of positive and negative leaders, autocratic leadership, democratic leadership, laissez faire leadership and paternalistic leadership. The customer visiting organizations have come up with new ways to exploit technology and practices. The best practices can be established at digital marketing tracking Google search and Amazon. However, commercial banks are set up with effective technology advancement which can build infrastructure and culture of service delivery.

Drazin & Howard (2014) analyzes the effects of the effective communication affect organization performance. The study sought to determine the effect of effective communication on organization performance. It was established that organization effective communication involves systems that outline certain activity directed towards achieving goals. This activity includes roles, rules responsibility. The structure determines the information flowing between strategic managers, employees and how to achieve better performance.

Effective communication shows that service delivery is affected by alignment in strategic plans. It is important to prerequisite successful strategy. Effective communication changes strategic management for competitive growth which requires organizational

rearrangement. Effective communication organizes composition on the set ups goals to meet customer needs and hence designs its structure to meet its customer demands.

A study done by Beach (2014) noted that effective communication is the chain of operation by determining customer situation. Effective communication enables to understand tasks allocated or given to different employees make it possible to achieve performance. The effective communication showed that organization structures are administrative, functional in undertaking management directions of responsibilities, division roles, and matrix organization structures. However, Brian, (2015) was opined that effective communication helps managers to understand employees' cultures and cooperates motivation of customers in achieving goals. The organizations provide service delivery by provision of communication in achievement of better performance within organization.

According to Cooper (2013) strategic change in communication involves hierarchical structures which are linear form of authority with information of tasks from top to bottom level structures. Effective communications are of both vertical and horizontal organization types based on entrepreneurial types, machine types, division types, professional types and innovation types. The authority as a communication is centralized by top managers in making decisions while low level management idea is decentralized to entail improve strategic positions. This is based on good communication improves organization morale in leadership, performance and teamwork. Communication can also include management strategies, culture sensitivity and management adoptions on employee's traits. The organization hierarchy knows how to make reports at a given period of time about task structure in communication.

Hughes (2012) found that communication is improved with functional organization goals being an important aspect in any organization performance. These include organization that has individual functional units which human resource is separate from marketing and sales department, communication of accounting and finances and creative advertising. This has not been established to ensure efficiency in task organizations resulting to job specializations in communication.

Welling, (2015) communication explored that organization policy is the decision and action to guide all activities in the organizations. Procedure is a specific method used to communicate how policy is put into action from day to day activities of the organizations. it further shown that workplace policy is established with boundaries and guidelines to work on the best practices in the organizations. The aim of organization policy is to allow employees communicate very specific and behave positive to their job. However, this study did not address how policies and procedures affect service delivery of organizations.

Research by Joseph (2014) indicated that communication is enhanced by identifying need in which the policy is developed, identifying responsibility and who to lead, gather information, drafting policy, consulting policy with appropriate stakeholders and approve policies whether the procedures are needed to be implemented in strategic factors. Thus, this creates the arguments to make the right policy and focus on better results for service delivery.

Rao (2014) states that communication is that procedure allow management to achieve business plans and goals. Organizational communication styles are used to order and manage how people perform for service delivery in their employment. Implementation of strategic innovations implied that organization develops strategy to effect performance from competitors. Even though, it has not addressed how documented policies are affecting performance of organizations. He further he argues that organization can work without written policies and procedures to understand better service delivery.

Scott (2011) studied that communication outline procedures and policies which provides high level of transparency in managing service delivery. The critical foundation of policy is the importance to read health and safety policies, legal frameworks, and regulatory needs to get better service delivery. From the study, it was established that the firm with well-developed strategy in policy and procedure can provide benefit to its customers and employees in workplace. Communication helps management to manage all responsibility and outlines opportunities raised from customer satisfactions.

Pear & Robinson (2009) stated that employee personal development is the act of managing exploration of identity in terms of talents and personal aspiration. Employee personal development improves time management and cultivates resilience in service delivery. Employee personal development develops growth mindset in management of resource for specific purposes. Managing and allocating resources supports strategic change management for goal setting in personnel development. Employee personal development is taken in different forms from human resource management, financial and technology resources. Training and development of employees results to the attainment of goals. However, it has not examined how resource allocation improved service delivery. Employee's personal development varies from both internal and external changes in service delivery.

Graham (2011) revealed that personal development is the way of assigning human resource as an asset and managing it to support strategic change management activities. It includes tangible asset from hardware best used to help human capital for effective performance. However, strategic planning has scarce resources when human resources achieve strategic goals. The scarcity of personal development affects service delivery among organizations.

Employee's personal development comprises of reengineering of owned resources and organization performance aspects. Maya, (2012) noted that management of employee talents and commitment is good for efficient service delivery. There is lack of personnel development in organization survivals influenced by workplace space, and strategic plans.

Victoria (2014) stated that personnel development plan is used as the set goals and change management priorities to recognize threats and opportunities. Strategic change of personal management goals is the information resources of human resource data used by organizations. It is a resource that supplies information from one point to other with benefits. Resources in personnel development are broadly classified by its availability in service delivery. These included that encyclopedias resources, you tube, books, people, newspapers and magazines. These resources have different effects on works variation to personnel functions.

Kevin (2013) indicated that internal resource of information may be primary through personnel training and development in field work, written books, and diaries for counter books, manuscripts, archives, photographs, journal and speeches and published books which later affect service delivery. Despite the results in personnel training and development, an information resource for employee is challenged with needs to be addressed in strategic change management which remains dynamic.

Organization finds the way to value the results by customers focus with good service provisions. Service delivery is the component which creates value between clients and the business. It outlines interactions between service provider and customer who get the service whether it forms the information and value for a task. Sekaran (2011) stated that service delivery is set of principle and standard of policies that constraints the development of operations services. Service provider aims to offer the best experience to specific policy. However, service delivery manager in an organization have not focused on how to keep client satisfaction, for improving the organization services is enhanced by managing reliabilities challenges. The service delivery is main measure of performance in strategic management. The study conducted by Oludele (2014) noted that tracking service metrics is made from budgets and target clients.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter discusses research methodology that the researcher will use to conduct the study. It captures research design, target, sample, collection of data, and data analysis.

3.2 Research Design

Karen (2014) defines research design as the plan of obtaining, collecting, and analysing the data. Research design is how well the research is arranged in systematic approach. The study used a case study research design. The design involves an in-depth study of a particular situation or research problem. According to Mugenda and Mugenda (2013) the case design requires easy collection of data through respondent's thoughts. Thus, the design enabled scientific analysis by explaining the facts given by the study.

3.3 Data Collection

The study used primary data that was collected through an interview. The preparation and conduct of interview entailed the development of interviewing strategy, creation an interview guide questions, emailing and scheduling interview day and time and conducting telephone interview. The interview process took approximately 40 minutes.

The study was conducted in Kenya commercial bank, involving 5 managers in different departments from the large branches as respondents. The choice of telephone interview was informed by the present covid-19 pandemic which minimized contact and the cessation of movements as directed by the Government of Kenya. In addition, the interview allowed respondents to provide in-depth responses to research questions or concerns.

3.4 Data Analysis

The study collected qualitative data and the same was analysed using qualitative content method. According to Amy (2018), Content Analysis is a research analysis method used to identify patterns in recorded communication or data systematically collected from a set of texts, which can be written, oral, or visual. This method of data analysis was chosen as it

enabled the researcher to quantify the occurrence of certain words, phrases, subjects or concepts in respondents' responses in order to make qualitative inferences by analysing the meaning and semantic relationship. The step in data analysis followed selecting content of analysis as guided by objective themes, defining the unit and category of analysis, developing a set of rules for coding the text according to the set rules, analysing the result and drawing conclusion.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter is about analysis of collected data through interview guide, presentation of the results, interpretation and discussion of findings. The chapter is organized as follows.

4.2 Background Information

4.2.1 Gender

Figure 4.1 presents distribution of study participants by gender. From the total of 5 respondents interviewed by the study, majority 60% were male and the female represented by 40% and thereby constituting the least number of the participants.

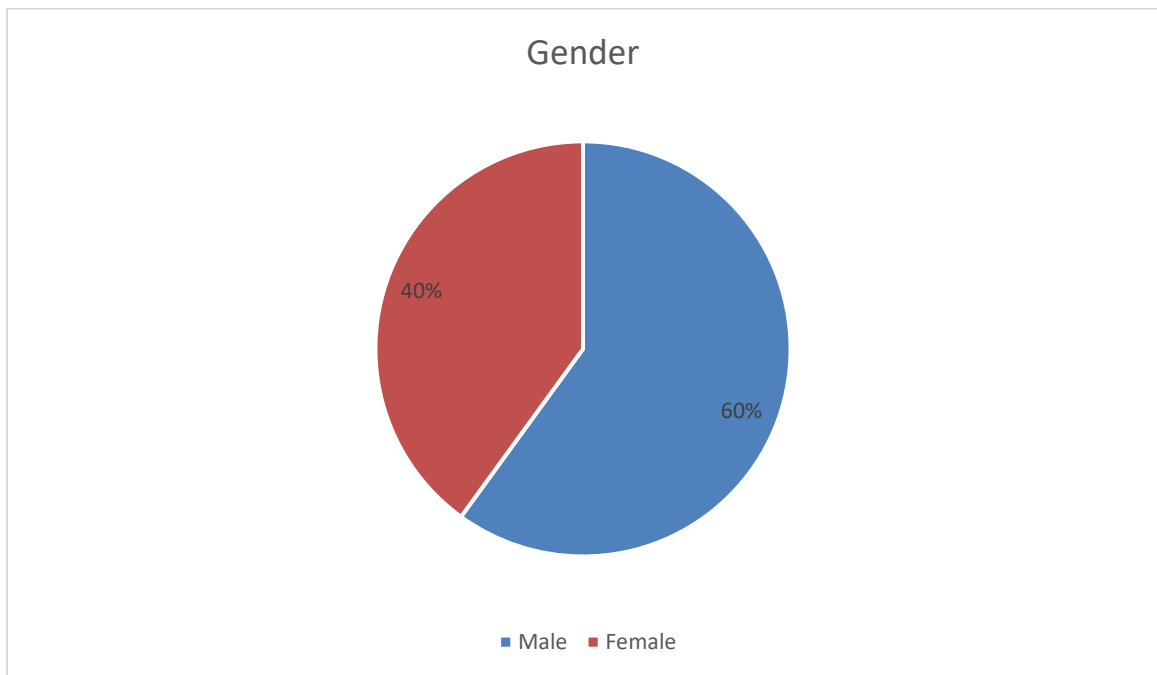


Figure 4.1: Distribution by - Gender

4.2.2 Age Bracket

Figure 4.2 shows that from the sample majority 40% were both aged between 41-50 and 51-60 years old then followed by ages 31-40 years 20%.

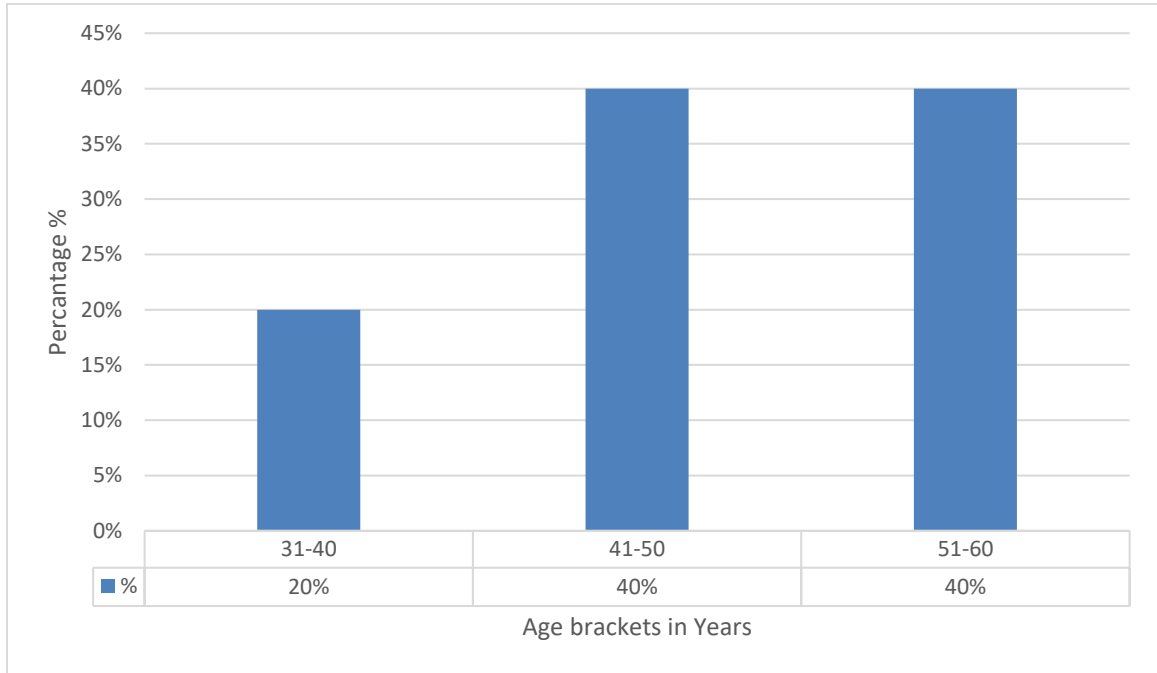


Figure 4.2: Age of the Respondents

4.2.3 Years of experience in the bank

Results in figure 4.3, from the interviewed sample it showed that majority 60% had worked with the banking industry for over 15 years while 40% of the sampled population had worked with the bank between 5-15 years.

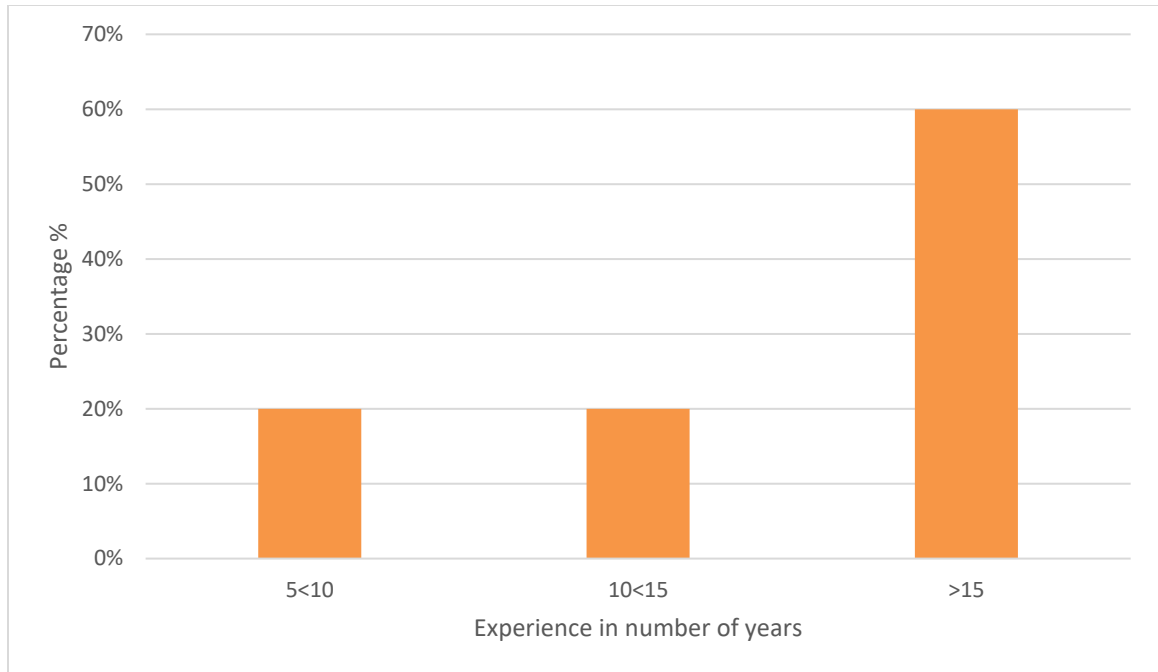


Figure 4.3: Years of Experience

4.3 Strategic Change Management Practices and Service Delivery

The purpose of the study was to determine the effect of strategic management practices on the service delivery at KCB Bank Kenya Limited in Nairobi. To achieve this, the study collected primary data from bank branch managers in Nairobi City. The primary qualitative data was obtained through interview and analysed using content analysis. The analysis process involved quantifying the occurrence of key words/phrases/subjects or concepts in respondents' responses and analysed their meaning and semantic relationship based on the objective of the study. The results are discussed below.

4.4 Technology Management and Customers Service Delivery

The first interview question was designed to assess the robustness of the bank technology in dealing with customers changing test and preferences. All the interviewee agreed that bank has a robust technology to handle demand and ever moulding test and preferences. Majority of the respondents rated the bank technology above 80% or 8 in a scale of 1-10 or 4 in a scale of 1-5. all the interviewees agreed that bank technology is modern and

updated. One interviewee observed, *intra alias... we keep updating our core banking system to ensure we align with the demand and need of our customers who are migrating to alternative digital options....*

The study was also concerned about how the bank's digital marketing is rated comparative to other industry players. Majority of interviewees gave a rating above 90% with the least rating being 60%, a clear indication that KCB digital market stands out as among the best in the industry. Compliment to this, the study sought to assess how elaborately does the digital marketing address customers changing needs. All respondents (100%) concurred with the question thus implying KCB digital marketing do address its customers changing need.

4.4.1 Mobile Banking Infrastructure and Customer Service Delivery

The present bank operation has been greatly influenced by digital financial transformation. In view of this the study sought to inquire the effectiveness of bank infrastructure to deliver mobile banking services to customer. Interviewees were asked whether bank have embraced mobile service delivery and how effective is it in addressing the customers need. All respondents were in agreement that bank have elaborate mobile services delivery platform. In addition, all interviewees unanimously concurred that mobile services platforms are very effective. In fact, one respondent highlighted, *intra alias... fintech platform that has broad our capacity and speed in term of digital financial transactions...* This result affirms that KCB have effective mobile banking services delivery platforms.

4.4.2 Internet Banking and Customer Service Delivery

Information Communication Technology (ICT) and the Internet are major innovation driving service delivery in banking industry across the globe. The study, therefore, assessed the KCB infrastructure for delivery of internet banking to customers, and whether it support internet wallets services too. Result from interviewees indicated that all (100%) of respondents agreed that the banks have an effective internet banking. However, regarding its ability to support internet wallet revealed that it does not support use of internet wallets.

This finding implied that KCB has effective internet banking services however, the platform does not support internet wallet services.

4.5 Leadership Strategy and Customer Service Delivery

Leadership and leadership strategies are critical aspects directly affecting customers' services delivery. The study was motivated to analyse how top management strategies' and how adequately do they respond to strategic changes in the banking industry. All respondents were in agreement that the bank top leadership do respond to strategic changes in the industry. Further analysis to assess how effective are the strategies revealed that top management do ensuring continuous improvements in service delivery and where necessary; elaborately embrace communication and architecture innovation; and reviewed after every five years for improvement. This finding implied KCB top management leadership do address strategic changed in the industry.

The study was determined to assess top management leadership in response to managing strategic changes within the banks. Interview responses indicated that KCB management are swift in response to the industry changes. majority respondents rated management response to industry changes as above 80%, with minimum at 75%.

Regarding the effectiveness and efficiency of the leadership, interviewees were in agreement as very efficient in addressing customers service delivery. For instant, one interviewee observed, *intra alias...leadership is very effective since before the strategy is rolled out its first cascaded to branch staff where its further broken down to meet individual daily targets...*

4.5 Communication Management and Service Delivery

Stakeholders are key component of any organisation and thus the study was motivated to analyse the nature of relationship communication between management and stakeholders of KCB. Responses to the study; "is there an effective and friendly communication between the management and other stakeholders of the banks?" revealed all interviewees were in agreement. Further interrogation revealed that the bank relationship with the government of Kenya (key stakeholder) is very good. In addition, the bank relationship with the

regulatory authorities and shareholders is above board and as described by one respondent as “cordial business relationship”.

The study further evaluated the communication between the management and staffs in addressing change managements within the bank. Result points that majority of interviewed respondents generally agreed as very good, with minority rating as fairly good. This finding implies that banks generally enjoy very good communication relationship between management and staffs in addressing change management. Further elaboration revealed the relation encourages in time and clear communication between management and staffs, include staff versatility and optimal resource utilization. However, on the contrary, the communication short notices and inadequate training times provided for change management can demerit the relationship.

4.6 Change Management Policy and Customers Service Delivery

For effective implementation of change management requires effective policy in place. The study inquired whether the banks have a policy to deal with organisation change management and how effective is the policy in addressing the change management. All respondent agreed that bank strategic changes are management through a structured and well elaborate policy. In addition, the policy is very effective in addressing the industry changes. Therefore, this result implies KCB has effective policy guidelines for change management.

Further inquiry was made to assess the extent to which the top management encourages participation of staffs in decision making particularly in strategy change management. Interviewees were all in agreement that although the policy encourages participation of staffs in decision making, this is only limited in senior management cadre. This finding hence implied KCB policy on change management mainly allow for participation of senior level managers in decision making and vice versa.

4.7 Personnel Development and Empowerment in Service Delivery.

The study inquired whether the bank has a policy on personnel development and if it addresses employees need for empowerment to deal with strategy change management. Respondents agreed that personnel development policy and “*is part of the staff annual appraisal*” stressed one of the interviewees. Consequently, respondents stressed that the policy adequately addresses the employees’ needs and training needs analysis are undertaken and executed. This finding reasonably suggest KCB has an effective personnel development policy which adequately responds to strategic changes in the industry and thus performance.

Empowerment is key to management and employees’ performance. In view of the aforementioned, the study determined to establish if bank staffs are well empowered to participate in strategic planning. All the interviewees concurred to this question and stressed that appointment and task are based on individual competencies and professionalism.

4.8 Strategic Planning and Service Delivery

Strategic planning and management ability to execute the same is vital for managing organisation in the light of industry changes. The study hence posed as question to interviewees rate the extent to which the banks strategic planning ability in responding to industry change management. All the respondents were in agreement and majority termed it as “Excellent”. Similarly, in addition, respondents agreed it “promptly” support the service delivery to customers need; ensure the customer receives quality services; embraced technology through digital platform and value proposition. In addition, respondents concurred that bank staffs are adequately developed to address service delivery changes. Indeed, findings revealed staffs are trained frequently on how to handle customer needs; and trained often on any new product and its functionality.

4.9. The Bank Customers Services and Service Delivery Platforms

The study asked the interviewees to rate, on a five-point likert scale, bank service delivery in assessing how effective is banks services to its customers. Majority of respondents

awarded rank of four, with minimum rank being 3. This would imply that bank service delivery is above board in addressing changing customer services.

Respondents were further asked their agreement with bank do achieve efficiency in delivery of its services. All respondents equally agreed, implying KCB is achieving efficiency in service delivery.

The study also asked interviewees to rate how timely bank responds to customers' requests. Result from majority of respondents pointed "very timely and immediately". one of the interviewees observed that all customer requests must be addressed, *intra alias...within hours the deadline been before end of day...*

The study was too motivated to assess service delivery channels adopted by the banks to deliver timeless and remote services to customer at their comfort. All interviewees were in agreement that the banks do have effortless and timeless services delivery channels. For instance, the example platform provided by respondents were mobile banking services and internet banking; digital space, web, app and USSD-based for convenience and effectiveness. Others were Applications such as Ibank, Mobi, Vooma, POS terminals at agent and merchants that ensure customers' needs are met at all times. This finding is critical and implied KCB do deliver timeless and remote services to customer at their comfort.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The purposed to determine the effect of strategic management practices on the service delivery at KCB Bank Kenya Limited in Nairobi. The primary qualitative data was collected through interview of five bank branch managers and analysed using content analysis. Summary of major findings revealed KCB has a robust technology to handle demand and ever moulding test and preferences of customers, and the bank technology is modern and updated.

5.2 Summary

Results showed that KCB digital market stands out as among the best in the industry with elaborate digital marketing do address its customers changing need. The bank has an effective infrastructure to deliver mobile banking services to customer, and its effective in addressing the customers need. Similarly, the bank has infrastructure for delivery of internet banking to customers, however it does not to support internet wallet. The bank top leadership is effective in addressing strategic changes and they do ensure continuous improvements in service delivery, embrace communication and architecture innovation, and reviewed after every five years for improvement.

The bank has an effective and friendly communication - termed “cordial business relationship” - between the management and its stakeholders namely the government of Kenya, the regulatory authorities and shareholders. In addition, the communication between the management and staffs in addressing change managements within the bank is very good, and encourages in time and clearly responses, staff versatility and optimal resource utilization.

The bank strategic changes are managed through a structured and well elaborate policy that is very effective in addressing the industry changes, encourages participation of staffs in decision making particularly in strategy change management. Similarly, the bank has a

policy on personnel development that address employee's empowerment to deal with strategy change management and is also part of the staff annual appraisal.

The banks strategic planning can effectively manage industry change dynamics, and promptly support the service delivery to customers need, ensure the customer receives quality services, embraced technology through digital platform and value proposition. The bank, in addition, adequately developed their staffs to address service delivery changes. The bank service delivery is above board in addressing changing customer services, and achieving efficiency in customer satisfaction. The service delivery is also very timely and immediately in addressing customer requests at their comfort.

5.3 Conclusion

The study conclusions are based on the finding of the interview questions guided by the objective. The study therefore concludes that strategic management practices have effect on service delivery in banking. Specifically, the following strategic management practices affect banking service delivery: robust technology to handle customers demand and ever-changing test and preferences. Second, effective and friendly communication between the management and its stakeholders, including staffs is vital. Third communication must be timely, clear in response and with optimal resource utilization to address change management. Fourth, strategic planning practice is effective in managing industry dynamics, support to customers' quality services.

5.4 Recommendations

The study made recommendations based on the conclusion. The study recommends KCB and other commercial banks to continue employing strategic management practices in order to enhance customer service delivery, specifically, commercial banks should embrace use or adoption of robust technology management practice, stakeholders' management practice, communication management practice and strategic planning management.

5.5 Limitations

Confidentiality of the bank's information was one of the major challenges experienced during the study. The bank upholds utmost secrecy with regard to its information resources posing a setback with regard to data collection. The bank staff make annual declarations to abide by the bank's secrecy bond 100%.

In addition, time became a limiting factor during the study; the bank managers are very people dealing with all kinds of financial issues in the bank. They also spend most of their time building customer relationships and therefore getting some time to answer the interview questions meant a lot of sacrifice on their part.

5.6 Suggestions for Further Studies

The study was carried out at KCB and it is suggested that similar study can be replicated in other banks or firms in other industries. Secondly the study only addressed three strategic change management practices and use of qualitative data collected through interview of management staffs. It is recommended similar analysis can be done using subordinate staffs for comparability.

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APPENDICES

Appendix I: Interview Guide

Part A: Demographic Information

1. Gender Male [] Female []
2. How old are you? 31-40 [] 41-50 [] 51-60 []
3. How many years worked in the bank? 5-10 Years [] 10-15 Years [] over 15 years []

Part B: Strategic Change Management Practices

1. How do you rate the bank technology to deal with customers changing test and preferences? Is it modern and robust in taking the same?
2. Do you believe the bank has elaborately embraced digital marketing as a means to address customers changing needs?
3. Do you think the bank has an elaborate infrastructure to deliver mobile banking in addressing changing customer need? and How effective is the infrastructure?
4. How do you rate the bank infrastructure for delivery of internet banking? Does it also effectively support use of internet wallets e.g., PayPal, Google Pay etc?
5. How do you rate top management leadership in response to managing strategic changes within the bank? How effective and efficient is the leadership?
6. Is there an effective and friendly communication between the management and other stakeholders of the banks? Which stakeholders and how is the relationship?
7. How to evaluate communication between the management and staffs in addressing change managements within the bank? What positive aspects and negative aspects can you pinpoint?
8. Does the bank have a policy to deal with organisation change management? and How effective is the policy in addressing the same?
9. Does the policy encourage participation of staffs in decision making particularly in strategy change management?
10. Does the bank have a policy on personnel development?

11. And if Yes, does it adequately address employees need for empowerment to deal with strategy change management? and How?
12. Do you agree that bank staffs are well empowered to participate in strategic planning?
13. How to rate bank strategic plan ability to address strategic changes? Does it support the service delivery to customers need? and How?
14. Do you concur that bank staffs are adequately developed to address service deliveries changes? How adequate is it?
15. Kindly rate - on a five-point Likert scale - how effective is banks services to its customers.
16. Do you agree the banks do achieve efficiency in delivery of its services?
17. Kindly rate how timely are banks response to customer's requests or needs?
18. Do you agree the bank have adopted channels that deliver services to customers irrespective of time and place? How and kindly give example if any?
19. Do you agree the bank do continuously improve its effectiveness in service delivery? and How?
20. Do you agree the bank do continuously improve its efficiency in service delivery? and How?
21. Any general comment you can make on strategic change management practices and employees service delivery?

Thank you for participating.