

Balanced Score Card and Service Delivery at National Health Insurance Fund in Mombasa County, Kenya

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ABSTRACT

The Public sector plays a critical role in the effective delivery of public services that are essential to the functioning of a state economy. The service delivery in the public sector has been noted to be ineffective due to self-interest service from the public sector officers, unlike the private sector, where focus is primarily on shareholder value. The study examined the effect of the balanced scorecard and service delivery at the national health insurance fund in Mombasa County, Kenya. The specific objectives of the study were to determine the effect of the financial perspective of the balanced scorecard, the effect of customer perspective of the balanced scorecard, the internal business perspective of balanced and examine the effect of innovation and learning perspective of balanced scorecard on service delivery at national health insurance fund in Mombasa County. The study is anchored on Balanced score card model and agency theory. The study adopted a descriptive survey research design that depicts the attributes of a specific circumstance, occasion, or case. The targeted population of the study was 158 and the respondents were senior managers, middle level managers, lower level managers and the support staff working at national health insurance fund in Mombasa County. The study finds that the balanced scorecard improves systems of the cost structure, the organization creates more revenue opportunities, net shareholder value is maintained and the asset is well utilized. Additionally, it can be concluded that most employees are delighted with the financial evaluation process by use of the balanced scorecard. The study found a positive relationship between the balanced scorecard components namely customer focus, financial perspective, customer perspective, internal business perspective, innovation, learning aspect and service delivery. The study concluded that customer focus to enhance the service delivery could be through implementing customer satisfaction measures, implementing customer service charter, maintaining product functionality, maintaining customer relationship management and maintaining customer loyalty. The study recommended that the need for NHIF to achieve the balanced scorecard to be able to track financial results while simultaneously monitoring progress through building the capabilities and as well acquiring the intangible assets they would need future growth. Also, the study recommended the organization to consider the issue cost minimization strategy to enhance the service delivery to the customers. In addition to that, there is a need to have a permanent solution to steady funds to be able to meet its obligations. The study further recommended that the organization to embrace the balanced scorecard and will help improve communication between the management and customers thus improve on the quality service hence satisfy the needs of the customers.

Key Words: *Balanced Score Card, financial perspective of balanced scorecard, customer perspective of balanced scorecard, business perspective of balanced scorecard, innovation and learning perspective of balanced score card, Service Delivery*

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1. Introduction

Delivering services of high quality is an essential pursuit for service providers that seek to create and provide value to their customers (Ochungo, Ouma, Obiero & Odera, 2019). According to Munge, Mulupi, Barasa and Chuma (2018), through the provision of high levels of service quality, companies can achieve increased customer satisfaction, loyalty and therefore long-term profitability. To provide high levels of service quality and thus create value for their customers, service organizations need to plan the delivery of their services and to ensure the successful implementation of the actual plan (Kavonga, 2017). Therefore, proper planning and effective implementation of the developed delivery plans are critical factors for the Service Delivery System. Organizational sustainability compels service organizations to be able to attain operational efficiency. Service organizations get leverage through quality services by optimizing their output, thus gaining a competitive edge in the industry. The balanced scorecard is a strategic planning and management system used extensively in the business industry by private, government and non-profit organizations worldwide to align business operations to the vision, mission, goals and strategy of the organization, monitor organizational performance against strategic goals and improve internal and external communications (Leitemu & Gitonga, 2019). According to Ondieki (2017), the balanced scorecard translates an organization's mission and strategy into a comprehensive set of vital performance measures that provided a framework for strategic measurement and management system used for managing diverse firm objectives and activities across all organizational levels.

According to Muthoni, (2018), balanced scorecard measures organizational performance in four balanced perspectives that include; financial perspective which analyses the measurable economic and financial consequences of actions already taken, Customer perspective identifies and focuses on the customer and market segments in which the business unit will compete. Its performance in these targeted segments, Internal Business Process, measures the critical internal processes in which the organization must excel in and Learning & Growth perspective which measures the infrastructure or human resources that the organization must build to create long-term growth and improvement ensuring sustainability. Kasiri, Cheng, Sambasivan and Sidin (2017) reported that integration of standardization and customization of service offerings is critical for improved service quality and customer satisfaction has a significant effect on customer loyalty in service industries in Malaysia. According to Hapsari, Clemes and Dean (2017), service quality, perceived value and customer satisfaction have a direct effect on customer loyalty to the airline's companies in the United Kingdom. Lin, Wu and Ling (2017) reported that Organizational empowerment climate influences employees' psychological empowerment through department psychological empowerment and department psychological empowerment influences employees' service quality through individual psychological empowerment in the Chinese tourism firms.

Narteh (2018) reported that from the direct relationship emerged as the dimensions of retail bank service quality positively and significantly predicted customer satisfaction. Okoye, Odum, Abiahu and Odum (2017) concluded that quoted manufacturing companies in Nigeria should implement Balance Score Card since the adoption of merely one or two Balance Score Card attribute has proved to improve the organizational value thus enhanced service delivery. Teklehaimanot, Teklehaimanot, Tedella and Abdella (2016) revealed that balanced scorecard strategies used of balanced scorecard improved the performance measurement of the health

extension program in Ethiopia. Ondieki (2017) reported that finance, internal business perspective, innovation and customer perspective had a positive and significant effect on the organizational performance at KEBs despite the lack of profitability. Kairu, Wafula, and Odhiambo (2014) examined the impact of balanced scorecard on performance of firms in the service sector and revealed that non-financial criteria are as critical as financial criteria in measurement systems. When both measures are integrated into the system, they lead to superior results. Wanga (2018) concluded that balanced scorecard had a positive effect on performance in the Kenya Ports Authority. Mutinda (2014) established there is a positive relationship between the balanced scorecard on customer focus and customer satisfaction in commercial banks and micro-finance institutions in Nairobi.

The service delivery to the customers is essential to in enhancing the retention of the customers in the organization. The production of consumer loyalty can give a few advantages, including the connection amongst organizations and shoppers are symphonious giving a decent premise to the buy and re-making of client faithfulness and frame a proposal by listening in on others' conversations that can profit the organization (Adejuwon, 2016). The service delivery is focused on the evaluation that reflects the customer's perception of specific dimensions of service: reliability, responsiveness, assurance, Empathy, tangibles (Sanjuq, 2104). Quality in servicing customers is an important marketing construct for organizations. According to Kutsch, Ward, Hall and Algar (2015), service quality is an invaluable asset that organizations should manage to survive and gain a competitive advantage. The administration quality measurements are imperative for organizations because there is a comprehensive eye to eye contacts between a client and a worker. Hence, keeping up an expert and agreeable store condition can build consumer loyalty (Jelena, Natalja & Konstantins, 2013).

Managers have a very vital role in administering and refining the intellectual capacity of the quality of the services provided by their organizations (Wangari, Anyango, & Wanjau, 2012). The values, knowledge and the managers' impact instilled to the public, determine the future of the economy and the future of the nationals as they are the citizen to consume the services provided. To attain sustainable development, every government strives to achieve consistent improvement in the quality of life for its taxpayers (Akinyi & Moturi, 2015). The client viewpoint and inward procedures are the helpful measurements that measure the adequacy of the activities to fulfil the clients, given that inner view is the most valuable for tasks administration purposes since it is worried about everyday choices that spin around the formation of merchandise and enterprises (Patterson, Bakken, Doucette, Urmie & McDonough, 2017). According to Muiruri and Kilika (2015), full implementation of the BSC in the public sector would, therefore, change the public sector's performance thereby contributing to a more detailed history of the public sector's achievements over the years. Taxpayers require accountability that their tax shillings are being used effectively and efficiently and also demand program performance, efficient use of resources, and give satisfactory service to the public.

The balanced scorecard is a strategic planning and management system used extensively in the business industry by private, government and non-profit organizations worldwide to align business operations to the vision, mission, goals and strategy of the organization, monitor organizational performance against strategic goals and improve internal and external communications (Akkermans & Van Oorschot, 2018). As defined by Kaplan and Norton (1992), the balanced scorecard translates an organization's mission and strategy into a comprehensive set of vital performance measures that provided a framework for strategic measurement and management system used for managing diverse firm objectives and activities across all organizational levels. It has gained popularity because vision and strategy occupy the centre stage in the performance management system (Hansen & Schaltegger, 2016). It takes into account both financial and non-financial performances, being monitored through lagging

and leading indicators which paints a picture of the actual past against the desired future state. Set targets are monitored and reviewed with the hope that achieving and surpassing the goals will influence performance positively (Hoque, 2014).

The tool was developed in the early 1990s by Kaplan and Norton with emphasis on four perspectives or viewpoints, i.e., organizational capacity, internal business processes, customer focus and financial (Hoque, 2014). From a short term performance measurement tool in the first generation it evolved into performance management tool in its second generation where the linkages between perspectives and linkages between objectives were introduced and is now at age three as a long term strategic management tool where destination statement has been submitted to paint the picture of what the future will look like (Wanga 2018). The service delivery component of the balanced scorecard addresses the question of identifying and measuring what is relevant and matters. Realistic targets are set, data is collected and performance over time is persistently to establish the changes in the management (Schalock, Lee, Verdugo, Swart, Claes, van Loon & Lee, 2014). The balance scorecard influences improved actions, ultimately leading to superior performance. Through appropriate performance measurement & analysis automation tools, data is transformed into useful information and knowledge that is used to continuously review and improve the strategy depending on the environmental challenges and organizational competences.

NHIF beneficiaries can access health services through an extensive network of accredited health facilities both in Kenya and Tanzania. The Fund's certified health facilities among others include public health facilities, private health facilities and Faith-Based Organization (FBO "s) which are geographically scattered all over the country (Abuya, Maina & Chuma, 2015). The fund accredits all levels of health facilities which include: National Referral and equivalent hospitals; Zonal referral and comparable hospitals; Regional referral Hospitals; District/Designated/Council Designated Hospitals; Health Centers; Dispensaries; Specialized Clinics; Diagnostics Centers (Imaging and Laboratories); Pharmacies, and Accredited Drugs Dispensing Outlets (ADDOs) (Okech & Lelegwe, 2016). Furthermore, to complement and guarantee improved access to quality health care services for NHIF beneficiaries, the fund has introduced the NHIF outreach programme which is conducted quarterly by involving medical specialists of different disciplines (Tonkei, 2016). The objective of the programme is to ensure that vulnerable communities in underserved areas can access specialized quality healthcare services. NHIF registers all eligible members from both the formal and informal sector. For those in the formal sector, it is compulsory to be a member. For those in the informal sector and retirees, membership is open and voluntary (Muthoni, 2018). Due to increased competition, the management of NHIF has been compelled to utilize different essential apparatuses most appropriate to assess and enhance their generally authoritative execution (Mutinda, 2014). NHIF situated in Mombasa County has received utilization of execution assessment estimation devices, for example, the Balanced Scorecard, to enhance staff efficiency and to impact the organization's vital expectation particularly on improving client benefit (Loth & Godwin, 2018). Efficient service delivery in the health sector is essential and it enhances the development of a nation since the employees are insured against any health problems and can get quality services.

2. Statement of the Problem

The Public sector plays a critical role in the effective delivery of public services that are essential to the functioning of a state economy. The challenge, however, has always been how to evaluate the performance of public sector organizations. With the increasing pressure for transparency, accountability and efficiency from the public and other stakeholders, it has become apparent that an evaluation method has to be implemented (Tonkei, 2016). It is also

noted that service delivery in the public sector is noted to be ineffective due to self-interest service from the public sector officers, unlike the private sector where the focus is primarily on shareholder value (Muthoni, 2018). However, most government institutions, NHIF included, have undergone the same problems as any other public sector organization towards the implementation and utilization of the balanced scorecard system (Ondieki, 2017). The quality of the service delivery can be enhanced through the use of the balanced scorecard system which has never been fully employed due to the organization's management reluctance on administering the revenue collection and allocation in NHIF offices in Mombasa County (Leitemu & Gitonga, 2019). Nevertheless, the preceding studies presented the knowledge gap. For instance, Ondieki (2017) conducted a study to examine the effect of the balanced scorecard on organizational performance in the case of Kenya bureau of standards in the Southern part of Nairobi County. Tonkei (2016) conducted a study to examine the influence of balanced scorecard performance management system on employee job satisfaction at the National Hospital Insurance Fund in Kenya. Chantal (2016) did a study on the implementation of the balanced scorecard for service delivery performance amongst South Africa municipalities. Also, Hapsari, Clemes and Dean (2017) established that service quality, perceived value and customer satisfaction have a direct effect on customer loyalty to the airlines' companies in the United Kingdom. This situation calls for the implementation of more policies that would increase the public sector's service delivery and none of the previous studies examined the effect of balanced scorecard on service delivery at national health insurance fund in Mombasa County, Kenya, thus a need to bridge the gap.

3. Objectives of the Study

The general objective of the study was to examine the effect of balanced score card on service delivery at national health insurance fund in Mombasa County, Kenya.

Specific objectives were:

- i. To determine the effect of financial perspective of balanced scorecard on service delivery at national health insurance fund in Mombasa County, Kenya.
- ii. To establish the effect of customer perspective of balanced scorecard on service delivery at national health insurance fund in Mombasa County, Kenya.
- iii. To assess the effect of internal business perspective of balanced scorecard on service delivery at national health insurance fund in Mombasa County, Kenya.
- iv. To examine the effect of innovation and learning perspective of balanced scorecard on service delivery at national health insurance fund in Mombasa County, Kenya.

4. Theoretical Literature Review

4.1 Balanced Scorecard Model

The Balanced Scorecard was developed in the USA in the 1990s by Kaplan & Norton (1992), as a result of the necessity that was realized to measure more than just financial performance, because it was observed that financial result was a product of the past performance, not necessarily influencing future performance and therefore fell short of the requirement of how to deal with the future. The theory states that the performance of an organization should be measured through financial and non-financial measures. The balanced scorecard theory measures performance in four different perspectives, i.e. financial, customers, internal processes, and learning & growth (Kaplan, 1992). Vision and strategy occupy the centre stage in Balanced Scorecard Model, performance management system, Kaplan & Norton (1992) because the executives of the organization appreciate their importance in the implementation process since they are involved.

According to Kaplan and Norton (1992), four key processes play a significant role in connecting long term strategies and short term activities in the balanced scorecard system.

Number one is the interpretation of the vision. It's about unanimity at the top management on how exactly the mission and strategy relate to the concept. This ensures a clear understanding of what to be cascaded to the rest of the team, without ambiguity. Number two is communicating to the departments and individuals the connection between the mission, strategy, initiatives and measures across all levels of the organization. This enables the employees to understand how they are linked and aligned to the bigger picture and how important their role is for the organization to achieve the long term goals. At this point, the operational functions break down the relevant strategy to their daily activities, without derailing from the overall strategic alignment (Lyons & Gumbus, 2004). Reward concerning performance may be considered at this point. Number three is about integration between business plans and financial plans, taking into account the strategic plans and budget process, without losing the alignment between identified short term plans and targets related to the long term objectives. The final process regards to feedback and learning Kaplan & Norton (1992), which enables you to build your organizational capacity by addressing the skills gaps and improving your internal business processes. Based on the argument, the theory is relevant to the current study to establish how NHIF can maximum service delivery to the customers. Figure 2.1 shows the balanced scorecard performance measurement tool

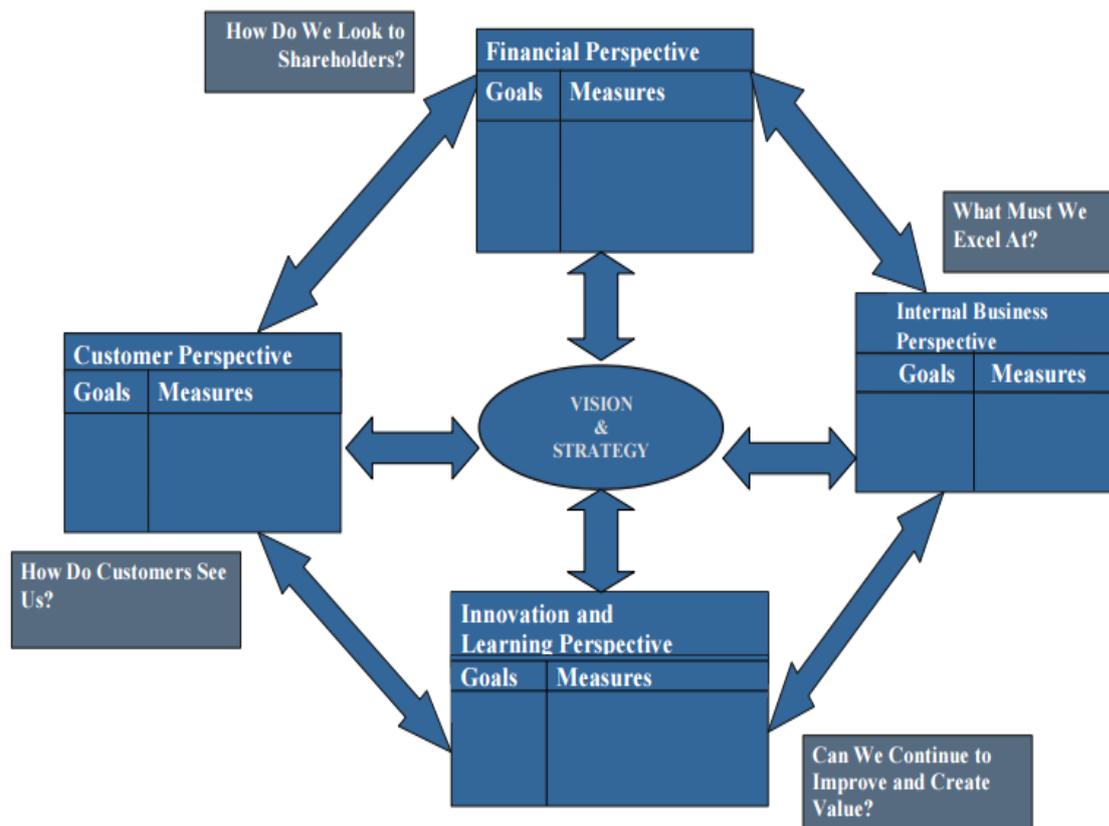


Figure 1: Balanced scorecard performance measurement tool

Source: Robert S. Kaplan and David P. Norton, the Balanced Scorecard - Measures That Drive Performance, Harvard Business Review, January-February, 1992

4.2 Agency Theory

Agency theory was spearheaded out by Stephen Ross and Barry Mitnick (Mitnick, 2013). The approach establishes the management generally makes choices affecting the execution of the

duties in a company. The theory argues that with minimal supervision, the directors may choose to put resources into activities with negative net value (Bosse & Phillips, 2016). Further, a more elevated amount of debt expands investors' worth on account of its disciplinary impact on administrator conduct. The agency theory contends that when ownership and control in an organization are separate, the managers may act out of self-interest and are self-centred, thereby, giving less attention to shareholders' interests (Shi, Connelly & Hoskisson, 2017). The separation of power and control in an organization may bring about supervisors seeking after various targets other than that of the firm, for example, perquisites, picking information sources or yields that their inclinations, or otherwise neglecting to amplify firm worth. Substantially, the agency cost of outside proprietorship equivalent to the lost an incentive from expert supervisors boosting their very own utility, rather than the estimation of the firm (Pouryousefi and Frooman, 2017). More prominent financial leverage may influence directors and diminish agency costs through the risk of liquidation, which makes individual misfortunes administrators of pay rates, notoriety, perquisites and additionally through a strain to produce income to pay interest cost (Dawar, 2016). The agency cost hypothesis contends that exceptionally leveraged firms can diminish the agency cost of outside equity and improves the association's presentation, which adequately builds firm worth. Myers (1977) sees that exceptionally leveraged firms can relieve clashes among investors and supervisors concerning the decision of venture. It places that the determination of capital structure helps in moderating agency costs and thereby impacts fast execution (Parker, Dressel, Chevers and Zeppetella, 2018).

In spite of the agency theory being immensely known to business and immensely being reliable to the organizations, it faces criticism from the scholars. For instance, Eisenhardt (1989), Shleifer and Vishny (1997) and Daily et al. (2003) (Panda and Leepsa, 2017). The theory expects a sound understanding between the head and operator for a restricted or the boundless future period, and what's to come is unsure. Besides, the theory accepts that contracting can wipe out the agency issue, however for all intents and purposes; it faces numerous deterrents like data asymmetry, rationality, misrepresentation and exchange cost. The enthusiasm of the Investors' in the firm is to extend the benefits; in any case, their activity is obliged in the firm. The responsibilities of managers are just compelled to the administration, and their further job is not unmistakably characterized. The theory considers the administrators as astute and disregards the ability of the directors (Gong, Tang, Liu & Li, 2017). Much as this theory affects leverage decisions that need to be taken to address agency conflict arising, it also helps in explaining the role played by top managerial staff in checking the specialists (directors) of the firm. The senior administrative staff as a governance mechanism helps in keeping on toes the managers who pursue self-interest at the expense of shareholder's wealth maximization objective. The board of director will effectively provide an oversight authority to guarantee that the interests of investors are not infringed by managers who are internal players in the firm they are serving. Hence the more significant the board sizes, the active the monitoring role it is having over the agents. This theory is relevant to the current study and it establishes that organizations can improve their performance, which effectively increases firm value by developing the cost minimization strategies.

5. Empirical Review

5.1 Financial Perspective and Service Delivery

Wanga (2018) aimed to determine the effect of balanced scorecard on performance of Kenya Ports Authority and also to establish the challenges faced by Kenya Ports Authority concerning balanced scorecard and gaps that can be addressed. The study was anchored on a balanced scorecard model, resource-based view and dynamic capability view. The study revealed that

there was no automatic link between perspectives guaranteeing that exemplary performance in one aspect led to superior performance in the other. The study also found out that the alignment of initiatives to strategic objectives and the setting of realistic targets were crucial to success. The study concluded that negative staff attitude and behaviour featured as a result of a reward system that was found to be selective and yet the scorecard cut across the entire organization. The study recommended there is needed to have service level agreements and to ensure that the initiatives put in place are relevant to the desired performance outcome. Enteshari, Abadi, Karbasi, Soltani (2012) examined the critical arranging model plan dependent on the Balanced Score Card in Chinese firms. The findings of the study established that internal procedures of guaranteeing precise, sufficient and auspicious subsidizing of business tasks make increased the value of the clients. The study found that association money related point of view has been looked with a primary status from the perspective of natural conditions and inside assets to guarantee consistence. The study also established that directors need to meet money related point of view of the organization and determine the ways to minimize the cost of production.

Pizzini (2013) examined the judgmental impacts of procedure maps in adjusted scorecard execution assessments in South Africa firms. The study found that measurements of cost administration viability, including precision, fulfilment, opportuneness, dependability and pertinence affect the cost data convenience and administration conveyance. The research established that cost administration adequacy bolstered the key and operational choices, for instance, item configuration, sourcing, evaluating, item blend, consumer loyalty, execution estimation and gainfulness. Besides, Ittner and Larcker (2009) examined the effect of value activities on firm administration conveyance. The study found that tasks administration and showcasing has given proof of a critical arrangement of connections between an association's general consumer loyalties and operational and benefit conveyance.

5.2 Customer Perspective and Service Delivery

Ondieki (2017) examined the effect of the balanced scorecard on organizational performance in the public sector in Kenya in a case of Kenya bureau of standards in the Southern part of Nairobi County on Popo road off Mombasa road in South C. The study used a cross-sectional descriptive design. The study revealed on the customer perspective that none of the customer perspective variables were related to organizational performance at KEBS. However, the organization was well aware of its customers that included, the employees, the shareholders, external customers covering clients and prospective customers and there was the general public and the government. The study concluded that good financial reporting, proper use of finances leads to shareholder satisfaction and it also impacts positively on the employee perception of the organization, which promotes organizational performance on the overall. Dresner and Xu (2015) investigated the effect of productive client benefit on consumer loyalty. Their finding of the study established that expanded fulfilment adds to higher profits, even after putting controls on the extra costs engaged with giving that more elevated amount of accomplishment. Client centre has a positive effect on the administration conveyance since it advances client dedication (Chong and Rundus, 2004). An investigation by Jacob, Madu and Tang (2004) found that higher consumer loyalty adds to better execution through lower promoting, deals and publicizing costs or because of more economical value versatility of interest. In their investigation of the Swedish market, Anderson, Fornell, and Lehmann, (2004), utilizing 1989 to 1990 organization level piece of the overall industry information, recommend that high consumer loyalty emphatically impacts future budgetary returns and market initiative. Consumer loyalty can enhance gainfulness since it affects client maintenance and the repurchase conduct of clients (Verhoef, 2003).

Fouladgar, Chamzini and Zavadskas (2011) investigated the incorporated model for organizing methodologies of the Iranian mining division. They found that consumer loyalty results from a change in the level of arrangement of client benefit and successful store network administration. The study found that business procedure plots how to get a handle on and hold target clients effectively and is an essential factor for enhancing money related execution. The study also established that client benefit point of view estimates the yield of postponed records as well as to characterize the accomplishment in fields identified with the client like fulfilment, customer`s support and development and the esteem expansion to the objective clients. Geert and Nijssen (2013) investigated the impacts of utilizing the adjusted scorecard in a case study of the banking sectors in Ghana. The examination found that the balanced scorecard fits different understandings. The findings of the research established that balance scorecard supplements corporate procedure emphatically impacts organization execution. The study recommended that firms need to implement the balanced scorecard which enhances organization execution, however the way of its utilization matters. Njuguna (2016) investigated the effect of balanced scorecard on customer performance. The findings of the study established that balanced scorecard has an impact on the performance of the organizations.

5.3 Innovation, Learning Perspective and Service Delivery

Osibanjo, Abiodun and Adeniji (2014) conducted a study to examine the influence of job environment on job satisfaction and commitment among Nigerian nurses. The findings of the research established that training is the planned efforts by an organization to facilitate employee`s learning of job-related competencies that include knowledge, skills or behaviours and are critical for successful job performance. The study also established that training and development help to optimize the use of human resource in the organization to achieve the organizational goals as well as their individual goals. The study further reported that precise information and relevant knowledge made available through training and development assists performance. Tang, Wang and Tang (2015) examined the effect of service innovation on the performance of the hotel industries in Taiwan. The findings of the study established that innovation enhances its business activities along these lines, expanding consumer loyalty. The study also determined that administration drives other quality administration factors, for example, vital arranging, controlling and coordination hierarchical assets, human asset administration, generation and operational process administration and examination to enhance money related execution.

Muthui (2016) conducted a study to examine the effects of balanced scorecard on the growth of small and medium enterprises in the case of SMEs in Langata constituency. The findings of the research established that balanced scorecard does not substantially enhance both knowledge management in the organization and training and skills acquisition by personnel in the organization. Also, a study was conducted by Kinanu (2013) to examine the application of balanced scorecard and the performance of multinational corporations listed on the Nairobi securities exchange. The findings of the study revealed that the effect of organizational learning and growth was found to be continuous employment of new manufacturing technologies, increased hours per employee, increased annual training and development budget per employee, under development of new manufacturing processes and enhanced employee education and skills. Karimi (2014) conducted a study to examine the impact of the balanced scorecard and performance of public sector organizations in the ministry of energy and petroleum in Kenya. The findings of the research established that there exists a strong positive correlation between the internal business perspective and performance of public sector organizations in the ministry of energy and petroleum in Kenya. Kaasa (2009) completed an investigation on the measures the effect of these components on the inventive exercises in an

association to decide the considerable job of social capital on development. He affirmed the urgent responsibility of social capital in associations and systems on innovativeness and advancement execution. Adam (2011) explored the effect of national mechanical advancement frameworks on the association's development. As indicated by Ghazinoory and Soofi (2012), human asset advancement involves advancing nonstop preparing and learning workplace as it improves development representatives and encourages versatility of HR.

5.4 Internal Business Perspective and Service Delivery

Asaasira (2016) conducted a study on the Balanced Scorecard as a tool of strategy implementation and performance of tier one commercial banks in Kenya. The findings of the research established that employee capabilities and motivation, information system capabilities, multi-skilling and staff empowerment, as well as rewards in performance management systems in the tier one commercial banks, enhance strategy implementation. Muthui (2016) found that the feature of the internal business process perspective in SMEs it was decided that the balanced scorecard does not increase the order processing time in the organization. Kaguyi (2014) conducted a study to examine the application of balanced scorecard in creating a competitive advantage at Kenya commercial bank limited. The findings found that the internal business process pillar of the balanced scorecard improved employee performance. Magu (2013) found that the business process element of balance scorecard adequately measured the performance of the internal process in their firms. Karimi (2014) found a strong positive correlation between the internal business perspective and execution of public sector organizations in the ministry of energy and petroleum in Kenya.

Njuguna (2015) conducted a study to examine the perception of the employee on the effectiveness of balanced scorecard in measuring performance in the Kenya Revenue Authority. The findings of the research established that internal business processes perspective concentrates on the personal business that comes about from the money related achievement and fulfilled clients. The study reported to meet the hierarchical goals and clients' desires; associations must recognize the critical business forms at which they should exceed expectations. According to the findings of the study, fundamental business forms are checked to guarantee that results will dependably be tasteful. The study also established that client-based measures are essential, yet they should be converted into actions of what the association must do inside to live up to its clients' desires. Tonkei (2016) conducted a study to examine the influence of balanced scorecard performance management system on employee job satisfaction at the National Hospital Insurance Fund in Kenya. The study found that the respondents had a positive and clear understanding of what the balanced scorecard sought to achieve. They felt that the Fund's past performance rating awards were not satisfactory and that the balanced scorecard was better than the traditional forms of Measurement. The study also found that learning and growth perspective, business process perspective, customer perspective, a financial perspective influenced employees' job satisfaction at the National Hospital Insurance Fund, Kenya.

6. Conceptual framework

The conceptual framework is a diagrammatical display of the study variables (Mugenda & Mugenda, 2003). It helps the researcher to have a clear picture of the association between the variables under study. Figure 1 present the conceptual framework.

Independent variables

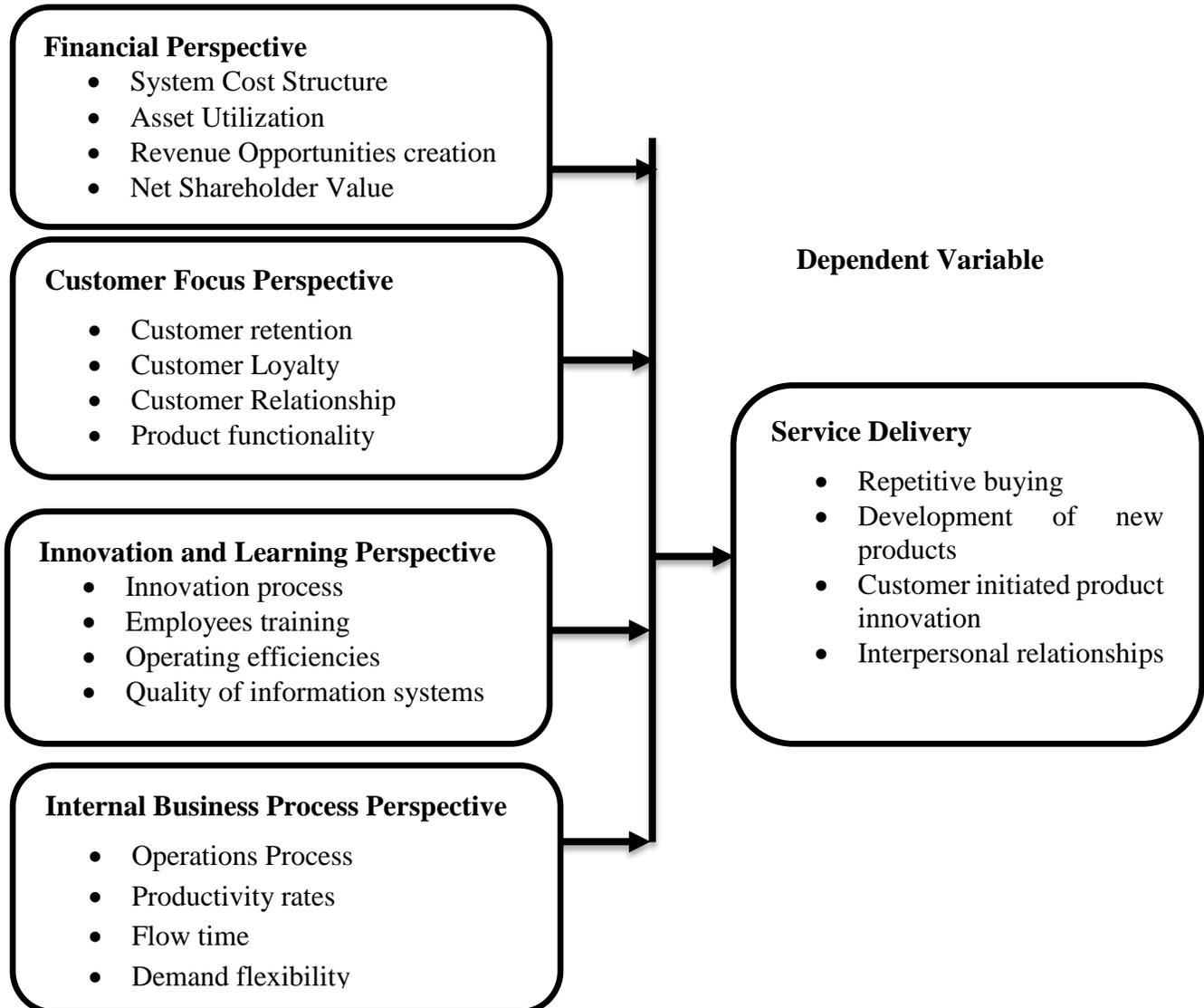


Figure 1: Conceptual Framework

Source: Kaplan and Norton (1992)

The financial perspective shows whether the technique, usage and execution are adding to primary concern change. It comprises of system cost structure, asset utilization, revenue opportunities creation and net shareholder value. The budgetary destinations identify with gainfulness and these are estimated by working wage and profit for capital utilized. Likewise, the Customer focus perspective identifies and focuses on the customer and market segments in which the business unit will compete and includes the customer retention, customer loyalty, customer relationship and

product functionality. The innovation and Learning perspective measures the infrastructure or human resources that the organization must build to create long-term growth and improvement, ensuring sustainability. It includes the innovation process, employees training, operating efficiencies and quality of information systems. Internal business perspective recognizes the working, client administration and social process destinations for enhancing the quality of work processes. It includes the Operations Process, Productivity rates, Flow time and Demand flexibility. The adjusted scorecard ought to decipher the organization's methodology, beginning with the long haul budgetary targets, and afterwards connecting them into the succession of moves that must be made with money-related procedures, clients and internal procedures lastly representatives and frameworks to convey powerful administrations. Finally, the service delivery is focused on the evaluation that reflects the customer's perception of specific dimensions of service: reliability, Repetitive buying, Customer initiated product innovation, Interpersonal relationships, responsiveness and assurance. Quality in servicing customers is an important marketing construct for organizations.

7. Research Methodology

The study adopted a descriptive survey research design which depicts the attributes of a specific circumstance, occasion or case. The descriptive survey research design was deemed appropriate by the researcher since the study wanted to know the opinions, attitudes and habits toward the influence of balanced scorecard on the service delivery. The targeted population of the study was 158 and the respondents were senior managers, middle level managers, lower level managers and the support staff working at NHIF in Mombasa County. The study used stratified simple random sampling to select the respondents. The respondents were stratified according to their position. Stratified sampling is applicable if a population from which a sample to be drawn does not constitute a homogeneous group (Mugenda & Mugenda, 2008). The study adopted Yamane (1967) simplified formula to compute the sample size of employees in the departments. A sample size of 113 was obtained. SPSS was used to organize code and analyze data and generate the quantitative report. The examination was developed using both descriptive and inferential statistics. The descriptive statistics entailed the mean, standard deviation and frequencies. The inferential statistics involved correlation analysis and regression analysis. The correlation presented the association between the variables, while the regression depicted the relationship between the variables under investigation. ANOVA examination quantified the best fit and determined if the general model was statistically significant.

8. Data Analysis Results

Table 1 presents the correlation results.

Table 1: Correlation Analysis

| Correlations | | Service Delivery | Financial perspective | Customer perspective | Internal business perspective | Innovation and learning perspective |
|-----------------------|---------------------|------------------|-----------------------|----------------------|-------------------------------|-------------------------------------|
| Service Delivery | Pearson Correlation | 1.000 | | | | |
| | Sig. (2-tailed) | | | | | |
| Financial perspective | Pearson Correlation | .341** | 1.000 | | | |

| Correlations | | Service Delivery | Financial perspective | Customer perspective | Internal business perspective | Innovation and learning perspective |
|-------------------------------------|---------------------|------------------|-----------------------|----------------------|-------------------------------|-------------------------------------|
| Customer perspective | Sig. (2-tailed) | 0.000 | | | | |
| | Pearson Correlation | .543** | .126** | 1.000 | | |
| Internal business perspective | Sig. (2-tailed) | 0.000 | 0.000 | | | |
| | Pearson Correlation | .382* | .031** | .019** | 1.000 | |
| Innovation and learning perspective | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | | |
| | Pearson Correlation | .491** | .033** | .024** | .163** | 1.000 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | |

** Correlation is significant at the 0.01 level (2-tailed)

The results from table 1 revealed that the financial perspective and service delivery were positively and significantly associated ($r=0.341$, $p=0.000$). The table further indicated that customer perspective and service delivery are positively and significantly associated ($r=0.543$, $p=0.000$). It was also established that the internal business perspective and service delivery were positively and significantly associated ($r=0.382$, $p=0.000$). Similarly, results showed that innovation and learning perspective and service delivery were positively and significantly associated ($r=0.547$, $p=0.000$). The findings are in agreement with those of Enteshari et al. (2012) who affirm that indeed organizations formulate strategies from the perspective of financial plans and through income and profit growth. Financial managers view the organizations' strategy on how it tries to create a stable growth for the investor. Strategic principles are formed around the value of investors, production management, quality, necessary capacities, innovation, information technology and organization planning.

Table 2: Model Summary

The results presented in table 4.11 indicate the fitness of model

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|---------------------|----------|-------------------|----------------------------|
| 1 | 0.869. ^a | .755 | .693 | .3871 |

a. Predictors: (Constant), financial perspective, customer perspective, internal business perspective and innovation and learning perspective.

From the analysis in the Table 2, the degree to which financial perspective, customer perspective, internal business perspective and innovation and learning perspective is related to service delivery at NHIF was expressed in the positive correlation coefficient ($R = 0.869$ and coefficient of

determination, (R^2) =0.755. This implies that the four variables together predicted about 75.5% of service delivery at NHIF. Therefore, financial perspective, customer perspective, internal business perspective and innovation and learning perspective explain 75.5% of NHIF's service delivery. Analysis of variance (ANOVA) was used to test the significance of the regression model as pertains to differences in means of the dependent and independent variables. The findings are as follows.

The results presented in table 3 indicate the Analysis of Variance

Table 3: Analysis of Variance

| Model | Sum of Squares | Df | Mean Square | F | Sig. |
|--------------|----------------|----|-------------|-------|-------------------|
| 1 Regression | 1.303 | 4 | .434 | 2.758 | .003 ^b |
| Residual | 7.403 | 42 | .158 | | |
| Total | 8.706 | 46 | | | |

a. Dependent Variable: Service delivery

b. Predictors: (Constant), Financial perspective, customer perspective, internal business perspective and innovation and learning perspective

From the findings, the P value was found to be 0.003, which shows that the results were significant at a 5% level of confidence as the p-value ($p = 0.003$) was less than 5%. The F-test at a 5% level of confidence was 2.758 demonstrating the significance of the model. In other words, financial perspective, customer perspective, internal business perspective and innovation and learning perspective influence service delivery.

The multiple regression of coefficient is presented in Table 4.

Table 4: The Multiple Regression of Coefficient.

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 1.841 | .803 | | 2.293 | .004 |
| Financial perspective | .425 | .124 | .061 | 3.427 | .000 |
| Customer focus perspective | .328 | .143 | .174 | 2.294 | .003 |
| Internal business perspective | .254 | .062 | .107 | 4.098 | .000 |
| Innovation and learning perspective | .320 | .081 | .273 | 3.937 | .001 |

a. Dependent Variable: Service delivery

b. Predictors: (Constant), Financial perspective, customer perspective, internal business perspective and innovation and learning perspective

From the results in table 4.13, financial perspective and service delivery were positively and significantly related ($\beta = 0.425$, $p = 0.000$). Customer perspective and service delivery were

positively and significantly related ($\beta = 0.328$, $p = 0.003$). Internal business perspective and service delivery are positively and significantly related ($\beta = 0.254$, $p = 0.000$). Finally, Innovation and learning perspective were positively and significantly related to service delivery ($\beta = 0.320$, $p = 0.001$). This implied that an improvement in financial perspective, Customer perspective, Innovation and learning perspective and internal business perspective led to an increase in service delivery in NHIF in Mombasa County. The regression results consisted of those of Mutinda (2014) who established there is a positive relationship between the balanced scorecard on customer focus and customer satisfaction in commercial banks and micro-finance institutions in Nairobi. Also, Ondieki (2017) reported that finance, internal business perspective, Innovation and customer perspective had a positive and significant effect on the organizational performance at KEBs. The multiple regression model was therefore; $Y = 1.841 + 0.425X_1 + 0.328X_2 + 0.320X_3 + 0.254X_4$ where $Y =$ Service Delivery, $X_1 =$ financial perspective of Balanced Scorecard, $X_2 =$ customer perspective of Balanced Scorecard, $X_3 =$ internal business perspective of Balanced Scorecard, $X_4 =$ innovation and learning perspective of Balanced Scorecard, $\beta_0 =$ Regression Constant, $\beta_1, \beta_2, \beta_3, \beta_4 =$ the coefficients for the various independent variables.

9. Conclusions

From the findings of the study, the study concludes that balance scorecard enhances financial stability. The study finds that the balanced scorecard improves systems of the cost structure, the organization creates more revenue opportunities, net shareholder value is maintained and the asset is well utilized. Additionally, it can be concluded that most employees are delighted with the financial evaluation process by use of the balanced scorecard. Additionally, the impact of the balanced scorecard on customer focus and service delivery lead to a conclusion that there is a positive relationship between the balanced scorecard on customer focus and service delivery. The study concludes that customer focus to enhance the service delivery can be through implementing customer satisfaction measures, implementing customer service charter, maintaining product functionality, maintaining customer relationship management and maintaining customer loyalty.

The study concludes that the internal business process perspective appears to be the pillar of the most organizations. The study revealed that the internal business process perspective was positively and significantly related to service delivery. According to the findings of the study, the research concludes that internal business process perspective that influences the service delivery in large extent were implementing quality measures, auditing productivity rates, establishing the market intelligence reports, monitoring demand flexibility and ensuring sufficient product timeliness. Besides, the study concludes that innovation and learning perspective of the balanced scorecard was positively and significantly related to service delivery. The study finds that innovation and learning perspective enhance service delivery through time is taken in developing new product, organization carrying out research to improve innovation, organization maintaining operating efficiencies, checking the quality information system always, frequency training of the employees and development. Learning develops the skills and new competencies are acquired that enhance the performance of employees. Key to this aspect, however, was the fact that, despite employees being willing to learn more skills, top management believe in it and support it. The study concludes that the management needs to have exiting job structures that avoid dreariness and boredom and they must support a culture of innovation.

10. Recommendations

From the conclusions of the study, the study recommends that the need for NHIF to implement the balanced scorecard to be able to track financial results while simultaneously monitoring progress through building the capabilities and as well acquiring the intangible assets they would need future growth. Also, the study recommends the organization to consider the issue cost minimization strategy to enhance the service delivery to the customers. In addition to that, there is a need to have a permanent solution to steady funds to be able to meet its obligations. Thus, the NHIF should review the strategic plans, particularly on the sources of revenue. This would require carrying out a financial audit to check out areas that may not be core to the organization to save the essential income. The study recommends that the organization to embrace the balanced scorecard and will help improve communication between the management and customers thus improve on the quality service hence satisfy the needs of the customers. The study also recommends the management to pay much attention to customer complaints to meet the customers' expectation. The organization should pay attention to those features that contribute to customer satisfaction such as loyalty, retention, rates which are rated very little/weak. On the internal perspective, the study recommends that there is need to review the strategic plan to aim for financial sustainability and to see how to improve on human resource management. This requires the organization to improve on the knowledge management strategy to enable it to use the abundant knowledge for competitive advantage. Additionally, the organization should sustain its continued improvement to achieve sustainability.

On the innovation and learning perspective, the study recommends the organization should enhance employee involvement strategy to tap into the skills and competences for more innovations for business improvement. Additionally, the organization should always ensure the quality information system is always checked, carry out research to improve innovation, maintains operating efficiencies, frequency training of the employees and development. The organization should also be carrying out an audit to establish the acquired skills concerning organization requirement at present and for the future. The study recommends the need for organizations to implement the balanced scorecard to be able to track financial results while simultaneously monitoring progress through building the capabilities and as well acquiring the intangible assets they would need future growth. The study recommends that indeed with the conceptualization of the balanced scorecard, it will enable the managers to gain knowledge and ability to know at any point in its implementation whether the strategy they have formulated is working. In case it is not working, they should be able to understand why. The balanced scorecard should help improve communication between the management and customers to improve on the quality service to satisfy their customers' needs. On the internal perspective, there is a need to review the strategic plan to aim for financial sustainability and to see how to improve service delivery in organizations. This requires the organization to improve on the knowledge management strategy to enable it to use the abundant knowledge for competitive advantage.

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