IMPLEMENTED STRATEGIES ON ORGANIZATIONAL PERFORMANCE
OF KENYA HIGHLANDS SAVINGS AND COOPERATIVE SOCIETY
LIMITED IN KERICHO COUNTY, KENYA

BY

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DECLARATION

This Research project is my original work and has not been presented for a degree or other award in any university.

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

Signature ___________________________ Date ______________________

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DEDICATION

I dedicate this project to my beloved Husband and friend David, my children Ivy, Elsie, Ashley, Ian and Ashton for your unwavering support and patience during my studies at Kenyatta University. I sincerely wish you all the desires of your hearts.
ACKNOWLEDGEMENT

I acknowledge my Supervisor, Dr. Kipkorir Chris Sitienei Simon, for guidance and in editing my work and making it readable. I thank all my classmates for their motivation and encouragement. I appreciate the contribution of my friend Anne Okoth for being there for me throughout and urging me on when the going got tough. I Honor the Almighty God who has given me the opportunity to successfully complete the research course, which in turn has led to every blessing I have ever known.
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OPERATIONAL DEFINITION OF TERMS

Cooperatives: An organization that is formed by member contributing to form a large pool of money that can be lend to members and member can save their money for their economic endeavor.

Implemented Strategies: Refers to the activity performed according to a plan in order to achieve an overall goal.

Organizational Performance: It a measure of how an organization achieves its targets through adhering to set targets or objectives.

Savings and Credit Co-operatives: Refers to cooperative societies that provide financial services to its customers by facilitating saving, leading credit and other related financial services. The study looks at Kenya Highlands SACCO which provides tea farmers with financial management.
### ABBREVIATIONS/ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ATM</td>
<td>Automated Teller Machine</td>
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<tr>
<td>BOSA</td>
<td>Back Office Savings Account</td>
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<td>CBK</td>
<td>Central Bank of Kenya</td>
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<tr>
<td>FOSA</td>
<td>Front Office Savings Account</td>
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<td>HRM</td>
<td>Human Resource Management</td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<td>KCB</td>
<td>Kenya Commercial Bank</td>
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<td>KHS</td>
<td>Kenya Highlands SACCO</td>
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<td>NBK</td>
<td>National Bank of Kenya</td>
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<td>SACCO</td>
<td>Savings and Credit Cooperative Societies</td>
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<td>SASRA</td>
<td>SACCO Societies Regulatory Authority</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Science</td>
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<td>TQM</td>
<td>Total Quality Management</td>
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ABSTRACT

Globally most of the businesses are exploiting areas where they can improve performance in the organization. SACCOs have been facing challenges from competition from commercial banks and limited resource. Based on capabilities and resource, proper strategies can be engineered to improve performance and develop in high competitive environment. The study aimed at establishing the influence of implemented strategies on organizational performance at Kenya Highlands Savings and Credit Cooperative. Study’s specific objectives were; to examine the influence of management practices, total quality management practices, human resource management and information communication and technology strategies on organizational performance of Kenya Highland Savings and Credit Cooperatives. The study would be important to all the managers in Cooperative sector, the policy makers, prospective and present scholars on strategic management among Cooperatives in Kenya. Theories guiding the study were; Agency Theory, Systems theory, Stakeholders Theory, Management by Objectives and Mckinsey7s Model, Strategy Implementation and Performance. This study adopted a descriptive research design and Questionnaires for data collection. The study targeted a population of 115 with a sampling of 46 respondents. Stratified and simple random sampling design was used to analyze data with the aid of SPSS. The study concluded that the management practice strategy makes extensive commitment in seeing and responding to promote changes. Savings and Credit Cooperatives implements Total Quality Management (TQM) in effective way, then its performance will be largely enhanced from several aspects. The study recommended that the organization leadership through management practice strategy should improve on their level of motivation of their employees towards the organization’s goals and objectives. Savings and Credit Cooperatives ought to be sorted out to acquire the important data for the distinguishing proof of client necessities and to get dependable and quick input on the quality levels of presently accessible items/administrations. Predictable compromise both inside and remotely should be done to improve the Savings and Credit Cooperatives operations. The reconciliation of data correspondence and innovation in Savings and Credit Cooperatives would profit both, specialist co-ops and clients uniting different partners also, on a typical stage. The study recommends that further studies should be carried out on evaluation top management support on performance of Savings and Credit Cooperatives in Kenya and also assessment of information communication and technology strategies on performance of Savings and Credit Cooperatives.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Strategic management can be depicted to be as workmanship and examination of separating, executing and studying cross utmost choices that empower a relationship to complete its goals (David, 2011). It is a procedure that empowers an association end up noticeably fruitful in its business and it includes three phases i.e. figuring, actualizing and assessing which cultivate collaboration and cooperation of all levels of an association. Organization strategies are important based on the fact that it is a driving force towards company objective. According to Bett (2013) who use Dr. Porter’s model noted that there must be alignment between strategies and value chain in production.

According to Kiptugen (2003) he argued that strategies are adopted to create competitive advantage and give organization upper hand in production, market and profitability which leads to high production. Strategic process must be developed in such a way that it fulfills the goals of the organization. Poor strategic planning may lead poor performance also poor implementation of strategies may lead to poor performances.

There are several strategies from corporate strategies to unit based strategies. These strategies can be affected by other factors inside the organization or outside organization. To create competitive advantage mainly within serve based industry resource and capabilities should be assessed as discuss in resource based theory. The organization major resource especially SaccoS include management, quality management, human resource management and information communication technology strategies. These functional units can
adopt strategies so as forming strategic plans based on departmental. Hatman (2010) was able to associate subsystem in the organization based on strategies. It was noted that the same ideology can used Kenya Highlands situate to assess management practices strategies, quality management strategies, human resources management strategies and information technology strategies used.

1.1.1 Strategy Implementation

A plan execution refers to transformation of the strategies into real actions and desirable results. Strategy implementation includes drawing on and applying all the administration capacities: arranging, sorting out, staffing, coordinating and controlling (Abubakar et al., 2011). It includes examining the entire inward organization to examine what strategy solid procedures are required and what moves should be to make to complete them. Diverse organizations choose and adopt different strategies subject to their environments and circumstances. The best strategies bring forth the best outcome for the organizations.

Accomplishment of a strategy is a vital part in the planning process. It has been portrayed as the strategy that changes frameworks and game plans into displaying exercises to satisfy legitimate goals. It addresses the ’who, where, when, and how to do authoritative exercises effectively (Pride & Ferrell, 2003).

There are different forms of strategies that can be applied to different situations (Johnson et al., 2008). Corporate level system is apprehensive with the general degree of an affiliation and how regard was added to the assorted parts (claim to fame units) of the affiliation. These systems are called association convey successfully the corporate and business level techniques regarding assets operational methodologies, which are worried with how the segment parts of a, procedures and persons.
Kenya highland is one of the SACCOs that has struggled to remain profitable in competitive environment and through its struggles has managed to earn a place of pride among other SACCOs around Kericho. The SACCO does apply corporate and business level strategies like other organizations. Some of the strategies applied by SACCOs in Kenya include the use of technology like Mobile banking, e-banking, and electronic money transfers. Technology advancement has always being a disruptive factor in development of the banking sector and making the financial institution among other business be keen on its dynamism. According Bett (2013) the right marketing strategy should be aligned with technology strategy. Bett (2013) also found out that technology was one of the most important strategy in industries that use technology based organization. The author additionally referred to that mechanical advancement regularly alters the base of rivalry in a given industry and innovation is, by and large, one of the primary wellsprings of upper hand.

Other advancement in strategies include TQM which provide policies that can be deployed for learn management of resources. Quality control is important to ensure quality management in resource allocation and its maximization. TQM is one of the performance related tactics (Chang, 2006). The study will explore this strategy and relate it to performance.

Management also plays a big role in this SACCOs since the key is to satisfy customers as well as to attain high performance. There is a continual need to look for best strategies so as to succeed in this competitive environment. In creating approaches amid the execution procedure, techniques, strategies, principles, shapes, and managerial practices are set up. As indicated by David (2003), techniques which are actualized inside an association should bolster the way of life related with the
The proposed technique should save, underscore, and upgrade the way of life, as per the way of life supporting the proposed methodology (David, 2003).

As indicated by David (2001) technique execution is any action in the association which concentrates on effectiveness in associations. Methodology execution is one of the three segments of key administration and it alludes to an arrangement of choices and activities that outcome in the definition and usage of long haul arranges intended to accomplish hierarchical destinations (Pearce and Robinson, 2003). Thompson and Strickland (2003) plot the accompanying to be the primary undertakings of usage: fabricating a proficient association, distributing assets to methodology basic exercises, building up technique steady approaches and strategies, founding best practices and components for nonstop change, depending on center and lower level supervisors to complete things, introducing emotionally supportive networks empowering faculty to do their vital parts effectively, tying prizes and impetuses firmly to accomplishment of key targets, making strong culture and applying vital initiative. Usage includes a progression of interrelated exercises which fluctuates relying upon different creators and scientists. It is an operational procedure that requires extraordinary inspiration and initiative aptitudes, great coordination among couple of people and overseeing strengths amid activity.

These studies were additionally supported by Abubakar et al (2011) who decided a affirmative relationship linking vital agreement and an organization execution. Ecological filtering was additionally observed to be vital for distinguishing the human component as a key issue to be tended to amid the usage procedure (Abubakar et al., 2011). In any case, in spite of the fact that the writing is rich in the territory of the impact of hierarchical variables (culture, structure and assets) on effective usage of
procedures, next to no examination has been done to look at whether the ways authoritative methodologies are executed could influence the execution of SACCOs.

1.1.2 Organizational Performance

Performance of an organization is the measure of standard or suggested pointers of sufficiency, capability, and characteristic commitment, for instance, handle term, benefit, misuse diminish, and regulatory consistence. Performance can be characterized as; the way that an association is overseen and the esteem the association conveys for clients and different partners (Moulin, 2003) in this way it how an association accomplishes its objectives and goal productively and successfully. Performance is an indicator of the health and well-being of the organization and it is only through performance analysis that an organization can tell how well or how poorly it is doing. It is the feedback that on organization gets from al the input put into its functions.

Performance in like manner insinuates the estimations relating to how a particular request is dealt with, or the exhibition of performing; of finishing something adequately; using taking in as perceived from simply having it. It is the aftereffect of most of the affiliation's operations and approaches (Aaltonen & Ikavaliko, 2002). It is furthermore how much an individual meets the suppositions as for how he should function or carry on in a particular setting, condition, occupation or circumstance.

Longer term performance has been decided for two reasons: right off the bat since that is the thing that the clients of "retail" items, for example, unit trusts may be relied upon to be taking a gander at, especially in perspective of the charging courses of action which make shorter term venture indiscreet. Also, one of the attractions of taking a gander at "genuine" items as opposed to hypothetical examinations is the
subject of how managerial costs add to the outcomes. Likewise with any strategy for investigation intended to quantify business execution, there are impediments and blemishes related with the utilization of monetary proportions, especially the utilization of not very many proportions in separation (Denton & White, 2000).

1.1.3 Savings and Credit Cooperatives in Kenya

SACCO’s are formed under the co-operative Act (Cap 490). This act provide for the appointment of a commissioner for co-operative development, deputy assistant commissioner and co-operative officers and auditors. The minister and commissioner are empowered under the Act to supervise, effect, control measures in all co-operative matters and to formulates and implement all policies relating to co-operatives. This is done through the co-operative society Act and circulars from the commissioner that gives guidelines on various aspects of management through the government of Kenya. These directions are gone for enhancing budgetary condition and soundness of SACCOs in this way ensuring part stores accordingly improving open certainty and expanding the level of reserve funds and credit to individuals and SMEs, a key objective of Vision 2030 outline. A solid and very much represented SACCO subsector will likewise be better arranged to contend with alternate players in the monetary segment giving more extensive decisions to savers and borrowers.

The formation and coming to age of SACCOs in Kenya has its origin in the early 1900 and has since grown to be an integral and pivotal factor in both the economic and social development of the country. Wanjiku (2013) takes note of that SACCOs exhibit in monetary division as well as that they somewhat cut over all parts of the economy and give a vital system to preparation of both human and capital assets.
The SACCOs in Kenya have a huge participation of more than 8 million people in 13,000 enrolled SACCOs. Around 63% of the Kenyan populace draws its vocation straightforwardly and in a roundabout way from SACCO based ventures (IMF 2007), including the work of more than 350,000 individuals other than giving various chances to independent work. The SACCO segment, in the money related year 2004/2005 prepared over Kshs. 230 billion in investment funds. This part contributes around 45% of the total national output of the economy in their capacity and character particularly as helpful methods for investment funds assembly and credit augmentation to individuals for both individual and business advancement.

1.2 Statement of the Problem

Performance has become a critical component of organizations in today’s dynamic, customer driven market place. Organizational performance challenge in organizations has many dimensions in today’s business environment and creating focused initiatives to overcome these challenges is not a silver bullet approach. Proper implementation of strategy is key to realization of set key result areas through the achievement of strategic objectives in an organization’s strategic plan. Muchibo (2010) observes that SACCOs face numerous challenges that hinder the exploitation of their full potential in their implemented strategies. The author raises concerns on the caliber of leaders who run SACCOs noting that since these are voluntary organizations, members can elect anybody they like, who may not necessarily have skills to run a SACCO. Despite a lot of efforts and resources being channeled to strategic planning in Kenya Highlands SACCO, most of the formulated strategies have not been fully implemented as intended.
SACCO's in Kenya have thought of different key arrangements to enhance their execution. The Sacco's intends to actualize the key arrangements to facilitate their endeavors in making a general significant arrangement of encounters, items and administrations for the clients. Studies have been done on strategy implementation on organizational performance. Carter and Pucko (2010) analyzed the effect of the authority style on hierarchical performance in sampled banks in Nigeria and found that there is a solid connection between administration style and performance. Leitao and Franco (2011) studied the individual business limit and Small and Medium Entrepreneurship (SMEs) execution discovered that the financial performance of SMEs is emphatically influenced by support of productive hierarchical structure. Beh and Loo (2013) discovered that prescribed procedures in HR like performance evaluation, interior correspondence, profession arranging, preparing and advancement, enlistment and choice and key human asset arrangement in the association decidedly influence organization’s performance.

1.3 Objectives of the Study

This section covers the general objective and the specific objectives of the study.

1.3.1 General objective

The main objective of this study is to investigate the effect of implemented strategies on organizational performance at Kenya Highlands SACCO.

1.3.2 Specific objectives

i. To analyze the effect of management practices strategy on organizational performance of Kenya Highland Savings and Credit Cooperative.

ii. To analyze the influence of quality management strategy on organizational performance of Kenya Highland Savings and Credit Cooperative.
iii. To investigate role of human resource management strategy on organizational performance of Kenya Highland Savings and Credit Cooperative.

iv. To analyze the influence of Information Communication Technology (ICT) strategy used on organizational performance of Kenya Highland Savings and Credit Cooperative.

1.4 Research Hypotheses

**Ho$_1$**: There is no significant effect of management practice strategy on organizational performance of Kenya Highland Savings and Credit Cooperative.

**Ho$_2$**: Total quality management strategy has no significant influence on the organizational performance of Kenya Highlands Savings and Credit Cooperative.

**Ho$_3$**: Human Resource Management strategy has no significant role on organizational performance of Kenya Highlands Savings and Credit Cooperative.

**Ho$_4$**: Information Communication Technology strategy has no significant influence on organizational performance of Kenya Highlands SACCO.

1.5 Significance of the Study

The study would be important to all the managers in Cooperative sector. It would help them understand how strategy implementation affects the business in terms of performance. This will assist diverse firms realize success improved than others.

The policy makers would gain information of the financial sector and the process of strategy implementation and performance thereof. The study would make available information to prospective and present scholars on strategic management among Cooperatives in Kenya. This would develop their familiarity on
strategy implementation in financial institutions and also recognize areas of additional study.

The research would add to existing body of knowledge and utilize its potential on leadership to attain distinctive public image and also maintain it over a long period as a role model. It would also help the public in choice of where to invest in KHS is the best among the rest in provision of services as it is highly recognized.

1.6 Scope of the Study
The research was done at Kenya Highland SACCO in Kericho County, Kenya in 2017. Kenya Highland SACCO which is has its offices in Kericho town and with branches in Litein, Kabianga and Kapsoit. The data was obtained from these branches on implemented strategies on organizational performance. They include human resource strategies, management strategies, TQM strategies and technology strategies.

The study sample size was 46 responses selected from the management and subordinate and members under leadership of the organization.

1.7 Limitations of the Study
It was not possible to determine whether the conclusions of the research can be generalized to other organizations based on the limitations of the survey. However, it was assumed that the findings of the study have the same effect to other organizations.

1.8 Introduction of all the chapters in the Project Research.
Chapter two gives a review of documented scholarly work relevant to strategy implementation and organization performance. It involves the three theories used the Agency theory, Management by Objective (MBO) and the stakeholder theory. This
chapter presents the theoretical review, organizational performance, 7s model, strategy implementation, challenges of strategy implementation, empirical review, research gaps and the conceptual framework of the study.

Chapter three presents the methodology of the study. It covers such areas as, research design, target population, sample design, data collection, validity of research instruments, and reliability of research instruments, data analysis and ethical issues.

Chapter Four presents the findings and results of the study. It presents the data collected and analyses them using SPSS and presents them in tables and pie charts to show how respondents gave their responses to the questionnaires.

Chapter Five deals with the summary, findings and recommendations for further studies where other scholars can proceed or research on what was left in this and other projects.
CHAPTER TWO
LITERATURE REVIEW

2.1 Theoretical Review

According to encyclopedia a theory is a set statements or principals devised to explain a group of facts or phenomena, especially one that has been repeatedly tested or is widely accepted and can be used. Theories might not be proven to be true but can be used to explain facts that relate to them. They can also mean a body of concepts based on quantifiable features of an observable phenomenon, empirical data and existing scientific laws or rules to explain the existence of that phenomenon or related phenomena.

2.1.1 The Agency Theory

In the year 1976 Michael C. Jensen and William H. Meckling did a workshop paper called Theory of the Firms: Managerial Behavior, Agency Costs and Ownership Structure. They researched on the motivations confronted by each of the gatherings and the component going into the assurance of the harmony authoritative frame describing the how an agent and the principal (organization) relate (Meckling & Jensen, 1976). Office hypothesis is an administration approach where one individual (the operator) follows up for the benefit of another (the essential) and should propel the central's objectives (Judge et al., 1995). The operator in this manner progresses both the principals' advantages and his own particular advantages in the association. A change of these interests ought to be converged keeping in mind the end goal to touch base at the corporate targets of the association through the specialist since he/she is accountable for the tremendous assets of the association. Laffort and Martimost (2002) battles that the office hypothesis of vital Management is so critical since the activity picked by a specific individual (the operator) influences one, as well
as a few different gatherings (the principals). Consequently, the specialists' part in vital definition and the general key administration handle can't be belittled.

The Agency theory is connected in the light that at each level of the vital definition chain of command, there must be an operator assigned the duty of speaking to different partners at different levels. It is along these lines judicious to take note of that there ought to be collaboration utilizing the Agency hypothesis and legitimate comprehension between the foremost and the Agent for the association to accomplish its destinations productively and adequately. Subsequently in conclusion the office hypothesis ought to be grasped in the whole procedure of vital administration to upgrade collaboration of the hierarchical henceforth accomplishing aggressive execution. For this examination the office hypothesis is important as in the individual required in procedure arrangement and execution are to be sure operators following up for the benefit of another (proprietors) to guarantee they accomplish the principals' objectives and goals. The HRM for this situation winds up noticeably central and exceptionally recognized as they both associate with the express and certain agreements connecting the administration and its distinctive partners for example the clients.

Bertalanffy (1962) characterizes frameworks hypothesis as a working theory, the fundamental undertaking of which is to give a hypothetical model to clarifying, anticipating and controlling marvel. Hartman (2010) likewise watches that all associations comprises of preparing sources of info and yields with inward and outer frameworks and subsystems which is useful in giving a useful diagram of any association. Kenya Highland SACCOs require a helpful technique for dealing with their activities well.
Kuhn (1974) states that frameworks should be controlled as disappointment in one framework prompts disappointment in other. Kenya Highland SACCOs should be lead and represented well so as to guarantee there is accuracy and responsibility. This hypothesis sees an association as a social framework comprising of people who work inside a formal structure, drawing assets, individuals and funds to create sensible yield or items. Great administration of Kenya Highland SACCOs will guarantee proficient and compelling administration of their tasks and different assets for saying yields. While this hypothesis inquire about inquiry two which looks to uncover the impacts of good (or poor) administration in the execution of the Kenya Highland SACCOs extends, the hypothesis clarifies the imperative part that administration have on influence on the general framework that makes up Kenya Highland SACCOs.

2.1.2 Systems Theory

This study was guided by Systems theory developed by Bertalanffy in 1962. Bertalanffy (1962) characterizes systems theory as a working model, the primary undertaking of which is to give a hypothetical model to clarifying, anticipating and controlling marvel. Hartman (2010) likewise observe that all associations comprises of handling information sources and yields with interior and outside frameworks and subsystems which is useful in giving a useful outline of any association. Kuhn (1974) express that frameworks should be controlled as disappointment in one framework prompts disappointment in other. Kenya Highland SACCOs should be lead and represented well to guarantee there is accuracy and responsibility.

This theory sees an institute as a societal framework comprising people working inside a formal structure, drawing assets, individuals and accounts to create sensible yield or items. Administration of Kenya Highland SACCOs will guarantee productive and compelling administration forms. While this hypothesis addresses a study
on question two which tries to uncover the impacts of good (or poor) administration in the execution of the Kenya Highland SACCOs, the hypothesis clarifies the essential part that administration have as influence of the general framework that makes up Kenya Highland SACCOs.

### 2.1.3 Stakeholders Theory

This theory was created by Edward Freeman in the year 1984. The significance of partners from a technique advancement and administration arranging point of view is very much recognized. The issue of who is seen as the end customer of the execution estimation data produced has gotten little consideration but then, especially in people in general segment, is of basic significance. Applying a partner origination of associations instead of the more conventional information/yield point of view suggests sticking to a conviction where all performing artists are included with an association keeping in mind the end goal to acquire benefits.

Partner hypothesis in this way contains strategies for distinguishing and overseeing' partners. What's more, a generous measure of work has been done on recognizing the relative impact of various partners (Mitchell et al, 1997). Remembering the true objective to have the capacity to distinguish partners, it is critical to have a reasonable idea of what a partner is. Freeman's (1984) meaning of partners is still every now and again referred to and provides a general comprehension of the idea.

People in general part execution estimation issue is exacerbated by the presence of countless with different perspectives of what great execution implies. Regardless of the resistance from conspicuous advocates of the hypothesis, the partner idea has even discovered its way into the academic talk of people in general organization writing (Tennert and Schroeder, 1999) and the general population division rehearse.
Donaldson & Preston totally question the esteem and suitability of such undertaking (Donaldson and Preston, 1995) on the grounds that they see the hypothesis as just one of the (private-area) firm represented by on a very basic level diverse standards and suggestions than any open part association. Be that as it may, despite the fact that most open segment administrators play out their undertakings for various ends (e.g., open enthusiasm) instead of their private-part partners (e.g., survival of the firm, or benefit), their choices have a similar limit of influencing people or gatherings while seeking after their association's goal. Similarly as in the private part general society directors and their administrative associations can be influenced themselves by others as their very own result basic leadership. At the end of the day, Freeman's partner definition applies to administrative basic leadership likewise in a legislative setting. This segment shows the nature and some key favorable circumstances of partner hypothesis.

The hypothesis contains both distinct and instrumental devices that are particularly suited to build the comprehension of, and the capacity to outline, circumstances. The examination additionally demonstrates various application regions where partner hypothesis, and especially partner investigation, has been effectively connected. Basic for these application regions is that they would all be able to be described as unpredictable settings. The hypothesis is accordingly relevant and vital essential to this investigation in that for an entire examination and accomplishment of the hierarchical execution will involve a comprehensive approach with every one of the partners of the association i.e. the administration, the workers, the clients of Kenya Highlands SACCO.
2.1.4 Management by Objectives (MBO)

The Balanced Scorecard administration approach was produced by Kaplan and Norton in 1995 in view of a few foundational administration hypotheses including, Management by goals (Drucker, 1954). The Balanced Scorecard idea utilizes a "key estimation framework" at the base of the hypothesis. A standout amongst the most generally utilized estimation and administration hones is Management by Objectives (MBO) presented by Peter Drucker (1954). One of the key foundational ideas of The Balanced Scorecard is that workers are roused by a reasonable 'viewable pathway' from their exercises to the system of the association (Kaplan & Norton, 1996).

The whole MBO structure means to get boss and drew in specialists acting to execute and fulfill their courses of action, which subsequently achieves the affiliation's goals. In MBO structures, goals and destinations are made down for each level of the association, and people are given particular concentrations and targets. The lead behind this is to guarantee that individuals see what the alliance is trying to complete, what their bit of the association must do to meet those concentrations, and how, as people, they are relied on to offer assistance. That derives affiliation's activities and systems have been totally considered. This implies supervisors ought to be required at all levels of technique i.e. detailing, usage and also assessment.

The audit component empowers the association's pioneers to quantify the execution of the supervisors who reply to them, particularly in the key outcome zones: propelling, progress, human alliance, money related assets, physical assets, capability, social duty, and advantage necessities. This dynamic investment empowers the administrators of Kenya Highlands SACCO to comprehend and make duty regarding
their move. This can make the association to effectively accomplish its destinations and make any vital changes.

2.1.5 Mckinsey7s Model, Strategy Implementation and Performance

The study was guided by Mckinsey7s model proposed by McKinsey's (1982). The model portrays the seven elements basic for compelling technique execution. The 7-S show distinguishes the seven components as procedure, structure, frameworks, staff, aptitudes, style/culture, and shared esteems. Methodology is the arrangement of activity an association plans in light of, or suspicion of, changes in its outside condition. Approach is isolated by systems or operational exercises by its disposition of being arranged, deliberately imagined and much of the time in every practical sense rehearsed.

Every affiliation has a couple of structures or inside techniques to help and execute the framework and run ordinary endeavors. The viability of these frameworks directs the execution of the association. These techniques are consistently totally taken after and are proposed to finish most outrageous execution. By and large affiliations have been following a bureaucratic-style handle indicate where most decisions are taken at the higher organization level. Logically, affiliations are streamlining and modernizing their method by advancement and usage of new development to settle on the fundamental initiative plan speedier to upgrade and facilitate basic leadership handle for better authoritative execution. Uncommon accentuation is on the clients with the goal to make the procedures that include clients as easy to understand as could reasonably be expected (Lynch, 2005).

Staff suggests the overall public, their encounters and abilities; how the affiliation starts, picks, trains, blends, manages the employments, and advances specialists.
Affiliations all through the world attempt to make and hold high gage staff that drives affiliations execution to more unmistakable statures. The hugeness of HR has thusly got the central position in the system of the relationship, a long way from the standard model of capital and land. Each driving relationship, for instance, IBM, Microsoft, Cisco, et cetera put extraordinary emphasis on getting the best staff, giving them intensive get ready and coaching sponsorship, and pushing their staff to limits in finishing capable splendor, and this structures the commence of these affiliations system and high ground over their adversaries. It is moreover key for the relationship to imbue assurance among the agents about their future in the affiliation and future employment advancement as a spark for tireless work (Purcell and Boxal, 2003).

Shared regards which are the middle or focal game plan of characteristics that are by and large shared in the affiliation and fill in as controlling norms of what is basic; vision, mission, and qualities clarifications that give a wide sentiment explanation behind all agents (Kaplan, 2005). All people from the affiliation share some general significant contemplations or coordinating thoughts around which the business is collected.

According to Kaplan (2005), the hard segments are the technique, structure and frameworks which are regularly plausible and simple to recognize in an association as they are typically very much archived and found as unmistakable protests or reports, for example, procedure articulations, corporate arrangements, authoritative outlines and different records. The four Ss, be that as it may, are harder to appreciate. The abilities, qualities and components of corporate culture, for instance, are persistently creating and are adjusted by the general population at work in the association. It is subsequently just conceivable to comprehend these angles by concentrate the
association nearly, regularly through perceptions as well as through directing meetings.

The 7S’s model provides an outline framework on the strategies implementation and performances. Management practice strategies deploy procedures from the model by perfecting the strategies. Structures that would improve the management practices and ensure ICT integration for more efficiency has become the trend in major organization. In terms of ICT and quality SACCOs has tried in improvement of it framework based on the introduction of online and mobile industry to facilitate efficiency in the organization. Staffing is function of human resource management strategy and by selecting and training the staff management can acquire more knowledge that would assist the performance of the organization. Culture and style are emphasized in the corporate and management strategies to ensure that the vision and mission of the organization is well understood by the organization and the human resource to give them a driving force that would ensure high performance. The organization are always striving to use all measure, strategies and tactics plans in improving the performance of the organization.

2.2 Implemented Strategies

This section covers the specific objectives of the study which are management practices, quality management systems, human resource management policies and procedures and information communication technology integration.

2.2.1 Management Practice Strategy

The goal of any organization is to get by, and in addition to deal with its world by upgrading execution. Remembering the ultimate objective to address the issues of the significantly engaged markets, affiliations ought to continually construct execution.
Prior composing suggests that piece of organization is on a very basic level indispensable for fulfilling the execution of affiliations (Arslan & Staub, 2013).

Arslan and Staub (2013) also recommend that there is need to consider progressively the piece of organization practices in various leveled execution in perspective of the compelled however restricting results from past examinations. Further, a considerable measure of prior research has focused with respect to organization in the organization business.

Along these lines, there is a constrained insight about the bit of association rehearses on dynamic execution concerning client advantage zone. Client advantage division is getting continuously criticalness beginning late as firms are sorting out their idea towards demonstrating nature of association to their customers nearby their inside business. Thusly, the motivation of this objective is to investigate the impact of organization lead on legitimate execution with respect to customer profit range in KHS.

### 2.2.2 Quality Management Strategy

In the present business world, numerous organizations have ended up in an unbelievable contention for survival; this has driven associations to continually longing to improve the idea of their things and reduction cost. Vast segments of these associations are set up to take off radical enhancements according to the solicitations of the market with a particular ultimate objective to be before their opponents, yet there is a relentless necessity for help and incessant change of significant worth organization practices.

The results of a present report express that after execution of significant worth systems, many don't upgrade their methodology always. It was recommended that
associations attempt to perform best in quality practices related with the quality organization system completed (Zu, Fredendall, and Robbins, 2006). While for some unique associations, after the utilization of relentless change and adequately diminishing costs, time and waste while extending quality, they are presently looking external components affecting their systems and creation in order to get perfect results.

The times of the 1990s might be associated with creating more craving to appropriation and usage of quality approaches than entirely former years of the twentieth century consolidated. Use of these quality administration approaches by an extensive variety of associations prompted the development of execution estimation systems of TQM. Execution estimation is basic to the achievement of authoritative execution by and large and TQM specifically (Chang, 2006). As TQM changed the way that various affiliations worked, various boss have begun to see that all significant business works out, for instance, some portion of expert, fundamental administration, key arrangements and so on ought to have been agreed with quality and be reliably upgraded as affiliation conditions and bearing change.

The idea of value has developed into the idea of execution magnificence that adjusts all organizations’ exercises, and adds to general adequacy and authoritative supportability (Evans and Lindsay 2008:11). Along these lines, this target will depict the significance of TQM with uncommon reference to SACCOs by exploring a connection amongst execution and TQM. It will concentrates especially on deciding if and how the use of Total Quality Management can enhance authoritative execution in SACCOs.
2.2.3 Human Resource Management Strategy

The past couple of years have seen stamped changes in the structure of the typical workforce inside the territory, and these movements have been clear in the age, race, family establishment and employment desires of the specialist set. The movements have had a knock-on effect on the operational models set up at various relationship in the range and have made changes the human resource, enrollment and get ready activities set up(Whitener, 2001).

As laborers confront a pace of progress exceptional ever, and as "sustaining" and the essential for chance taking, joined with longer hours and less diversion time, expand their danger of "burnout" ten times, experts' respects have moved recognizably (Whitener, 2001). Exceedingly gifted work force comprehends that the best open doors can be accomplished by moving beginning with one association then onto the following. Thusly, affiliations need to compete for the best capacity (Margo Vanover, 2001). This significantly affects the idea of enrollment and determination, preparing and advancement, execution administration and conservation programs.

A couple of theoreticians have battled that HR are possibly the fundamental source of sustainable centered edge for affiliations fights that human resource structures help make workforces whose duties are essential, fascinating, and troublesome for contenders to emulate. Agents react in like way, in their level of feeling of obligation with respect to the affiliation (Wayne, Shore & Liden, 1997).

Specialist perspectives and works on, including execution, mirror their observations and desires, responding the treatment that they get from the connection. In their Multilevel model partner human asset practices and expert responses, Wayne, Shore and Liden (1997) delineate affiliations recommending that human asset rehearses are
on an exceptionally essential level related with appoint observations and specialist viewpoints. Wayne, Shore and Liden, (1997), also found that worker outlooks, most particularly illustrative obligations, were associated with the joint effort of human asset practices and affirmations.

However most current affiliations pick approach definition systems that mirror their own particular social requests and needs, their essential issues join whether workers are coordinated and whether game-plans mirror an arrangement among association and delegate interests that is met all requirements to both sides. In the event that it is not, by then the HR arranges has not been gainful and should be re-evaluated. Intense HRM practices have been respected by various masters to be of most extraordinary importance in outfitting firms with high grounds and the ability to work effectively inside an engaged scene (Wayne, Shore & Liden, 1997).

As a basic piece of the esteem chain, HRM rehearses are inseparably connected to the general execution of the firm and to hierarchical duty (Iverson & Buttigieg, 1999; Meyer and Smith, 2000). In the previous ten years, an ever increasing number of studies have developed that take a gander at the execution of HRM hones inside African landmass, and keeping in mind that large portions of them affirm the significance and significance of HRM practices to the fruitful operation of organizations in this nation, central contrasts have been recognized in the idea of the HRM practices (Worthier & Klein, 1999).

The path in which HRM practices can influence the dedication of an individual delegate to the concentrations and centers of an alliance has been the centralization of much research (Meyer and Allen, 1997). A few specialists have discovered that high-involvement HRM rehearses, for example, general evaluations, reward and pay
orchestrates, prepare and change openings, and standard productive criticism, can in a
general sense refresh the different leveled obligation of authorities (Iverson and
Buttigieg, 1999; Meyer and Smith, 2000; Wong et al., 2001).

In like manner, if representatives are frequently furnished with the chance to go to
preparing and advancement workshops, they will perceive the organization's sense of
duty regarding enhance their aptitudes and will probably stay in the earth where they
have a ceaseless chance to learn. This is commonly advantageous for worker and
organization, as it enhances the quality of the association and holds key ability
(Huselid, 1995).

As shown by Ogilvie (1986), these sorts of HRM practices will most likely decidedly
influence specialist obligation and satisfaction than delegate economics or business
characteristics. As research exhibits that occupation satisfaction and legitimate
obligation are essential to upkeep in the workforce (Margo Vanover, 2001), this
examination will look at the objective of human resource techniques and frameworks
various leveled execution.

**2.2.4 Information Communication Technology Integration Strategy**

Strategic significance and estimation of Information Technologies (IT) have been
growing reliably. In numerous affiliations IT has transformed into a trademark bit of
the whole various leveled structure. This advance accomplished better definitive
exercises, enhanced creation parts and better different leveled execution. IT has been
seen by the specialists as a driving part for dispute and changing different leveled
structure.

The connection amongst ICT and hierarchical execution has been primary research
subjects for specialist, incorporating into keeping money and agreeable industry
(Connolly, 1999). In spite of the fact that saving money industry is an administration concentrated industry, nonetheless, it has been watched that data advances have been broadly utilized as a part of managing an account industry. Since keeping money items, i.e. administrations, may not be tried previously, by and large, buy choices are made far from the administration Center, which is the SACCO property. What's more, clients encounter the administrations in saving money corridors. This gap might be done away by data. In this purpose of this view, one might say that managing an account (Connolly, 1999). Along these lines data taking care of has turned out to be a standout amongst the most critical administrative issues.

By the writing survey, it is found that there are no comprehensively recognized standards and no typical ITC speculation for the progression, usage and evaluation of information propels particular to keeping cash industry. Decisions with respect to information structures or information development wanders are for the most part made by the boss by looking or hypotheses which are made specific to some unique controls. Since ICT hypotheses are known as finished the whole deal benefits saw sort wanders, by far most of its results may not be measured in short run. ICT hypotheses are moreover not clearly controlled by a particular division since it is utilized by the Whole affiliation (Wayne, Shore & Liden, 1997).

Since innovation is utilized along the entire generation - esteem chain of a lodging association, it is hard to gauge coordinate impacts of the IT on the efficiency (Sofield, 1998). There are bunches of free and ward factors influencing the yield of IT. Along these lines, it is troublesome and complex employment to think about on deciding the impacts of ICT on the hierarchical execution.
Table 2.1 Summary of Literature Review and Research Gaps

<table>
<thead>
<tr>
<th>Researcher</th>
<th>Focus</th>
<th>Findings</th>
<th>Research Gaps</th>
<th>Focus of Current Study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Winstone Muchira (2013)</td>
<td>Connection between procedure execution and execution in business banks in Kenya</td>
<td>Strategy implementation influences organization performance</td>
<td>The study was carried out in commercial bank</td>
<td>Strategies looks in strategies deployed by the SACCOS</td>
</tr>
<tr>
<td>Debrah Poku (2012)</td>
<td>Effect of strategic planning on the performance and operations of the agricultural development bank</td>
<td>Strategic planning of corporate bodies is an essential instrument for planning and forecasting which positions the organization to meet demands and changes which might come up in the course of discharging its services.</td>
<td>The study was carried out on organizational structure and performance</td>
<td>The study only focused on quality management systems on performance of SACCOS</td>
</tr>
<tr>
<td>Winfred and Goromonzi (2010)</td>
<td>Organizational Culture, Strategy Implementation and Commercial Bank Performance in Zimbabwe</td>
<td>Implementation of the method is important as much as its success</td>
<td>The study was carried out in Zimbabwe</td>
<td>The study was conducted in Kenya</td>
</tr>
<tr>
<td>Gabriel Ogunmokun (1998)</td>
<td>Strategy implementation and organizational performance taking a case study of private hospitals</td>
<td>Organizations should treat implementation as an important component of marketing strategy.</td>
<td>The study was carried out in private hospitals on implementation and organization performance</td>
<td>The research study focused on ICT</td>
</tr>
<tr>
<td>Jooste and Fourie (2000)</td>
<td>Part of vital authority in successful system usage Perceptions of South African vital pioneers.</td>
<td>Successful transition from strategy formulation to the implementation of strategy ultimately depends on the strategic leaders of the organization</td>
<td>The study was carried out on strategic leaders</td>
<td>The research study focused on management practices on performance of SACCOS</td>
</tr>
</tbody>
</table>
2.4 Conceptual framework

The conceptual framework shows the link between implemented strategies on organizational performance which are the dependent and independent variables. Implemented strategies are Leadership, HRM policies and procedures, quality management and ICT integration and organizational performance measures used are best practice, efficiency effectiveness and firm’s growth.
Independent Variables

**Implemented Strategies**

**Management Practices**
- Strategic planning
- Organizing
- Directing

**Quality Management**
- ISO Certification
- SASRA Certified
- Internal Policies

**Human Resource Management**
- Motivation
- Communication
- Staffing

**ICT Integration**
- FOSA/BOSA
- Sacco Link-ATM
- Mobile banking

**Dependent Variable**

**Organizational Performance**
- Growth
- Effectiveness
- Customer base

---

**Figure 2.1: Conceptual framework**

Source: Author (2017)

**Conceptual Framework of the Study**

The conceptual framework constitutes of Independent and dependent variables, in this context the independent variables comprises of Management practices, Quality Management, Human resources and ICT Integration strategies in relation to their effects on Organizational Performance in this case the Dependent variable of KHS.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

This study adopted a descriptive research design. Kombo and Tromp (2006) upheld that descriptive research is a procedure of clarifying the situation as it exists. Kerlinger (1969) takes note of, the depiction in this plan is limited to reality finding as well as results into detailing of vital standards of learning and answer for huge issues. This examination configuration was utilized on the grounds that it considers variables, for example, economy of outline, quick information gathering and capacity to comprehend a populace from a piece of it and its appropriateness for broad research.

This research design was appropriate since it gives space for commonsense difference of the exploration discoveries. A spellbinding plan attempt to clarify or portray a topic frequently by making an outline of an accumulation of issues and measures through the gathering of information and organization of the frequencies on look into factors as showed.

3.2 Target Population

Mugenda and Mugenda (2003) characterize populace as that populace to which an analyst might want to sum up the consequences of the investigation. Mugenda and Mugenda (2003) noticed that because of asset or calculated limitations analysts now and again draw tests from "open populace" the length of legitimacy of target populace is kept up.

The population of study was 115 employees in Kenya Highlands SACCO in Kericho County (KHS, 2017). These 115 employees are in 4 sections. This is because the targeted employees have been in the organization long enough and collecting data
from them is easier. The employees were grouped according to the sections that they operate in, more specifically in the following Sections Board of Directors, Management, Supervisors and other employees.

**Table 3.1: Distribution of target population**

<table>
<thead>
<tr>
<th>Sections</th>
<th>Target population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Directors</td>
<td>12</td>
</tr>
<tr>
<td>Management</td>
<td>11</td>
</tr>
<tr>
<td>Supervisors</td>
<td>40</td>
</tr>
<tr>
<td>Operation staff</td>
<td>52</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>115</strong></td>
</tr>
</tbody>
</table>

**Source: Kenya Highlands SACCO, HRM Department 2017**

**3.3 Sampling Design**

Kothari (2011) gives that sample size ought to be neither too extensive nor too little, separately because of cost adequacy and precision in meeting the targets. Cooper and Sehindler (2008) contend that when the objective populace in an investigation is under 1000; it's desirable over utilize a specimen size of 40%. The specimen measure in the examination was legitimized by 40% since it decreases duplicity& excess of information that was gathered and the example estimate is adequate and was guaranteed accumulation of convincing information. Therefore, the researcher’s sample size is 46 respondents from KHS in Kericho County. The study adopted a simple random sampling to select the 46 employees in KHS in Kericho County because it is simple to use and ensures that cases of different categories are represented.
### Table 3.2: Distribution of Sampling Table

<table>
<thead>
<tr>
<th>Sections</th>
<th>Target population</th>
<th>calculation</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Directors</td>
<td>12</td>
<td>40/100* 12</td>
<td>5</td>
</tr>
<tr>
<td>Management</td>
<td>11</td>
<td>40/100* 11</td>
<td>4</td>
</tr>
<tr>
<td>Supervisors</td>
<td>40</td>
<td>40/100* 40</td>
<td>16</td>
</tr>
<tr>
<td>Operation staff</td>
<td>52</td>
<td>40/100* 52</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>115</strong></td>
<td><em><em>40/100</em> 115</em>*</td>
<td><strong>46</strong></td>
</tr>
</tbody>
</table>

*Source: Author (2017)*

### 3.4 Data Collection

The study utilized essential information that was gathered through the utilization of closed and open ended questionnaires. The respondents completed questionnaires voluntarily with the researcher providing assistance. All the questionnaires were then collected and checked for plausibility, integrity and completeness. The guide was developed in line with the objectives of the study. The respondents of the study was drawn from all levels of management (C.E.O, Directors, Managers, Supervisory Committee, Management and operations staff) since they are were fully involved and integrated into the implemented strategies at KHS. Differently structured questionnaires were used for the different levels of management and ownership of implementation i.e. from the top level management and middle level management will include the C.E.O, Directors and Supervisory committee members were interviewed; the low level which included a selected number of subordinate staff.
3.4.1 Test of Validity

As indicated by Kuhn (2003) validity is how much observational measures of an idea precisely measure that idea. It is a pointer of how much examination results can be precisely deciphered and summed up to different populaces. This is the degree to which a test apparatus offers results to what it ought to as far as estimation (Borg and Gall, 1996). Frankel & Wallen (2000) master judgment was utilized to decide the substance legitimacy. Face validity is the extent to which a tool appears to measure what it is supposed to measure. Construct validity is the extent to which a tool measures an underlying construct. Content validity is the extent to which items are relevant to the content being measured. The approval procedure for the information gathering instrument was content validity, face and construct that was dealt with in detailing the poll and was talked about top to bottom with the examination collaborator and the manager. The researcher validated the instrument with the administrators of the KHS. This was done to guarantee there were no ambiguities or superfluity in the questionnaires.

3.4.2 Test of Reliability

Reliability is a trial of level of consistency of reactions gathered by the utilization of research instruments. According to Carmines and Zeller (1979) reliability is the inclination toward consistency found in rehashed estimations. As per Mugenda and Mugenda (2003), it is a measure of how much the instrument yields reliable information after rehashed trials. Orodho (2005) calls attention to that it is the consistency of research instruments in evoking comparable information from similar respondents in the wake of managing the instruments for at least two times with slips
in the middle. To set up the unwavering quality, the specialist utilized the SPSS form 21 to check the inner consistency of estimations.

Reliability was assessed with the use of Cronbach’s alpha coefficient to obtain a coefficient. A coefficient of 0.731 was obtained. Reid (2006) indicate that as a general rule, a coefficient greater than or equal to 0.7 is considered acceptable and a good indication of construct reliability. Therefore, a coefficient of 0.731 showed that the instruments had a higher reliability that prompted the researcher carry on with the data collection.

**Table 3.3: Reliability Results**

<table>
<thead>
<tr>
<th>Management practices</th>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality management</td>
<td>.769</td>
<td>5</td>
</tr>
<tr>
<td>Human resource management</td>
<td>.798</td>
<td>5</td>
</tr>
<tr>
<td>ICT management practices</td>
<td>.895</td>
<td>9</td>
</tr>
</tbody>
</table>

| ICT management practices | 0.802 | 5 |

**Source: Author (2017)**

According to Punch (1998) argued that Cronbach’s Alpha should between 0.75 to 1, means all variable were reliable.

**3.5 Data Analysis and Presentation**

The data obtained from the questionnaires was coded into analysis program and then it was analyzed qualitatively and the reported by use of pie charts and tables. The study used qualitative and quantitative methods to report the findings. The quantitative methods helped the researcher to generate descriptive and inferential
statistics necessary to make deductions on strategy implementation and organizational performance; a case of Kenya Highland SACCO.

The data was analyzed using the statistical package for social sciences (SPSS) that analyzed data statistics and generate descriptive statistics. Descriptive statistics allowed in establishing patterns, trends and relationships and makes it easier to understand and interpret the implication of the study. The findings were represented in tables and pie charts. Quantitative analysis used central tendency measure that will calculate means on scores on Likert scale. Cross tabulations was used to determine relationships between variables.

The research hypothesized was analyzed using inferential statistics where linear regression was conducted with regression model represented below;

As per the SPSS generated, the equation \( Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon \) became:

\[
Y = 0.483 + 0.741X_1 + 0.806X_3 + 0.641X_3 + 0.548X_4
\]

Where \( Y \) = Organizational Performance

\( X_1 \) = Management Practice

\( X_2 \) = Quality Management

\( X_3 \) = Human Resource Management

\( X_4 \) = ICT Integration

Table 1.4: Operationalization and measurement of variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Type of variable</th>
<th>indicators</th>
<th>Quantification of variable</th>
<th>Measurement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implemented strategies</td>
<td>Independent</td>
<td>Management Practices</td>
<td>No of plans</td>
<td>Rating of 5-1 Ordinal</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No of meetings</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>No of loans approved</td>
<td></td>
</tr>
<tr>
<td>Quality Management</td>
<td>No of ISO certifications</td>
<td>Rating of 5-1 Ordinal</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>--------------------------</td>
<td>------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of documented activities as per the SAS RA certification</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of reports</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of implemented policies</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Resource Management</td>
<td>No of types of incentives</td>
<td>Rating of 5-1 Ordinal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of certificates of awards</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of letters of promotions</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>No of trophies</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>No of letters of recognition</td>
<td></td>
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<tr>
<td></td>
<td>No of Internal Memos</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of written Feedback</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of Employee who exit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information Communication Technology Integration</td>
<td>No of customers served</td>
<td>Rating of 5-1 Ordinal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of ATM withdraws</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of mobile transactions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No of transactions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organizational performance</td>
<td>Dependent</td>
<td>Rating of 5-1 Ordinal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Growth Effectiveness</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Customer satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Efficiency</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of branches</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number of members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>registered in a given</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>period</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Author (2017)

3.6 Ethical Considerations

The researcher committed herself to satisfaction of required moral issues; particularly on secrecy of the respondents in the investigation guaranteed that the information gathered was not reached out to outsider. The analyst acquired educated assent from every one of the respondents and ensure they all took part intentionally and their personalities were not uncovered. The researcher recognized the wellsprings of all the
writing that was alluded to in the written work of this report. We assured the respondents of their confidentiality.
CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSION

4.1 Response Rate

A total of 46 questionnaires were distributed to the targeted respondents. However, only 41 of the target sample population responded bringing the response rate to 89.1%. This is shown in Table 4.1.

Table 4.1: Response Rate

<table>
<thead>
<tr>
<th>Category</th>
<th>Administered</th>
<th>Responded</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Board of Directors</td>
<td>5</td>
<td>4</td>
<td>80.0</td>
</tr>
<tr>
<td>Management</td>
<td>4</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>Supervisors</td>
<td>16</td>
<td>14</td>
<td>87.5</td>
</tr>
<tr>
<td>Operation Staff</td>
<td>21</td>
<td>19</td>
<td>90.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>46</strong></td>
<td><strong>41</strong></td>
<td><strong>89.1</strong></td>
</tr>
</tbody>
</table>

Table 4.1 shows that all management staff participated in the study. This was followed by operation staff (90.5%), followed by supervisors (87.5%) and board of directors. As indicated by Orodho (2004), a response rate of 30% on a huge example of more than 30 things is sufficiently illustrative. The overall response rate of 89.1% was satisfactory for data analysis. The response rate achieved in this study was, therefore considered sufficient for data analysis, conclusion and recommendations.
4.2 Background Information

On the background information of the respondents, the study focused on age, marital status, gender, work experience and level of education.

**Figure 4.1: Respondents age**

Source: Author (2017)

Figure 4.1 show that (43.9%) were between ages 26 and 35 years. 26.8% of the respondents were aged between 36 and 45 years. The minimum percentage (12.2%) of the respondents was 45 years and above. The allegation of the of the respondents’ ages is that 39.0% percent were above 36 years of age, which represented a fairly aging SACCO management staff in Kenya implying that some of the managers in the SACCO are of age 36 showing a good succession plan in SACCOs.

**Table 4.2: Marital Status**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percentage</th>
<th>Valid Percentage</th>
<th>Cumulative Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid Married</td>
<td>26</td>
<td>63.4</td>
<td>63.4</td>
<td>63.4</td>
</tr>
<tr>
<td>Single</td>
<td>15</td>
<td>36.6</td>
<td>36.6</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: Author (2017)
Table 4.3 shows that (63.4%) were married and 36.6% were single. This shows that majority of the respondents engaged in the study could be more committed to their work. This is according to Dodd-McCue and Wright (2012) who argue that employees who are married show much more commitment to their organizations compared to single employees.

![Respondents' Gender](image)

*Figure 4.2: Respondents Gender*

**Source: Author (2017)**

Figure 4.2 shows that (53.7%) were female and 46.3% male. This is an indication that all genders were fairly represented and the study was not gender bias.

<table>
<thead>
<tr>
<th>Table 4.3: Respondents’ Work Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Respondents’ Work Experience</strong></td>
</tr>
<tr>
<td><strong>Valid</strong></td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
</tr>
<tr>
<td><strong>Percent</strong></td>
</tr>
<tr>
<td><strong>Valid Percent</strong></td>
</tr>
<tr>
<td><strong>Cumulative Percent</strong></td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>9.8</td>
</tr>
<tr>
<td>9.8</td>
</tr>
<tr>
<td>9.8</td>
</tr>
<tr>
<td>12</td>
</tr>
<tr>
<td>29.3</td>
</tr>
<tr>
<td>29.3</td>
</tr>
<tr>
<td>39.0</td>
</tr>
<tr>
<td>15</td>
</tr>
<tr>
<td>36.6</td>
</tr>
<tr>
<td>36.6</td>
</tr>
<tr>
<td>75.6</td>
</tr>
<tr>
<td>10</td>
</tr>
<tr>
<td>24.4</td>
</tr>
<tr>
<td>24.4</td>
</tr>
<tr>
<td>100.0</td>
</tr>
<tr>
<td>41</td>
</tr>
<tr>
<td>100.0</td>
</tr>
<tr>
<td>100.0</td>
</tr>
</tbody>
</table>

**Source: Author (2017)**
Table 4.4 shows that (36.6%) had worked for a period of between 11 and 15 years, 29.3% for 6 to 10 years, 24.4% for 16 years and above and 9.8% for less than 5 years. This would imply that the respondents were knowledgeable of Implemented strategies on organizational performance. Cumulatively, those who had worked for over 11 year were 75.6%.

**Respondents’ Education Level**

![Figure 4.3: Respondents’ Education Level](image)

**Source: Author (2017)**

Figure 4.3 shows that 46.3% had attained a degree level of education, 21.9% had Master’s Degree, 17.1% had post graduate diploma and 14.6% had diploma certificate. These findings show that the respondents were highly educated and could respond to the research questions adequately.

### 4.3 Implemented Strategies, Descriptive Statistics and Inferential Statistics

This section comprises of descriptive and inferential statistics of the variables under study namely; management practices, quality management strategies, human resource management strategy, ICT strategies and performance. Responses were rated as
Strongly Agree (SA); Agree (A), Neutral (N); Disagree (D) and Strongly Disagree (SD) while Mean (M) and Standard Deviation (Std.Dev).

**Table 4.4: Management Practices**

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>M</th>
<th>Std.Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management practices have good strategic Plans which influences the number of general Annual meetings</td>
<td>41.5</td>
<td>31.7</td>
<td>4.9</td>
<td>9.8</td>
<td>3.83</td>
<td>1.358</td>
</tr>
<tr>
<td>Management organizes various organizational Committees which influences the number of Meetings held over a given period of time</td>
<td>46.3</td>
<td>34.1</td>
<td>2.4</td>
<td>14.6</td>
<td>2.4</td>
<td>4.07</td>
</tr>
<tr>
<td>The management directs its employees in the SACCO to attain its goals which influences the number of loans approved</td>
<td>48.8</td>
<td>43.9</td>
<td>2.4</td>
<td>0.0</td>
<td>4.37</td>
<td>0.767</td>
</tr>
<tr>
<td>Management controls its operations this determines the number of audits done annually</td>
<td>41.5</td>
<td>48.8</td>
<td>4.9</td>
<td>2.4</td>
<td>4.24</td>
<td>0.860</td>
</tr>
<tr>
<td>Management practices determine the level of growth</td>
<td>31.7</td>
<td>48.8</td>
<td>12.2</td>
<td>4.9</td>
<td>4.00</td>
<td>1.000</td>
</tr>
</tbody>
</table>

**Source: Author (2017)**

The results in Table 7 shows that (48.8%) strongly agreed that the management directs its employees in the SACCO to attain its goals which influences the number of loans approved, 43.9% agreed, 2.4% were neutral, 4.9% disagreed. The mean of 4.37 indicated that the management highly directs their employees in the SACCO to attain its goals which influences the number of loans approved. The goal attainment used by management practices did not vary significantly as indicated by standard deviation of 0.767.

46.3% strongly agreed that management organizes various organizational committees which influences the number of meetings held over a given period of time, 34.1% agreed, 2.4% neutral, and 14.6% disagreed and 2.4% strongly disagreed. The mean of
4.07 indicated that management is highly involved in organization of various organizational committees which influences the number of meetings held over a given period of time. The outcome of involvement led to some significant variation in meetings as indicated by standard deviation of 1.149.

It was further established that enhancing proper administration is likewise connected with extensive increments in profitability and yield. Great administration practices are strongly linked with good organizational performance that all the organization should embrace better management practices as a priority. The management in the SACCO is responsible for planning for future prospects, leading and motivating employees, organizing and coordinating activities within the SACCO.

These findings are in accordance with the discoveries of Arslan and Staub (2013) who watch that the goal of any affiliation is to make due, and also to keep up its existence by upgrading execution. Keeping in mind the end goal to address the issues of the profoundly focused markets, associations should consistently expand execution. Earlier writing recommends that some portion of organization is fundamentally essential for achieving the execution of affiliations. In any case, the disclosures of prior examinations about the piece of organization in extending definitive execution are mixed.

Arslan and Staub (2013) also propose that there is need to consider progressively the piece of organization sharpens in definitive execution due to the confined yet clashing results from past examinations. Further, a considerable amount of prior research has focused with respect to organization in the organization business. Along these lines, there is a limited understanding about the piece of organization practices on definitive execution as to customer profit fragment.
The figure 4.4 indicated the management directed number of loans to great extent within the SACCO. Management practices have been found to be important in controls of operation the positively affected then number of audits done annually. The proportion of influence of number of meetings held was positive as result of the use of management practices. Management practice significantly affected the general annual meetings. This management practice contributes highly to positive the level of growth.
Table 4.5: Quality Management Strategies

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>M</th>
<th>Std.Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality Management which follows ISO Certification has influenced the number of certified documented procedures</td>
<td>51.2</td>
<td>34.1</td>
<td>7.3</td>
<td>7.3</td>
<td>0.0</td>
<td>4.29</td>
</tr>
<tr>
<td>Quality Management in line with SASRA Certification has influenced the number of reports produced</td>
<td>46.3</td>
<td>36.6</td>
<td>7.3</td>
<td>9.8</td>
<td>0.0</td>
<td>4.20</td>
</tr>
<tr>
<td>Quality Management has influenced the number of implemented policies</td>
<td>39.0</td>
<td>43.9</td>
<td>2.4</td>
<td>4.9</td>
<td>4.9</td>
<td>4.12</td>
</tr>
<tr>
<td>Quality management through Internal ISO certified procedures influences the number of customers retained</td>
<td>34.1</td>
<td>63.4</td>
<td>2.4</td>
<td>0.0</td>
<td>0.0</td>
<td>4.32</td>
</tr>
<tr>
<td>Quality management strategies are Important regarding the effectiveness in an organization</td>
<td>39.0</td>
<td>43.9</td>
<td>14.6</td>
<td>2.4</td>
<td>0.0</td>
<td>4.20</td>
</tr>
</tbody>
</table>

Source: Author (2017)

The results in Table 4.6 shows that (51.2%) strongly agreed that quality management which follows ISO certification has influenced the number of certified documented procedures, 34.1% agreed, 7.3% neutral and disagreed respectively. The mean of 4.29 indicated that quality management which follows ISO certification has greatly influenced the number of certified documented procedures. The certified documented procedures did not vary significantly due to ISO certification as indicated by standard deviation of 0.901.

46.3% also strongly agreed that quality management in line with SASRA certification has influenced the number of reports produced, 36.6% agreed, 7.3% neutral and 9.8% disagreed. The mean of 4.20 indicated that quality management in line with SASRA certification has largely influenced the number of reports produced. The number of
reports produced did not change significantly because of SASRA certification as indicated by standard deviation of 0.954.

It was further established that quality administration rehearses have encouraged the SACCO, to achieve the targets that have been characterized in the SACCO’s system. It has guaranteed the accomplishment of solidness and dependability with respect to the strategies, hardware, and assets being utilized as a part of any venture attempted by the SACCO. Execution of value administration framework has helped to achieve more consistency in the activities of the SACCO, and redesigned the reasonability by change in the advantages and time usage and has ensured that the customer is satisfied by meeting their necessities and subsequently enhanced the assurance of the customer in this way extending the bit of the general business and advantage of the SACCO.

These discoveries are as per the discoveries of Gharakhani et al (2013) who watch that QM is an association suspecting that is depended upon to enable each individual from the connection. It is required to impel consistent, directed, and entire arrangement change in quality and profit and to take out authorities' dread of progress. Its key standard is that the cost of killing action is not as much as the cost of change. Sila (2009) battle that QM focuses on constant process change inside relationship to give unrivaled customer regards and addresses customer issues. Quality organization (QM) a celebrated lead for definitive organization is grasped for making indispensable info maps and info charts for an information affiliation.
Quality management strategy (figure 4.5) indicates that ISO certification influenced highly the number of customer retention and also the number of certified documented procedures. It is important regarding the effectiveness in an organization. SASRA was significant tool of quality management strategy that positively influences the number of reports produced. Quality management has influenced significantly the number of implemented policies.
Table 4.6: Human Resource Management Strategy

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>%</th>
<th>%</th>
<th>%</th>
<th>%</th>
<th>M</th>
<th>Std.Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human resource management has influenced the number of incentives</td>
<td>53.7</td>
<td>34.1</td>
<td>2.4</td>
<td>9.8</td>
<td>4.32</td>
<td>0.934</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management practices have led to awarding of certificates to employees</td>
<td>36.6</td>
<td>36.6</td>
<td>0.0</td>
<td>14.6</td>
<td>12.2</td>
<td>3.71</td>
<td>1.419</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human Resource Management practices encourage the promotion of employees</td>
<td>39.0</td>
<td>34.1</td>
<td>0.0</td>
<td>17.1</td>
<td>9.8</td>
<td>3.76</td>
<td>1.392</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management practices motivate employees through trophies</td>
<td>43.9</td>
<td>48.8</td>
<td>2.4</td>
<td>2.4</td>
<td>4.29</td>
<td>0.844</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management leads to number of employees recognized through written letters</td>
<td>34.1</td>
<td>58.5</td>
<td>2.4</td>
<td>0.0</td>
<td>4.9</td>
<td>4.22</td>
<td>0.725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management related Information is done via internal memos</td>
<td>26.8</td>
<td>43.9</td>
<td>4.9</td>
<td>14.6</td>
<td>9.8</td>
<td>3.63</td>
<td>1.299</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management incorporates feedback from customers</td>
<td>51.2</td>
<td>19.5</td>
<td>0.0</td>
<td>0.0</td>
<td>29.3</td>
<td>3.24</td>
<td>1.854</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management styles determine employees who exit</td>
<td>61.0</td>
<td>36.6</td>
<td>2.4</td>
<td>0.0</td>
<td>4.59</td>
<td>0.547</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management strategy dictates the level of customer satisfaction</td>
<td>56.1</td>
<td>31.7</td>
<td>0.0</td>
<td>2.4</td>
<td>9.8</td>
<td>4.22</td>
<td>1.235</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Author (2017)

The results in Table 4.7 show that (61.0%) strongly agreed that human resource management styles determine employees who exit, 36.6% agreed, 2.4% neutral. The mean of 4.59 indicated that human resource management styles to a great extent determine employees who exit. Turn over did not vary significantly due to the human management styles (st.Dev=0.547).

51.2% strongly agreed that human resource management incorporates feedback from customers, 19.5% agreed and 29.3% strongly disagreed. The mean of 3.24 indicated that human resource management moderately incorporates feedback from customers. The feedback variation is somewhat significant as a result of incorporation as indicated by standard deviation of 1.854.
It was further established that the start of human asset administration procedure is that the SACCOs plans and frameworks related to specialists should fit into the organizations’ more broad imperative game plan. It cultivates a feeling of camaraderie and solidarity inside the association. Human asset administration system causes the SACCO to screen its encouraging toward accomplishing its expressed objectives and targets in the vital arrangement. It likewise help in keeping the association consistent with laws identifying with representatives, compensation, protection and so forth.

These findings are in line with the observations of Allan and Sienko (1997) who overviewed changes in relationship, to the extent both legitimate structure and director/delegate associations. Changes in the budgetary condition have affected both formal and accommodating contracts of work. These in this way, have influenced appoint inspiration and complete commitment. Altering sufficiently to relationship changes has had 'tremendous ramifications to the degree kept up high ground in context of the capacity to get to and hold gifted workforce.

The Influence of Human Resource Management (HRM) Policies and procedures on Employee Retention will mean Organizations should make human resource game plans and strategies, including assurance and enrollment, get ready and change, and execution organization, that mirror their feelings and models and furthermore keeping up agreeable associations among organization and delegates. Regardless, some human resource workplaces basically devise approaches that game plan with current issues or necessities (Delery & Doty, 1996; Oakland& Oakland, 2001).
Figure 4.6: Human Resource Management Strategy

Human resource management styles did determined employee who exit to a great extent. Human resource practice has highly influence the number of incentives, motivation employees, number of recognized. There was moderate positive influence of human resource on promotion of employee, awarding of certificates to employees,
information through internal memos and incorporation of feedback from customers (figure 4.6).

Table 4.7: ICT Integration Strategy

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>M</th>
<th>Std.Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICT integrated FOSA system existence has influenced the number of customers served efficiently</td>
<td>56.1</td>
<td>34.1</td>
<td>2.4</td>
<td>7.3</td>
<td>0.0</td>
<td>4.29</td>
</tr>
<tr>
<td>ICT integrated BOSA system existence determines the number of customers served efficiently</td>
<td>36.6</td>
<td>39.0</td>
<td>2.4</td>
<td>12.2</td>
<td>9.8</td>
<td>3.80</td>
</tr>
<tr>
<td>ICT integrated ATM linkage by SACCO eases withdrawals.</td>
<td>56.1</td>
<td>29.3</td>
<td>0.0</td>
<td>9.8</td>
<td>4.9</td>
<td>4.22</td>
</tr>
<tr>
<td>ICT integrated M-Banking system affects mobile transactions</td>
<td>51.2</td>
<td>39.0</td>
<td>0.0</td>
<td>4.9</td>
<td>4.9</td>
<td>4.27</td>
</tr>
<tr>
<td>ICT strategies play a crucial role in efficiency in an organization</td>
<td>39.0</td>
<td>24.4</td>
<td>0.0</td>
<td>24.4</td>
<td>12.2</td>
<td>3.54</td>
</tr>
</tbody>
</table>

The results in Table 4.8 show that (56.1%) strongly agreed that ICT integrated FOSA system existence has influenced the number of customers served efficiently, 34.1% agreed, 2.4% neutral and 7.3% disagreed. The mean of 4.29 indicated that ICT integrated FOSA system existence has importantly influenced the number of customers served efficiently. The serving on the basis of integrated system is somewhat significant as shown by standard deviation of 1.123.

56.1% also strongly agreed that ICT integrated ATM linkage by SACCO eases withdrawals, 29.3% agreed, 9.8% disagreed and 4.9% strongly disagreed. The mean of 4.22 indicated that ICT integrated ATM linkage by SACCO effectively eases withdrawals. This has deviation significantly in ease of the withdrawal as indicated standard deviation of 1.173.
The study findings further demonstrated that ICT is incorporated inside SACCO operational exercises empowers greater openness, perceivability of data, accessibility of assortment of items and customer fulfillment. The ebb and flow data and interchanges advancements is constantly refreshed, overhauled and steady blend both inside and remotely should is done to improve the execution of SACCO. The mix of ICT in the SACCO advantage both, authority associations and customers joining diverse accomplices likewise, on an ordinary stage.

These findings concur with the discoveries of Connolly (1999) who watch that the connection amongst ICT and hierarchical execution has been primary research subjects for analyst, incorporating into managing an account and helpful industry. In spite of the fact that managing an account industry is an administration concentrated industry, notwithstanding, it has been watched that data innovations have been broadly utilized as a part of saving money industry (Poon, 1993). Since managing an account items, i.e. administrations, may not be tried heretofore, much of the time, buy choices are made far from the administration Center, which is the SACCO property. What's more, clients encounter the administrations in managing account corridors. There exist time and area contrast amongst buy and administration encounter.

Strategic significance and estimation of data advances (IT) have been extending reliably. In numerous affiliations IT has transformed into a trademark bit of the whole definitive structure (Bresnahan, 1998; Caldwell, 1988). This progress achieved better regulatory activities, improved era factors and better definitive execution. IT has been seen by the experts as a driving segment for competition and changing legitimate structure. (Segarsve, 1995; Clemons & Row, 1991; Porter, 1980, 1985; Porter & Millar, 1985).
ICT integration of FOSA system has enabled the number of customer served efficiently to increase in great extent. ICT strategies in M-banking affected greatly on mobile transactions, just as ATM has improve SACCO has eased withdrawals. BOSA integration has moderate affected the system existence as determinant on the number of customers served. It also moderately affects its role in efficiency in an organization (figure 4.7).

**Figure 4.7: ICT Integration Strategy**

**Source: Author (2017)**
Table 4.8: Implemented Strategy and Performance

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
<th>M</th>
<th>Std.Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management has influence growth the Sacco</td>
<td>68.3</td>
<td>19.5</td>
<td>7.3</td>
<td>2.4</td>
<td>2.4</td>
<td>4.49</td>
<td>0.925</td>
</tr>
<tr>
<td>Total Quality Management has influence effectiveness in the Sacco</td>
<td>43.9</td>
<td>51.2</td>
<td>0.0</td>
<td>2.4</td>
<td>2.4</td>
<td>4.32</td>
<td>0.820</td>
</tr>
<tr>
<td>Human resource has influenced customer satisfactions in the Sacco</td>
<td>34.1</td>
<td>46.3</td>
<td>2.4</td>
<td>7.3</td>
<td>9.8</td>
<td>3.88</td>
<td>1.249</td>
</tr>
<tr>
<td>ICT Integration has influence efficiency in the Sacco</td>
<td>36.6</td>
<td>56.1</td>
<td>0.0</td>
<td>4.9</td>
<td>2.4</td>
<td>4.20</td>
<td>0.872</td>
</tr>
<tr>
<td>Overall performance is determined by growth in branches and customer base</td>
<td>46.3</td>
<td>51.2</td>
<td>0.0</td>
<td>0.0</td>
<td>2.4</td>
<td>4.39</td>
<td>0.737</td>
</tr>
<tr>
<td>Growth, effectiveness, customer satisfaction and efficiency are significant in regard to performance</td>
<td>43.9</td>
<td>48.8</td>
<td>7.3</td>
<td>0.0</td>
<td>0.0</td>
<td>4.37</td>
<td>0.623</td>
</tr>
</tbody>
</table>

The results in Table 4.9 show that (68.3%) strongly agreed that Management has influence growth the Sacco, 19.5% agreed, 7.3% neutral and 2.4% disagreed and strongly disagreed respectively. The mean of 4.49 indicated that Management has on a large scale influenced growth of Sacco. Majority (56.2%) of the respondents agreed that ICT Integration has influenced efficiency in the Sacco, 36.6% strongly agreed, 4.9% disagreed and 2.4% strongly disagreed. The mean of 4.20 indicated that ICT Integration leads to high efficiency in the Sacco.

The connection amongst ICT and organizational performance has been fundamental research subjects for specialist, incorporating into saving money and helpful industry (Connolly, 1999). Despite the fact that managing an account industry is an administration concentrated industry, notwithstanding, it has been watched that data advances have been generally utilized as a part of keeping money industry (Poon, 1993). Since managing an account items, i.e. administrations, may not be tried previously, as a rule, buy choices are made far from the administration Center, which is the Sacco property. Also, clients encounter the administrations in keeping money.
lobbies. There exist time and area distinction amongst buy and administration encounter.

Kandelousi et al (2011) specified that top administration support can be seen in a few structures, for instance, helping groups in managing obstacles, displaying responsibility regarding the work and empowering the subordinates. Typically best administration bolster brings about accessibility of in time budgetary assets, allotment of human and other physical assets and furthermore it alludes to the assignment of essential energy to extend pioneers and venture group for effective culmination of undertakings.

![Figure 4.8: Implemented Strategies and Performance](image)

**Figure 4.8: Implemented Strategies and Performance**

**Source:** Author (2017)
The proportion of management was higher than TQM, ICT, HRM in that order as preferred strategy to contribute to the performance of the SACCO. Performance was viewed as result of growth in branches and customer base. These were significant based on growth, effectiveness, customer satisfaction and efficiency as measure of performance.

4.4 Inferential Statistics

In order to establish the effect of independent variables on the dependent variable, data was collected on each of the identified independent variable and thereafter, regression analysis was done. However, before carrying out the regression analysis, it was necessary to carry out correlation analysis was done to show the strength of a relationship between the independent variables and dependent variable.

Table 4.9: Correlation Analysis using SPSS Version 17.0

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Management Practices Strategy</td>
<td>Pearson Correlation</td>
<td>.654***</td>
<td>.142</td>
<td>.394*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td></td>
<td>.000</td>
<td>.375</td>
</tr>
<tr>
<td>N</td>
<td>41</td>
<td>41</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>Quality Management Strategy</td>
<td>Pearson Correlation</td>
<td>.654***</td>
<td>.333*</td>
<td>.308*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
<td>.034</td>
<td>.050</td>
</tr>
<tr>
<td>N</td>
<td>41</td>
<td>41</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>Human Resource Management</td>
<td>Pearson Correlation</td>
<td>.142</td>
<td>.333*</td>
<td>-1.62</td>
</tr>
<tr>
<td>Strategy</td>
<td>Sig. (2-tailed)</td>
<td>.375</td>
<td>.034</td>
<td>.311</td>
</tr>
<tr>
<td>N</td>
<td>41</td>
<td>41</td>
<td>41</td>
<td>41</td>
</tr>
<tr>
<td>ICT Integration Strategy</td>
<td>Pearson Correlation</td>
<td>.394*</td>
<td>.308*</td>
<td>-1.62</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.011</td>
<td>.050</td>
<td>.311</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>41</td>
<td>41</td>
<td>41</td>
<td>41</td>
</tr>
</tbody>
</table>
Table 4.10 shows the correlation analysis which revealed that the data sets were highly correlated with each other. For example, management practices strategy was found to have a good positive correlation with quality management strategy (0.654) but weak correlation with human resource management strategy (0.142) and ICT integration strategy (0.394) at the 0.01 significance level. This means that improved management practice strategy leads to high quality management.

Human resource management strategy had a weak positive correlation with management practice strategy (0.142) and quality management strategy (0.333) and also negatively correlation with ICT integration strategy (-0.162). ICT integration strategy had a weak positive correlation with management practice strategy (0.394) and quality management strategy (0.308).

Table 4.10: Coefficient of Determination Using SPSS Version 17.0

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>R Square Change</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>F Change</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>df1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>df2</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Sig. F Change</td>
</tr>
<tr>
<td>1</td>
<td>.536</td>
<td>.756</td>
<td>.849</td>
<td>.638</td>
<td>.056</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.533</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>36</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>.002</td>
</tr>
</tbody>
</table>

Source: Author (2017)

Coefficient of assurance discloses the degree to which changes in the dependent variable can be clarified by the adjustment in the independent variables or the rate of variety in the dependent variable that is clarified by all the four independent variables. The four independent variables that were considered, clarify just 75.6% of the organization performance among cooperative societies in Kericho County in Kenya by the R squared. This along these lines implies that different components not considered in this study contribute 24.4%.
Table 4.11: Analysis of Variance (ANOVA) Using SPSS Version 17.0

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>.867</td>
<td>4</td>
<td>.217</td>
<td>2.533</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>14.645</td>
<td>36</td>
<td>.407</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>15.512</td>
<td>40</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Author (2017)

The significance value is 0.002a which is less than 0.05 thus the model is statistically significance in predicting how various factors affect the organizational performance among cooperative societies in Kericho County in Kenya. The F critical at 5% level of significance was 0.002. Since F calculated is greater than the F critical (value = 2.533), this shows that the overall model was significant. The relationship (p < 0.05) indicated a linear relationship among the variables under the study meaning there was 95% chance that the relationship among the variables was not due to chance.
Table 4.12: Coefficient Analysis Using SPSS Version 17.0

<table>
<thead>
<tr>
<th>Model</th>
<th>Coefficients</th>
<th>Standardized Coefficients</th>
<th>95.0% Confidence Interval for B</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>0.483</td>
<td>.697</td>
</tr>
<tr>
<td></td>
<td>Management Practices Strategy</td>
<td>0.741</td>
<td>.102</td>
</tr>
<tr>
<td></td>
<td>Quality Management Strategy</td>
<td>0.806</td>
<td>.158</td>
</tr>
<tr>
<td></td>
<td>Human Resource Management Strategy</td>
<td>0.641</td>
<td>.120</td>
</tr>
<tr>
<td></td>
<td>ICT Integration Strategy</td>
<td>0.548</td>
<td>.102</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Organizational Performance

Source: Author (2017)

From the findings, taking all factors into account (Management Practice Strategy, ICT Integration Strategy, Human Resource Management Strategy and Quality Management Strategy) constant at zero, organizational performance among cooperative societies in Kericho County in Kenya would be 48.3%. The data findings analyzed also showed that all the independent variables had a positive and significant effect in organizational performance among cooperative societies in Kericho County in Kenya as indicated by beta values. The relationships (p < 0.05) are all significant with management practice strategy (t=3.403, p< 0.05), quality management strategy (t=4.667, p< 0.05), human resource strategy (t = 2.344, p< 0.05), ICT Integration strategy (t= 1.469, p< 0.05).

$H_0_1$: There is no significant effect between management practices and organizational performance of Kenya Highland Savings and Credit Cooperatives (SACCO)
The null hypothesis was thus rejected because t statistics 3.403 has a p value of 0.000 less than 0.05.

**Ho2: Quality Management Strategy has no significant influence on the organizational performance of Kenya Highlands Savings and Credit Cooperatives.**

The null hypothesis was thus rejected because t statistics 2.344 has a p value of 0.002 less than 0.05.

**Ho3: Human Resource Management Strategy have no significant role on organizational performance of Kenya Highlands Savings and Credit Cooperatives.**

The null hypothesis was thus rejected because t statistics 4.667 has a p value of 0.001 less than 0.05.

**Ho4: Information Communication Technology Strategy has no significant influence on the organizational performance of Kenya Highlands Savings and Credit Cooperatives.**

The null hypothesis was rejected based on the fact that t statistics 1.469 has a p value of 0.013 which is greater than 0.05
CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of the Findings
The chapter provides the summary of findings, gives the conclusions and recommendations of the study based on the objectives of the study based on the four independent variable management practices, Human resource management, Quality management strategies and ICT integration.

5.1.1 Management Practices
48.8% of the respondents strongly agreed that the management directs its employees in the SACCO to attain its goals which influences the number of loans approved, 43.9% agreed, 2.4% were neutral, 4.9% disagreed. The study revealed that management practice strategy had a positive and significant effect in organizational performance among cooperative societies in Kericho County in Kenya as indicated by beta values (t=2.090, p<0.05). 48.8% strongly agreed that the management directs its employees in the SACCO to attain its goals which influences the number of loans approved, 43.9% agreed, 2.4% were neutral, 4.9% disagreed. The mean of 4.29 indicated that quality management which follows ISO certification has highly influenced the number of certified documented procedures. The factors varied significantly as indicated by standard deviation of 0.901 and the mean of 4.20 indicated that quality management in line with SASRA certification has highly influenced the number of reports produced. These factors varied significantly as indicated by standard deviation of 0.954. The null hypothesis was thus rejected because t statistics 3.403 has a p value of 0.000 less than 0.05. Management practices has a Better Coefficient which means a positive increase in organizational performance.
5.1.2 Quality Management

51.2% of the respondents strongly agreed that quality management which follows ISO certification has influenced the number of certified documented procedures, 34.1% agreed, 7.3% neutral and disagreed respectively. The study revealed that quality management strategy had a positive and significant effect in organizational performance among cooperative societies in Kericho County in Kenya as indicated by beta values (t=3.153, p<0.05). 51.2% strongly agreed that quality management which follows ISO certification has influenced the number of certified documented procedures, 34.1% agreed, 7.3% neutral and disagreed respectively. The mean of 4.29 indicated that quality management which follows ISO certification has highly influenced the number of certified documented procedures. The factors varied significantly as indicated by standard deviation of 0.901 and the mean of 4.20 indicated that quality management in line with SASRA certification has highly influenced the number of reports produced. These factors varied significantly as indicated by standard deviation of 0.954. The null hypothesis was thus rejected because t statistics 2.344 has a p value of 0.002 less than 0.05

5.1.3 Human Resource Management

61.0% of the respondents strongly agreed that human resource management styles determine employees who exit, 36.6% agreed, 2.4% neutral. The study revealed that human resource management strategy had a positive and significant effect in organizational performance among cooperative societies in Kericho County in Kenya as indicated by beta values(t=1.062, p<0.05). 61.0% strongly agreed that human resource management styles determine employees who exit, 36.6% agreed, 2.4% neutral. The mean of 4.59 indicated that human resource management styles highly determines who employees who exit. These factors varied significantly as indicated
by standard deviation of 0.547 and the mean of 3.24 indicated that human resource management moderately incorporates feedback from customers. These factors varied significantly as indicated by standard deviation of 1.854. The null hypothesis was thus rejected because t statistics 4.667 has a p value of 0.001 less than 0.05.

5.1.4 ICT Integration

56.1% of the respondents strongly agreed that ICT integrated FOSA system existence has influenced the number of customers served efficiently, 34.1% agreed, 2.4% neutral, 7.3% disagreed. The study revealed that ICT integration strategy had a positive and significant effect in organizational performance among cooperative societies in Kericho County in Kenya as indicated by beta values(t=4.086, p<0.05). 56.1% strongly agreed that ICT integrated FOSA system existence has influenced the number of customers served efficiently, 34.1% agreed, 2.4% neutral, and 7.3% disagreed. The mean of 4.29 indicated that ICT integrated FOSA system existence has highly influenced the number of customers served efficiently. These factors varied significantly as indicated by standard deviation of 1.123 and the mean of 4.22 indicated that ICT integrated ATM linkage by SACCO highly eases withdrawals. These factors varied significantly as indicated standard deviation of 1.173. The null hypothesis was not rejected based on the fact that t statistics 1.469 has a p value of 0.013 which is greater than 0.05.

The 7S’s model is fully indicated by the results in where all the strategies are positive predictors to performance of SACCOs. The management practices, quality management, human resource management and ICT management strategies positively contributed to the model. The system theory is also fully supported by the results of the study.
5.2 Conclusions

The study concluded that the management practice strategy makes considerable contribution in seeing and responding to publicize changes; new open entryways and undermining headways and besides gives the motivation to organization in evaluating battling requests for theory, capital and new staff thus improving organizational performance. The study also concluded that the top management’s commitment is major issue and the directors must show their readiness to exhibit power and dedication to the execution procedure for the SACCO to enhance its execution.

The study concluded that when SACCO implements TQM in effective way, then its performance will be largely enhanced from several aspects. The study also concluded that the system of TQM that focuses on upgrading the consumer loyalty levels will straightforwardly enhance the organizational performance. Consumer loyalty and quality execution of items and administrations can be upgraded by actualizing diverse quality activities at the organization.

The study concluded that HR is the key for keeping the relationship in the market so engaged. These HR ought to be managed sufficiently to achieve the required execution of the affiliation. It is essential to administer intentionally the HR and to alter at its framework with definitive approach.

The study concluded that there is a strong positive correlation between ICT integration and organizational performance in SACCOs in Kenya. The progressions to the association's operational practices, business framework and ICT foundation have enhanced operational procedures and effectiveness of the organization. Therefore, this has lessened working and exchange costs, expanded turnover and improved profitability.
5.3 Recommendations for Policy and Practice

The study recommended that the organization leadership through management practice strategy should improve on their level of motivation of their employees towards the organization’s goals and objectives. Leadership should actively collect information that suggest new approaches, create a network of listening systems, among other strategies to understand the organizational environment and any signs of change.

On quality management strategy, the study recommended that the SACCOs ought to be sorted out to get the essential data for the distinguishing proof of client necessities and to acquire solid and quick criticism on the quality levels of as of now accessible items/administrations. Worker inspiration assumes a crucial part to concentrate on consumer loyalty.

The study recommended that organizations should comprehend the yearnings required from laborers consequently the delegates show their aptitudes, are moved and bear on in the path required by the relationship to finish execution. Essential HRM is a clear technique for human resource organization all through the affiliation that it's consolidated with the affiliation's general framework. It enables the affiliation having laborers with the right capacities and putting them in positions as shown by the level of their ability and aptitudes.

The study recommended that the current information and communications technologies should be revived, overhauled and reliable mix both inside and remotely should be done to upgrade the SACCO's operations. The compromise of ICT in SACCO would benefit both, expert centers and customers joining distinctive accomplices additionally, on a normal stage. The decision of right information
exchanges advancement instrument is moreover basic to arrange the customer requirements with advantage estimations.

5.4 Suggestion for Further Studies

Based on the findings, the study recommends that further studies should be carried out on evaluation management practices on performance of SACCOs in Kenya and also assessment of ICT strategies on performance of SACCOs. There could be further findings on coefficients of determination of organizational performance and conceptualization of the same.
REFERENCES


Johnson, G. and Scholes, K. (2002). Methodology in the Public Sector: Management in the Wilderness; *Journal of Management Studies*


APPENDIX I: RESPONDENTS LETTER

Emily C. Cheruiyot,
Kenyatta University,
P.o Box 43844-00100,
Nairobi.

Kenya Highlands Sacco,
P.o Box 2085-20200
Kericho.
Date: 20th March 2017

Dear Respondent,

RE: QUESTIONNAIRE ON IMPLEMENTED STRATEGIES ON ORGANIZATIONAL PERFORMANCE

I am Emily C. Cheruiyot, a post graduate student in the school of Business at Kenyatta University. I am carrying out research on Implemented strategies on organizational performance, a case of Kenya Highlands Sacco. The purpose of the research is to gather information which will help establish the implemented strategies at KHS and its effect on organizational Performance.

I would be grateful if you could answer the Questions in the questionnaire and also share your experiences with me. The questionnaire will require about 10 minutes of your time. Your responses were held in confidence, only statistical results were revealed. Any and all identifying information was discarded upon receipt. Please do not indicate your name or the name of your Department anywhere on the questionnaire.

Thank you,

Yours Faithfully,

Emily C. Cheruiyot

D53/KER/PT/29733/2014
APPENDIX II: QUESTIONNAIRE

Section A: Demographic Characteristics of the Respondents

Date:

Questionnaire number:

Instructions: Please tick the appropriate box and DO NOT write your name anywhere in this questionnaire. Kindly note that feedback given was used for academic purpose ONLY.

SECTION A: BACKGROUND INFORMATION
1. Indicate your Age Bracket.
   18 - 25 years. □
   26 - 35 years. □
   36 - 45 years □
   46 years and above. □
2. State your Marital Status.
   Married □
   Single □
3. State Your Gender
   Male □
   Female □
4. How long have you been Working in this Organization?
   Less than 5 years □
   6 - 10 years □
   11 - 15 years □
   16 years and above □

5. State your Highest Academic Qualification
   Post Graduate degree □
   Degree □
   Diploma □
   Master’s Degree □
**SECTION B:**
**MANAGEMENT PRACTICES**

Please indicate your views on the answer which closely matches your opinion. Where 5= strongly disagree 4=Agree 3=Neutral 2=Disagree 1=Strongly Disagree

<table>
<thead>
<tr>
<th>Management practices</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management practices have good strategic plans which influences the number of general Annual meetings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management organizes various organizational committees which influences the number of meetings held over a given period of time.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The management directs its employees in the SACCO to attain its goals which influences the number of loans approved.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management controls its operations which determines the number of audits done annually</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management practices determine the level of growth</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In what ways have management practices influenced operations of Kenya Highlands Sacco…........................................................................................................
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74
QUALITY MANAGEMENT

Please indicate your views on the answer which closely matches your opinion. Where 5= strongly disagree 4=Agree 3=Neutral 2=Disagree 1=Strongly Disagree

<table>
<thead>
<tr>
<th>QUALITY MANAGEMENT STRATEGIES</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quality Management which follows ISO certification has influenced the number of certified documented procedures.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality Management in line with SASRA certification has influenced the number of reports produced.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality Management has influenced the number of implemented policies</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality management through Internal ISO certified procedures influences the number of customers retained.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality management strategies are important regarding the effectiveness in an organization</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

State other ways how quality management strategies have improved performance at Kenya Highlands Sacco…………………………………………………………………………………
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………………………………………………………………………………………………

75
HUMAN RESOURCE MANAGEMENT

Please indicate your views on the answer which closely matches your opinion. Where
5 = strongly disagree 4 = Agree 3 = Neutral 2 = Disagree 1 = Strongly Disagree

<table>
<thead>
<tr>
<th>HUMAN RESOURCE MANAGEMENT STRATEGY</th>
<th>SA</th>
<th>A</th>
<th>N</th>
<th>D</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human resource management has influenced the number of incentives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Human resource management practices have led to awarding of certificates to employees</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Human Resource Management practices encourage the promotion of employees</td>
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<td>Human resource management practices motivate employees through trophies</td>
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<td>Human resource management leads to number of employees recognized through written letters</td>
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<td>Human resource management related information is done via internal memos</td>
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<td>Human resource management incorporates feedback from customers</td>
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<td>Human resource management styles determine employees who exit</td>
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<td>Human resource management strategy dictates the level of customer satisfaction</td>
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Explain other way the Management has done to motivate employees at Kenya Highlands Sacco

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**ICT INTEGRATION**

Please indicate your views on the answer which closely matches your opinion. Where 5= strongly disagree 4=Agree 3=Neutral 2=Disagree 1=Strongly Disagree

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<tr>
<th>ICT STRATEGIES</th>
<th>SA</th>
<th>A</th>
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<tr>
<td>ICT integrated FOSA system existence has influenced the number of customers served efficiently.</td>
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<tr>
<td>ICT integrated BOSA system existence determines the number of customers served efficiently.</td>
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<td>ICT integrated ATM linkage by SACCO eases withdrawals.</td>
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<td>ICT integrated M-Banking system affects mobile transactions.</td>
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<td>ICT strategies play a crucial role in efficiency in an organization</td>
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Mention any other improvement of ICT integrated system to Kenya Highlands Sacco…………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………
IMPLEMENTED STRATEGY AND PERFORMANCE

Please indicate your views on the answer which closely matches your opinion. Where 5= strongly disagree 4=Agree 3=Neutral 2=Disagree 1=Strongly Disagree

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<th>PERFORMANCE</th>
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<tr>
<td>Management has influence growth the SACCOs.</td>
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<td>Total Quality Management has influence effectiveness in the SACCOs.</td>
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<td>Human resource has influenced customer satisfactions in the SACCOs.</td>
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<td>ICT Integration has influence efficiency in the SACCOs.</td>
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<td>Overall performance is determined by growth in branches and customer base.</td>
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<td>Growth, Effectiveness, Customer satisfaction and Efficiency are significant in regard to performance</td>
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Explain other causes of overall performance in the SACCO…………………………………………………………………………………………………………………………
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Thank you for your participation