INFLUENCE OF STRATEGIC PARTNERSHIPS ON SERVICE DELIVERY AMONG COMMERCIAL BANKS IN KENYA

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A RESEARCH PROJECT PRESENTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS OF THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION, FACULTY OF BUSINESS AND MANAGEMENT SCIENCES, UNIVERSITY OF NAIROBI

2023

DECLARATION

I certify that my research project is a unique piece of work created alone by myself and has not been presented at any other institution.

Signature: Date: 03/08/2023

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This research project has been handed in for evaluation, and I, in my capacity as a supervisor at the University, have given my permission.

Signature : Date : **03/08/2023**

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DEDICATION

This research project is dedicated to God without whom this project would not have been possible.

ACKNOWLEDGEMENT

God, the Almighty, deserves special praise for equipping me with the fortitude to keep going in the face of incredible adversity. I'd like to thank Prof. Mercy Munjuri, my family, fellow students and researchers for all of their hard work and encouragement during my academic career.

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ABBREVIATIONS AND ACRONYMS

BSC	Balanced Scorecard
CEOs	Chief Executive Officer
CFA	Confirmatory Factor Analysis
SPSS	Statistical Package for Social Sciences
TCE	Transaction Cost Economics

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Extreme shifts have occurred in the global economy during the last decade. The financial services industry has benefited from various policy changes, market liberalization, and technology developments. According to Dementiev (2016), the majority of businesses that have entered into strategic alliances have shown a rise in their levels of performance over the course of the long run. Strategic partnerships have been utilized by businesses as a means of improving service delivery and competing in the present market. Organizations engage into value-added strategic alliances for a variety of reasons, including to get access to new markets, to trade copyrights or infrastructure, to mitigate risk, and to improve service delivery (Maheady, Magiera, & Simmons, 2016).

The social-network theory (Hakansson & Ford, 2002) and the service-quality theory (Gronoroos, 2004) served as the theoretical frameworks for this investigation (1982). Organizations, in terms of the Social Network Theory, are social systems that engage in both direct and indirect connections with other organizations via the use of strategic alliances to better serve their respective communities. Information exchange, skill development, and complementary resources are just a few examples of the processes that might be used in such alliances (Hakansson & Ford, 2002). According to the economic theory of transaction costs, a company's success increases if its transaction costs are low. This is because a company in this situation has more flexibility to choose the agreement that best serves its interests, both financially and in terms of the security of any relationship-specific investments it may make (Williamson, 1985). Therefore, strategic alliances are a method for minimizing the whole amount of expenses associated with the supply of services, including the costs of transactions and production (Kogut & Zander, 1988). Gronoroos was the one who first suggested the concept of the Service Quality Theory (1982). This theory proposes that many different perspectives, including as psychodynamic, compartmental, cognitive, and humanistic ones, may be used to describe how a customer makes a purchase choice.

There is a consensus that banks are essential to the functioning of national monetary and financial systems and have helped spread market economies over the globe. Commercial banks lead to more savings through ensuring that deposits and investments are advanced to business people (Al-Hawary & Al-Hamwan, 2017). Despite this, the environment in which banks all over the world do their business has been one that is very turbulent and adaptable. Constant rivalry from other financial institutions and the appearance of new competitors in every industrial sector necessitates the development of a wide range of strategies whose major emphasis is on enhancing performance in pursuit of a market-leading position (Ndegwa, 2019). The formation of strategic alliances with other companies has become an increasingly popular option for banks in Kenya as a way of responding to the modern market pressures of competition (Ochieng & Kwasira, 2017).

1.1.1 Strategic partnerships

The term "strategic partnership" refers to a relationship that is temporary, legally binding, and exists between organizations that remain independent of one another. The purpose of this relationship is to reduce the level of uncertainty surrounding the partners' strategic goals by jointly planning or executing some or all of the organizations' responsibilities (Kavalski, 2016). According to Porter (1985), partnerships are a means through which enterprises may expand their sphere of influence by collaborating with other businesses, hence boosting the value offer of the participating businesses. Strategic partnerships, as defined by Blanco (2017), include at least two separate businesses agreeing to pool resources and talents in exchange for mutual benefit. Collaborations like this might end up being advantageous for everyone concerned. However, according to Parmigiani and Rivera-Santos (2011), strategic alliances are formal agreements between at least two distinct organizations that imply strategically essential cooperation or the joint sharing of assets, threats, and power. One conclusion that can be drawn from this is that the success of strategic alliances is determined by the skills and resources available for competitiveness.

The conditions that an organization is now confronted with might give rise to a variety of possible forms for strategic partnerships. There are two ways to look at a strategic collaboration: as a long-term alliance or as a short-term partnership. Whereas short-term partnerships concentrate on the completion of individual projects within a certain amount of time, long-term partnerships work toward the accomplishment of organizational objectives over the course of a longer period of time (Tebrani, 2003). There is the possibility of a partnership between strong partners who are also direct competitors, as well as the possibility of a partnership between strong partners and weak partners. According to Cravens et al., (2009), strategic partnerships may take the form of collaborations like as supplier relationships, strategic alliances and joint ventures. Strategic partnerships have many different forms, which Stuart lists as joint ventures, strategic alliances, non-equity and equity ventures, and collusion (2015). Todeva and Knoke(2005) identify several types of strategic partnership, including: marketing link, action set, industry standard group, sub-contractor network, licensing, franchising, cartels, joint consortia, R&D, equity and banking investments and joint venture.

Joint ventures, marketing relations, franchising, collaborative research and development, supplier alliances, and outsourcing are only few examples of the sorts of strategic partnerships employed by Kenyan commercial banks, as reported by Mong'are (2015). According to a number of studies, the formation of strategic partnerships between businesses is associated with increased levels of service delivery (Nielsen 2007). Research-intensive businesses, as stated by Panahifar et al. (2018), often engage in strategic alliances to maintain their survival and grow their market dominance.

1.1.2 Service delivery

It is the business's components, according to Gursoy, Chi, Lu, and Nunkoo (2019), that determine whether or not a client derives value from a service provider's interaction with them across a wide range of processes. A service is a kind of immaterial economic activity that produces no physical goods and does not result in the acquisition of ownership rights. According to Orlando, Beard, and Kumar's (2019) definition of service delivery, a group of actions is considered service delivery when they are performed within the context of a commercial setting. According to Tummers, Bekkers, Vink, and Musheno (2015), service delivery is an organization's coordinated activities and actions that are targeted at providing successful services and goods to customers.

The SERVQUAL approach, created to identify the discrepancy between what a firm thinks it's delivering and what customers think, will be used to evaluate service performance. The goal of this model was to determine whether or not there is a gap. Empathy, promptness, dependability, and certainty are the four pillars that make up SERVQUAL. Reliability is the first thing to look at when it comes to service delivery. This relates to the reliability of the firm in delivering the specified level of service excellence. Please accept my gratitude, Heskett, for the time and work you have spent (1987). Some examples of indices of service delivery include dependability, tangibility, responsiveness, accessibility, and empathy (Parasuram, 1985). The ability of the company to promptly respond to the needs of the customer is evaluated as part of the quality of service's response metric. Consumers have a negative opinion of a company when that company fails to respond to a request made by a customer and, in particular, when there is no obvious reason or excuse offered. Access to some services will be limited if they are dependent on the use of certain facilities, which are not being utilized to their full potential.

Assurance is all about employee capacity and trust of clients. This is dependent on the employee's expertise as well as their ability to create communication that is both pleasant and respectful. In order for anything to be considered a service, it has to have all of the features that are necessary to fulfill the requirements of the customers. It should be categorized as high service considering all of its primary functional characteristics as well as all of its quantitative components (The Balunywa Council, 1998). Empathy may be established when a worker is able to show that they care about and are concerned about the needs of customers. Regular expression of empathy on the part of an employee is necessary for its application to be effective.

1.1.3 Commercial Banks in Kenya

Banks and financial institutions are flourishing in Kenya, which has one of the most sophisticated financial systems in Sub-Saharan Africa (Awuor, 2014). The banking sector comprises the Kenyan Central Bank (CBK), 40 banks and one mortgage finance (CBK, 2020). The CBK Act, Companies Act, the Act governing the banks, regulates the banking system. The acts are geared towards spearheading the rising and maintaining of a strong monetary policy (Waititu, 2016). The sectors have experienced number of players competing, hence remain on course, they therefore formulate and actualize strategies which enable them lure clients (Ndegwa, 2019). The banking industry has a critical function in the actualization of government policies. Online financial institutions have enhanced support of vision 2030 to ensure continuous growth (Ndung'u, Otieno & Rotich, 2016). This is because bankruptcy in the sector has an effect leading to various bank runs (Ochieng & Kwasira, 2017).

The Kenyan banking industry however has in the recent past been faced by several changing economic conditions, changing client preferences, interest rates capping, new regulations and technological advancements (Ngaira, 2018) The sector still encounters corruption, challenges and difficulties in reaching out to various classes of people (Muriithi & Louw, 2017). In addition, the commercial sector that Kenyan commercial banks operate in has been an extremely sensitive area for business. As the level of competition amongst Kenya's numerous banks continues to rise, the major companies in the market have developed ways to improve both their ability to survive and their ability to compete (Kathuni & Mugenda, 2012).

1.2 Research Problem

Executives at corporations are under intense pressure from shareholders and stakeholders to constantly innovate in response to the ever-changing nature of the marketplace and client expectations. Because of this, in the complicated modern business world, businesses seldom control all of the necessary strategic resources to outperform rivals, which is why it is necessary for them to create strategic alliances. The importance of strategic partnerships as a method for gaining a competitive edge has skyrocketed in recent years, as businesses fight for their very existence by cutting expenses and beefing up in order to compete (Supriyadi, 2014). Because there are fewer resources available and more businesses to choose from, organizations are turning to strategic alliances to improve how they offer services (Porter, 2003). Lee (2019), strategic alliances in the shipping sector that place an emphasis on interfirm coordination and organizational learning aspects have a beneficial impact on service delivery.

The banking sector in Kenya is developed, growing tremendously and a large one in East Africa. However, the sector has-been a victim of environmental challenges (Muriithi & Louw, 2017). The sector has recorded a trend of banks failures, increased nonperforming loans levels, profitability remains low and costs are becoming hard to contain (Onjure, 2019). A number of banks among them Imperial Bank in 2015 and Chase bank in 2016 were placed under statutory management with others like Ecobank and Bank of Africa selling assets to recoup loses accrued from banking business. Moreover, Kenyan banks are facing critical transformation efforts to manage the persistently varying business environment. Partnerships in areas such as R&D, marketing, decision making, and risk taking are common forms of strategic alliances used by commercial banks.

Globally, regionally, and locally, there have been several researches on strategic partnership approaches. A cross-sectional study by American scholar Eidt (2012) assessed the competitive advantage of strategic collaborations between Chinese industrial enterprises and commercial banks. According to the research, commercial banks may expand their clientele by forming partnerships with industrial enterprises. There were no financial institutions included since the research only looked at strategic partnerships between industrial companies. Akpotu (2016) carried out cross-sectional research in Canada to explore the implications of strategic collaborations between financial institutions and telecommunications companies on the competitive advantage enjoyed by financial institutions. According to the findings of the research, a strategic alliance may significantly increase the operational performance of banks. Dementiev (2016) conducted research in

Rwanda titled "Effect of strategic alliances on performance" to learn how alliances might improve business operations in the financial sector. It was discovered that an alliance's strategic effectiveness improved with higher levels of cooperation amongst its members. Unlike previous studies that exclusively looked at non-financial components of performance, this one employed the BSC to assess both monetary and non-financial indicators of productivity. As a result, the results of this research are more all-encompassing. The effects of strategic partnerships on large and small businesses in Uganda were studied by Ahwireng-Obeng and Egunjobi (2017). They found that the number of preemptive strategic measures taken at the outset was correlated with the level of achievement.

Case studies on strategic alliances and competitiveness of Kenyan banks, focusing on the Kenya Commercial Bank (2016) and the Equity Bank (2015), have been conducted locally in Kenya by Kangogo (2016) and Muiruri (2015). According to the findings of the research, strategic collaborations provide financial institutions with competitive benefits. Case studies, rather than descriptive studies, were the basis of the research. Research by Onje and Oloko (2017) provides descriptive evidence that partnerships between commercial banks and developers improve Kenya's competitive position. Research shows that there is a positive correlation between the financial success of commercial banks and the existence of strategic ties with real estate developers. Moreover, Matokho and Anyieni did a cross-sectional examination of the financial outcomes and strategic partnerships of Kenya's publicly listed commercial banks (2018). According to the findings of the research, listed banks benefit from strategic alliances in terms of their performance. Nevertheless, the research was only conducted on partnerships and performance, and not on service delivery.

From all of the research that was done, majority of the studies focused on strategic partnerships and performance, whereas just a few studies investigated the service delivery aspect. It is the goal of this research proposal to find out whether or not strategic partnerships influence service delivery. This study seeks to address a knowledge gap by investigating whether or not strategic partnerships have an effect on service delivery among Kenya's commercial banks?

1.3 Research Objective

The objective of this study was to determine the influence of strategic partnerships on service delivery among commercial banks in Kenya.

1.4 Value of the Study

Any discipline may utilize these findings as a springboard for further investigations into strategic management. By assessing the state of the art in empirical literature and zeroing in on areas that need further investigation, it may help academics and researchers spot gaps in their understanding and find fresh avenues for investigation. The study's findings will also bolster the social-network theory, transaction cost economics, and service quality pillars of the knowledge base.

Second, this study significantly enriched the existing literature on strategic management. Insight on service delivery and strategic partnerships gained by the bank's management. The study findings provided investors, fund managers, and investment advisors with knowledge that assists them in making sound and informed investment decisions.

Finally, the findings of the study benefitted policymaking entities like the CBK and others like the Kenya Bankers Association, which generate policies to address the various environmental challenges facing commercial banks. Policy making entities may use the study recommendations to come up with policies to enhance competitiveness of the Kenyan banking sector.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this section, a close look is taken at the research and literature connected to strategic partnerships, as well as the connection between such relationships and service delivery. This review analyzes the research's theoretical underpinnings, draws attention to the research's lacunae, and identifies the empirical research's contradictions.

2.2 Theoretical Foundation

This research was based on two theories: the social – network theory (Hakansson & Ford, 2002), and service quality theory Gronoroos (1982).

2.2.1 Social Network Theory

Émile Durkheim and Ferdinand Tonnies, working in the 1890s, are credited with being the founders of the Social Network Theory. This theory proposes that a social network may be seen as a set of related institutions that have certain common characteristics. The concept analyzes relationships between companies and suggests that the quality of one company's service is proportional to the quality of its social links (Mizruchi & Galaskiewicz, 1993). The concept suggests eliminating entities with the potential to obstruct performance and focusing on those that will guarantee efficient and powerful performance output. In order to acquire resources, institutional legitimacy, and expertise, an organization with a certain mission must forge connections with a number of other organizations (Miles, 2012). According to this theory, a company's ability to network with other businesses, either through formal contractual agreements like strategic alliances or through less formal human contacts that bind them together, can have a significant effect on the quality of the services it provides to its clients (Haskansson & Ford, 2002).

Organizations are seen as black boxes of actor networks in this approach, which allows for in-depth description but fails to provide scientific reasons and causes for how these networks emerge. The theory has flaws, but the central assertion will be accepted in this study: that a company's ability to strategically assemble new resources and competencies for greater performance is increased if they are positioned inside a network of cooperating enterprises (Haskansson & Ford, 2002).

2.2.2 Service Quality Theory

The concept of service quality was first proposed by Gronoroos (1982), and was later popularized by Parasuraman et al (1985). The idea derives from the work of Howard and Sheth (1969) on consumer behavior, which proposes that several theoretical approaches may be used to characterize the decision-making process of individual consumers. Gronoroos (1982) categorized the quality of a service into three subcategories: technical, functional, and image. The technical aspect is concerned with what kind of service is offered to the consumer. Customers place a high value on this feature when assessing a service's quality, and it's often measurable in objective ways.

The scope of the functional component is limited to the method through which the service is provided, which may have an effect on how a certain client views the service. There is no physical product being exchanged for the intangible services supplied, yet the consumption and production cycles may be seen as intrinsically linked in this approach (Armistead, 1990). Functional quality is very subjective and hence cannot be judged objectively along technical dimensions. This element is likely to have an effect on the customer's perception of the service's quality. It is essential to think about the company's public persona alongside the development of technological and functional qualities since neither occurs in a vacuum. Several service industries are built on the reputation and quality of their resources as perceived by the public throughout the seller-buyer transaction.

This is a crucial concept for the research at hand since it shows how innovation strategy may influence the quality of service provided. The identification of qualitative gaps makes it possible to reallocate resources to areas of low performance in order to achieve maximum competitive gain. On the other hand, this strategy received criticism for the fact that its primary focus was on service delivery rather than the quality of service (Gronroos, 1990). The perspective that the theory provides of the working environment of organizations has also been criticized as being too narrow. As was the case with earlier theories of the business cycle, this one fails to account for other factors that determine how the economic environment evolves (Babakus & Inhofe, 2015).

2.3 Forms of Strategic Partnerships

Strategic partnerships have become increasingly popular in the recent years. Supply chain partnerships, strategic alliances, and joint ventures are only few of the forms that strategic partnerships may take, as stated by Cravens et al., (2009). According to Hitt and colleagues, there are many different aspects to strategic partnerships. Some examples of this include partnerships, alliances, investments (both equity and non-equity), and even conspiracy (2001). Marketing connections, action sets, industry standard group, sub-contractor network, licensing, franchising, cartels, joint consortia, R&D, equity and banking system and Joint ventures are only few examples of the various forms of strategic partnerships highlighted by Todeva and Knoke (2005). These are just a few examples of the many different types of strategic partnerships. It was ultimately this approach that Ekiwati et al

(2014). Coopers & Lybrand found in their 1997 study that strategic alliances include elements such as cooperative advertising and sales efforts, product creation, manufacturing, and design, as well as licensing of intellectual property and R&D. Elmuti and Kathawala (2001) state that the marketing, sales, product development, and technical know-how are all areas that may be used in a strategic partnership.

When evaluating strategic partnership agreements, it is common practice to take into account such things as marketing relation, industry standards action sets, business network, licensing, franchising, cartels, joint consortia, research and development, equity and banking investments and joint ventures (Ekawati et al., 2014). According to the findings of Mong'are (2015), commercial banks in Kenya have engaged in a variety of strategic partnerships, some of which include joint ventures, franchising, collaborative research and development, marketing relations and supplier alliances, and outsourcing. The research conducted by Adembo and Deya (2018) used supplier partnerships, joint ventures, as well as marketing and distribution partnerships, to examine the effect that these types of partnerships have on the competitiveness of firms. Bank and stock investments, supplier ties, R&D and marketing partnerships, and marketing alliances were the four types of strategic partnerships studied because of their relevance to cooperatives. Four forms of cooperatively relevant strategic relationships were examined in this research. These partnerships are crucial in allowing cooperative societies to expand economically and develop policies that prioritize its members.

2.4 Strategic Partnerships and Service Delivery

According to research conducted by Goerzen (2007) in Japan, strategic alliances have a positive effect on MNCs' ability to provide services, with those companies more often engaging in such partnerships providing better service to their clients. As alliance partners worked together more closely, it improved service quality, according to research by Lee (2019) on the topic of strategic alliances and their impact on service delivery in the Korean marine sector. To better understand how strategic alliances affect service delivery for SMEs in Canada, Kapanen performed cross-sectional research in 2004. The research found a statistically significant correlation between service provision and the formation of strategic partnerships. As a result of the research, organizations should invest in strategic partnerships to improve service delivery.

Barbosa et al. (2010) conducted research in Brazil to learn how strategic alliances affected the distribution of monetary resources. Strategic partnerships can improve managerial competence, innovation, pioneering potential, flexibility, and operational efficiency according to exploratory study involving 121 organizations that used canonical correlation. The research was conducted using an exploratory study design and involved canonical correlation. This research offers some interesting insights into the impact that strategic alliances have on service delivery, but it makes no attempt to investigate the Kenyan environment.

Adero & Liu (2011) did research on the topic of strategic collaborations between financial institutions and mobile phone companies. This study set out to discover how businesses may collaborate to overcome challenges via the establishment of strategic partnerships with telecommunications companies and financial institutions. Relationships between Equity Bank (Kenya) and Safaricom Ltd. were the primary focus of the research. The study utilized a qualitative methodology, and the findings suggested that businesses may use strategic partnerships to mitigate threats from competitors and reap additional benefits.

2.5 Empirical Review and Research Gaps

Meyskens (2010) conducted research in which he investigated the competitive advantages offered by 179 Chinese social entrepreneurs who made use of strategic relationships. The study found that compared to for-profit and non-profit businesses, hybrid social enterprises benefited more from social capital and strategic partnerships with other organizations. Despite its focus on the nonprofit sector, this research sheds light on how strategic partnerships may provide a competitive edge. In this study, we didn't look at bank-client connections.

Barbosa et al. (2010) conducted research in Brazil to learn how strategic alliances affected the distribution of monetary resources. Strategic partnerships can improve managerial competence, innovation, pioneering potential, flexibility, and operational efficiency according to exploratory study involving 121 organizations that used canonical correlation. The research was conducted using an exploratory study design and involved canonical correlation. This research offers some interesting insights into the impact that strategic alliances have on service delivery, but it makes no attempt to investigate the Kenyan environment.

Ogech (2016) conducted research to evaluate how the performance of SMEs is affected by strategic alliances. One of the metrics used in the evaluation of strategic partnerships was the making of choices about company strategy and the distribution of resources. Ethics and standards of ethics, in addition to controls inside the company, were taken into consideration. According to the findings, Kenya's small and medium-sized enterprises (SMEs) benefit from strategic partnerships in terms of their performance. Kitonga, Bichanga, and Muema(2016)conducted research on the relationship between strategic relationships and the success of non-profit organizations (2016). The success of a business has been shown to have a direct correlation to the quality and effectiveness of the strategic alliances it maintains. According to the findings, the leaders of such companies would be able to significantly boost their organizations' levels of performance if they are skilled in the use of strategic leadership.

In addition, Matokho and Anyieni (2018) conducted a cross-sectional study to examine how strategic partnerships affect Kenyan banks' bottom lines. This research suggests that by developing strategic alliances, banks in Kenya may increase their market share and decrease their operational expenditures. This research is pertinent to the one that is now being conducted since it helps to understand the competitive advantage that partnerships bring to banks. Nevertheless, it does not conduct an analysis of the service delivery that is made possible by strategic alliances between banks.

According to Muriithi (2018), research on teenagers at Gospel Celebration Church (GCC) in Kenya was carried out with the intention of determining whether or not strategic partnerships have an effect on the number of people who attend church services. The research collected data from a total of 220 participants via the use of random sampling techniques, as well as questionnaires. The research indicates that young church attendance may be increased by church initiatives, strategic partnerships, and ethical practice adherence.

Similarly, Kangogo (2016) studied Kenya Commercial Bank Group Ltd.'s performance in relation to its strategic relationships. Case study analysis yielded the fact that Kenya Commercial Bank Group Ltd. has partnered with Safaricom, Airtel, USAID, and General Electric. The analysis shows that Kenya Commercial Bank has gained an advantage over its rivals in the banking industry as a direct consequence of the strategic connections it has built. As was the case with the last research, the service delivery that banks may provide thanks to strategic partnerships was not investigated in this study.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focused on the stages that was followed, including those involving the gathering of data, measurement, and analysis. This part discussed the study designs that was used, the area that will be studied, the population of the study, the determination of the sample size, the sampling techniques, and procedures that was used to collect and analyze data.

3.2 Research Design

In this particular study, a research method referred to as a cross-sectional design was used. Because the information that was gathered was representative of the happenings at a certain moment in time, this design is going to be the one that works out the best. In addition, it was the most appropriate design since it is a design that has been employed well by a variety of researchers to provide dependable results. This success makes it the most suitable design. For example, Nyamamu (2014) used it in his research on insurance companies in Kenya to draw his conclusions.

3.3 Population of the Study

An inference may be drawn about a population of objects if those things have certain characteristics (Kothari, 2011). This research will include all 40 commercial banks in Kenya. The research plan calls for interviewing strategic managers at each of Kenya's 40 operational banks. According to Cooper and Schindler (2007), a census is warranted in areas with a sparse population and is necessary in places where dangers to the public health and safety go unchecked. Therefore, with a small population and commercial banks listed, the banks are normally assessed with some certainty hence a census is applicable for the study.

3.4 Data Collection

The data used in this analysis came directly from the primary sources themselves. During the process of gathering primary information for analysis, a standardized questionnaire was employed as part of the data collecting procedure. According to Mugenda & Mugenda, the use of questionnaires is generally acknowledged as the most efficient method for gathering data that is both relevant and comprehensive (2003). The questionnaire included closed-ended questions. The questionnaire is broken up into three parts, the first of which is a demographics section in which respondents are asked to provide information about themselves and their organizations. Strategic partnerships were the topic of the second portion, while service delivery was the subject of the third. Using the "drop and pick" methodology, the researcher gave the blank questionnaires to the people who were the focus of the study, and then the researcher collected the questionnaires that had been filled out on the days that were previously specified. The surveys were sent out through email and other internet mediums.

3.6 Data Analysis

The collected data required a round of editing of the questionnaires before they could be considered final. The questionnaires were revised to be described as complete for uniformity. Data is edited, tabulated, and coded in order to identify any abnormalities in the replies and include particular numerical data into the responses for future research. Measures of the central trend (mean) and dispersion will be examined using the descriptive statistic (variance and standard deviations). Where applicable, data was presented in the form of charts and tables. Multiple linear regression model was used to determine significance of relationships between variables:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \acute{\varepsilon}$$

Where:

Y= Service Delivery

β_1 to β_5 are the regression coefficients

$\mathbf{X_1}$ = Research and development

$\mathbf{X_2}$ = Marketing relations

$\mathbf{X_3}$ = Banking and equity investments

$\mathbf{X_4}$ = Supplier Relationships E=Error term

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents quantitative analysis and discussion of findings about the impact of strategic partnerships on service delivery among Kenya's commercial banks. Before analyzing the data, the surveys were reviewed, and any necessary edits, coding, transcription, or cleaning were performed. The data analysis went on smoothly due to the usage of Stata version 13. Descriptive statistical analysis was performed to summarize the analyzed data and provide insight into the relationships between the studied variables.

4.2 Response Rate

Out of a total of 40 questionnaires issued for data collection, 35 were returned with responses, for an 87.50% response rate. According to Brase and Brase (2016), a dataset comprising of more than 30 units can be effectively used in statistical analysis because it tends to take normal distribution making it possible to make inferences, prediction, and describe population behaviours using the normal curve, and measures of central tendencies.

4.3 Organizational Characteristics

The most essential facts on the firm may be found in this section. The facts were helpful in knowing the background information about the bank that was being considered.

The age and size of the business, as well as the number of people employed, were among the details it sought.

4.3.1 Period of operation

Table 4.1 details the respondents' estimates of the commercial banks' operational histories.

Table 4.1: Period of Operation

Years	Frequency	Percent
Less than 4 years	5	14.3
4-8 years	13	37.1
Above 8 years	17	48.6
Total	35	100.0

Source: Field Data (2022)

According to Table 4.1, 48.6% of commercial banks have been open for more than 8 years, followed by 37.1% with between 4 and 8 years, and finally 14.3% with fewer than 4 years. Most commercial banks in Kenya seem to play a significant role in the economy, as shown by the findings.

4.3.2 Number of Employees

The goal of the research was to compile an accurate count of commercial bank employees. Table 4.2 displays the findings.

Table 4. 2: Number of Employees

Employees	Frequency	Percentage
Less than 400	13	37.1
401 - 800	19	54.3
Above 800	3	8.57
Total	**35**	**100.0**

Source: Field Data (2022)

According to Table 4.2, 54.3 percent of commercial banks have between 401 and 800 workers, 37.1 percent have less than 400 workers, and 8.57 percent have more than 800 workers. This implies that most commercial banks are sources of employment.

4.3.3 Number of Bank Branches

The purpose of this research was to verify the number of commercial bank branches in Kenya as shown in Table 4.3.

Table 4.3: Number of Bank Branches

No of Branches	Frequency	Percentage
Less than 10	6	17.1
10-20	7	20
20-30	14	40

More than 30	8	22.9
Total	**35**	**100.0**

Source: Field Data (2022)

According to Table 4.3, the most common number of branches for commercial banks in Kenya is between 20 and 30, followed by more than 30 (22.9%), 10 to 20 (20%), and fewer than 10 (17.1%). This suggests that the majority of commercial banks in Kenya are well-established and making use of the market potential there.

4.4 Strategic Partnerships

Strategic Partnerships were the ones acting independently as variables in this research. It was crucial to find out the respondents' perspectives on the various strategic partnership methods.

4.4.1 Research and Development

Each person was asked to score how much they agreed with five assertions regarding r and D. Table 4.4 displays the obtained outcomes.

Table 4.4: Research and Development

Statement	N	Mean	Std. dev
Research and development has led to a greater sharing of specialized knowledge.	35	4.20	0.89
Frequently joining forces around R&D gives organizations a chance to test items in new markets.	35	3.52	1.08

Risk and reward have been more evenly distributed as a consequence of R&D.	35	4.30.	0.92
R&D organizations can possibly bring your business a focused edge that will prompt long haul development	35	4.11	1.10
R&D organizations intend to deliver new or enhanced items or to enhance operations.	35	3.80	0.99
Composite Statistics	**35**	**4.02**	**0.99**

Source: Field Data (2022)

Table 4.4, risk and reward have been more evenly distributed as a consequence of R&D as shown by an average of 4.30 and a std deviation of 0.92, research and development has led to a greater sharing of specialized knowledge having a 4.20 as average and a 0.89 as S.D while R&D organizations can possibly bring your business a focused edge that will prompt long haul development having a 4.11 as average and a 1.10 as S.D. R&D organizations intend to deliver new or enhanced items or to enhance operations with an average of 3.80 and a S.D of 0.99. Frequently joining forces around R&D gives organizations a chance to test items in new markets with a 3.52 as average and a 1.08 as S.D. The mean score was 4.02, indicating widespread acceptance of R&D by commercial financial institutions.

4.4.2 Marketing relations

Each person was asked to score how much they agreed with five assertions regarding marketing communications. Table 4.5 displays the obtained outcomes.

Table 4.5: Marketing Relations

Statement	N	Mean	Std. dev
Marketing relations have resulted into better service delivery among staff.	35	4.18	0.95
Marketing relations have resulted into new markets access	35	3.73	1.06
As a consequence of improved marketing communications, marketing and sales income have grown.	35	3.57	0.99
Relations in marketing have led to a division of marketing labor and the sharing of marketing opportunities and challenges.	35	3.00	1.02
The bank's services have been made more widely available thanks to the expansion of its marketing network.	35	3.35	1.05
Composite mean	**35**	**3.57**	**1.01**

Source: Field Data (2022)

Table 4.5 shows that marketing relations have resulted into better service delivery among staff at an average of 4.18 with SD 0.95. On the other hand, marketing relations have resulted into new markets access having an average of 3.73 with S.D 1.06. Similarly, as a consequence of improved marketing communications, marketing and sales income have grown with an average of 3.57 and SD of 0.99. The bank's services have been made more widely available thanks to the expansion of its marketing network with an average of 3.35 with a S.D of 1.05 and finally the bank's services have been made more widely available thanks to the expansion of its marketing network with an average of 3.35 with S.D 1.02. The average was 3.57, suggesting that commercial banks generally adopted marketing relations to moderate extent.

4.4.3 Banking and Equity Investments

Each person was asked to score how much they agreed with five assertions regarding banking and stock investments. Table 4.6 displays the obtained outcomes.

Table 4.6: Banking and Equity Investments

Statement	N	Mean	Std Dev
The company has seen an increase in its profitability as a direct consequence	35	4.11	.504
Have led to an increase in the bank's total assets, which is a consequence of the bank's expansion.	35	4.54	.505
Banking and equity investments have led to the bank providing improved customer service as a consequence of the improvement.	35	4.23	.798
The combination of banking and investing activities has led to a diverse selection of financial services being made available to the bank.	35	4.63	.547
Banking and equity investments have led to greater interest rates being provided on deposits to the bank, which has resulted in higher interest rates overall.	35	4.26	.611

Composite Statistics	**35**	**4.35**	**.652**

Source: Field Data (2022)

With reference to Table 4.6, banking and investments have led to a diverse selection of financial services being made available to the bank, earning an average score of 4.63 and a S.D of 0.547. Banking and equity investments have led to stronger asset growth, which has resulted in the bank having an average of 4.54 and a S.D of 0.505 for its asset growth. The rise in interest rates on deposits supplied to the bank as a consequence of banking and equity investments has reached an average of 4.26 percent, with a range that goes as high as 611. In addition to this, have led to the improvement of the customer service that is provided by the bank, which now has an average score of 4.23 and a S.D of 0.798. Eventually, have contributed to the increased profitability of the company, resulting in a difference of 4.11 and 0.504 percentage points on average. The average score was 4.35, indicating that most commercial banks have fully adopted banking and equity investments to great extent.

4.4.4 Supplier Relationships

Each person was asked to score how much they agreed with five assertions regarding supplier relationships. Table 4.7 displays the obtained outcomes.

Table 4.7: Supplier Relationships

Source: Field Data (2022)

Statement	**N**	**Mean**	**Std. Dev**
Supplier relationship partnerships have resulted into better service delivery	35	4.11	1.17
More information is being shared between the supplier and the bank as a consequence of the supplier relationship.	35	3.73	0.98
Partnerships with suppliers have led to shared strategies for running operations.	35	3.34	1.19
Relationships with suppliers have led to risk sharing and lower costs.	35	3.90	0.89
Increased member loyalty is a direct effect of improved vendor connections.	35	3.23	1.07
Composite Statistics	**35**	**3.66**	**1.06**

Supplier relationship partnerships have resulted into better service delivery by an average of 4.11 and S.D 1.17. Supplier relationships have resulted in risk sharing and reduced costs with an average of 3.90 and 0.89. Moreover, supplier partnerships have led to increased information flow between the supplier and the bank, with an average of 3.73 and a S.D of 0.98. With an average score of 3.34 and S.D of 1.19, supplier relationships have resulted in joint operational planning with suppliers. Finally, with an average score of 3.23 and S.D of 1.07, Supplier relationships have resulted into higher member retention rates. The average value was 3.66, which indicates that commercial banks only moderately prioritized developing ties with their suppliers.

4.5 Service Delivery

According to the findings of this study, service delivery was a dependent variable. It was necessary to ascertain the views of the respondents on service delivery.

4.5.1 Responsiveness

Each person was asked to score how much they agreed with assertions regarding responsiveness. Table 4.8 displays the obtained outcomes.

Table 4.8: Responsiveness

Responsiveness	N	Mean	SD
The staff at the bank enjoys their jobs and is eager to assist clients.	35	4.63	0.487
The staff members inform the clients of the precise time that the services will be conducted.	35	4.60	0.493
The staff members are not unable to answer to the inquiries of the users.	35	4.57	0.498
Mean	**35**	**4.56**	**0.498**

Table 4.8 shows that customer satisfaction with the bank's response was higher when bank staff were positive and eager to help. Customers exactly when services would be performed, which had an average score of 4.60 and a S.D of 0.490. Last but not least, the personnel are not overworked to the point that they cannot reply to user requests, which have an average of 4.57 and a S.D of 0.498. The mean score was 4.56 out of 5 possible

points, demonstrating the importance of responsiveness in judging the quality of service provided.

4.5.2 Reliability

Each person was asked to score how much they agreed with assertions regarding dependability . Table 4.9 displays the obtained outcomes. .

Table 4.9: Reliability

Reliability		**Mean**	**Stdev**
The bank is known for providing excellent service on the very first attempt.	35	4.57	0.554
The bank is reliable in terms of providing network services on schedule.	35	4.56	0.528
The administration is responsible for providing its services.	35	4.56	0.555
Mean	**35**	**4.54**	**0.551**

According to Table 4.9, reliability was affected by the bank's ability to perform services correctly on the first attempt, which received an average score of 4.57 and had a S.D of 0.554. This was followed by the bank's ability to deliver network services on time, which received a score of 4.56 and had a S.D of 0.528. The average score at which the management provided its services was 4.56, and the S.D was 0.555. The total average was

4.54, which suggests that the degree to which dependability influences service delivery is significant.

4.5.3 Assurance

Each person was asked to score how much they agreed with assertions regarding confidence-related. Table 4.10 displays the obtained outcomes.

Table 4.10: Assurance

Assurance		**Mean**	**Stdev**
Customers' confidence can be increased by the actions of staff members.	35	4.54	0.582
The employees always maintain a friendly demeanor toward the clients.	35	4.53	0.583
Mean	**35**	**4.535**	**0.586**

Table 4.10 shows that employees who inspired trust in customers increased the likelihood that they would make a purchase by an average of 4.54 points, with a standard deviation of 0.582. This was followed by employees who were consistently polite to customers at an average of 4.53, with a S.D of 0.583. The overall mean was 4.535, thus confidence plays a significant influence in dictating service quality.

4.5.4 Empathy

Each person was asked to score how much they agreed with assertions regarding three claims. Table 4.11 displays the obtained outcomes.

Table 4.11: Empathy

Empathy		Mean	Stdev
Individual care and attention is provided to each client by the staff.	35	4.50	0.532
Each client's needs are catered to individually so that we may provide the best service possible.	35	4.41	0.625
The business hours are designed to be accommodating to all consumers.	35	4.44	0.581
Mean	**35**	**4.45**	**0.567**

Customized services came in second, with an average score of 4.41 out of 5 and a S.D of 0.625, but still influencing consumers' willingness to sympathize with the business. Clients per hour average 4.44, with a standard deviation of 0.567. The hours are suitable for the majority of customers. Overall, the mean score was 4.45, which indicates that dependability has a considerable impact on service delivery. Given that the overall mean was 4.45, this indicates that commercial banks have implemented service delivery to a significant degree.

4.6 Regression Analysis

To determine whether commercial banks in Kenya's service quality improves as a result of their utilization of several strategic partnerships, a regression analysis was conducted. The examination will look into how commercial banks' service supply is affected by the many strategic agreements that exist between them.

4.6.1 Model Summary

The first step in the analysis entailed examining the predictive power of the formulated model. The model comprised of service delivery as the dependent variable and the various strategic partnerships (research and development, marketing relations, banking and equity investments and supplier relationships) as the predictors. Table 4.13 presents statistics regarding the predictive power of the model.

Table 4.12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855[a]	.731	.533	.381

a. Predictors: (Constant), Research and development, marketing relations, banking and equity investments and supplier relationships

Source: Field Data (2022)

As Table 4.12 illustrates, the model had an R-square value of 0.731, which implies that the model explained 73.1% of the differences observed in the service delivery. This implies that strategic partnerships accounted for 73.1% of the differences observed in the service delivery. Although the model does not explain close to 26.9% of the difference in service delivery, its predictive power is still acceptable given that service delivery is a social phenomenon that is a function of infinite variables (Kothari, 2004).

4.6.2 Goodness of Fit of the Model

Table 4.13 displays the results of ANOVA performed to verify whether the preferred regression model adequately described the data.

Table 4.13: ANOVA Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.558	4	1.390	4.120	.007[b]
	Residual	12.479	31	.337		
	Total	18.037	35			

a. Dependent Variable: Service Delivery

b. Predictors: (Constant), Research and development, marketing relations, banking and equity investments and supplier relationships

Source: Field Data (2022)

The ANOVA test gave a p-value of 0.007. Since this value is less than 0.05, it implies that the four independent variables (Research and development, marketing relations, banking and equity investments and supplier relationships) combined have a statistically significant relationship with the service delivery. This finding means that strategic partnership in general have a statistically significant effect on service delivery.

4.6.3 Model Regression Coefficients

The presentation may be seen in Table 4.14, and it includes many statistical measures such as significant values, t-statistics, standard and unstandardized coefficients, and more.

Table 4.14: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B (β)	Std. Error	Beta (β)		
(Constant)	.267	.756		.3450	. 001
Research and development	.236	.259	.165	1.061	.000
Marketing relations	.152	.139	.244	1.078	.000
Banking and equity investments	.150	.127	.375	1.145	.017
Supplier relationships	.155	.243	.128	.633	.000

a. Dependent Variable: Service delivery

The correlation between strategic partnership and the service delivery by commercial banks is shown by the regression coefficients presented in Table 4.15. Research and development has p values of 0.000 <0.05, marketing relations has p values of 0.017< 0.05, and banking and equity investments posted p values of 0.000<0.05. Supplier relationships has a p value of 0.000 <0.05. The significance level was set at alpha=0.05 for this test, which means that the significance level is met when p records a value that is less than 0.05. According to the findings, the criteria of strategic partnerships contain a substantial degree with a service delivery.

As a result, one possible interpretation of the linear model is;

$Y=0.267+0.236X_1+0.152X_2+0.150X_3+0.155X_4$

A change of 0.236 in service delivery was found to occur when the strategic partnership parameter in regard to R&D by a single unit was increased, assuming all other independent variables remained same; a 0.152 point shift in service quality may be expected from a one unit shift in the marketing relations parameter in regard to strategic partnership activities; and service variation of 0.150 units may be expected from a one-unit rise in banking and equity investments in connection to strategic partnership. Finally, a change in commercial banks service delivery of 0.155 will occur from an increase in supplier relationships in respect to strategic partnership by a single unit.

4.7 Discussion of Findings

According to the report, commercial banks in Kenya strongly support R&D efforts. The following claims provided evidence for this: Risk and reward have been more evenly distributed as a consequence of R&D and research and development has led to a greater sharing of specialized knowledge. These results confirm those of Coopers & Lybrand (2017) study that research and development include elements such as cooperative advertising and sales efforts, product creation, manufacturing, and design, as well as licensing of intellectual property and R&D.

The research showed that marketing connections had a moderate impact on Kenya's commercial banks. The following claims provided evidence for this: marketing relations have resulted into better service delivery among staff and Marketing relations have resulted into new markets access. This agrees with Adembo and Deya (2018) used supplier partnerships, joint ventures, as well as marketing and distribution partnerships, to examine the effect that these types of partnerships have on the competitiveness of firms.

According to the findings of the research, banking and equity investments have a significant amount of influence on commercial banks in Kenya. This was supported by the statements that the bank has received a wider range of financial services as a consequence of its banking and investment activities, and that its asset growth has increased as a direct result of its banking and equity investing activities. This and that are both correct. Kapanen (2004), who examined the effect of banking and equity investments on service delivery among Canadian SMEs, came to similar conclusions. Bank and stock investment was shown to have a statistically significant relationship with service provision. As a result of the research, organizations should invest in strategic partnerships to improve service delivery.

According to the findings of the research, the ties that commercial banks in Kenya have with their suppliers exert a modest amount of impact. The following assertions provided evidence in favour of this: The supplier connection has led to an increase in the amount of information that is shared between the bank and the supplier, and the supplier relationship has led to a partnership that has led to improved service delivery. The findings support the assertion made by Todeva and Knoke (2005) that there are many different kinds of supplier relationships. Some examples of these relationships include marketing linkage, action set, industry standard group, sub-contractor networks, licensing, franchising, cartel, joint consortia, development and research, equity and banking investments and joint venture.

According to the results, higher quality service is correlated with a greater number of strategic partnerships. According to Goerzen's (2007) research, strategic collaborations amongst Kenya's commercial banks significantly improve service quality. This result followed from the study's finding that the coefficient of determination, R2 = 0.731, provided a high degree of predictive accuracy for the data. Because of this, we may conclude that the whole regression model has a p-value of 0.000, making it statistically significant (0.05). To determine how strategic alliances influence service delivery among companies, Kapanen (2004) conducted a cross-sectional study in Canada. The investigation established a statistical connection between strategic alliances and the provision of services. The study's results make it clear that companies should make it a top priority to form strategic partnerships in order to improve their service delivery to customers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This section provides a concise overview of all prior chapters by breaking them down into three distinct sections. Findings from the research are extrapolated upon, and then recommendations and conclusion are offered. Discussion of the study's limitations and suggestions for further investigations are included here as well.

5.2 Summary of Findings

The purpose of this research was to analyse the influence of strategic partnerships between commercial banks in Kenya on the standards of those institutions' customer service. Most commercial banks in Kenya have been around for more than eight years, have a staff of 400 and above, and operate out of more than 30 offices around the country.

Commercial banks in Kenya have made significant investments in areas such as research and development, as well as banking and equity investments. Their success in banking and equity investments allowed them to expand their offerings, increase their assets, and better serve their customers. Investors get a level of item's benefits, alongside benefits like deterioration of gear and furthermore that R&D associations plan to create new or enhanced items or to improve operations.

The majority of Kenya's commercial banks have implemented marketing interactions and supplier partnerships to a modest degree. Financial institutions rely heavily on marketing connections, which have been shown to boost profits, open up new markets, expand product distribution, and boost sales and marketing efforts.

Results suggest that strategic partnerships influence service delivery. By all accounts, the regression model used in this study is a solid one, and its findings provide a pretty good predictor of outcomes. According to the research, there is a statistically significant amount of variation in the model (p-value 0.05). The linkages between research and development, marketing, banking, equity investments, and vendors were also statistically measurable.

5.3 Conclusion

According to the findings of the study, the level of service that commercial banks provide is significantly influenced by factors like marketing relations. Yet, the ties between marketing departments and suppliers had a minor but considerable impact on the services provided by commercial banks. Also, the research came to the conclusion that there was no significant link between banking and stock investments using the regression model. When commercial banks get into strategic partnerships, this might imply that they should place a higher emphasis on marketing connections, research and development collaborations, and supplier ties.

The improvement connections, internal linkages, recruitments, and referral markets are all topics that fall within the purview of marketing relations. These issues are dealt with in addition to the enhancement and development of linkages with customers in the market. There are fewer quality issues, lower stock levels, shorter delivery lead times, and faster acceptance of design changes, all of which may be mitigated with the help of marketing contacts. Relationships are the focus of strategic partnerships, which attempt to enhance them.

Regarding joint research and development, the study revealed that R&D organizations intend to deliver new or enhanced items or to enhance operations or speculators get a level of item's benefits, alongside benefits like devaluation of hardware. Also, the study revealed that R&D organizations can possibly bring your business a focused edge that will prompt long haul development. Thus, the study concludes that joint research and development is positively related to financial performance of commercial banks in Kenya.

5.4 Recommendations

The research indicates that commercial banks may boost their overall performance by instituting rules that mandate periodic assessments of strategic partnerships and other sorts of cooperation, including agreements with suppliers and partnerships combining banking and equity investments. The research indicates that marketing, R&D, and supplier partnerships may all play a role in improving service delivery.

These results suggest that commercial banks should look for partners or collaborators who have access to resources like banking and equity investments, supplier relationships, and R&D in order to speed up the process of creating new goods and distribution channels.

Commercial banks in Kenya need to have policies and practices in place that motivate its workers to take active roles in achieving the company's vision, mission, and objectives. This is because workers represent the most important interest group in the plan's actual implementation.

5.5 Limitations of the study

There were several challenges that the researcher faced while doing the inquiry. For instance, there was considerable reluctance on the part of some respondents to share information that they considered to be exclusive to the organization. In addition, respondents were hesitant to share information because of the worry that this information will be utilized against them. In addition, the majority of the people whose opinions were sought had very full schedules, which made it difficult for them to complete the feedback forms within the allotted amount of time. Because of the many bureaucratic procedures that were involved, the process was made even more drawn out by the tight regulations of the companies.

The study's biggest flaw was that it was hard to acquire replies from all the intended businesses. The low response rate significant reduces the size of the sample used in the data analysis thus negatively affecting the generalizability of findings.

The data for this research came mostly from the participants' completed questionnaires. On the other hand, it may not be a bad idea when data gathered from primary and secondary sources are utilized to replace one another for one another. In addition, the researcher saw a decrease in her return rate as a result of the lack of completed questionnaires from the persons polled.

5.6 Suggestions for Further Studies

The research essentially served as a diary for the participants' innermost sentiments. This technique was chosen because it was the most suitable approach available to cope with the issues associated with time and financial restrictions. Hence, qualitative research based on comparisons, such as interviews, is necessary for getting to a conclusion.

In addition, the focus of this research was limited to commercial banks that are located in Kenya. Hospitals, airlines, ranches, and factories are just some of the many additional sorts of organizations that use strategic partnerships. Strategic partnership techniques have been shown to increase firms' chances of winning in a market.

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APPENDICES

Appendix I: Introduction Letter

November 2022

Masters Student- MBA

University of Nairobi

RE: REQUEST FOR RESEARCH DATA

My current academic pursuits take place at the University of Nairobi, where I am pursuing a Master of Business Administration degree with an emphasis in strategic management. It is required of me to hand in a research paper on the subject of **"INFLUENCE OF STRATEGIC PARTNERSHIPS ON SERVICE DELIVERY AMONG KENYAN COMMERCIAL BANKS."** This is a component of the assessment of the work I have done for this course. Because of this, your organization has been selected to supply the information that is required for this inquiry in order for this objective to be realized. Your privacy will be protected and your data will be used only for research. No one else is to see this report. You may get access to the study results upon request.

Your assistance and co-operation would be much valued, thank you.

Thank you in advance.

Masters Student – Researcher

University of Nairobi

Appendix II: Questionnaire

This survey is being carried out only for the sake of research, and the data collected from it will be included into a Masters Research project titled "Influence of strategic partnerships on service delivery among commercial banks in Kenya." The information collected will be kept in the highest confidence. This is broken down into 6 distinct parts.

Section One: Organizational Characteristics

Check the boxes that best describe

1. Which banking institution do you work for at the present time? (Enter below)

____

2. How long has the banking institution been in business? (tick one)

   Less than 4 years [ ] 4-8 years [ ] Above 8 years [ ]

3. How many people work at your bank full-time? (tick one)

   Less than 400 [ ] 401 - 800 [ ] Above 800 [ ]

4. In how many different cities and towns throughout Kenya does your bank have a presence? (tick one)

   Less than 10 [ ] 10-20 [ ] 20-30 [ ] More than 30 [ ]

SECTION TWO: STRATEGIC PARTNERSHIPS

How much do you agree with the statements that follow, which discuss the strategic relationships that your company makes use of?

Research and development	**1**	**2**	**3**	**4**	**5**
Research and development has led to a greater sharing of specialized knowledge.					
Frequently joining forces around R&D gives organizations a chance to test items in new markets.					
Risk and reward have been more evenly distributed as a consequence of R&D.					
R&D organizations can possibly bring your business a focused edge that will prompt long haul development.					
R&D organizations intend to deliver new or enhanced items or to enhance operations.					
Marketing relations	**1**	**2**	**3**	**4**	**5**
Marketing relations have resulted into better service delivery among staff.					

Marketing relations have resulted into new markets access					
As a consequence of improved marketing communications, marketing and sales income have grown.					
Relations in marketing have led to a division of marketing labor and the sharing of marketing opportunities and challenges.					
The bank's services have been made more widely available thanks to the expansion of its marketing network.					
Banking and equity investments	**1**	**2**	**3**	**4**	**5**
The company has seen an increase in ofitability as a direct consequence of its					
have led to an increase in the bank's total assets, which is a consequence of the bank's expansion.					
Banking and equity investments have led to the bank providing improved customer service as a consequence of the improvement.					
The combination of banking and investing activities has led to a diverse selection of financial services being made available to the bank.					

Banking and equity investments have led to greater interest rates being provided on deposits to the bank, which has resulted in higher interest rates overall.					
Supplier Relationships	**1**	**2**	**3**	**4**	**5**
The establishment of supplier relationship partnerships has led to improvements in service delivery.					
Because of the partnerships that have been established with suppliers, a greater amount of information has been shared between the supplier and the bank.					
As a consequence of our connections with our suppliers, we now participate in collaborative strategic planning with them.					
The development of connections with suppliers has led to the sharing of risks and the reduction of costs.					
Increased levels of member loyalty are attributable to positive connections with suppliers.					

SECTION 3: SERVICE DELIVERY

To what degree do you agree with the following assertions describing the manner in which your company provides service? Please choose the right response from the alternatives given using the scale from 1 to 5.1=No extent,2=little extent, 3=Moderate extent 4=Great extent,5=Very great extent.

Service Delivery	**1**	**2**	**3**	**4**	**5**
Responsiveness					
Positive and willing to serve customers, the bank's employees always have a smile on their face.					
The staff members inform the clients of the precise time that the services will be conducted.					
The staff members are able to reply to the requests made by users despite their high volume of work.					
Emergency situations are something that the staff is eager to help consumers with.					
Reliability	**1**	**2**	**3**	**4**	**5**
The bank is reliable and consistent in its approach to addressing complaints or other issues raised by customers.					
The bank is committed to providing excellent service from the very beginning.					

The bank is reliable in terms of providing network services on schedule.					
The administration is responsible for providing its services.					
Assurance	**1**	**2**	**3**	**4**	**5**
The support team is equipped with the necessary expertise to solve problems and provide answers to enquiries.					
The staff members always maintain a friendly demeanor toward the patrons.					
When employees behave in a trustworthy manner, customers will follow suit.					
Empathy	**1**	**2**	**3**	**4**	**5**
Individual care and attention is provided to each client by the staff.					
The staff members are dedicated to upholding ethical standards, and they encourage others to do the same while at work.					
Each client's needs are different; thus, the services are modified accordingly.					

Each service is customized to better suit the needs of the customer.					

Thank You

Appendix III: List of Licensed Commercial Banks

1. ABC Bank
2. ABSA
3. Access Bank
4. Bank of Baroda
5. Bank of Africa
6. Cooperative Bank of Kenya
7. Credit Bank
8. Consolidated Bank of Kenya
9. Bank of India
10. Citibank
11. Development Bank of Kenya
12. Equity Bank of Kenya
13. Dubai Islamic bank
14. Diamond Trust Bank
15. Family Bank
16. ECO Bank
17. First Community Bank
18. Guardian bank
19. Guaranty Trust Bank Kenya
20. Gulf African bank
21. I&M Bank
22. Housing Finance Company of Kenya
23. Habib Bank AG Zurich

24. Imperial Bank of Kenya (in receivership)
25. Mayfair Bank
26. Kingdom bank Limited
27. M Oriental Bank
28. NCBA Bank Kenya
29. Kenya Commercial Bank
30. Middle East Bank
31. National Bank of Kenya
32. Prime Bank (Kenya)
33. Sidian Bank
34. SBM Bank Kenya
35. Paramount Universal Bank
36. Spire bank Kenya
37. United Bank for Africa
38. Victoria Commercial Bank
39. Stanbic Holdings PLC
40. Standard Chartered Bank