

**STRATEGIC CHANGE MANAGEMENT PRACTICES AND ORGANIZATIONAL
GROWTH OF SAVINGS AND CREDIT COOPERATIVES IN NAIROBI CITY
COUNTY, KENYA**

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**A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENT FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION, FACULTY OF BUSINESS AND MANAGEMENT SCIENCE,
UNIVERSITY OF NAIROBI**

2022

DECLARATION AND APPROVAL

I, Eunice Syombua Mutuku, declare that this MBA research project titled “strategic change management practices and organizational growth of savings and credit cooperatives in Nairobi City County, Kenya” is my original work that has never been present in any University for the award of any certificate, diploma or degree.

Signature.



Date: 14th November 2022.

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D61/36686/2020

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SUPERVISOR'S APPROVAL

This research project prepared by Eunice Syombua Mutuku titled “strategic change management practices and organizational growth of savings and credit cooperatives in Nairobi City County, Kenya” has been handed in for assessment with my endorsement as the appointed University Supervisor

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ACKNOWLEDGEMENT

I appreciate my supervisor, Prof Gathungu for the efforts and commitment as well as guidance that he gave me.

DEDICATION

To my friends for their support

TABLE OF CONTENTS

DECLARATION AND APPROVAL	ii
ACKNOWLEDGEMENT	iii
DEDICATION	iv
LIST OF TABLES	vii
ABBREVIATIONS	viii
ABSTRACT.....	ix
CHAPER ONE	1
INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Research Problem	5
1.3 Research Objective	7
1.4 Value of the Study	7
CHAPTER TWO	9
LITERATURE REVIEW	9
2.1 Introduction	9
2.2 Theoretical Foundation	9
2.3 Strategic Change Management Strategies and Organizational Growth.....	11
2.4 Empirical Studies and Gaps	13
CHAPTER THREE	16
RESEARCH METHODOLOGY	16
3.1 Introduction	16
3.2 Research Design	16
3.3 Population of the Study.....	16
3.4 Data Collection	16
3.6 Data Analysis.....	17
CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION	18
4.1 Introduction	18
4.2 Response Rate	18
4.3 General Information.....	18
4.4 Descriptive Statistics.....	19
4.5 Regression Results	21

4.6 Discussion of Results	23
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	26
5.1 Introduction	26
5.2 Summary of the Study	26
5.3 Conclusion of the Study	27
5.4 Implication of the Study	27
5.5 Recommendations of the Study	28
5.6 Limitations of the Study	29
5.7 Areas of Further Research	29
REFERENCES	30
APPENDICES	33
Appendix I: Letter of Introduction	33
Appendix II: Questionnaire	34
Appendix III: List of SACCOs in Nairobi	37
Appendix III: Plagiarism Report	39
Appendix IV: Supervisor Allocation Form	41

LIST OF TABLES

Table 2.1: Summary of Empirical Studies and Research Gaps	15
Table 3.1: Operationalization of Study Variables.....	17
Table 4.1: General Information.....	18
Table 4.2: Technological Adoption.....	19
Table 4.3: Leadership Change	20
Table 4.4: Strategic Resource Allocation	20
Table 4.5: Model Summary	21
Table 4.6: Analysis of Variance.....	22
Table 4.7: Beta Coefficients and Significance.....	22

ABBREVIATIONS

DCT	Dynamic Capability Theory
SACCOs	Savings and Credit Cooperatives
SASRA	SACCO Societies Regulatory Authority
SCM	Strategic Change Management
SCMPs	Strategic change management practices

ABSTRACT

The study sought to establish the relationship between strategic change management practices and organizational growth of SACCOs in Nairobi City County, Kenya. The step planned change theory and dynamic capability theories underpinned the study. Empirical studies were reviewed to identify gaps and inform the development of the conceptual framework. Descriptive survey research design was adopted targeting 47 SACCOs registered by SASRA with operations in Nairobi City County and census was used. Primary data was gathered as supported by the questionnaire. The analysis was done using means and standard deviations as well as regression and presented through tables. It was shown that strategic resource allocation exerted the greatest positive and significant effect on the growth of SACCOs in Nairobi County ($\beta=0.830$, $p<0.05$ & $t>1.96$) followed by technological adoption ($\beta=0.391$, $p<0.05$ & $t>1.96$) and lastly leadership change ($\beta=0.381$, $p<0.05$ & $t>1.96$). The study concludes that strategic change management practices were significant predictors of the growth of the SACCOs in Nairobi County, Kenya. The study recommended that the human resource managers working in SACCOs in Kenya should allocate adequate personnel towards execution of strategies. The finance managers working in the SACCOs should seek and allocate adequate finances towards execution of strategies. The information and communication technology managers working in SACCOs in Kenya should enhance the existing technological infrastructures like ATMs and PesaLink systems in order to enhance growth of their organizations. The top management managers working in SACCOs in Nairobi County should allocate adequate resources towards execution of projects. The policy makers working at SASRA should come up with sound policies that articulate and promote strategic change in SACCOs. The policy makers working in SACCOs in Nairobi should formulate sound policies in regard to strategic change management that would spur growth.

CHAPER ONE

INTRODUCTION

1.1 Background of the Study

Firm growth is a multi-dimensional concept that has received significant attention in strategic management literature. Firm growth has long been explored in literature, although there is scanty of literature linking the same with strategic change management practices (Shirokova, Berezinets & Shatalov, 2014). Strategic change management practices (SCMPs) are necessary for the growth of the firm. Firms operate in constantly changing business environment and this requires them to adopt SCMPs in order to survive and grow their revenues. Efforts should be put in place to monitor any present threats and opportunities occasioned by the strategic changes in the external environment for quick adaptation (Kiprono, Joyce & Michael, 2017). Strategic change is necessary for firms to compete and realize superior growth in an increasingly turbulent business surrounding.

The study was anchored on three step planned change theory and supported by dynamic capability theories. According to three step planned change theory, there are three steps that are critical in any strategic change management process in the firm: unfreezing, changing and refreezing (Lewin, 1951). These three steps was used to explain how strategic change management practices have been adopted in the financial institutions. On the other hand, the dynamic capability theory asserts that firms need to reconfigure their competences so that they are aligned with changes in the environment. This reconfiguration will require a firm to adopt some changes hence the need for strategic change management practices (Teece, Pisano & Shuen, 1997). Hence, the DCT explained how firms leverage strategic change management practices to reconfigure their resources and competencies with the changes in the environment for growth to be realized.

Savings and Credit Cooperatives (SACCOs) are financial institutions that are formed with a common objective and they aim at mobilization of deposits from the members. In Kenya, these institutions are regulated by the SACCO Societies regulatory Authority (SASRA), especially those involved in the business of deposit taking. There are 47 SACCOs registered by SASRA with their head offices located in Nairobi County (appendix II). The challenge with these SACCOs is that they are facing challenges as far as their growth is concerned. Reports from SASRA (2020) show that there has been a decline in loans that are advanced to members and the deposits mobilized by SACCOs in Kenya. In the year 2019, a decline in cash flows and profits of the SACCOs in Kenya to a tune of 12% and 15% was registered by 86% of these institutions. A survey conducted by SASRA (2019) pointed out that investor confidence in the SACCOs dropped by 17% and this has complicated the growth potentials of these institutions.

1.1.1 Strategic Change Management Practices

Strategic change management practices (SCMPs) refers to activities that an organization has adopted and put in place during the process of change (Kariuki, 2014). They are the actions and decisions undertaken by those in management aimed at withstanding the changes occurring both in the internal and external business environment. SCMPs are actions designed with the aim of frame working the activities of the organization while pinpointing the relevant strategies needed for effective operation of the firm. The alignment existing between the firm and the external surrounding provide the growth potential (Munyao, 2019).

Whenever there are changes in the business environment both internal and external, firms are forced to change their strategies so as to survive. Thus, the strategic change has the key objective of enhancing the competitive edge of the firm so that it can continuously adapt to difference

turbulences within the environment (Hussein, 2018). Strategic change management (SCM) require an organization to renew its systems and structures as well as the existing culture. An organization will be forced to undergo some internal reorientation aimed at changing the attitudes and behaviour of the employees in line with the desired change (Kaberi & Kung'u, 2022).

SCMPs have been operationalized differently by the existing studies including corporate communication, strategic supervision, strategic target-setting & strategic resource allocation (Kaberi & Kung'u, 2022); leadership, availability of financial resources, employee's commitment, organizational policies (Baariu, 2021); products change, marketing change, technological change and process change (Gababo, 2018); communication, leadership, resource allocation (Munyao, 2019); as well as technological adoption, strategic alliances, learning culture and product reengineering (Hussein, 2018). Other scholars like Wiedner et al. (2017) and Ocasio et al. (2018) used the three steps in change management to measure SCMPs.

In the present study, SCMPs was measured by technological adoption, leadership change as well as strategic resource allocation.

1.1.2 Organizational Growth

Organizational growth is defined as the progress attained by the firm in view of the established goals of the firm. Organizational growth can also be defined as the progress or success attained by the firm in respect to its goals. Companies need to experience growth so that they can be able to accommodate an increase in expenses whose development occurs with time as the firm continues operating (Yegon, 2015). Firms desire to have growth in order to prosper. There are number of benefits that would accrue to a firm after it has undergone significant growth; these include increased economies of scale and the level of efficiencies. The complexity and dynamism in the

business environment create demands that can best be met through the growth potentials (Sophia & Owuor, 2015).

Most organizations are motivated to grow so that they do not collapse. Companies desire growth whenever they have the potential to compete effectively while satisfying the needs of all the stakeholders. In order to realize growth, firms should develop strategic plans aimed at growing their markets. Thus, realization of organizational growth requires firms to formulate sound strategies that would lead to more profitable opportunities. There are several measures of organizational growth that exist in literature, broadly classified as quantitative and qualitative in nature (Yegon, 2015). These include profits, sales revenues, number of staff, and branch network among other physical components. In the present study, organizational growth was measured by customer deposits, loan portfolio, dividends and profits.

1.1.3 Savings and Credit Cooperatives in Kenya

A SACCO is an association formed by people who unit and come together with a given aim. Participation in SACCOs is done on a voluntary basis by the members. In Kenya, SACCOs especially those allowed to accept deposits from the customers are strongly regulated by SASRA. The responsibility of SASRA is to regulate and monitor the contact of these SACCOs to ensure they are stable hence protecting the interests of the depositors.

As of December 2020, there were 175 SACCOs in Kenya. These institutions are required by law to share their financial information with SASRA for the purpose regulation. There are a set of regulations issued out by SASRA on a regular basis aimed at ensuring financial stability of these institutions. In doing so, SASRA plays an instrumental in protecting the deposits of the customers that may be occasioned by the collapse of these institutions.

1.1.4 Savings and Credit Cooperatives in Nairobi

Nairobi is the capital city of Kenya and most of the SACCOs have established it as the most suitable location for their businesses. This has resulted into an increase in number of SACCOs opening up operations in Nairobi. As of December 2020, 47 registered SACCOs had operations in Nairobi. These are as indicated in appendix III.

There are several challenges that have threatened the growth of these SACCOs operating in Nairobi County. These include technological advancement, increased competition and the changing regulatory environment. In response to turbulences within the environment, these challenges require the SACCOs to change their way of carrying out operations. Thus, SCMPs are needed to help the SACCOs gain superior performance that would in turn propel their growth potentials. The adoption of SCMPs would create an alignment between the organization and its environmental surroundings allowing them to grow.

1.2 Research Problem

Organizational growth is an important indicator that determines how well the firm meets its goals against the pre-established ones. Organization growth is realized through monitoring of possible fluctuations in the business environment and adjusting their strategies to ensure there is an alignment between the turbulences in the surrounding and the strategic goals (Husseini, 2018). This also requires reconfiguration of the resources of the firm which would result into change and thus the need for SCMPs. Thus, the adoption of SCMPs allows firms to experience a paradigm shift in the manner which operations are conducted in order to grow (Gababo, 2018).

Organizational growth has remained a challenge for most SACCOs operating in Kenya occasioned by high level of competition, changing needs of the customers as well as the globalization. These

forces originate from both internal and external environment of these institutions and threaten their growth opportunities. Thus, in order to leverage the relevant growth opportunities in their environment, SACCOs in Kenya and Nairobi should realize the need of adopting SCMPs. This is important because the increasing concerns of growth of these SACCOs should be urgently addressed failure to the entire industry may collapse leading to significant loss of customer deposits and reduced investment in the country.

The existing studies include Shirokova, Berezinets and Shatalov (2014) who focused on emerging economies to provide the nexus between organizational level changes and growth of the firms. It was noted that rapid alignment and transformation within the organization has strong implication on the growth potential of the firm. The study of Kariuki (2014) was an appraisal of SCMPs and delivery of services utilizing Cooperative Bank of Kenya as the case. It emerged that relevant SCMPs had been embraced by the bank as demonstrated by the commitment from those in top managerial positions. Kaberi and Kung'u (2022) did an analysis of SCMPs and performance utilizing SACCOs in Kiambu County where a positive nexus was noted. Kiprono, Joyce and Michael (2017) did an analysis of SCM and performance with a focus on hotels in Nairobi. It was shown that technology change had impacted on performance.

The methodological gaps created by the existing studies are evident, characterised by adoption of case approach like Kariuki (2014) that used a case of Cooperative Bank of Kenya Ltd and Hussein (2018) used a case of Telkom Kenya Limited. Other studies like Kariuki (2014), Kaberi and Kung'u (2022), Kiprono, Joyce and Michael (2017), Baariu (2021), Gababo (2018) as well as Hussein (2018) utilize performance as the dependent variable and not organizational growth hence creating conceptual gaps. Therefore, it is against this background that the present study sought to

provide answers to the research question: what is the effect of strategic change management practices on growth of SACCOs in Nairobi City County, Kenya.

1.3 Research Objective

The study sought to establish the relationship between strategic change management practices and organizational growth of SACCOs in Nairobi City County, Kenya

1.4 Value of the Study

The study expanded the three planned step theory of change and the dynamic capability theory. It would contribute towards the available literature as far as SCMPs and organizational growth is concerned. The study would support or extent the key theories that would be reviewed later in this study based on the findings established. Future scholars carrying out related inquiries would have an opportunity to review this study as the starting point.

The study would allow the top managers working in SACCOs in Nairobi to sense and implement relevant infrastructures in anticipation of strategic changes needed to enhance growth of their institutions. The board of directors working among SACCOs in Nairobi is expected able to gain knowledge on SCMPs that need to be embraced by their institutions to safeguard the interests of the members. All these actions are anticipated to contribute towards the general stability and resilience of the SACCOs in Kenya.

The policy makers at SASRA would be able to formulate and implement sound regulations aimed at promoting and sustaining strategic change among the SACCOs. The study would shed more light on the need for SASRA to speed up approval of major strategic changes that the SACCOs need to embrace as long as they are aimed at contributing towards growth and in the best interest

of the members. The policy makers in the SACCOs in Nairobi would leverage the study to develop relevant policies that would support key strategic change activities for growth of their institutions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theories relevant to this study. The link between SCMPs and growth is explored in the latter section guided by conceptual review of literature. Empirical studies are then reviewed to point out gaps and the conceptual framework is also illustrated.

2.2 Theoretical Foundation

The three step planned change theory and the dynamic capability theory were used to anchor the study. While Lewin (1951) was the proponent of the three step planned change theory, Teece, Pisano and Shuen (1997) developed the dynamic capability.

2.2.1 Three Step Planned Change Theory

This theory was developed by Lewin (1951) and it provides three critical steps that need to be followed when implementing SCM in an organization. The first step is called unfreezing, and its aim is to create an understanding among employees in the organization on the need for strategic change. During this step, the key goal is the creation of awareness among employees on how the existing status quo is being a hindrance to an organization in meeting the formulated goals. Success in this step requires efforts to ensure there is high level of support from the top management and proper management of the concerns and doubts of employees in an organization (Burnes, 2004).

The second step of this theory is called changing, and it follows immediately after employees in an organization have been frozen. The theory argues that change is a process that allows the firm to transit into a new state of operation. In this step, the actual or desired change is actually implemented in an organization (Cummings, Bridgman & Brown, 2016). During this step, an

organization is characterized by fear and uncertainty and it is the hardest phase to be countered. The relevant practical actions required for success of this step include frequent communication, the need to dispel all rumors and allowing staff to be actively involved in the change process (Karasvirta & Teerikangas, 2022).

Freezing is the last step in this theory, where the new skills acquired are developed into the routines in the firm. This step may also be called refreezing, where the changes that have been made on the structures goals and processes of the firm get to be accepted and refrozen as the new status quo. This is a critical step of ensuring that the previous status quo is not reverted by the employees in the organization. To reinforce the new change at this step, there is need to acknowledge better performance and rewarding of staff in an organization (By, 2005).

Institutions can have planned changes in place, but if the process isn't not implemented as required by this theory, the change initiative may not be successfully. Thus, this theory is relevant in exploring the steps that can help in implementation of SCM in an organization to realize growth.

2.2.2 Dynamic capability theory

The proponents of this theory were Teece, Pisano and Shuen (1997) and require the integration, building and reconfiguring of both internal and external competences in responding to the turbulences in the surrounding of the enterprise. The key premise of this theory is core competencies need to be utilized as basis of modifying short term competitive edges needed for building competitive edge on a long term horizon (Sainsbury, 2020). As a term, dynamic is reflected in the degree which the entity can experience renewal of the competencies aimed at adapting to variations present in the surroundings of the enterprise (Chien & Tsai, 2012). On the

other hand, capabilities is correct adaptation, integration and reconfiguration of internal and external functional capabilities, skills and resources of the firm to aligned with the demands of changing surroundings of the enterprise (Liao, Kickul & Ma, 2009).

As observed by Gathungu and Mwangi (2012), all firms seek to attain superior performance that translates to better competitive edge. The theory provides that any change in the environment require an entity to have a renewal of their resources. Dynamic capabilities (DCs) involve the ability which the firm is better placed to modify their resources through creation, combination, integration and release of these resources (Baden-Fuller & Teece, 2020). They are stable and learnt patterns of behavior that an organization generates on a systematic basis and which have undergone modification in line with how the business carries out the operations (Denrell & Powell, 2016).

Implementing strategic change requires some renewal and transformation of the existing capabilities and competences and this is central theme of this DC theory. Adoption of SCM may require acquisition of new capabilities and thus the relevance of the theory to the present study.

2.3 Strategic Change Management Strategies and Organizational Growth

In the present study, SCMPs was measured by technological adoption, leadership change as well as strategic resource allocation. Technology is driving and changing the way organizations especially the financial institutions carry out the operations (Anzoategui, Comin, Gertler& Martinez, 2019). The growing recognition of technology in business operations has been widely seen in the middle of the COVID-19 pandemic where technology became a necessary tool to support the operations. In the context of financial institutions, the growing forces of competition and the need to grow the deposits and loan portfolio has called for the adopt technology as a strategic tool (Lee, Chu & Tseng, 2009). Several technologies that financial institutions have

adopted in effort to grow their revenue streams include agency banking models, mobile banking, and internet banking WhatsApp banking as well as PesaLink among other technologies. These technologies have revolutionized the operations of the financial institutions in terms of increased speed and convenience on the side of the customers. Unlike in the past, customers can now access customized loan facilities from financial institutions through their mobile phones (Roy & Sivakumar, 2007).

Leadership is a required condition needed for successful implementation of strategic change in an organization. Leaders have a role of communicating the desired change, vision and other strategic goals of the firm to employees (Ejimabo, 2015). Leadership provide the overall strategic direction and the charts the future of the direction to employees during any change process in an organization (Saeidi, Robles, Saeidi & Zamora, 2021). Poor leadership inhibits and slows down the strategic change process in an organization. Thus, preparation of strategic change process requires an overhaul in the leadership of the organization (Koryak, Mole, Lockett, Hayton, Ucbasaran & Hodgkinson, 2015). During any change process, leaders have the responsibility of motivation and reward of employees to change their usual way of operation and thus accept new changes (Ensley, Hmieleski & Pearce, 2006).

Strategic resource allocation supports the implementation of change process in an organization (Rice & Smith, 2002). Resources in the firm include finances, human skills as well as the materials and equipment. Implementation of new changes in an organization starts by determination of the existing resources to determine if they are sufficient to support the process (Masucci & Silva, 2014). Inadequate resources have been one of the key challenges affecting successful implementation of change initiative in organizations (Hutchison-Krupat & Kavadias, 2015).

Additional staff may be required to support a desired strategic change process in an organization and thus additional finances will be required (Martin, 2008). The skills and experience of the staff are critical for growth of the firm. When resources are available in adequate quantities, it becomes easy to implement and adopt strategic change in an organization (Maritan & Lee, 2017).

2.4 Empirical Studies and Gaps

The study focusing on organizational change and growth of firms within the emerging economies was done by Shirokova, Berezinets and Shatalov (2014). Borrowing evidence from 28 countries with a sample of 1446 firms, the formulated hypotheses were tested. It was observed that rapid alignment and transformation within the organization has strong implication on the growth potential of the firm. While adopting the case of Cooperative Bank in Kenya, Kariuki (2014) did an analysis of SCMPs and delivery of services. This was a case study and thus in-depth analysis was conducted supported by content analysis. It was noted that there was success in strategic change management in the bank especially in terms of behaviour and actions. It was shown that managers worked in adherence to ethically established processes. It was shown that the undertaking of SCMPs had resulted into an improvement in performance indicators like speed, service and the quality. However, the contextual gap raised by this study is that it was done adopting case study approach while over 40 SACCOs in Nairobi will be covered in the present study.

The study conducted among SACCOs with operations in Kiambu by Kaberi and Kung'u (2022) focused on SCMPs and performance. The variables explored in this inquiry include allocation of resources, setting of targets, supervision and communication at a strategic level. The DCT provided anchorage to this inquiry. The results demonstrated that allocation of resources and

communication had direct and significant implication on performance of the institutions covered. In another study by Kiprono, Joyce and Michael (2017), the main focus was on hotels with operations in Nairobi where the link between SCM and performance was explored.

The three-step change theory was used in this study and 1967 were the targeted participants from which 225 were sampled. It was observed that leadership and technology change were significant predictors of performance of the enterprise.

With a focus on County Development Projects with Meru, an appraisal of SCM and performance was done by Baariu (2021). The variables embraced in this study were leadership, availability of finances, organizational policies as well as commitment of the employees. It was shown that SCM had positive effect on performance of the enterprise. Another study focusing on commercial banks with operations in Nairobi by Gababo (2018) was an exploration of SCMPs and performance. The variables covered include product change, marketing change, technological changes as well as process change. A total of 126 participants in managerial positions were targeted and census adopted. It was shown that changes in processes, technologies, marketing efforts and products have significant implication on performance of commercial banks in Kenyan context. However, a contextual gap is created by this study as it focused on commercial banks that are differently regulated with SACCOs.

The study conducted covering public secondary institutions of learning in Kitui by Munyao (2019) placed much emphasis on SCMPs and implementation of the performance appraisal for teachers. In total, 381 schools were targeted from which 70 participants were sampled. It was observed that SCMPs were critical in the implementation of the performance appraisal for teachers. In a study conducted by Hussein (2018), the main focus was on SCMPs and performance utilizing Telkom

Kenya as the point of reference. The variables adopted in this study include the adoption of technologies, strategic alliances, reengineering of products and a culture of learning. From the 207 staff in their headquarters that were targeted, 41 were sampled. It was observed that SCMPs are predictors of performance at firm level. However, a conceptual gap is created by this study in that it focused on performance as opposed to organizational growth.

Table 2.1: Summary of Empirical Studies and Research Gaps

Study	Methodology	Key Finding	Research Gaps	Focus of Present study
SCMPs and performance of SACCOS in Kiambu (Kaberi & Kung'u 2022)	Descriptive survey research design	Allocation of resources and communication had significant implication on performance of the institutions	The focus of the study was on performance as the dependent variable	Growth was examined as the dependent variable
An appraisal of SCM and performance of county developments in Meru (Baariu,2021)	Case study design	SCM had positive effect on performance of the enterprise	The focus on County Development Projects with Meru	The focus of the present study was on SACCOS
The link between SCM and performance of hotels in Nairobi (Kiprono et al. 2017)	Descriptive survey research design	Leadership and technology change were significant predictors of performance of the enterprise.	The main focus was on hotels with operations in Nairobi	The study was done among SACCOs that are financial related institutions
SCMPs and delivery of services in cooperative bank (Kariuki, 2014)	Case study design	there was success in strategic change management in the bank especially in terms of behaviour and actions	delivery of services was dependent variable	Organizational growth was the dependent variable
Organizational change and growth of firms within the emerging economies (Shirokova et al. 2014)	Correlational/causal research design	rapid alignment and transformation in the organization has strong implication on the growth of firms	This was a case study and thus in-depth analysis was conducted supported by content analysis.	The present study was quantitative in approach

Source: Researcher (2022)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the design, targeted respondents, collection and analysis of data.

3.2 Research Design

The study adopted descriptive survey research design. The justification of adopting survey design was because all the SACCOs were included in the study. Descriptive design helped in determining and describing the SCMPs and organizational growth as they are presently among SACCOs in Nairobi.

3.3 Population of the Study

The study targeted 47 SACCOs registered by SASRA with operations in Nairobi City County as the unit of analysis (appendix II). Census was adopted. Thus, all the 47 SACCOs were covered in the study.

3.4 Data Collection

Primary data was gathered through the use of a structured questionnaire. The justification of using primary data was because it was first hand. Questionnaire was structured to provide standardized responses aimed for ease of coding and analysis. The questionnaire was divided into three sections covering the general information, SCMPs and organizational growth respectively. The questionnaire was designed on a Likert scale of 1-5, where 1 implied strong disagreement and 5 meant strong agreement. The questionnaire was administered to participants by self, so as to raise the desired response rate. The participants of the study included the senior managers working in the SACCOs in Kenya

Table 3.1: Operationalization of Study Variables

Variable	Operational Indicators	Measurement	Measurement scale	Data collection tool	Data analysis
Independent Strategic Change Management Practices	technological adoption leadership change strategic resource allocation	Ordinal scale	Interval	Questionnaire	standard deviations, regression analysis
Dependent organizational growth	Customer deposits Loan portfolio Dividends paid Growth in profits	Ordinal scale	Interval	Questionnaire	Means and standard deviations

Source: Researcher (2022)

3.6 Data Analysis

Once obtained from the field, the analysis was guided by SPSS version 24 where means and standard deviations were generated to provide a description of the variables. This was followed by regression model that took the form:

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

Where Y is organizational growth represented by a composite of customer deposits, loan portfolio, dividends as well as profits

β_0 is the constant

β_{1-n} are regression beta coefficients

X_1 is Technological adoption

X_2 is Leadership change

X_3 is Strategic resource allocation

ε is the error term

The p-values from regression analysis were interpreted at 5% level of significance. Tables were important during the presentation of the results of the study.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the findings of analysis informed by the objective. It covers the response rate, analysis of the general information, descriptive as well as regression results.

4.2 Response Rate

A total of 47 questionnaires were administered to senior managers working in the SACCOs in Nairobi and 35 were returned having been fully completed. This was similar to a response rate of 74.5% which was adequate to support the analysis with findings presented in this chapter.

4.3 General Information

The general information of the respondents were determined and summarized as indicated in Table 4.1.

Table 4.1: General Information

Category	Classification	Frequency	Percentage
Years of operation	Less than 10 years	7	20.0
	11-20 years	2	5.7
	21-30 years	9	25.7
	Over 31 years	17	48.6
Branch network	Less than 5 branches	7	20.0
	6-10 branches	17	48.6
	Over 10 branches	11	31.4

Source: Field Data (2022)

Table 4.1 indicates that while 48.6% of the studied SACCOs had been in operation for over 31 years, 5.7% had operated for 11-20 years. This means that the SACCOs in question had operated for a significant period implying that they had undergone through different strategic change management practices that were worthy for investigation by this study. On branch networks,

48.6% of the SACCOs covered had 6-10 branches while 20% had less than 5 branches. This means that the SACCOs in question had achieved growth in terms of their branch networks.

4.4 Descriptive Statistics

This section is an analysis of the study objectives guided by means and standard deviations as descriptive statistics.

4.4.1 Technological Adoption

Table 4.2 is a breakdown of the findings on technological adoption.

Table 4.2: Technological Adoption

Statements on technological adoption	Mean	Std. Dev
Your SACCO has adopted electronic banking technology	4.93	.774
Mobile banking technology has been adopted in your SACCO	4.66	.702
Internet banking technology has been adopted in this SACCO	4.86	.960
Automated teller machines have been adopted by your SACCO	4.76	.702
PesaLink technology has been adopted in this SACCO	4.33	1.015
Average	4.71	.831

Source: Field Data (2022)

Results in Table 4.2 indicate that the studied SACCOs had very greatly adopted technology as one of the strategic change management practice (M=4.71, SD=0.831). Some of the aspects of technology that these SACCOs had adopted includes electronic banking (M=4.93, SD=0.774), Internet banking (M=4.86, SD=0.960), automated teller machines (M=4.76, SD= 0.702), Mobile banking (M=4.66, SD=0.702) as well as PesaLink technology (M=4.33, SD=1.015).

4.4.2 Leadership Change

Table 4.3 is a breakdown of the findings on leadership change.

Table 4.3: Leadership Change

Statements on leadership change	Mean	Std. Dev
The SACCO has adopted transformational leadership	3.53	1.066
New visionary leadership has been adopted by this SACCO	3.50	.836
The new leadership articulate the vision of this SACCO	3.52	.836
The new leadership articulate the strategic intent of this SACCO	3.51	.655
The new leadership has established a positive culture in this SACCO	3.59	.721
Average	3.53	.823

Source: Field Data (2022)

Table 4.3 shows that there was leadership change in the studied SACCOs (M=3.53, SD=0.823).

The aspects of leadership change that had been adopted include new leadership that had established a positive culture (M=3.59, SD=0.721), adoption of transformational leadership (M=3.53, SD=1.066), new leadership articulating the vision (M=3.52, SD=0.836), new leadership articulating the strategic intent (M=3.51, SD=0.655) and the adoption of new visionary leadership

(M=3.50, SD=0.836).

4.4.3 Strategic Resource Allocation

Table 4.4 is a breakdown of the findings on strategic resource allocation in the studied SACCOs.

Table 4.4: Strategic Resource Allocation

Statements on strategic resource allocation	Mean	Std. Dev
The top management allocates adequate finances to implement strategies in this SACCO	3.53	.682
There are adequate human resources in this SACCO	3.50	.733
The available human resource has requisite skills	3.60	.836
Staff have adequate equipment to effectively carry out duties in this SACCO	3.62	.819
Average	3.56	.768

Source: Field Data (2022)

The findings in Table 4.4 indicate that there was strategic resource allocation in the studied SACCOs (M=3.56, SD=0.768). Staff had adequate equipment to effectively carry out duties

(M=3.62, SD=0.819), the available human resource had requisite skills (M=3.60, SD=0.836), the top management allocated adequate finances to implement strategies (M=3.53, SD=0.682) and there are adequate human resources in this SACCO (M=3.50, SD=0.733).

4.4.4 Ranking of Strategic Change Management Practices

Table 4.5 provides the ranking on strategic change management practices adopted by the studied SACCOs.

Table 4.5: Ranking of Strategic Change Management Practices

Variable	Average	Ranking
Technological Adoption	4.71	1
Strategic Resource Allocation	3.56	2
Leadership Change	3.53	3

Table 4.5 shows that technological adoption was the highly adopted strategic change management practice in the studied SACCOs followed by strategic resource allocation and lastly leadership change.

4.5 Regression Results

The effect of strategic change management practices on growth of SACCOs was explored through regression analysis and presented as shown in subsequent sections.

4.7.1 Model Summary

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.797	.636	.623	1.63615

Source: Field Data (2022)

The results in Table 4.5 shows that strategic change management practices have strong and positive link with the growth of SACCOs ($R=0.767$). It can be observed from Table 4.5 that the overall regression model of the study was fit ($R^2=0.636$). The study noted that 62.3% change in the growth of SACCOs in Nairobi County is explained by strategic change management practices.

4.7.2 Analysis of Variance

Table 4.6 is a summary of the ANOVA findings.

Table 4.7: Analysis of Variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	536.948	4	134.237	13.081	.000
Residual	307.852	30	10.262		
Total	844.800	34			

Source: Field Data (2022)

The findings in Table 4.6 indicates that the overall regression model used in the study was significant ($F=13.081$, $p<0.05$).

4.7.3 Beta Coefficients and Significance

Table 4.8: Beta Coefficients and Significance

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.990	2.447		2.447	.016
Technological adoption	.391	.181	.227	2.159	.033
Leadership change	.381	.115	.355	3.302	.001
Strategic resource allocation	.830	.247	.358	3.356	.001

Source: Field Data (2022)

$$Y = 5.990 + 0.391X_1 + 0.381X_2 + 0.830X_3 + e$$

Where: Y = growth of SACCOs in Nairobi City County

X₁ = Technological adoption

X₂ = Leadership change

X₃ = Strategic resource allocation

From Table 4.8, it is evident that strategic resource allocation exerted the greatest positive and significant effect on the growth of SACCOs in Nairobi County ($\beta=0.830$, $p<0.05$ & $t>1.96$) followed by technological adoption ($\beta=0.391$, $p<0.05$ & $t>1.96$) and lastly leadership change ($\beta=0.381$, $p<0.05$ & $t>1.96$). This means that strategic change management practices were significant predictors of the growth of the SACCOs in Nairobi County, Kenya.

4.6 Discussion of Results

From the findings of descriptive statistics, it emerged that technological adoption was the highly adopted strategic change management practice in the studied SACCOs followed by strategic resource allocation and lastly leadership change. Thus, the SACCOs that were studied had adopted strategic change management practices. These findings provide an indication that the three step planned change theory by Lewin (1951) had guided this implementation of strategic change. This theory argues that successful implementation of strategic change require an organization to adhere to three steps being unfreezing, changing and freezing. Therefore, the studied SACCOs might have adhered to this process as they sought to adopt strategic change management practices. The findings agree with the existing literature that had operationalized SCMPs operationalized differently including corporate communication, strategic supervision, strategic target-setting &

strategic resource allocation (Kaberi & Kung'u, 2022); leadership, availability of financial resources, employee's commitment, organizational policies (Baariu, 2021); products change, marketing change, technological change and process change (Gababo, 2018); communication, leadership, resource allocation (Munyao, 2019); as well as technological adoption, strategic alliances, learning culture and product reengineering (Hussein, 2018). Kariuki (2014) noted that there was success in strategic change management in the bank especially in terms of behaviour and actions

Regression results showed that strategic change management practices are strong and positive correlates of growth of SACCOs. It was shown that over half change in growth of SACCOs in Nairobi is as a result of the adoption of strategic change management practices. The study observed that strategic resource allocation exerted the greatest positive and significant effect on the growth of SACCOs in Nairobi County followed by technological adoption and lastly leadership change. This means that strategic change management practices were significant predictors of the growth of the SACCOs in Nairobi County, Kenya. These findings concur with the dynamic capability theory where Teece, Pisano and Shuen (1997) advocates that organization should constantly embrace strategic change in order to remain viable in a dynamic business environment which in turn may translate to superior growth. Thus, the dynamic capability theory implicitly suggests existence of a significant relationship between strategic change management and organizational growth. The findings are agree with Shirokova et al. (2014) observed that rapid alignment and transformation within the organization has strong implication on the growth potential of the firm. Kaberi and Kung'u (2022) demonstrated that allocation of resources and communication had direct and significant implication on performance of the institutions covered.

In another study by Kiprono, Joyce and Michael (2017) observed that leadership and technology change were significant predictors of performance of the enterprise. Baariu (2021) shared that SCM had positive effect on performance of the enterprise. Gababo (2018) noted changes in processes, technologies, marketing efforts and products have significant implication on performance of commercial banks in Kenyan context. Munyao (2019) observed that SCMPs were critical in the implementation of the performance appraisal for teachers. Hussein (2018), observed that SCMPs are predictors of performance at firm level.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the analyzed findings and conclusion. Recommendations, limitations and suggestions for further studies are also indicated.

5.2 Summary of the Study

This study sought to establish the effect of strategic change management practices on growth of SACCOs in Nairobi. From the findings of descriptive statistics, it emerged that technological adoption was the highly adopted strategic change management practice in the studied SACCOs followed by strategic resource allocation and lastly leadership change. Thus, the SACCOs that were studied had adopted strategic change management practices. The most adopted aspects of technology in the SACCOs include electronic banking, Internet banking and automated teller machines. On leadership change, the highly adopted aspect was cultivation of positive culture, transformational leadership and articulation of vision. For strategic resource allocation, the most adopted aspect was adequacy of equipment among employees and employees having the requisite skills.

Regression results showed that strategic change management practices are strong and positive correlates of growth of SACCOs. It was shown that over half change in growth of SACCOs in Nairobi is as a result of the adoption of strategic change management practices. The study observed that strategic resource allocation exerted the greatest positive and significant effect on the growth of SACCOs in Nairobi County followed by technological adoption and lastly leadership

change. This means that strategic change management practices were significant predictors of the growth of the SACCOs in Nairobi County, Kenya.

5.3 Conclusion of the Study

The study concludes that majority of the SACCOs in Nairobi have adopted strategic change management practices. This included technological adoption was the highly adopted strategic change management practice in the studied SACCOs followed by strategic resource allocation and lastly leadership change. The study concludes that strategic change management practices are significant predictors of growth of the SACCOs in Nairobi County. In particular, the study concludes that strategic resource allocation exerted the greatest positive and significant effect on the growth of SACCOs in Nairobi County followed by technological adoption and lastly leadership change. This means that strategic change management practices were significant predictors of the growth of the SACCOs in Nairobi County, Kenya.

5.4 Implication of the Study

The implication of the study is discussed in this section.

5.4.1 Theoretical Implication

This study has observed that strategic change management is a key predictor of growth of SACCOs. This means that for organizations to grow, implementation of strategic change is paramount. However, implementing strategic change comes with challenges including high level of resistance to change among employees. The implication of this assertion to the three step planned change theory is that organizations should adhere to three steps when implementing strategic change. These steps include unfreezing, changing and freezing.

5.4.2 Implication to Management and Practice

This study has observed that strategic resource allocation exerted the greatest positive and significant effect on the organizational growth followed by technological adoption and lastly leadership change. This implies that the human resource managers of organizations can achieve superior growth of their firms through allocation of adequate human resources. This also implies that finance managers can allocate adequate finances towards strategic change activities for realization of growth.

5.4.3 Implication to Policy

The policy makers at SASRA should develop policies and regulations that would necessitate strategic change among the SACCOs and this would lead to growth. Policy makers among SACCOs and other firms in the financial sector should develop policies that call for adequate allocation of resources, adoption of state of the art technologies while transforming the leadership practices in place. This would allow these organizations to attain superior growth.

5.5 Recommendations of the Study

The study recommends that the human resource managers working in SACCOs in Kenya should allocate adequate personnel towards execution of strategies. The finance managers working in the SACCOs should seek and allocate adequate finances towards execution of strategies. The information and communication technology managers working in SACCOs in Kenya should enhance the existing technological infrastructures like ATMs and PesaLink systems in order to enhance growth of their organizations. The top management managers working in SACCOs in Nairobi County should allocate adequate resources towards execution of projects.

The policy makers working at SASRA should come up with sound policies that articulate and promote strategic change in SACCOs. The policy makers working in SACCOs in Nairobi should formulate sound policies in regard to strategic change management that would spur growth.

5.6 Limitations of the Study

SACCOs in Nairobi County were covered. More specifically, 47 SACCOs were covered and included in the study through census. Data was obtained in their first hand form gathered through the questionnaire. The study was limited to a cross sectional design where data was only obtained at a single point of time. The inquiry was limited to one main independent variable strategic change management practices and a dependent variable being growth.

5.7 Areas of Further Research

The study recommends for further research on additional factors aside from strategic change management practices that have an effect on growth of SACCOs. The focus of further studies should be on combining data both in its primary and auxiliary form for robust generation. Further studies can also be conducted in other organizations like those in the manufacturing concern in Kenya.

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APPENDICES

Appendix I: Letter of Introduction



UNIVERSITY OF NAIROBI
FACULTY OF BUSINESS AND MANAGEMENT SCIENCES
OFFICE OF THE DEAN

Telegrams: "Varsity".
Telephone: 020 491 0000
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Mobile: 254-724-200311

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Nairobi, Kenya
Email: gbm-graduates@uonbi.ac.ke
Website: business.uonbi.ac.ke

Our Ref: **D61/36686/2020**

October 19, 2022

TO WHOM IT MAY CONCERN

RE: INTRODUCTION LETTER: EUNICE SYOMBIA MUTUKU

The above named is a registered Master of Business Administration Student at the Faculty of Business and Management Sciences, University of Nairobi. She is conducting research on "**Strategic Change Management practices and Organizational growth of Savings and Credit Cooperatives in Nairobi City County.**"

The purpose of this letter is to kindly request you to assist and facilitate the student with necessary data which forms an integral part of the Project.

The information and data required is needed for academic purposes only and will be treated in **Strict-Confidence**.

Your co-operation will be highly appreciated.

PHILIP MUKOLA (MR.)
FOR: ASSOCIATE DEAN, GBS & R
FACULTY OF BUSINESS AND MANAGEMENT SCIENCES

Appendix II: Questionnaire

SECTION A: GENERAL INFORMATION

1. Kindly indicate the number of years your institution has been in operation

Less than 10 years

11-20 years

21-30 years

Over 30 years

2. Kindly indicate the branch network of your SACCO

Less than 5 branches

6-10 branches

Over 10 branches

SECTION B: STRATEGIC CHANGE MANAGEMENT PRACTICES

3. Below are several statements on technological adoption as one of the strategic change management practices. Kindly indicate the extent of your agreement with each of them. Use a scale of 1-4, where 1-strongly disagree, 2-disagree, 3-undecided, 4-agree and 5-strongly agree.

Statements on technological adoption	strongly disagree	Disagree	undecided	agree	strongly agree
Your SACCO has adopted electronic banking technology					
Mobile banking technology has been adopted in your SACCO					
Internet banking technology has been adopted in this SACCO					
Automated teller machines have been adopted by your SACCO					
PesaLink technology has been adopted in this SACCO					

4. Below are several statements on leadership change as one of the strategic change management practices. Kindly indicate the extent of your agreement with each of them. Use a scale of 1-4, where 1-strongly disagree, 2-disagree, 3-undecided, 4-agree and 5-strongly agree.

4.

Statements on leadership change	strongly disagree	Disagree	undecided	agree	strongly agree
The SACCO has adopted transformational leadership					
New visionary leadership has been adopted by this SACCO					
The new leadership articulate the vision of this SACCO					
The new leadership articulate the strategic intent of this SACCO					
The new leadership has established a positive culture in this SACCO					

5. Below are several statements on strategic resource allocation as one of the strategic change management practices. Kindly indicate the extent of your agreement with each of them. Use a scale of 1-4, where 1-strongly disagree, 2-disagree, 3-undecided, 4-agree and 5-strongly agree.

5.

Statements on strategic resource allocation	strongly disagree	Disagree	undecided	agree	strongly agree
The top management allocates adequate finances to implement strategies in this SACCO					
There are adequate human resources in this SACCO					
The available human resource has requisite skills					
Staff have adequate equipment to effectively carry out duties in this SACCO					

SECTION C: ORGANIZATIONAL GROWTH

6. Below are several statements on organizational growth. Kindly indicate the extent of your agreement with each of them. Use a scale of 1-4, where 1-strongly disagree, 2-disagree, 3-undecided, 4-agree and 5-strongly agree.

Statements on organizational growth	strongly disagree	Disagree	undecided	agree	strongly agree
The SACCO has registered growth in its customer deposits					
There has been growth in loan portfolio of this SACCO					
The SACCO has increased the dividends paid to members					
There has been growth in profits generated by this SACCO					

THANK YOU

Appendix III: List of SACCOs in Nairobi

1. Afya Sacco Society Ltd
2. Airports Sacco Society Ltd
3. Ardhi Sacco Society Ltd
4. Asili Sacco Society Ltd
5. Chai Sacco Society Ltd
6. Chuna Sacco Society Ltd
7. Defence Sacco Society Ltd
8. Elimu Sacco Society Ltd
9. Fundilima Sacco Society Ltd
10. Harambee Sacco Society Ltd
11. Hazina Sacco Soci- ety Ltd
12. Jamii Sacco Society Ltd
13. Kencream Sacco Society Ltd
14. Kenpipe Sacco Society Ltd
15. Kenversity Sacco Society Ltd
16. Kenya Bankers Sac- co Society Ltd
17. Kenya National Police DT Sacco Society Ltd
18. Kimisitu Sacco Society Ltd
19. Kingdom Sacco Society Ltd
20. Magereza Sacco Society Ltd
21. Maisha Bora Sacco Society Ltd
22. Metropolitan National Sacco Society Ltd
23. Mwalimu National Sacco Society Ltd
24. Mwito Sacco Society Ltd
25. Nacico Sacco Soci- ety Ltd
26. Nafaka DT Sacco Society Ltd
27. Nation DT Sacco Society Ltd
28. NSSF Sacco Soci- ety Ltd
29. Nyati Sacco Society Ltd
30. Safaricom Sacco Society Ltd
31. Sheria Sacco Society Ltd
32. Shirika Deposit Taking Sacco Society Ltd
33. Shoppers Sacco Society Ltd
34. Stima DT Sacco Society Ltd
35. Strategic-Urembo Sacco Society Ltd
36. Taqwa Sacco Soci- ety Ltd
37. Telepost Sacco Society Ltd
38. Tembo Sacco Society Ltd

39. Ufanisi DT Sacco Society Ltd
40. Ukristo Na Ufanisi Wa Anglicana Sac- co Society Ltd
41. Ukulima Saco Soci- ety Ltd
42. Unaitas Sacco Society Ltd
43. United Nations Sac- co Society Ltd
44. Ushuru Sacco Society Ltd
45. Wanaanga Sacco Society Ltd
46. Wanandege Sacco Society Ltd
47. Waumini Sacco Society Ltd

Source: SASRA (2020)

Appendix III: Plagiarism Report

W. Othman

14TH NOVEMBER 2022

STRATEGIC CHANGE MANAGEMENT PRACTICES AND ORGANIZATIONAL GROWTH OF SAVINGS AND CREDIT COOPERATIVES IN NAIROBI CITY COUNTY, KENYA

ORIGINALITY REPORT

14%	13%	1%	7%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	erepository.uonbi.ac.ke Internet Source	5%
2	Submitted to KCA University Student Paper	2%
3	erepository.uonbi.ac.ke:8080 Internet Source	1%
4	ir-library.ku.ac.ke Internet Source	1%
5	Submitted to University of Nairobi Student Paper	1%
6	ikesra.kra.go.ke Internet Source	1%
7	Submitted to Kenyatta University Student Paper	<1%
8	journals.ijcab.org Internet Source	<1%

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Appendix IV: Supervisor Allocation Form



UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS MASTERS PROGRAMME
MDA PROPOSAL/PROJECT SUPERVISION ALLOCATION FORM

Processed

SECTION A: (To be completed by the student)

Name of student: EUNICE ETOMBWA MUTUKU

Exp. No: DSI/36436/2020

Department: BUSINESS ADMINISTRATION

Specialization (Tick as appropriate)

- | | |
|---|-------------------------------------|
| i) Marketing | <input type="checkbox"/> |
| ii) Human Resource Management | <input type="checkbox"/> |
| iii) Strategic Management | <input checked="" type="checkbox"/> |
| iv) International Business | <input type="checkbox"/> |
| v) Insurance/Risk Management | <input type="checkbox"/> |
| vi) Entrepreneurship | <input type="checkbox"/> |
| vii) Finance | <input type="checkbox"/> |
| viii) Accounting | <input type="checkbox"/> |
| ix) Operations Management | <input type="checkbox"/> |
| x) Management Information Systems | <input type="checkbox"/> |
| xi) Procurement & Supply Chain Management | <input type="checkbox"/> |

Mobile phone: 0709-693331

Email: evnice-mutuku@student.uonbi.ac.ke

Proposed Title of Study: STRATEGY CONTROL AND GROWTH OF DEPOSIT TAKING
BANKS IN NAIROBI CITY COUNTY

Name of Preferred Supervisor(s): (i) PROF. RAJIM (ii) PROF. RAJIM (iii) PROF. FLORENCE MUNDI

Signature of student: *[Signature]*

Date: 11/03/2022

SECTION B: (For Official Use only. To be completed by the Department)

i) Name of Supervisor Allocated:

Supervisor: Prof. Githiga Mobile No: _____

Co-Supervisor (if any): _____ Mobile No: _____

Moderator: Dr. F. Mundi Mobile No: _____

Proposal Presentation/Submission Dates:

Proposal Presentation: _____ Oral Defence: _____ Project Report Submission Date: _____

Total number of students allocated to the supervisor within the year to-date: _____

ii) Acceptance by Supervisor

Name: _____ Signature: _____ Date: _____

iii) Approved by Thematic Coordinator:

Name: _____ Signature: _____ Date: _____

iv) Approved by Chairman of Department:

Name: Dr. F. Mundi Signature: *[Signature]* Date: 9/3/22

NOTE:

1. A student shall not commence proposal writing before allocation of University supervisor.
2. Original Transcript, Fees Statement and Synopsis should be attached to this form. This form is available in the Department, SOB website or Ambank House. Students get their copy later from the Department after allocation is done.
3. The approved copy of this form must be attached to the proposal when submitting for moderation and presentation and when submitting the final project.
4. Original to be filed in the Department.
5. Turnitin report **MUST** be attached to the proposal when submitting for moderation, presentation and when submitting the final project.
6. Each student **MUST** fill in the attached declaration form on plagiarism and collusion.