

**APPLICATION OF THE BALANCED SCORECARD IN STRATEGY
IMPLEMENTATION AT THE KENYA COMMERCIAL BANK**

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the award of the degree of Master of Business Administration, School of Business,
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DECLARATION

This Management Research Project is my original work and has not been submitted for examination in any other university

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This Management Research Project has been submitted for examination with my approval as the University supervisor

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I wish to express my sincere gratitude to Almighty God for enabling me to come to the end of this academic pursuit.

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DEDICATION

I dedicate this research work to my family and all the stakeholders in the Banking industry.

ABSTRACT

Strategic management has become a very vital aspect in the 21st century organization. This has been informed by the need for organizations to survive and prosper in an environment that is fraught with challenges. Although there has been an increase in the number of organizations embracing the process, few are able to bring it to its logical conclusion, which is the realization of the strategies so contemplated.

This has become a weighty matter in strategic management circles, because the process leading to these strategies is costly and yet more often than not little or no benefit that results from it. Again, for most organizations, the process is not merely cosmetic, as ingrained in it is a genuine desire to move from the present state of affairs to a better state in terms of growth, profitability, market share etc.

Researchers have developed various tools for implementing strategy. One of them is the balanced scorecard, a brain child of Kaplan and Norton, (2005). It consists of four perspectives that is, financial, customer, internal business process and learning and growth. It has been used as a means to clarify and translate vision and strategy, provide communication and linkage, plan and set targets and provide strategic feedback and learning.

The Kenya Commercial Bank adopted this tool to manage performance and implement strategy in the year 2005. The objectives of this study are to determine the application of this tool to this end and if there are any challenges that have been faced in the process.

To achieve this purpose, a case study was carried out. 9 out of the 10 targeted members of staff were interviewed. The findings indicate that the balanced scorecard has been a useful tool for bringing the attainment of the mission of the Bank. This is explained by the ability of this tool to bring consensus around the vision and therefore chart the way for its execution. Some challenges have been faced including resistance to change, lack of sufficient knowledge of the staff, aspects of operation that are difficult to measure and lack of objectivity in appraisal of staff.

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CHAPTER ONE: INTRODUCTION

1.1 Background of the study

Strategic management as a process refers to the identifiable flow of information through the interrelated stages of analysis directed towards the achievement of an objective. The flow of information pertains to historical, current and forecasted data on the business, evaluated in the light of stakeholder values and priorities. The objective of the process pertains to the formulation and implementation of strategies which result in the long term achievement of the company's mission and near term achievement of its aims (Pearce and Robinson, 1991).

According to Pearce and Robinson (2005), strategy is a firm's large scale, future oriented plan for interacting with the environment to achieve its objectives. It is a company's game plan. They state that the plan does not necessarily detail all future deployments for example people, materials and finances, but it provides a framework for managerial decisions. Strategy reflects a firm's awareness of how, when and where to compete, against whom to compete and for what purposes. Johnson, Scholes and Whittington (2005, p. 5) describe strategy as "the direction and scope of an organization over the long term, which achieves advantages in a changing environment through its configuration of resources and competencies with the aim of fulfilling stakeholder expectations."

Rowe (2010) also states that many companies that do well in strategic planning formalize this process and conduct it on a periodic basis and make sure that their strategy is updated and aligned with changes in the market, changes that are going on with their competitors, changes that are going on with their customers in terms of specific needs, preferences, and overall requirements. So, a company that does good work on strategy has a much better chance at being successful than a company that neglects this important area. Strategy is all about setting the foundation for understanding how to be successful in a market and how to win.

Companies that have a good strategy or strategic plan are in a much better position to execute. It's the job of leadership to provide this vision and set the framework for building a strategy that can allow the company to be successful in its target markets and achieve its revenue and profit objectives over time. Strategy is also important in terms alignment of the different elements of a business together and to make sure that all of the people in the organization clearly understand where the company is going and what's required in order to get there, as well as what role they will play in executing the company's overall successful strategy (Rowe, 2010).

Strategic analysis and choice are of little value in an organization unless the strategies are capable of being implemented. Strategic change does not take place simply because it is considered desirable; it takes place if it can be made to work and put into effect by the organization's members. Execution of strategy depends on people, who are the most important resource in any organization. How they are organized is crucial to the effectiveness of strategy. (Johnson and Scholes, 1999).

Implementation can make a sound strategic decision ineffective or a debatable choice successful. It comprises of a series of activities which are mainly administrative. Once purpose is determined, the resources of a firm should be deployed to accomplish it. An organization structure appropriate for the efficient performance of the required tasks must be made effective by information systems and relationships permitting coordination of selected activities (Mintzberg, Quinn and Ghoshal, 1999).

According to Kaplan and Norton (1996), the disconnect between strategy formulation and strategy implementation is caused by barriers erected by traditional management systems. They have identified these as the systems organizations use to establish and communicate strategy and directions, allocate resources, define departmental, team and individual goals and directions and provide feedback. They have broken these down specifically to include visions and strategies that are not actionable, strategies that are not linked to departmental, team or individual goals, strategy that is not linked to resource allocation and lack of feedback on how the strategy is being implemented and whether it is actually working.

1.1.1 Strategy Implementation

Strategy implementation has been referred to as the action phase of the strategic management process (Pearce and Robinson, 2005) and involves translating strategic thought into organizational action. This follows consensus on corporate business strategy and long term objectives of a firm. Strategy implementation implies a shift for managers from planning their work to working their plan.

Whereas strategic planning tools have developed consistently over the past 20 years, the tools for implementing strategy have not developed as quickly. The questions that executives have and which remain unanswered are how to manage the strategic planning process in order to ensure that the resultant strategies are realistic. Problems often encountered in operationalization of strategic plans include lack of accuracy of the plans, inconsistency in objectives and inadequate rewards for efforts expended in the planning process. The best strategic plans are worthless if the organization cannot implement and react effectively to them (Pearce and Robinson, 1991).

Many organizations successfully develop strategies. They develop action plans, consider organizational structure, take a close look at their human resource needs, fund their strategies through their annual business plan, and develop a plan to monitor and control their strategies and tactics. And yet they still fail to successfully implement those strategies and tactics. The reason, most often, is they lack linkage. Linkage involves tying together all the activities of the organization to make sure that all of the organizational resources are rowing in the same direction (Birnbaum, 2009)

Strategies require linkage both vertically and horizontally. Vertical linkages establish coordination and support between corporate, divisional and departmental plans. Understanding the strategic position of the organization and considering the strategic choices open to it are of little value unless the preferred strategies can be turned into organizational action (Johnson et.al, 2005).

Major challenges to strategy implementation are inadequate planning and communication, ineffective coordination of implementation activities, insufficient capabilities of employees and inadequate training given to lower level employees. Others are a lack of clear responsibility being fixed on implementation and lack of support from other management levels (Ansoff and Mc Donnel, 1990).

According to Havner (2001), strategy implementation skills are not easily mastered. Strategy implementation is the most difficult part of most managers' jobs, more difficult than strategy formulation. For example, US managers spend more than \$10billion on strategic analysis and formulation. However, the managers themselves report that less than half of these plans are ever implemented. In fact, outside observers put the success rate at less than 10%. Strategies that are not implemented constitute little more than academic exercises. The ability to implement strategies is one of the most critical managerial skills. Managers keen on succeeding at strategy implementation must master systems thinking to be able to coordinate a wide range of efforts aimed at transforming intentions into action, and take care of factors impeding implementation.

Kaplan and Norton (1996) have identified four challenges to strategy implementation. First, organizations develop visions and strategies that are not actionable. This occurs when the organization cannot translate its vision and strategy into terms that can be understood and acted upon. Secondly, the formulated strategies may not be linked to departmental, team and individual goals. The implication of this is that the long term requirements of the business unit's strategy are not translated into goals for departments, teams and individuals. Rather, departmental performance remains focused meeting financial budgets established as part of traditional management control process. Third, an organization can formulate strategies that are not linked to long and short term resource allocation. This arises out of the need by many organizations to separate the processes of long-term strategic planning and annual budgeting. The consequence of this is that discretionary funding and capital allocations are often unrelated to strategic priorities. Lastly, many organizations obtain feedback that is tactical, not strategic. This means that there is lack of feedback on how the strategy is being implemented and whether it is working.

1.1.2 The Balanced Scorecard

“The balanced scorecard came into being as a result of the collision between the irresistible force to build long range capabilities and the object of historical non-financial accounting model” (Kaplan and Norton, 1996, p.7). Traditional financial measures tell the story of past events. These measures were sufficient for industrial age companies for which investments in long term capabilities and customer relationships were not critical for success. However, for information age companies they are inadequate for guiding and evaluating the journey the companies must make to create a future through investment in customers, suppliers, employees, processes, technology and innovation (Kaplan and Norton, 1996).

The objective of the balanced scorecard is to compliment the financial measures of past performance with measures of future drivers of performance. The balanced scorecard derives its objectives from the organization’s vision and strategy. These objectives address organizational performance in terms of four perspectives. These are: financial, customer, internal business process and learning and growth (Kaplan and Norton, 1996).

In addition, the balanced scorecard is a means for expanding business unit objectives beyond the traditional summary financial measures. It provides a mechanism by which corporate executives can measure how their business units create value for current and future customers. It also is a tool for determining how a firm can enhance its internal capabilities and investment in people, procedures and systems necessary for the enhancement of future performance. The balanced scorecard retains the financial perspective and hence the short term performance of an organization, and also brings out clearly the value drivers for superior long term financial and competitive performance (Kaplan and Norton, 1996).

The point of emphasis for the balanced scorecard is that financial and nonfinancial measures must be part of the information system, at all levels of the organization, for all employees. The implication of this is that the front-line employees must understand the consequences of their decisions and actions and senior executives must understand the drivers of long term financial success. This derives from the fact that the objectives and measures of the balanced scorecard are derived from a top down process driven by the mission and strategy of the business unit, which it translates into tangible objectives and measures (Kaplan and Norton, 1996).

The perspectives of the balanced scorecard represent a balance between the external measures for shareholders and customers and internal measures of critical business processes, innovation, learning and growth. They are also balanced with respect to the outcome measures (results from past efforts) and the measures that drive future performance. The balanced scorecard maintains a balance between objective easily quantifiable measures, and subjective, somewhat judgmental performance drivers of the outcome measures (Kaplan and Norton, 1996).

Whereas the balanced scorecard has been used as a tactical or operational management system, it is more than that. Innovative companies are using it as a strategic management system, to manage their strategy over the long run. This they do by using the measurement focus of the scorecard to accomplish critical management processes of clarifying the and translating the vision and strategy, communicating and linking strategic objectives and measures, planning, target setting and aligning of strategic initiatives and the enhancement of strategic feedback and learning (Kaplan and Norton, 1996).

1.1.3 The Banking Industry in Kenya

According to the Central Bank of Kenya, the banking sector consisted of 43 commercial banks, 2 mortgage companies and 123 foreign exchange bureaus as of May 2009 (Central Bank of Kenya, 2009). Thirty-five of the banks, most of which are small to medium sized, are locally-owned. The industry is dominated by a few large banks most of which are foreign-owned, though some are partially locally-owned. Six of the major banks are listed on the Nairobi Stock Exchange. The banking industry is governed by the Companies Act, the Banking Act and the Central Bank of Kenya Act and various prudential guidelines issued by the Central Bank of Kenya. Responsibility for formulating and implementing monetary policy, fostering solvency and ensuring proper functioning of the financial system is bestowed on the Central Bank of Kenya, which falls under the Minister for Finance (PriceWaterHouseCoopers, 2009).

To better manage their affairs, banks in Kenya have come together under the Kenya Banker's Association. This association serves as a lobby for the banking sector's interests. It also serves as a forum for the articulation of issues affecting the members (PWC, 2009).

Although by regional standards Kenya's financial system is relatively well developed and diversified, major structural impediments prevent it from reaching its full potential. Comparison across countries, however, shows the importance of a well developed financial sector for long-term economic growth and poverty alleviation (Claessens and Jansen, 2000, Clarke et al., 2003; as cited by Beck and Fuchs, 2004). Experience from other developing economies has shown the detrimental effect of government ownership and the positive impact that foreign bank ownership can have on the development of a market-based financial system (Beck and Fuchs, 2004).

The high interest rate spreads and margins in Kenya are some of the structural impediments that drive the high cost of and low access to financial services. The limited information sharing on debtors, deficiencies in the legal and judicial system, the limited number of strong and reputable banks, and non-transparency and uncertainty in the banking market are major impediments to the development of Kenya's financial system, and to reducing spreads and widening access (Beck and Fuchs, 2004).

There are several key issues in the banking industry. To start with, there have been changes to the regulatory framework. Though liberalization exists, the market still continues to be restrictive. Secondly, there is the phenomenon of mergers and acquisitions, resulting from declining interest margins due to customer pressure. Moreover, there is increased demand for non-traditional services such as automation of a large number of services notwithstanding an increasing emphasis on the customer rather than the product. Another development has been the presence of non-traditional players, such as communication companies, offering financial services. Players in this sector have experienced increased competition over the last few years resulting from increased innovations amongst themselves and new entrants into the market. Also, the entrance into the industry by mobile money transfer services has changed the way banking is done in Kenya. The industry has expressed its discontent against the growing competition from money transfer operators whom they accuse of enjoying benefits not entitled to them. However, these services have come as a reprieve for the low income earners who were hitherto unbanked.

The banking sector has continued to experience growth in assets, profitability and product offering (PWC, 2009). Stability in the sector remained during the period to May 2009 with all the banks being adequately capitalized. Total shareholders' funds increased by 26%, to 172.4 billion (Central Bank of Kenya, 2009). The aggregate balance sheet of the banking sector grew to Kshs 1,133 billion from 1,220 billion by May 2009. This was a 7.7% increase (Central Bank of Kenya, 2009). The main components of the balance sheet were net loans and advances, government investments and placements, which accounted for 45%, 19% and 9.0% of total assets respectively. The stock of gross non-performing loans (NPLs) increased by 19.9 percent from Ksh8.3 billion to Ksh 69.9 billion in May 2009. As a result, the quality of assets, which is measured by the ratio of net non-performing loans (NPLs) to gross loans declined from 4.2 percent to 3.5percent in May 2009. Gross loans and advances increased by 15.9 percent to Ksh707.8 from Ksh 610.7 in May 2008.

This can be attributed to an industry wide branch network expansion both locally and in the East Africa Community region and automation of a large number of services facilitated by a move towards emphasis on complex customer needs as opposed to the traditional one size fits all mindset. There has also been the development of increased competition, informed by the increasing number of new entrants and increasing innovations among the players (PWC, 2009).

1.1.4 Kenya Commercial Bank

The Kenya Commercial Bank began its operations in 1896 when its predecessor, the National Bank of India opened an outlet in Mombasa. In 1904, the Bank extended its operations to Nairobi, which had become the headquarters of the expanding railway line to Uganda. Another major development took place in 1958 when Grindlays Bank merged with the National Bank of India to form the National and Grindlays Bank. After independence, the government of Kenya acquired 60% shareholding in National and Grindlays Bank. Later in 1970, the government acquired 100% ownership of National and Grindlays Bank and renamed it the Kenya Commercial Bank. The government has since reduced its shareholding to 35% and more recently less than 17 % (KCB website).

Savings and Loan, the mortgage arm of the bank was acquired in 1972 to provide specialist mortgage services. A subsidiary, Kenya Commercial Bank (Tanzania) was incorporated in Dar es Salaam in 1997 to provide banking services and promote cross boarder trading. The subsidiary has since grown to 8 branches. Kenya Commercial Bank extended its reach to Southern Sudan in May 2006 in order to provide conventional banking services. It has five branches in Southern Sudan. In the same way Kenya commercial Bank Uganda Limited was opened in November 2007. The subsidiary has nine branches. In keeping with its vision, “To be the preferred financial solutions provider in Africa with a global reach,” KCB Rwanda begun operation in 2008, with one branch at Kigali.

The Kenya Commercial Bank was once an ailing state corporation burdened by a large portfolio of non-performing loans arising from political lending. However, since then, government has gradually reduced its shareholding to less than 17%, and the institution has made an increasingly vigorous recovery. KCB hit rock bottom between 2000 and 2002 and posted a loss of Kshs 4.1 billion in the 2002/2003 financial year. The bank began a program to change the organizational culture; at that time very dysfunctional, with tense relations between board and management as well as management and staff, and define and instill a set of core values, customer service, professionalism, teamwork, embracing change, and community involvement, that would provide focus for the employees (Andrea, 2008). As part of this turn around, the balanced score card was adopted in 2005 as a strategic tool.

The balanced scorecard was adopted both as a means to measure and manage performance and to implement strategy. According to KCB (2006), the management of performance both at the individual and team level is important to the successful implementation of the organization's goals and objectives. The Performance Management Framework that Kenya Commercial Bank has in place allows for individuals to derive their individual targets from the organization's Strategic Plan. The strategic plan is measured and cascaded to staff in the form of a balanced scorecard.

1.2 Research Problem

Strategic management has been used as a means of positioning organizations in the environment in order to ensure survival and prosperity. It is a multidimensional and complex concept, lending itself to different definitions by different authors. There is consensus in the field that strategic management is a process that follows from formulation of strategy to strategy implementation (Pearce and Robinson, 1991; Johnson et.al, 2005).

According to Kaplan and Norton (2005), many organizations have ambitious plans for growth but few ever realize them. This is attributable to a gap between strategy formulation and implementation. Aosa (1992), states that organizations generally achieve less than superior performance when it comes to strategy implementation, regardless of context and industry.

The objective of strategy is to win the competitive game by outwitting an organization's competitors. This enables it to achieve superiority in the market place hence ensure survival and prosperity.

The banking industry is largely oligopolistic, characterized by financial institutions which sell similar products which are not highly differentiated, that is, there is product homogeneity. Due to this, generic competition has been stiff, as a result of the target customer for all the banks being the same. The entrance of non-traditional players with different cost structures especially the mobile money transfer services has compounded the situation further. The difficult competitive terrain in the recent past has seen most of the banks embark on product differentiation campaigns and diversification of their offerings in order to make profits and enlarge or defend their market share. The players have adopted various strategies to ensure survival, including branch network expansion, acquisition of new and more efficient technological platforms in order to cut costs, rebranding and aggressive market segmentation campaigns. As a result of these changes in the competitive landscape, the strategy process has gained prominence. There has been the realization that in order to outwit the competition, it is necessary for a player to not only have a well crafted strategy but also be able to execute it in superior fashion.

Strategic analysis and choice are of little value in an organization unless the strategies are capable of being implemented. Strategic change does not take place simply because it is considered desirable; it takes place if it can be made to work and put into effect by the organization's members (Johnson and Scholes, 1999). Implementation can make a sound strategic decision ineffective or a debatable choice successful (Mintzberg, Quinn and Ghoshal, 1999). Many organizations successfully develop strategies. They develop action plans, consider organizational structure, take a close look at their human resource needs, fund their strategies through their annual business plan, and develop a plan to monitor and control their strategies and tactics. And yet they still fail to successfully implement those strategies and tactics. The researcher seeks to find out why this is so and how the balanced scorecard technique has been used to this end.

Studies have been carried out by various researchers to explore the usefulness of the balanced scorecard technique in various organizations, for example Mugo (2007) studied the application of the tool in strategic management at Flashcom, Mwangi (2006) explored the application of the scorecard at Kenya Revenue Authority, Njiru (2007) looked at the use of the balanced scorecard in strategy implementation by quoted companies in the Nairobi Stock Exchange and D'Souza (2007) examined the application of the balanced scorecard in strategy implementation at the Barclays Bank of Kenya. These researchers found out that the balanced scorecard was a useful tool to clarify the vision and mission of the organizations and rally the organizational members towards its attainment. However, no such study has been carried out on the Kenya Commercial Bank and therefore a research gap exists.

Over time, many tools and techniques have been developed to assist managers in strategic management of their organizations. Examples include Kaizen, Six Sigma, Total Quality Management and the Balanced Scorecard. Of all these, the balanced score card has gained currency in recent years among organizations. This is because it has proved to be a useful tool for the alignment of the activities of the organization and individuals, with the mission, vision of the organization. Again, it has enhanced and improved teamwork, performance management and creation of a focus on results rather than activities (Mugo, 2007).

Therefore, why did the Kenya Commercial Bank settle on the balanced scorecard as its strategy implementation and performance management tool?

1.3 Research Objectives

The objectives of the study were;

- i. To determine the application of the balanced scorecard in strategy implementation by the Kenya Commercial Bank.
- ii. To determine the challenges involved in the implementation of strategy.

1.4 Importance of the Study

The study of strategy implementation and how the balanced scorecard has been applied in the Kenya Commercial Bank will be instrumental to policy makers other organizations and the bank.

To policy makers, especially in the public sector it will serve as a blue print for the implementation of strategy. It has become common for the public sector to craft strategies that look good on paper but are never actualized. This study will help shed light on the available avenues for bringing strategy into fruition.

The balanced scorecard is a relatively new concept in management circles today. It is possible that the reason that other organizations have not adopted it is because of lack of knowledge and a success story of an organization that has adopted it. The study will shed light in this arena.

As far as the bank is concerned, the study will help indicate any areas that may require improvement in the process of applying the balanced score card in strategy implementation. The study will be instrumental to help the bank to tell whether the technique has proceeded according to plan, and if not what corrective measures need to be put in place, especially in the light of new findings. Lastly the study is aimed at increasing the existing body of knowledge on the concept.

CHAPTER TWO: LITERATURE REVIEW

2.1 Strategy Implementation

As has been stated elsewhere, strategy implementation the management activity of acquiring and allocating financial resources alongside the development of structures necessary to put a strategy into operation (Pearce and Robinson, 1991). It involves the assignment of responsibility for the success of all or part of a strategy to the appropriate employees, while also allocating resources.

Thompson and Strickland (1989) have described strategy implementation as acting on what has been done internally to put the formulated strategy into place and achieve desired results. Successful strategy implementation involves empowering others to act on doing all the things that need to be done to put strategy in place and execute it proficiently.

Ansoff and Mc Donnel (1990) observe that strategic planning establishes purposes, guidelines strategies and constraints of the firm. Implementation is the process of causing the firm to behave in accordance with the purposes, guidelines and strategies. Control evaluates the organization's performance and determines the needed adjustments in planning and implementation.

Where Johnson et.al, (2005) are concerned, strategy implementation revolves around ensuring that strategies are working in practice. It involves various activities including structuring an organization to achieve successful performance, enabling success through the way in which the separate resources of people, information, finance and technology support strategy and managing change. Structuring an organization deals with organizational structures, processes and relationships and their interaction. Whereas enabling success is important, the extent to which new strategies are built on given resources and competence strengths of an organization is also crucial. To effectively manage change, there will be need to understand how the context of an organization should influence the approach to change, different types and roles of people managing change , styles that can be adopted for managing change and the levers by which change can be effected.

There are five critical variables that are usually considered for the implementation of strategy. These are tasks, people, structures, technologies and reward systems. Successful strategy implementation calls for the effective design and management in order for these factors to be integrated. Of essence is the synchronization of the key resource components of the planning process (Pearce and Robinson, 1991).

Hunger and Wheelen (1995) are of the view that implementation of strategy is the process by which management translates strategies and policies into action through the development of programs, budgets and procedures. The purpose is to complete the transition from strategic planning to strategic management by incorporating strategies throughout the relevant system.

Implementation is concerned with aligning the organizational structure, systems and processes with the chosen strategy. It revolves around three main decision areas. These are matching strategy and structure and providing leadership pertinent to the strategy, developing budgets, functional strategies and motivation systems for successful achievement of organizational objectives and monitoring the effectiveness of the strategy in achieving organizational objectives. Major implementation themes concern organizational structure, policies and control systems related to the management of resources and management of strategic change (Johnson et.al, 2005).

To operationalize strategy, an organization needs to identify short term objectives, initiate specific functional tactics, and communicate policies that empower people in the organization and design effective rewards. Short term objectives are necessary for translating long range plans into yearly targets. Functional tactics on the other hand translate business strategy into daily activities for people to execute. Policies are empowerment tools that simplify decision making by empowering operating managers and their subordinates. Effective rewards for the desired action and results are a powerful way of getting things done in an organization (Pearce and Robinson, 1997).

To realize strategy, people in the organization that actually do the work of the business need guidance on exactly what needs to be done today and tomorrow to make the strategies realistic. This is achieved by action plans and short term objectives, providing much more specific guidance for what is to be done, and a clear delineation of impending actions needed, which translate vision into action. The action plans should incorporate the specific functional tactics that will be done as part of the business effort to build competitive advantage. Specificity is therefore important. Also included should be the time plans for completion, that is when effort begins and when results will be accomplished. Another important aspect to be considered is who is responsible for each action in the plan. Accountability is necessary in order to ensure that plans are acted upon. In addition, short term objectives to operationalize the long term strategies are crucial (Pearce and Robinson, 1997).

As has been stated elsewhere, strategy implementation skills are not easily mastered. Strategy implementation is the most difficult part of most managers' jobs, more difficult than strategy formulation. For example, US managers spend more than \$10billion on strategic analysis and formulation. However, the managers themselves report that less than half of these plans are ever implemented. In fact, outside observers put the success rate at less than 10%. Strategies that are not implemented constitute little more than academic exercises. The ability to implement strategies is one of the most critical managerial skills. Managers keen on succeeding at strategy implementation must master systems thinking to be able to coordinate a wide range of efforts aimed at transforming intentions into action, and take care of factors impeding implementation (Havner, 2001).

There are usually several challenges to strategy implementation. These include implementation taking longer than expected, uncontrollable factors and their adverse effect on implementation, major problems that had not been anticipated surfacing during implementation, competing activities, and crises that distract attention from implementation. Others include inadequate planning and communication, ineffective coordination of implementation activities, insufficient capability of employees, inadequate training given to lower level employees, lack of clear responsibility being fixed for implementation and lack of support from other management levels (Pearce and Robinson, 1991).

Implementation of strategy concerns itself with working out the action plans designed during the formulation phase. Thompson and Strickland (1989), explain that strategy implementation is acting on what has been done internally to put the formulated strategy into place and achieve the desired results. Strategy that cannot be implemented is not worth the paper it is written on.

Ansoff and Mc Donnel (1990) have identified several challenges to the implementation of strategy. One, pre-strategy decision making processes are heavily political in nature. Strategy introduces elements of rationality which are disruptive to the historical culture of the firm, and threatening to the political processes. A natural reaction for the organizational members is to fight against the disruption of the historical and power structures, rather than confront the challenges posed by the environment. Two, the introduction of strategic planning triggers conflicts between the previous profit making activities and new innovative activities. Organizations generally lack the capacity or motivational systems to think and act strategically. Third, most organizations usually lack information about themselves and the environment which is needed for effective strategic planning and the managerial talents capable of formulating and implementation.

Kaplan and Norton (1996) have identified four major challenges to strategy implementation. They have conceived these as the barriers erected by traditional management systems to establish and communicate strategy and directions, allocate resources, define departmental, team and individual goals and directions and provide feedback. Specifically, they have recognized the existence of the following barriers within organizations; visions and strategies that are not actionable, strategies that are not linked to departmental, team and individual goals, strategies that are not linked to long and short term resource allocation and feedback that is tactical, not strategic.

Visions and strategies that are not actionable become a hindrance when the organization cannot translate its strategy into terms that can be understood and agreed upon. Where disagreement exists between how to translate the lofty vision and mission statements into actions, the result is fragmentation and sub optimization of efforts.

This arises out of the fact that the CEO and the senior executive team have failed to gain consensus about what their vision and strategy really mean. The lack of consensus and clarity leads different people to pursue different agendas; quality, continuous improvement, reengineering and empowerment, according to their own interpretation of the vision and strategy. Their efforts are not integrated since they are not linked coherently to an overall strategy (Kaplan and Norton, 2001).

This barrier can be overcome by building a balanced scorecard, which clarifies and identifies the few critical drivers of strategic success. The process creates consensus and teamwork among all senior executives, regardless of their previous employment history, job experience or functional experience. The balanced scorecard translates the vision and strategy into a few strategic themes that can be communicated and acted upon (Kaplan and Norton, 1996).

Lack of linkage between the strategy and departmental, team and individual goals happens when the long term requirements of the business unit's strategy are not translated into goals for departments, teams and individuals. Instead, the departmental performance remains focused on meeting the financial budgets established as part of the traditional management process. As a result, teams and individuals within departments have their goals linked to achieving short term departmental goals to the exclusion of building capabilities which will enable long term strategic goals to be achieved. This can be credited to the failure by human resources to facilitate the alignment of individual and team goals to overall organizational objectives. Most senior executives have their compensation linked to the organization's annual goals. At middle and lower levels of management, the disconnect is even more dramatic, as only a small percentage of the managers have their incentives and compensation linked to the long term strategy. Due to this, organizations have difficulty focusing their employees on implementing strategies, regardless of how well conceived and formulated the strategies are. The incentive system, linked to short term financial goals just reinforces the old way of doing business (Kaplan and Norton, 2006).

The balanced scorecard has been used to communicate the new strategies to all employees, and then align departmental, team and individual goals to the successful implementation of the strategy. Although senior managers might disagree on the benefits of rapidly and explicitly linking compensation to scorecard measures, they agree that the communication and goal setting process has dramatically improved the alignment of all organizational participants to the strategy (Kaplan and Norton, 2000).

The failure to link action programs and resource allocation to long term strategic priorities is another barrier to strategy implementation. In many organizations, there are separate processes for long term strategic planning and short term (annual) budgeting. The impact of this is that discretionary funding and capital allocations are often unrelated to strategic priorities. Due to this, major initiatives, for example reengineering are undertaken without regard to priority or strategic impact, and monthly or quarterly reviews focus on explaining deviations between actual and budgeted operations, not on whether progress is being made on strategic objectives. This arises out of the lack of foresight of those involved in strategic planning and finance over how their efforts can be integrated, not pursued as separate financial agendas (Kaplan and Norton, 1996).

The balanced scorecard goes around this challenge by setting out a comprehensive process for integrating an organization's planning, resource allocation and budgeting processes. Kaplan and Norton (1996) provide the critical elements of a program that translates strategy to action to include establishment of long term quantifiable and stretch targets for scorecard measures that managers and employees believe are achievable, identification of alternatives (investments and action programs) and resources for these initiatives that will enable long term targets for strategic measures to be achieved, coordination of plans and initiatives across related organizational units and establishment of short term milestones that link the long term scorecard targets to short term budgeted measures.

Lastly, strategy implementation fails because of lack of feedback on how the strategy is being implemented and whether it is actually working. In most organizations, management systems provide feedback about short term, operational performance, the bulk of it being financial measures. These compare actual results to monthly and quarterly budgets, with little time being spent to examine indicators of strategy implementation and success. Due to this, the organization has no way of getting feedback on their strategy, without which they cannot test and learn about strategy (Kaplan and Norton, 2000).

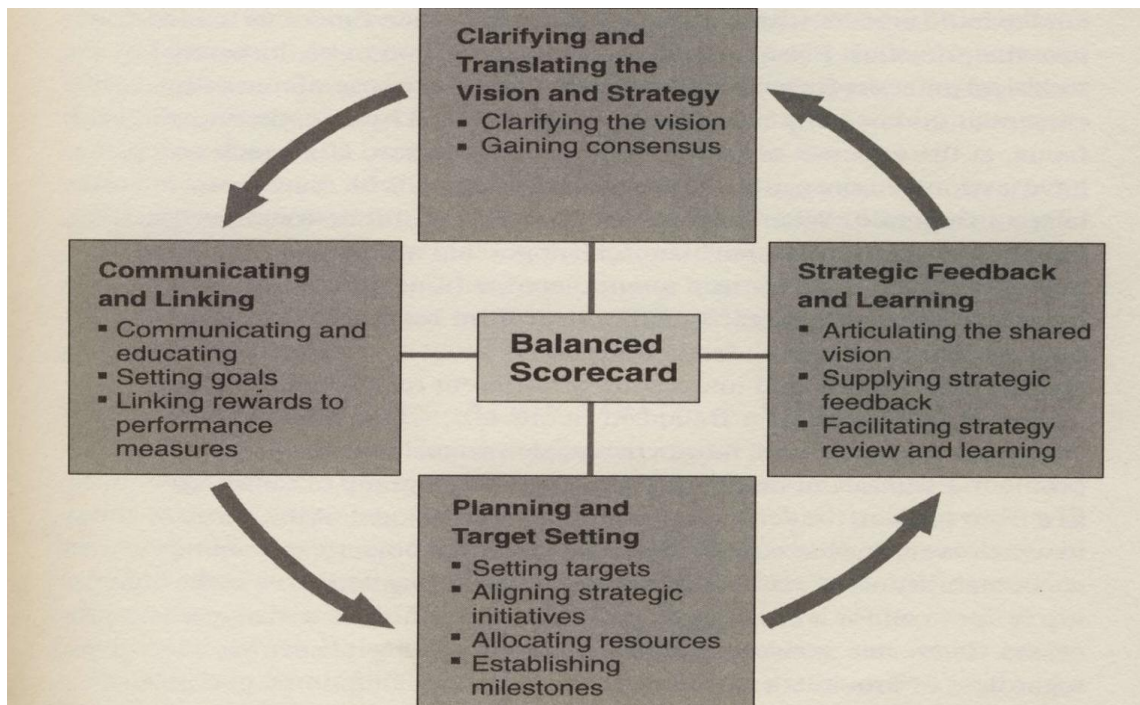
By enabling organizations to carry out regular strategic, not just operational reviews, the balanced scorecard circumnavigates this problem by providing a strategic feedback and learning process. This has three essential ingredients. These are a shared strategic framework that communicates and allows participants to see how their individual activities contribute to the overall strategy, a feedback process that collects performance data about the strategy and allows hypotheses about interrelationships among strategic objectives and initiatives to be tested, and a team problem solving process that analyzes and learns from the performance data and adapts the strategy emerging conditions and issues (Kaplan and Norton, 2001).

2.2 The Balanced Scorecard

Performance targets focus on the outputs of an organization (or a part of it). Such targets could include product quality, revenues or profits. They are otherwise known as key performance indicators. Internally or externally, the performance of an organization is judged on its ability to meet these targets. Managers usually find it difficult to develop useful targets. This may be because any particular set of indicators may give only a partial view of the overall picture, and that some important indicators are usually neglected because they are difficult to measure. This leaves the focus on easily available data such as financial ratios. As a result, balanced scorecards have been used as a means to widen the scope of performance indicators (Johnson et.al, 2005).

The need for the balanced scorecard arose out of the collision between the irresistible force to build long range competitive capabilities and the immovable object of the historical non-financial accounting model. Even though it retains the traditional financial measures, the balanced scorecard compliments financial measures of past performance with measures and drivers of future performance. This is informed by the fact that financial measures tells the story of past events, which is not sufficient for information age companies for which investments in long range capabilities and customer relationships are critical for success. Information age companies need to make the journey to create value through investment in customers, suppliers, employees, processes, technology and innovation. Financial measures alone are not adequate for evaluating this journey, therefore the balanced scorecard incorporates other measures, that is, customer, internal business perspective and learning and growth (Kaplan and Norton, 2006).

Figure 1: The Balanced Scorecard as a Strategic Framework for Action



Source: Kaplan, R. and Norton, D. (1996). *Translating strategy into action: The balanced scorecard*, Harvard Business School Press. p.11

An important aspect of the balanced scorecard is seen in its ability to expand business unit objectives beyond summary financial measures. This enables corporate executives to measure how their business units create value for current and future customers and how they must enhance internal capabilities and investment in people, systems and procedures necessary to improve this performance. While retaining an interest in the short term performance via the financial perspective, the balanced scorecard clearly reveals the value drivers for superior long term and competitive performance (Kaplan and Norton, 2000).

The balanced scorecard provides feedback around both the internal business processes and external outcomes so as to continually improve strategic performance and results. The balanced scorecard is a methodology suited for deploying an organization's strategic direction, communicating its expectations to all employees and measuring its progress towards the agreed-to objectives. As a tool, it has helped companies focus and align their executive teams, business units, human resources, information technology and financial resources to their organization's strategy (Johnson et.al, 2005).

As earlier mentioned, given a choice, most organizations would concentrate on financial measures of performance at the expense of others. To rectify this anomaly, the balanced scorecard emphasizes that financial and non financial measures must form part of the information system for all employees at all levels. The objectives and measures of the balanced scorecard are not a random collection of financial and nonfinancial measures. Rather, they are derived from a top down process driven by an organization's mission and strategy of the business unit. An important contribution of the balanced scorecard is seen in its ability to translate a business unit's mission and strategy into tangible objectives and measures (Kaplan and Norton, 2001).

Kaplan and Norton (1996) derive the term "balance" out of the fact that the measures of performance represent a balance between external measures of shareholders and customers and internal measures of critical business processes, innovation, learning and growth. The measures are also balanced as far as to outcome measures are concerned. This is viewed with respect to the results from past efforts vis a vis the measures that drive future performance.

2.2.1 The various perspectives of the balanced scorecard

The balanced scorecard consists of four perspectives. The financial perspective is used as an avenue for summarizing the readily measurable economic consequences of actions already taken. They indicate whether a company's strategy, implementation and execution are contributing to bottom line improvement. They relate to profitability and include operating income, return on capital employed and economic value added (Kaplan and Norton, 2001).

The customer perspective identifies the customers and market segments in which the business unit will compete and measures the business unit's in these targeted segments. Included here are several core and generic measures of well formulated and implemented strategy. Examples are customer satisfaction, customer retention, customer acquisition, customer profitability and market and account share in targeted segments. The perspective should also include specific measures of the value propositions that the organization will deliver to the targeted market segments (Kaplan and Norton, 1996).

An organization must identify the critical internal processes in which it must excel. This has to do with the internal business process perspective. The processes enable the organization to deliver value propositions that will attract and retain customers in targeted market segments and satisfy shareholder expectations of excellent financial returns. The internal business process perspective measures focus on the internal processes that will have the greatest impact on customer satisfaction and achievement of an organization's financial objectives (Kaplan and Norton, 2006).

Lastly, the learning and growth perspective identifies the infrastructure that the organization must build to create long-term growth and improvement. Whereas the customer and internal business process perspective identify factors most critical for current and future success, businesses are unlikely to meet their long term targets for customers and internal processes using today's technologies and capabilities. This gives rise for the need for learning and growth.

The measurement focus of the balanced scorecard has been used to clarify vision and strategy, communicate and link strategic objectives and measures, plan, set targets and align strategic initiatives and enhance strategic feedback and learning.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Research Design

The research was carried out as a case study. A case study is an in depth study of a particular situation rather than a sweeping statistical survey. It is a method used to narrow down a very broad field of research into one easily researchable topic. Whilst it will not answer a question completely, it will give some indications and allow further elaboration and hypothesis creation on a subject. The case study research design is also useful for testing whether scientific theories and models actually work in the real world. Researchers are sometimes guilty of becoming bogged down in the general picture and it is important to understand specific cases and ensure a more holistic approach to research (Shuttleworth, 2008).

Case study research is appropriate for the examination of a complex issue or object and can extend experience or add strength to what is already known through previous research. Case studies emphasize detailed contextual analysis of a limited number of events or conditions and their relationships (Soy, 1997). The choice of this method was informed by the fact that researchers, (Mugo 2007, D'Souza 2007, and Mwangi 2006) have successfully used the case study research method in similar research studies. This qualitative research method has been widely used to examine contemporary real-life situations and provide the basis for the application of ideas and extension of methods.

It has been argued that because a case study is such a narrow approach that its results cannot be generalized. However, it is also true that a case study provides more realistic results than a purely statistical survey. Another thing about case study research is flexibility. A case study might introduce new and unexpected results during its course, and lead to research taking new directions (Shuttleworth, 2008). The method was chosen so as to enable an in-depth investigation of the implementation of strategy using the balanced scorecard technique at the Kenya Commercial Bank.

3.2 Data Collection

The data collected was qualitative in nature. This implies that the data was mainly in the form of ideas and themes rather than quantities. The content of the data what was deemed to be important and not numbers or proportions associated with the research question. Both primary and secondary data was used in this study.

Primary data was obtained by carrying out in-depth interviews with employees at the bank drawn from the Finance and Strategy division, middle and lower level managers and non management staff, mainly drawn from the Head Office units. In total, 9 members of staff were interviewed. This allowed for an in-depth investigation of the variables involved. The interviews were guided by an interview guide comprising of open ended questions to facilitate a greater depth of response. The interview guide was adapted from Mwangi (2007), who used it to study strategy implementation using the balanced scorecard technique at the Kenya Revenue Authority.

Secondary data comprised of strategic plans and internal memos about strategy implementation. Training notes used by various tutors to educate staff about the balanced score card methodology were also used.

3.3 Data Analysis

The objective of data analysis was to establish how the Kenya Commercial Bank has applied the balanced scorecard in strategy implementation alongside any challenges that have been encountered in the process. It also aimed to uncover the benefits thereof.

Since this was a qualitative study, the data analysis was qualitative in nature, making use of content analysis in the identification of key themes, concepts and arguments. Content analysis is an overall approach, a method and an analytic strategy that entails the systematic examination of forms of communication to document patterns objectively. It is generally applied to narrative texts and seeks to determine, through close examination of the language of those texts about the respondents understanding of phenomena and terminology, as well as their beliefs. In using content analysis as a method, the objective was to get at aspects of meaning by examining the

data qualitatively. In effect the method is used to examine how respondents view and understand certain issues (Shuttleworth, 2008). Content analysis has been successfully used in similar studies (Mugo, 2007; D'Souza 2007, and Mwangi 2006).

CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION

This chapter presents the analysis and findings of the research. The study targeted to interview 10 staff of the Kenya Commercial Bank out of which 5 were senior level managers, 3 were middle level managers and 2 were non management staff. Of these 9 staff were interviewed which constituted a 90% response rate.

4.1 Rationale for the application of the balanced scorecard

The respondents were asked to state what informed the application of the balanced scorecard at the Bank. The need to align individual goals to the vision of the organization was the most repeated reason, with a 90% repeat rate. The respondents felt that this was a critical element to assist in performance management. They noted that before the adoption of this tool, staff performed their duties but there was no clear link between these duties and the overall strategy of the organization. Therefore, even though the bank had formulated strategy in the previous periods, there had been a lack of alignment which caused the organizational members to pull in different directions, hence resulting in sub optimization of effort.

80% of the respondents stated that the technique was necessary so as to provide an objective method of evaluating employee performance and also involve them in performance management, apart from differentiating performance in order to link it to remuneration. This is due to the fact that performance as gauged by the balanced scorecard is used as an avenue to pay the annual bonus and is also a factor in the separation and promotion of staff.

4.2 Preparations for the adoption of the balanced scorecard

Respondents were asked whether other techniques for implementing strategy and managing performance were considered prior to the adoption of the scorecard. 50% of the respondents stated that the organization considered the 360-degree feedback methodology, which is feedback that comes from all round an employee. Feedback was supposed to be provided by subordinates, peers and employees. However, this was overlooked as it was seen as providing feedback mostly

for employee training and development. Another approach was the annual budgets which also did not meet the mark because they were seen to only focus on financials.

Where communication of the application of the technique is concerned, 90% of the respondents adduced that this was done through a circular to the business, which was then followed by a management meeting. The management meeting was meant to facilitate buy-in by the staff involved. Thereafter, other members of the staff got involved through trainings and workshops were held for the entire bank staff. Emails were also used.

Consultants were involved in the in the facilitation of the process, according to 80% of the respondents. These worked in tandem with the Human Resources department. In so doing, the lead staffs were imparted with knowledge that they used in training. The lead division in the balanced scorecard project was Human Resources especially the Change Management department. In addition, there were champions appointed in all divisions.

80% of the respondents reiterated that the first balanced scorecard was constructed by the Human Resources department in conjunction with consultants. The initial scorecard had five perspectives; financials, customer growth, people, change program and governance and social responsibility. With time, it has been revised to include the traditional four perspectives. This has been done to ensure that it covers all the critical areas of operation of the bank. Each perspective has key result areas, targets and weighting which speak about its importance in as far as attaining the vision is concerned.

4.3 The balanced scorecard and the strategy process

Results from 70% of the respondents affirmed that the balanced scorecard had been used to implement strategy. This derives from the fact that each year, the senior management forum of the bank formulates the CEO's balanced score card (the balanced scorecard of the Bank) which sets the agenda for the following year. By constructing the scorecard as a team, they are able to agree on what activities are important for the attainment of the vision. This scorecard is derived from the vision of the bank and the areas of emphasis vary each year. The CEO then cascades his scorecard to his direct reports, who are the Deputy CEO's. They use it to prepare their own

scorecards. This process flows until it gets to the individuals forming the various units who construct their scorecards with reference to that of their immediate superior.

60% of the respondents agree that the objectives, targets and measures in the balanced scorecard correspond with those handed down to them by their immediate supervisor. This implies that there is a relationship between what the balanced scorecard sets out to measure and the actual activities that take place on the ground. In the same way, 80% of the staff interviewed concur that the balanced scorecard assists them in discharging their day to day duties. This is to the extent that it helps them focus on the critical activities that add value.

5.2 Benefits of the application of the balanced scorecard

Several benefits have resulted from the application of the balanced scorecard at the Bank. First, there has been the alignment of corporate and individual goals according to 60% of the staff interviewed. This has caused a clear link between individual goals and responsibilities and the corporate strategy. Secondly, a culture high performing teams has been created informed by rewards at the end of the year for exceeding the set targets. This has provided a mechanism for differentiating and rewarding high performance. Again, the scorecard has embedded a culture of responsibility and ownership. The individual and their line manager review the scorecard every quarter to determine whether progress is being made towards the set targets. This allows corrective action to be taken where there are disparities between the set targets and the reality on the ground.

The balanced scorecard assists in breaking down the overall corporate vision into daily measurable targets for employees to implement. This enables them to focus on the important tasks that are critical to their performance as measured by the scorecard, and hence work towards the execution of the organization's vision. The balanced scorecard has greatly assisted in the turnaround of the Bank from being a loss making institution to being the most profitable indigenous bank. It has also enabled the company to become more customer focused.

5.3 Challenges encountered in the application of the balanced scorecard

Several challenges were faced when the balanced scorecard was introduced. To start with, there was resistance to change, since there had not been an individual performance management tool in the bank before. Hence, the employees viewed the technique with suspicion. This is especially because an individual's performance is used as a basis for remuneration (year-end bonus) and consideration for promotion. This was depicted by responses by 50% of the staff.

Secondly, as was stated by 40% of the staff, there has been a challenge in knowledge on the part of the staff since most are not able to formulate SMART objectives. This has been attributed to insufficient training. This is because it's the individual staff and the line manager that are responsible for the direct report's scorecard. In the event that both are not conversant with the technique, the objectives, measures and targets end up either being unrelated to the vision or cannot be measured.

Thirdly, there was consensus among 60% of those interviewed that it has been difficult to measure the qualitative aspects of the business which are difficult to assign a value to even though they constitute the overall corporate performance. Issues like employee morale, which though important for the attainment of the bottom line cannot be quantified.

Another issue has been how the bank can attain standardization without replicating the balanced scorecards across the business. This not only affects the quality of the scorecard but also compromises vision attainment because this means that there is duplication of effort.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND FINDINGS

5.1 Summary of findings

The objective of the study was to determine the application of the balanced scorecard in strategy implementation by the Kenya Commercial Bank and the challenges involved. Towards this end, the concepts of strategy implementation and the balanced scorecard were identified and their application within the bank sought. Respondents comprised of senior managers, middle level managers and non management staff, drawn from Human Resources, Operations, Treasury and Finance and Strategy divisions. In total, 9 respondents were interviewed.

The study established that the Kenya Commercial Bank has applied the balanced score card in strategy implementation and performance management. The tool was adopted as means to align performance to strategy and inculcate a performance driven culture and align the individual goals to the overall organizational goals, as stated by 90% of the respondents. 80% of the respondents indicated that the methodology was introduced in order to segregate employee performance and therefore link remuneration to performance. Also, it was done in a bid to involve employees in performance management since it was viewed as an objective means of performance appraisal.

70% of the employees interviewed stated that the balanced scorecard had been a useful tool for the realization of the organization's strategy, whereas 60% affirmed that the measures, targets and objectives relate to their day to day activities. Therefore, it can be said that the balanced scorecard has helped the organization translate its strategy into action, clarify it in terms of day to day activities for staff to implement and be better able to communicate it. Due to this, the activities of the employees have become more focused on what is important, namely the vision of the bank and how to implement it.

5.2 Conclusions

From the results of the study, it can be concluded that Kenya Commercial Bank has successfully applied the balanced scorecard technique to effectively implement strategy. The major factor that emerged is that the balanced scorecard has been used as a tool to communicate and clarify strategy and directions within the business, gain consensus and therefore rally the organizational members in the same direction. The resultant effect has been that employees, regardless of their job or grade have been able to piece together how the role they perform fits into the whole and therefore provided purpose for their day to day work. This has made the attainment of the vision of the organization everyone's job, therefore creating ownership and responsibility.

The application of the balanced scorecard to implement strategy has been acclaimed as one of the factors that have contributed to the turnaround of the Bank from a previously loss making government corporation to the largest indigenous bank in Kenya, with subsidiaries in other African countries.

5.3 Recommendations

The study recommends that the Kenya Commercial Bank continuously improves on the balanced scorecard technique in order to remain relevant not only to its own operations but also to the changing macro-environmental dynamics.

Some of the inadequacies of the technique have been attributed to lack of sufficient training of staff involved, in order for them to derive from the vision of the bank measures that not only reflect what their day to day work entails, but also ensure that these are SMART. To this end, it is suggested that more training of staff is required.

5.4 Limitations of the study

Since the study specifically narrowed down to the Kenya Commercial Bank, it cannot be generalized to the banking industry. Therefore, inference cannot be made from it by other players in the industry.

5.5 Suggestions for further research

The study recommends that further research can be done to determine whether the separation of rewards (bonus payment) from performance management via the balanced scorecard can help make the process of performance management and therefore strategy implementation more objective.

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APPENDIX 1: INTERVIEW GUIDE

NB: The information collected will be treated confidentially and will not be used for any other purpose other than for this study.

1. What informed the adoption of the BSC at KCB?
2. Were other techniques for managing performance considered?
3. How was the concept of the BSC communicated to the entire organization?
4. What is the mandate of this division?
5. Prior to the rolling out of the BSC methodology, were any preparations done?
6. Was there a lead person/ department in KCB's BSC project, and if so who were they?
7. Who constructed the first KCB BSC? How does KCB construct its BSC to ensure that it covers all aspects of its operations?
8. Does KCB have various stages in its corporate plan, and if so how is this reflected in its BSC?
9. What are the benefits of applying the BSC at KCB?
10. Are there any challenges that have been encountered in the process? comment on the success or failure of the BSC application
11. Is there any other information that you would like to share about the application of the BSC at KCB?
12. What is the mandate of this section, and how does it contribute to the achievement of the overall objectives at KCB?
13. How was the application of the balanced scorecard communicated to you?
14. How did you communicate the idea of the BSC to staff under you?
15. Is there any relationship between the KCB BSC and the KCB corporate strategy?
16. How do you prepare the BSC for this section?
17. Has the BSC helped in the discharging of your day to day work, and if so, how?
18. Do the contents of the BSC (objectives, target and measures) correlate with the actual objectives, targets and measures given to your division/section?
19. Are there any challenges you have faced/are facing in the application of the BSC?
20. Is there any other information you would like to share regarding the application of the BSC at KCB?
21. How many years have you worked at KCB?
22. Have you ever heard about the KCB BSC?
23. How does your section use the BSC in its daily operations?
24. Is there any relationship between the BSC and corporate strategy?
25. Do the contents of the BSC especially the objectives, measures and targets correlate with the actual measures, objectives and targets given to you by your immediate supervisor?

26. Does the BSC help you in any way in the course of executing your duties?
27. What challenges have you been facing in using the BSC?
28. Is there anything you would like done in order for you to be able to use the BSC more effectively?
29. Comment on whether the BSC has succeeded or failed
30. Is there any other information you would like to share about your experience with the BSC?