STRATEGIC CHANGE MANAGEMENT PRACTICES AND PERFORMANCE OF
DEPOSIT TAKING SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN
NAIROBI CITY COUNTY, KENYA

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OPTION), KENYATTA UNIVERSITY

NOVEMBER, 2022
DECLARATION

Declaration for the candidate

This project is my own work, and it has never been submitted for a degree at another university.

Signature ........................................ Date........................................

Loise Wanjiru Nderitu
D53/NYI/PT/39644/2016

Supervisor’s Declaration

I certify that the work in this project was completed under my supervision by the candidate.

Signature ........................................ Date........................................

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School of Business,

Kenyatta University.

DEDICATION

This project is dedicated to my parents, Esau and Lucy Nderitu, for their unwavering love, unwavering support, and guidance in my educational pursuits.
ACKNOWLEDGEMENT

I'd want to take this opportunity to thank my supervisor, Dr. David Kiiru, for his help in making this project a success. I'd want to express my gratitude for Kevin King'utu's moral and financial assistance. May the Almighty God shower you with blessings.
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# ABBREVIATIONS AND ACRONYMS

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<tr>
<td>ANOVA</td>
<td>Analysis of Variance</td>
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<tr>
<td>CM</td>
<td>Change Management</td>
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<td>GDP</td>
<td>Gross Domestic Product</td>
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<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>KeNHA</td>
<td>Kenya National Highway Authority</td>
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<td>KeRRA</td>
<td>Kenya Rural Roads Authority</td>
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<tr>
<td>KPLC</td>
<td>Kenya Power and Lighting Company</td>
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<tr>
<td>KURA</td>
<td>Kenya Urban Roads Authority</td>
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<tr>
<td>LTD</td>
<td>Limited</td>
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<tr>
<td>NCA</td>
<td>National Construction Authority</td>
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<tr>
<td>RBV</td>
<td>Resource Based View</td>
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<tr>
<td>SCA</td>
<td>Sustainable Competitive Advantage</td>
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<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>VIF</td>
<td>Variance of Inflation Factors</td>
</tr>
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<td>WOCCU</td>
<td>World Council of Credit Unions</td>
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## OPERATIONAL DEFINITION OF TERMS

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td>Communication</td>
<td>The act of passing intended meanings from one person or group to another, the success of which is governed by communication methods, styles, networks, direction, and the function of informal groupings.</td>
</tr>
<tr>
<td>Deposit Taking SACCOs</td>
<td>Societies that undertake both withdrawable and non-withdrawable deposits.</td>
</tr>
<tr>
<td>Leadership Change</td>
<td>Implies actual or capable talents for the individual or company leading/assisting other groupings of people/teams or organizations on a course determined by their style, tenacity, expertise, inventiveness, and creativity.</td>
</tr>
<tr>
<td>Organizational Performance</td>
<td>Market and customer-focused measures such as market share, consumer outreach, and customer happiness are used to assess how well a task is completed.</td>
</tr>
<tr>
<td>Organizational Learning</td>
<td>Knowledge management, training &amp; development, talent promotions, and peer learning are all part of the knowledge production, retention, and transfer process inside a company.</td>
</tr>
<tr>
<td>Stakeholders Involvement</td>
<td>Team leadership appreciation, opposition various techniques, engagement, team role-building, and consultations are examples of how a Saccos integrates a wide variety of individuals who can have an impact on the organizational decisions and who can impact the execution of the planned improvements.</td>
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<tr>
<td>Strategic Change Management</td>
<td>Individuals, teams, and organizations are transitioned through leadership, development of an organization, participation, and communication processes in order to transform the company and achieve organizational objectives.</td>
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<td>Strategic Change Management Practices</td>
<td>Communication, organizational learning, leadership, and stakeholder involvement are all addressed in specific ways by the Saccos.</td>
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ABSTRACT

The deposit taking saving and credit cooperative societies have faced numerous challenges and many are unable to meet the operating costs, pay dividends and expand to new markets with majority of the stakeholders blaming the DT SACCOs change management strategies. The majority of studies have been conducted in Kenyan sectors other than DT SACCOs, according to the highest percentage of studies. According to the empirical literature, the ability to build effective strategic change management practices would be critical to the long-term viability of DT SACCOs, especially in today's business environment. As a result, the current study sought to investigate the impact of strategic change management approaches on organizational performance in Nairobi city county, Kenya's DT SACCOs. The specific objectives were to investigate how organizational learning, communication, leadership, and stakeholder involvement affect the performance of Kenyan DT SACCOs.

Theory of Resource-Based Viewing Organizational Change and Performance: The Burke-Litwin Model, Kurt Lewin is a well-known psychologist. Lewin and Lippitt's Phases of Change and the Three-Step Change Model anchored the study variables. The data was analyzed using both quantitative and qualitative methodologies, and a descriptive study methodology was used. All 42 DT SACCOs in Nairobi City County, Kenya, made the target audience. A total of 126 employees working in the targeted societies made up the observation unit. The study utilized a simple random sampling method. To assist in data analysis, the Statistical Package for Social Sciences version 26 was utilized to help generate tables and figures. The relationship amongst variables was depicted in a regression line.

The results on leadership change on organization performance indicates that the organization recognizes, involves, and supports team leaders in the introduction and execution of change to a large level. The vast majority of respondents strongly agreed that the organization valued teamwork's role in change management and so enables such groups. The study found that, to a large extent, the SACCOs' communication strategies were effective in ensuring speedy, clear information conveyance. To improve organizational performance, changes in all departments must be implemented on a frequent basis in modern company in order to satisfy stakeholders. In order to inspire and encourage people, managers should display strong leadership throughout the business by spreading proper decision-making and leadership tasks.
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The Rockdale Society of Equitable Pioneers, founded in Manchester, England in 1844, is the forerunner of the cooperative movement (SASRA, 2012). The cooperative movement arose over from America, South America, and China from 1900 to 1930, according to Tache (2006), and was later led by a catholic bishop in Ghana. In 2012, there were 55,952 credit unions in 101 countries, with a total membership of more than 200.2 million people and assets of $1693 billion. Across these countries, there was a great deal of variation in the credit union movement. The diverse economic, cultural, and historical contexts in which cooperative societies operate are depicted in this diagram. Over a long period of time, cooperative societies have existed and thrived in a variety of nations, illustrating the potential of a volunteer-led not-for-profit organization (McKillop & Wilson, 2014). Cooperative societies have experienced numerous problems over the world, with the vast majority failing to fulfill its mission. Some, on the other hand, have adopted strategic change management approaches that have proven to be crucial to their success (Bass & Riggio, 2016).

Over one billion people are members of cooperatives around the world. Around the world, more than 250 million individuals make a living as members or employees of cooperatives (International Cooperatives Alliances, 2017). The analysis presented that the top 300 unions in the world produced $2.5 trillion in income (If cooperatives were just a country, they would be the world's sixth biggest economy). Savings and Credit Cooperatives were born out of the co-operative movement (SACCOs). Humans get together to solve a similar
problem to form these financial organisations (McKillop & Wilson, 2014). The SACCO subsector has 240 million members out of a total of one billion cooperative members. There are more than 60,500 Credit Unions in the world, spread across 109 countries across six continents (World Council of Credit Unions, 2020).

Lumbwa, Kenya's first cooperative association, was founded in 1908 by European farmers to encourage agricultural activities and goods (KUSCCO, 2016). The cooperative movement, which accounts for 43 percent of Kenya's GDP, was critical in pooling resources to invest and wealth creation (SASRA report, 2020). Since the founding of the first cooperative society in Kenya in 1908, cooperative societies have had a significant impact on fields like as agriculture, banking, finance, agriculture and storage, advertising, fishing, accommodation, and transport, to name a few (Bwana & Mwakujonga, 2013). According to WOCCU, Kenya has the greatest percentage of GDP attributed to cooperative societies in the world (in percentage points). The average percentage contribution is 45 percent. New Zealand is Kenya's nearest neighbor, with SACCOs accounting for 22% of the country's GDP. As a result, SACCOs play a critical role in the economy. According to the SACCO Societies Regulatory Authority, at least 8 million Kenyans are members of SACCOs, while another 20 million are indirectly dependent on the movement (Owen, 2017).

Deposit the two types of SACCOs now functioning in Kenya are deposit-taking SACCOs (DTS) and non-deposit taking SACCOs (NDTS) (Karanja, 2012). DTSs take daily deposits, whereas non-deposit taking SACCOs are confined to mobilizing non-withdrawable money for member lending, according to the SACCO Societies Act of 2008 (Republic Kenya, 2012). According to SASRA, there were 177 licensed DTS in
Kenya at the end of December 2017. (SASRA). The Sacco Societies Regulatory Authority (SASRA) regulates deposit-taking SACCOs (DTS), whereas the Ministry of Industry, Trade and Cooperatives oversees non-deposit-taking SACCOs. A decline in common-bond structures has been blamed for the rise in DTSs (SASRA, 2019). The majority of DTSs were originally constituted or founded based on bond lines that governed who qualified and who could join.

Online payment methods, smartphone platforms, and the issue of automated teller machine cards have all benefited SACCOs (Ratemo, 2015). Over time, the DTSs' performance has steadily improved. Significant performance measures include assets, deposits, loans, capital reserves, and membership. DTS membership increased by 20% between 2013 and 2015, from 2,612,250 to 3,145,565 people (SASRA, 2019). Deposits held increased by 17 percent annually from Kshs.172 billion in 2013 to Kshs.205 billion in 2014, then to Kshs.237 billion in 2015. In 2013, DTSs had assets of Kshs.251 billion, Kshs.301 billion in 2014, and Kshs.342 billion in 2015. Between 2013 and 2015, the loan portfolio increased at a rate of 13.4 percent per year on average, while the value of capital grew at a rate of 40.8 percent per year (Sasra, 2014; 2015). The importance of these institutions in mobilizing savings and providing loans to Kenyans is demonstrated by their growth trends. This industry has developed into Africa's largest active cooperative banking institution (Ratemo, 2015).

SACCOs, despite their economic importance, have not been without their own set of obstacles, according to Mumanyi (2014). A significant number of players have been effectively weeded out as a result of the competition. SACCOs must therefore investigate the various strategic options open to them in order to ensure their own survival and
improved performance. Strategy change management, according to Li and Li (2018), is a long-term action plan that a company takes to gain a competitive edge over its industry competitors. The position of the company within its industry has an impact on whether it outperforms the industry average. The foundation of long-term firm performance is a durable competitive advantage.

1.1.1 Organizational Performance

Organizations play a critical role in the economics of countries, and hence, successful organizations are a critical component for developing countries. Any organization's focus should be on continuous performance because it is only through performance that organizations can grow and progress. Every organization's primary goal is to improve its performance. To determine an organization's performance, its output response or accomplishments are compared to its anticipated goals. The premise that an organization is the deliberate interaction of productive capital, such as personnel, physical, and monetary stock, with goal of attaining a shared goal, underpins organizational effectiveness (Barney, 2011).

Those that contribute resources will only do so if they are satisfied with the amount they obtain in contrast to other alternatives. As a result, creating value is the primary purpose of performance. As long as the value provided by the usage of donated resources is equivalent to or better than the current estimations by those providing the resources, the resources will stay accessible to the organization, and the organization will continue. As a result, resource provider-defined value generation is a vital aspect in any organization's overall performance (Bryman, & Bell, 2015).
Financial or non-financial performance is possible. Financial performance is a measure of the financial consequences that follow from management decisions and how those decisions are carried out by employees of the organization. Measurement of the effects of organizational actions is central to the concept of performance. Sales, earnings, dividends, bond and credit ratings, cash flow, and stock prices are some of the financial indicators of performance. A rise in these measures indicates good performance, whereas a decrease in these indicators indicates poor performance. Non-financial measures of an organization's performance include market share growth and staff growth, among other things. Time delivery, brand image, position in favourable markets, quality of products, level of innovation, manufacturing productivity, yield, and conserve natural resources are examples of non-financial performance indicators (Oslon, Slater and Hult, 2014).

Any organization's performance is one of the tools for gaining commitment to accomplishing the specified goals. The performance of an organization has an impact on its wellness and, eventually, its survival. High performance demonstrates management's efficiency and efficacy in employing resources, which benefits the country's economy overall. Management, as well as other stakeholders like as shareholders, debt holders, and the government, place a high value on performance (Naser & Mokhtar, 2013).

The ability to generate and maintain high quality and profitability in enterprises is a basic challenge for today's managers. In businesses attempting to increase efficiency and provision of services by rigorous planned methods, employees with balanced and mixed reasoning skills can generate more effective and productive organizational outputs. Greater competition, dramatic changes, fewer resources, and rising attitudes of the employees have all combined to put pressure on businesses to get more done with less. However, in today's
competitive market, firms that want to increase their performance can't just rely on quality; they must also pay close attention to change (Kennerley & Neely, 2014).

During times of transition, the majority of attention is focused on the structure, processes, tools, measures, policies, and procedures of the organization. People must, however, "buy in" and be dedicated for the change to be effective. Their personal interests, values, and skills must be well-aligned with the company's mission, culture, and competencies. To adapt to the needs of its internal or external environment, top management must define the sort of change required. As a result, organizational change can have an impact on people, systems, processes, culture, lines of business, or the entire organization, and hence on the organization's performance overall (Folan, & Browne, 2015).

Measurement of the effects of organizational actions is central to the concept of performance. Sales, earnings, dividends, revenues, bond and credit ratings, cash flow, and stock prices are some of the performance indicators. A rise in these measures indicates good performance, whereas a decrease in these indicators indicates poor performance. Strategic change management is likely to have a positive impact on the indications because it tends to contribute significantly to organizational capacities, which in turn provides a fantastic boost for further increasing innovativeness. This research focuses on market share, customer outreach, and SACCO Process efficiency as indicators of DT SACCO performance.

1.1.2 Strategic Change Management Practices

Strategic management entails a thorough examination of the options and activities that a firm pursues in order to gain a sustainable competitive advantage. Competitive advantage,
according to Zhou, Hu, and Shi (2015), is defined as the value a company can provide for its consumers that exceeds the cost of production. This results in higher margins than the competitors and is tough to replicate. All arrangements and decisions taken by the administration to achieve their competitive advantage are included in strategic change management. This is accomplished through the planning and elaboration of procedures and activity plans designed to bring about the best restoration and change within a company. Its overall purpose is to achieve a better deal of corporate approaches and critical demands, and it is an important tool for anticipating expected as well as unexpected changes in regulated situations (Kinyili & Omwenga, 2016).

Strategic change management practices have an obvious role in the Sacco industry, making them considerations that must not be disregarded while developing sustainable processes for the corporation. According to Omari, Ateka, and Nyaboga, good fortune, structure, and strategy are vital for effective firms and individuals (2016). According to Tsai (2016), Sacco performance and strategic management techniques are related. According to Musyoka (2017), the ultimate goal of the Sacco management is to deliver the best results with the least amount of labor and expense. They also stated that, in comparison to any other management method, strategic management delivers the highest level of pleasure, and that managers who are able to select the best tactics and so establish a competitive edge can get the best results with the least amount of investment.

These changes in a company could happen in a specific department, such as production, human capital, advertising, or finances, or they might happen across the board. Change management (CM), according to Kogila (2016), is a technique for advancing individuals, meetings, and institutions by leads to the formation that reroute the use of business benefits,
expenditure allotments, company procedures, or other modes that are relevant in revamping an organization.

According to Sang, Komen, and Korir (2017), managing strategic transformation is a fundamental success since it provides instructional services to the organization and its employees. Members are carefully directed through this method to practice their abilities, which promotes a level of awareness. Because it provides a credible structure, progress management is critical for firms to respond more swiftly to customer requests. It also ensures that day-to-day business operations and tasks are unaffected because strategic change management procedures can occur concurrently. According to Tsai (2016), continual feedback to management aids in the overall control of changing and related expenses. The author stated that the change procedure, in addition to creating an open door for the approved processes to be built up for both work process procedures and administration improvement, should be used to improve both work process procedures and administration.

Change of management practices, according to Kogila (2016), entails devising the most efficient approach for producing something other than what is expected in a company while avoiding disrupting daily operations. A good strategic management practice elucidates specific methodologies or approaches for managing corporate activities or procedures. The main goal of establishing a traditional leadership structure is to ensure that the negative effects of progress reporting are minimized. Hierarchical stakeholders must agree on the optimal approach for recognizing the need for change, as well as the procedures for implementing and monitoring the change, for effective change management. Effective
change management, according to Gyamfi (2015), includes leadership, organizational learning and training, stakeholder participation, communications, and reviews.

According to Justinian (2015), leadership is defined as "the ability of an individual or organization to influence others, groups, or entire organizations through a certain course." Participative, free enterprise, dictatorial, value-based, and transformative initiatives are some of the ways leadership can be measured. Representatives are permitted to lead themselves in their everyday business related commitments under the Laissez-Faire program because there is no local oversight. On the other hand, under a dictatorial type of initiative, directors make decisions on their own and do not consider the contributions of various partners in the business.

Organizational learning, according to Pulaj, Kume, and Cipi (2015), is the path to knowledge, retention, and advancement inside an organization. It recognizes how, throughout time, a company's understanding and capacity grow. The corporation will use the facts gained from this encounter to create a flawless opportunity for the company. In a hierarchical system, organizational learning is critical for changing CEOs. As new company ideas, thoughts, innovations, and procedures emerge, organizational learning leads to increased talents and comprehension. As a result, the complexity associated with the presentation of development in organizations are weakened (Uzel, 2015).

The way that firms have employees or individuals who modify their choices and effect or affect the execution of those policy that affects is through stakeholder participation (Krisnawati, Sule, Febrian & Hassan, 2016). Making a powerful commitment process by partners, according to Ndiba and Mbugua (2018), is a profoundly important viewpoint in
the technique of change when everything is said and done. As a result, the higher one's
commitment, the greater one's responsibility and positive dedication. In addition, as the
engagement of partner organizations grows, so does the level of impediment. The search
for a partner organization or commitment should begin as soon as the need for change is
identified.

According to Hayes (2014), partner assistance is expected to start right away and allow
managers to search for signals of a shift in behavior in order to ameliorate the situation.
People, processes, and frameworks adjustments are frequently included in business
changes that must be conveyed in terms of bringing about a company-wide stage shift.
According to Omari, Ateka, and Nyaboga (2015), transformative disappointments are
caused by a lack of recognition and selection of new processes, frameworks, and
methodologies as a result of partners' lack of involvement.

Burke and Noumair (2015) define communication as "the display of passing on
predetermined implications from one element or gathering to the next using universally
understood signs and semiotic rules," which includes selling or delivering facts or news.
Communication is an important aspect of a hierarchical change that management uses to
show the best ways for an organization to engage its stakeholders both inside and outside
of the corporate environment (Folan & Browne, 2015).

According to Kogila (2016), communication strategy is one of the most important
components of organizational managing change because it clearly distinguishes the needs
of employees and encourages them to comprehend the proposal's changes, benefits, and
explains the thinking processes behind negative potential. The communicator must have
all of the necessary information, which is also necessary for effective correspondence. This is because it implies that the major signals and issues of the authority shift are widely disseminated. Furthermore, employees and partners must be clear in their contacts, grasp the reasons for the changes and the overall goals in order to be ready, and be capable of communicating with a broader group of partners if major changes are required (Omari, Ateka & Nyaboga, 2015). Workers agree to make queries and think about things, thus communication should be a two-way street (Tsai, 2016). The organization can also use a variety of communication networks to increase its influence and ensure a partner strategy. The transmission of vital messages and subjects requires consistent interaction through multiple media. As proxies for strategy implementation, the study used organizational learning, communication, leadership, and stakeholder involvement.

1.1.3 Deposit Taking Savings and Credit Co-Operative Societies in Kenya

The SACCO sector in Kenya is largely recognized as one of the best in the world (Gamba & Komo, 2014). The SACCO Sub Sector accounts for 45 percent of Kenya's GDP, according to the World Council of Credit Unions. The subsector was rated the quickest expanding in the world by the World Council of Credit Unions (WOCCU) in July 2013. The International Cooperative Alliance has Kenya's DT SACCO subsector ranked first in Africa and seventh globally. Over 500,000 individuals have direct employment prospects in the sub-sector, with another 2 million people having indirect employment options (Bwana & Mwakujonga, 2013). The subsector has been growing at a rate of 30% per year on average, according to the SACCO Society Regulatory Authority (SASRA). The study's main focus is on deposit-taking SACCOs, which account for 78 percent of the Sacco sub-total sector's assets and
deposits. The DTS also has 82 percent of the overall membership in the SACCO business (SASRA, 2019).

However, from 2014 to 2020, SASRA imposed restrictions on numerous SACCOs in Kenya, while several others had their deposit-taking SACCO licenses revoked. Nandi Hekima Sacco Society Ltd, Kapsabet 2 Sukari Sacco Society Ltd, and Mumias 3 Miliki Sacco Society Ltd are among the SACCOs that have had their licenses revoked (SASRA, 2020). Management efficiency, capital base, risk venturing procedures, customer communication and handling techniques, differentiation strategies, and managing costs issues have all been challenges for SACCOs. However, studies have shown that strategic change management is the key to enhanced financial institution performance. Despite empirical studies in other sectors of the country demonstrating the importance of strategic change management approaches on performance, the impact of the same in DT-SACCOs in Kenya is unclear due to a lack of empirical work in the Savings and credit cooperative sector.

1.2 Statement of the Problem

The Deposit Taking Savings and Credit Cooperative societies in Kenya have continuously faced declining market share, reduced customer outreach and increased cost of operation (WOCCU, 2020). The competition, on the other hand, rises as the quantity of entrants rises. A number of DT SACCOs have been unable to endure the new elements of the game, leading to the failure of an amount of DT SACCOs, including Tena SACCO, as well as the prohibition of 13 more from carrying out a particular processes and the revocation of three more licenses. Many DT SACCOs are unable to fulfill operating costs, grow their
market share, pay dividends, or expand into new areas, with the overwhelming of shareholders blaming SACCO change management practices. While research on the impact of strategic change management strategies on performance have been conducted, little has been conducted on the financial sector, and much less has been conducted on the Savings and credit cooperative sub-sector, despite its crucial position in the national economy. According to the empirical literature, the ability to build effective strategic change management strategies will be critical to the sustainability of SACCOs, particularly in today's corporate environment.

Kim, Watkins, and Lu (2017), for example, studied the impact of learning on learning institutions' performance in the United Kingdom. According to the study, organizational learning has a positive impact on information performance. Because it focuses on the effectiveness of learning institutions in the United Kingdom, the contextual gaps are clear. An evaluation of the effect of communication on worker performance at Kenya's KPLC (Atambo, 2018). Communication boosted employee efficiency, according to the study. The study reveals methodological gaps, such as the need to consider new variables for change management, a conceptual gap in the need to conceptualize communication factors in the context of the SACCO sector, and a contextual gap in the need to consider performance of the organization other than employee performance. In Uasin Gishu County, Kenya, Oyugah and Onyango (2019) investigated the effects of stakeholder involvement on road projects. It was discovered that including stakeholders in the construction of road projects in the county led to better results. The necessity to assess the impact of stakeholder involvement on SACCO effectiveness is clear in the context.
A survey of empirical studies on the topic indicates contextual, conceptual, and methodological shortcomings that must be addressed in order to provide more meaningful evidence and advance scientific knowledge. The necessity for local research that focuses on the financial system, which has been overlooked in most past examinations. Methodological inadequacies in the necessity to incorporate additional objective performance criteria, which had been overlooked in most earlier studies. As a result, the researcher conducted a study on the effect of new management strategies on organizational performance in DT-SACCOs in Kenya to contribute to the expansion of knowledge in this crucial area.

1.3 General Objective
The general objective of this research was to evaluate how different approaches to change implementation affected the performance of DT-SACCOs in Nairobi City County, Kenya.

1.3.1 Specific Objectives
The specific objectives below guided the study;

i) To determine the influence of organizational learning on performance of DT-SACCOs in Nairobi City County, Kenya.

ii) To evaluate communication effect on performance of DT-SACCOs in Nairobi City County, Kenya.

iii) To establish the influence of leadership change on performance of DT-SACCOs in Nairobi City County, Kenya.

iv) To assess the influence of stakeholder’s involvement on performance of DT-SACCOs in Nairobi City County, Kenya.
1.4 Research Questions

The following research questions guide the study objectives;

i) What are the effect of organizational learning on performance of DT-SACCOs of Nairobi City County, Kenya?

ii) Does communication influence performance of DT-SACCOs of Nairobi City County, Kenya?

iii) How does leadership change influence on performance of DT-SACCOs of Nairobi City County, Kenya?

iv) To what extent does stakeholders’ involvement affect performance of DT-Sacco in Nairobi City County, Kenya?

1.5 Significance of the Study

Empirically, this proposal aims to examine the strategic change management and performance of SACCOs. The study will benefit SACCO industry in knowing how to strategically manage change and the impact of that change on organizational performance. Managers and members of SACCOs will benefit from this study since it will provide information on how change management practices affect SACCO success. Government and industry authorities will be able to get data on how strategic change management techniques affect performance and will use this data when implementing new laws that control change management tactics. This is crucial because DTs play a large role in the country's economy. Future scholars and academicians will use the findings as a reference. The findings will widen the scope of stakeholders’ decisions on strategy implementation by allowing them to examine how such strategic changes affect performance of the enterprises involved.
1.6 Scope of the Study
The purpose of this study was to investigate the strategic change management approaches effect on performance of DT-SACCOs in Kenya. The research concentrated on how organizational learning, communication, leadership change, and stakeholder involvement effect DT-SACCO success in Kenya. This research focused on Kenya's 42 fully operational DT SACCOs. The study focus was on DT SACCOs with headquarters in Nairobi City County. Because strategic change entails top-level management, the study focused on the many heads of the company and other department heads who played a key role in strategic change management. The study employed a descriptive research design. The interest period was from 2021.

1.7 Limitations of the study
SACCOs operate in a highly dynamic environment and represent other firms that operate in highly volatile business conditions. Respondents were wary of disclosing crucial data for the study, which posed a problem for the study. This was alleviated, however, by having a letter from the institution (Kenyatta University) and a NACOSTI authorization. Privacy was protected by the non-disclosure of the participants' names.

1.8 Organization of the Study
The study is divided into five chapters that present the topics, literature, gaps, and methods to be applied, findings and conclusions and recommendations. The first chapter introduces the variables that were examined and tested, as well as the problem statement, objectives, importance, scope, and constraints of the study. The second chapter contains a review of the literature, a summary of the gaps in the literature, and a conceptual framework. The procedures for selecting a sample from the population, data gathering methods, validity
and reliability testing techniques, data processing, and ethical considerations are all discussed in Chapter 3. Chapter four presents the findings and interpretations. Chapter five presents the conclusion and recommendations.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction
The chapter presents the literature, summary of the literature gaps and diagrammatical representation of relationship amongst variables. The literature contains both theoretical and empirical literature. The summary of literature gaps was in tabular form presenting the studies, the identified gaps and gaps filled by the current study. The conceptual framework presents the interrelationship amongst variables.

2.2 Theoretical Review
The study considered Burke-Litwin Model, Resource Based View theory, Lewin’s 3 Step Model of Change Theory and Lippitt’s Phases of Change Theory as the main theories guiding the study.

2.2.1 The Burke-Litwin Model of Organizational Change and Performance
The theoretical model was proposed by Burke and Litwin (1989). Burke Litwin's Organization Productivity and Change Model, often known as the, Conceptual Framework, posits linkages that predict how factors influence the performance (Burke, 2013). The idea provides a framework for analyzing environmental and organizational factors that are crucial to a transformation's effectiveness. It also shows how these traits should be causally related to produce a performance change. The causal model, according to Martins and Coetzee (2009), links what we know from studies and theory to what we know from experience. The Burke-Litwin model explains how different dimensions interact with one another and how the external world influences different parts of an organization. The idea is significant because it provides a framework for both intentional and corporate diagnosis,
as well as managed organizational transformation with unambiguous cause-and-effect relationships (Burke & Noumair, 2015).

Individual and organizational performance are likely to be influenced by the surrounding environment, strategic plan and task, organisation characteristics, organization structures, management techniques, structures, work team climate, as each and skills, personal values and needs, and inspiration, according to the Burke-Litwin model (Michela & Burke, 2000). Because it will drive the evaluation of leadership, organizational learning, and stakeholder involvement in the current study, the model will be crucial. The study, in particular, reveals a causal link between change management strategies like leadership and organizational effectiveness. To put it another way, the researcher tried to determine how accurate the model's statements are in terms of the impact of each change management variable on SACCO performance. The impact of leadership and organizational learning variables on performance improvements is discussed in this theory.

2.2.2 Kurt Lewin Three Step Change Model
Lewin was a pioneer in the theory's development in 1947. The three-step transformation process is the foundation of Kurt Lewin's theory or model. Unfreezing, movement, and refreezing are among them, according to Levasseur (2001). Unfreezing necessitates lowering change barriers and increasing the likelihood of change effort. The second stage, known as the moving stage, is recognizing the need for change and, ultimately, changing the workforce's acceptance. The bulk of change agents are managers, who are then in charge of ensuring that the active new system is in place and that all employees are in the refreezing phase (Hughes, 2007).
Before deploying a modification, the refreeze process must be completed. Because many individuals are inherently resistant to change, the refreeze stage's goal is to raise public awareness about how the status quo, or current level of acceptability, is causing problems for the company. Old habits, modes of thinking, procedures, people, and organizational must all be thoroughly reviewed in order to communicate the importance of change to workers so that the company can gain or maintain a competitive edge in the industry. Communication is critical throughout the unfreezing stage to ensure that employees are aware of the upcoming change, the reason behind it, and how this will benefit every employee's performance (Levasseur, 2001).

People can now move after being 'unfrozen.' Change, according to Lewin, is an organization's transition or movement toward a state of being. The execution of the change, often known as 'transitioning' or 'moving,' begins the modifying process. This is the point at which the change occurs. As a result, most people are currently attempting to adjust to their new surroundings. It is the most difficult step to take since it is a time of uncertainty and stress. During the shifting stage, people begin to learn new habits, approaches, and mindsets. The more ready they are for this step, the easier it will be for them to finish. As a result, employees will require training, communications, assistance, and time to adjust to the change. Transformation is, once more, a process that requires precise planning and execution (Hughes, 2007).

Many individuals use the term "refreezing" to describe the act of strengthening, stabilizing, and solidifying the new state after a shift in Lewin's change model. Changes in business structure, goals, architecture, services, or people are accepted as the new normal or status quo and frozen (Michela& Burke, 2000). According to Lewin, the refreezing procedure
was critical for making sure that people did not revert to their previous habits of thought or behavior before implementing the change. It is necessary to make efforts to guarantee that the transformation is not lost; rather, it must be embedded in the company's culture and preserved as the correct line of thinking or acting. Because it is expected that action that has been small amount of strong will be repeated, reinforcement and individual appreciation of efforts are often utilized to encourage new behavior (Lewin, 1947). The three-step concept emphasizes the necessity of removing current conditions, followed by movement change, absolute norms, and behavioral therapy (Abrahamson, 2000). This refers to implementing change through incorporating elements within an organization and eventually involving additional employees. As a result, if stakeholders and, most importantly, employees are kept informed about planned changes on a regular basis, they will be the ones to implement them. Managers should then enquire about feedback reports on a regular basis while also talking with staff to ensure that the procedure is effective.

Finally, a company may be able to predict good outcomes in the implementation of plans in financial institutions by utilizing such a strategic change management concept (Kritsonis, 2005). The theoretical framework was especially useful in evaluating the leadership, stakeholder involvement, communication, and organizational learning objectives because of its emphasis on stakeholders' involvement in the process of managing organizational transformation.

2.2.3 Lippitt’s Phases of Change Theory

Lippitt, Watson, Westley, and Spalding (1958) introduced the theory as an extension of Lewin's Three-Step Change Theory. The concept suggests a seven-step strategy that stresses the change agent's role and accountability rather than the change's progress. As a
consequence, the theory might be used to assess the function of leadership, organization development, communications, and stakeholder engagement in organizational change. During the transition period, the method emphasizes the continuing sharing of knowledge. According to theorists, steady changes are more stable if they extend to nearby systems or subparts of the network that are immediately touched (Kritsonis, 2005).

The seven steps of Lippit's theory are to find the problem, assess inspiration and change capacity, assess the assets and willingness of the agent of change, define gradual developmental stages, and ensure the start changing agent's roles and responsibilities are not only clear but also well understood. The change is then maintained through communication, evaluation, and group coordination, until the change agents are gradually disconnected as the change becomes part of the company culture (Cummings & Worley, 2014).

According to Lippitt et al., (1958), the emergence of a demand for change corresponds to what Lewin refers to as the "unfreezing" stage. Lippitt et al. offer three possible scenarios for this first phase. First, the change agent recognizes that an intervention or change would improve the system and initiates a conversation to alert others to the situation and offer aid. Second, the two parties are brought together by a third person who is related to both the change agent and the potential group affected by the change. Third, a person or group in need of aid recognizes the need for change and seeks support from an outside source to effect change. In the second phase, the change agent earns the group's trust. According to Lippitt et al., how the group perceives the change agent and the anticipated change is critical at this point (1958).
Working toward change, as defined by Lippitt et al. (1958), corresponds to Lewin's second stage, which is labeled as 'moving.' Stages three, four, and five are truly included. The third stage includes information about the scenario dynamic systems-individual, group, or organization-and how change might benefit them. When multiple interconnected, nuanced facts emerge, diagnosing the problem is one of the most critical duties in the transformation process. The client system must participate in the problem diagnosis. They must be available with the change agent for observations, testing, interviews, or questioning, depending on the instruments used to diagnose the problem. Simultaneously, the community's entrenched interests may begin to exert pressure as a result of the perceived threat posed by the transition process. As a result, this group may attempt to sabotage or destroy the transformation process. This can have an impact on the change process, and the client system may even become hostile to the change agent.

During the stage of analyzing alternate routes and objectives goals and aspirations of action, the identified problem is turned into thoughts about change. Lippitt et al., (1958) warn that as change agents begin to formulate genuine intents and specified activities, motivational issues may arise. These motivation issues arise as a result of concern about the change or fear of failure. Such fears can be alleviated to some extent by using a trial approach involving the change. This may help to assuage any concerns and encourage the idea's adoption. Unfortunately, many change relationships are broken off before this phase is reached, leaving the client system to cope alone with the diagnosis and recommendations that must otherwise be delivered by the change agent.
The change agent strives to ensure that the intended aims are translated into actual change efforts during the transition of intentions into actual change activities. The change agent also guarantees that the dynamic system feels fully supported and encouraged during this point. At this point, success indicates that the goals and aspirations have been translated into actual accomplishments. The difficulties at this level may be in obtaining acceptance for the change process by the various subsystems of the system. The interaction between the agent of change and the client has frequently broken down. In such a case, the client system either imagines what a change agent would have done at this point or re-elicits the change agent's approval for ongoing action if the connection between the agent of change and the potential customer persists, the change agent's modus operandi, or manner of working, may need to be adjusted so that the client system does not have direct touch with the agent of change. The change agent is withdrawn from the connection in the seventh or final stage when the change becomes an essential component of the dynamic system. Often, effort vanishes after the change process is completed and the system reverts to old ways of working (Lippitt et al., 1958).

One key component in the stability of change, according to Lippitt, Watson, and Westley, is the propagation of change to neighboring systems, or to the client system's subparts or supports. One of the most significant characteristics of a transformation process is its stability and permanency. Many systems are designed in such a way that once a change has reached a given state of equilibrium, it tends to persist. This is the institutionalization phase in which the changing process triumphs over restraining influences and retrogressive tendencies. The term "terminal relationship" does not imply "the end of a relationship." The engagement of the change agent in the change process could be stopped as early as the
third phase, according to Lippitt et al., (1958). The goal of this stage is for the client system to become completely self-contained or to maintain touch with the change agent after the change relationship has ended. The theory guided the study's evaluation of organizational learning, communication, stakeholder engagement, and leadership, as well as their impact on performance.

2.2.4 Resource-Based View Theory

Penrose (1959) postulated four characteristics of resources that can offer ascent to competitiveness of a company, which were further refined by Wernerfelt (1984): value, rarity, imperfect imitability, and lack of substitutability. The firm's resource-based viewpoint starts with the idea that the goal of management actions is to achieve a sustainable competitive advantage (SCA). The corporation can earn higher-than-average cash rents or dividends by achieving a SCA. In essence, this refers to how businesses obtain and maintain advantages. The solution to this question, according to the asset viewpoint, lies in the possession of some crucial resources, especially resources with qualities like value, replication difficulties, and relevance. If the organization successfully uses these approaches in its commodity marketplaces, it will be awarded a SCA. As a result, the RBV emphasizes strategic management methods, transferring crucial responsibilities such as defining, building, and allocating important resources in order to maximize return to the top operations (Machuki & Aosa, 2011).

Institutions must properly employ crucial, unique, and difficult to copy actual and intangible assets to prosper in this potentially austere climate (Day & Wensley 1988). Under this resource-based vision (RBV), companies employ their tangible assets, people
investments, and organizational assets to build long-term business advantage and, as a result, increase corporate performance (Barney 2001; Barney 1991). (Wiklund & Shepherd 2003; Morgan, Strong, & McGuinness 2003). Entrepreneurial mindset, commercial orientation, communication and information, innovation, and organizational expertise, for example, are particularly difficult to imitate and hence contributes to competitors' competitive advantages (Zhou, Hu, & Shi, 2015).

Depending on the organization, strategic change is managed differently. Resource allocation and environmental factors are used by organizations to determine the most effective method for achieving their objectives (Göll & Sambharya, 1995). Strategic change management, according to strategic literature, increases the potential of common priorities by enabling successful procedures and increased results. It is used strategic management. Resources alone are inadequate for a SACCO to establish long-term competitive edge and great performance (Tsai, 2016). As a result, SACCOs must be able to turn cash into capabilities, as well as solid results. Rather than merely having more or better money, SACCOs achieve superior efficiency to their diversified competences (those tasks in which a SACCO outperforms any other institution). The approach of capacity is the conceptual stream within the RBV from a complicated perspective. Institutions, according to this idea, are continually producing new skill combinations, whereas industry competitors are constantly honing their abilities or imitating the most professional competencies. Internal processes, assets, and the market's role are all highlighted as factors that limit not only the ability to respond, but also management's ability to organize firm internal competencies (Day & Wensley 1988).
This theory will be used in this research because it highlights the need for SACCOs to enhance communication and make leadership changes in order to put themselves in a better position to earn higher market returns than their competitors, resulting in increased efficiency. Because the financial institution business is so competitive, only SACCOs with excellent strategic change management plans was able to differentiate themselves. This was the underlying principle that underpins organizational effectiveness through the use of a diverse set of resources.

2.3 Empirical Literature Review

This section presents the empirical results based on the reviewed variables related to strategic change management on performance of SACCOs.

2.3.1 Organizational Learning and Organizational Performance

Organizational learning has been widely proposed as a necessary strategic asset for generating value from knowledge assets, as it is expected that its application will result in an increase in knowledge stocks, which will lead to increased efficiency and effectiveness, which will result in improved firm performance (Prahalad & Hamel, 1990). According to Probst and Buchel (1997), organisational learning is described as an organization's ability to recognize and correct errors as well as modify its knowledge and understanding and values in order to acquire new issue skills and an additional infrastructure for action. As a result, organizational learning is an essential part of an organization's ability to adjust to changes in the internal and external contexts while staying competitive in troubled times (Smith, 2001). To summarize, companies that learn more effectively will outperform their competitors in the long run.
Kim, Watkins, and Lu (2017) studied the impact of learning on organizational performance in the United Kingdom, concentrating on data and financial performance. The goal of the questionnaire, given its size and shortness, was to look at the connections between an instructional leadership, competence, and financial results. The researchers employed a secondary set of data and conducted a second order factor analysis as well as structural equation modeling to test the purported correlations. According to the research, learning organizations have a beneficial influence on corporate performance, a positive impact on financial performance, and they completely moderate the relationship between an educational organisation and financial success. The study emphasizes the importance of examining more variables in change management and determining how they affect individual and group performance. Kenya does not provide policy guidelines or procedures, and the study was conducted in the United Kingdom.

Wujiabudula and Zehir (2016) used product innovation to assess the benefits of organizational learning on company success. The study's main goal was to move away from product innovation as a mediator of the relationship between organizational learning and firm success. 295 middle and senior managers from Turkish industrial businesses were chosen. The information gathered was evaluated using SPSS 22’s statistical tools. Product innovation has a mediating effect on corporate and corporate learning linkages, according to the study. The study was conducted in Turkey, thus the results obtained in Kenya are irrelevant. Product innovation was taken into consideration in the results, which were focused on manufacturing enterprises and a mediation variable. The goal of this research was to fill in both contextual and conceptual gaps.
Gebremichael, Hailekiros, and Renyong (2016) examined the impact of organizational learning capacity on company performance, as mediated by technical innovation competence. The purpose of this paper was to close the gap by building a conceptual framework and verifying relationship hypotheses using survey data from Ethiopia's 243 small and medium-sized manufacturing firms. The study discovered that technical innovation capacity plays a mediating function in the relationship between organizational learning capacity and business efficiency. It also has a direct impact on the company's efficiency. It also revealed that the ability to coordinate learning has a significant impact on both technical and organizational innovation. The study uncovers important methodological, contextual, and analytical flaws. The analytical flaws are stated in terms of the requirement to employ objective performance metrics rather than subjective management indications. In order to make more valuable assumptions, inferential statistics must be used.

Is corporate learning contributing to increased company success as a strategic change management Zhou, Hu, and Shi (2015) wanted to know through a study aimed at China's publicly traded companies in the target population, there were 287 Chinese businesses. Between the dimension of organizational learning and company success, statistically significant positive relationships have been found (both objective financial achievement and measurement of perceptual innovation). Only organizations with access to secondary data should be focused on, according to the report, while companies capable of providing primary data should be prioritized. Contextual and analytical gaps are frequently identified by the requirement to perform a local study and incorporate extra change management approaches into the research.
2.3.2 Communication and Organizational Performance

Organizational communication has grown into a critical component of a company's current profitability and operation (Rajhans, 2012). Employees talk or convey critical and comprehensible information in the workplace, which is known as internal communication. In the area of internal communications, effective communication is the basis upon which a firm's system is built and operated in order to gather data, ideas, or messages from others in order to achieve the desired goals.

Shonubi and Akintaro (2018) evaluated the impact of effective communication on business performance. The research was based on an empirical collection of communication and organizational efficiency tests. The focus of the investigation was on effective communication and coordination. The study's findings confirmed that communication and effective corporate performance go hand in hand. According to the findings, management must take advantage of organizational efficiency that is both productive and efficient. Furthermore, prior to making contact, notions must be clarified. When communicating, a better grasp of human and physical conditions is required. All stakeholder communication should be urged to listen carefully; urgent actions should be encouraged and implemented through communication; and, finally, a successful review and follow-up mechanisms process must be developed. Correlation and inferential analysis were not investigated in this study, which was based on an empirical evaluation of the desktop. Primary data was collected for this project, as well as correlation and regression analysis.

In a case study conducted by Kenya Power and Lighting Company in South Nyanza, Kenya, Atambo and Momanyi (2016) investigated the effects of internal communication
as a way to improve managerial efficiency. The main purpose of the research was to see how downwards, upwards, and lateral communication affected worker output at Kenya Power Electric and Lighting Company South Nyanza. A stratified random sample from the South Nyanza district was used to choose 30% of the study's target population of 256 employees. The study's findings revealed that KPLC preferred downward touch, and that knowledge boosted productivity over time. It was also believed that upward interaction and communication might provide management with feedback on performance. Lateral communication was also determined to be significant since it allows for exchanges between departments, team creation, and proper job collaboration. As a result, the study indicated that good communication boosted staff productivity. The study indicates methodological gaps in the necessity to employ other variables for change management when evaluating, in addition to coordination and feedback. Aside from the case study methodology, methodological gaps exist in the need to improve comparability by addressing more companies.

Asamu (2015) conducted a contact effect analysis on employee success in various organizations. Data was collected from a sample of 120 persons using a questionnaire. Employee success, creativity, and involvement are all linked to efficient communications, according to the findings of the study. The requirement to broaden the evaluation to include the impact of communications as instances of organizational change in SACCO industrial success has a contextual empirical gap.

Muema (2015) conducted a study on strategic change management methods and problems at Safaricom Limited in Kenya. The study gathered primary data using a detailed interview
guide, while senior management, including middle-level managers, were tasked with managing strategic changes. The method of content analysis was employed to analyze qualitative data. The study's findings revealed that Safaricom Ltd maintained good coordination both before and after the improvements were implemented. Employee committees, which conducted critical corporate communication, had been developed and appreciated by the organization. Employee input was also utilized by the Board. The findings of the study back up the importance of efficient communication in fostering and maintaining success. The study reveals methodological flaws in the requirement for comparison in a wide range of industries. There were also analytical gaps in the need to investigate the influence of change management on performance further.

2.3.3 Leadership Style and Organizational Performance

The term leadership style refers to a collection of features, qualities, and behaviors that leaders employ while interacting with their subordinates. Mitonga-Monga and Coetzee (Mitonga-Monga & Coetzee, 2012). Mitonga, Monga, and Coetzee (2012) define leadership as a pattern of management conduct aiming at merging organizational and personal interests and affects in order to accomplish certain goals. According to Harris et al., (2007), a person's leadership style is described as the form of interaction he or she utilizes to encourage others to work together toward a single goal or goal.

Tsai (2016) explored the link between company characteristics, supportive leadership, and work satisfaction in the context of Taiwanese organizational transformation. The study's respondents were Taiwanese hospital nurses, and it used a cross-sectional research approach. A systematic questionnaire was used to obtain data from 300 people for the study. The test received and used a total of 200 valid questionnaires. The study used
correlation analysis to examine the relationships between business structures, leadership, and work satisfaction. According to the findings, management behavior, in turn, was strongly and positively associated to employee performance and work satisfaction. Because the study examined focused on employee performance, there are methodological gaps in the requirement to deal with organizational performance. Contextual; it has also been discovered that the study must be replicated locally.

A paper on the impact of strategic managing change on organisational performance was released by Omari, Ateka, and Nyaboga (2015). The study focused on the soft drink sector in Kenya's western region. The study's findings demonstrated that executive engagement, in particular, was a critical component in the successful execution and introduction of improvements, as well as the performance of firms. The study identifies a methodological gap that necessitates further investigation to address more variables in change management.

Thomas (2016) did research on change management and its impact on the organizational efficiency of the Nigerian telecoms industry. The report involved Airtel Telecoms Company in Nigeria and 300 randomly selected employees from Airtel Nigeria. The hypothesis was tested using one-way analyses of differences in the analysis (ANOVA). Leadership change management has a significant impact on success, according to the research. The report recommended that Nigeria's telecoms leadership be proactive in enhancing the competitive landscape so that it can be implemented efficiently. The study has methodological flaws in terms of how more variables like organizational learning, stakeholder participation, and communication could be included.
2.3.4 Stakeholders Involvement and Organizational Performance

Stakeholders are people who have a financial interest (stake) in the company. They are the people or groups that have a say in how the firm makes choices and whose interests the company tries to suit. Among them are investors, workers, consumers, the governments, vendors, financiers, organized labor, trade associations, and competition (Gituku & Kagiri, 2015). Stakeholders are given the opportunity to submit their own ideas during the strategy creation process, according to Gituku and Kagiri (2015). They are also allowed to evaluate and review ideas during strategy formulation, and stakeholders participate in shared decision-making at all stages of a project. However, it was revealed that many companies do not include their stakeholders in the formulation, execution, or assessment of their plans.

Oyugah and Onyango (2019) investigated the effects of stakeholder participation on road construction projects in Kenya's Uasin Gishu County. The research used a descriptive study approach. The target population included technical staff from KeNHA, KeRRA, KURA, NCA, and two matatu Saccos; Wareng and North Rift members living in Uasin Gishu County, respectively. It was decided to use the census sampling approach. The study used a survey research strategy that included semi-structured questionnaires. Quantitative data has been coded and put into SPSS version 25 for the Social Sciences. It was discovered that including stakeholders in the construction of road projects in the county led to better results. Stakeholder involvement in the discharge and completion of county road building projects has a good and significant influence. The study includes the implementation of road-building initiatives. The current focus of the analysis will be on the results of SACCOs in Kenya.
Dacha (2018) evaluated the impact of stakeholder participation on the efficacy of the public sector procurement process using the JKUAT as a case study. In order to collect data from respondents, descriptive study approaches were used. 48 was used a sample size, likelihood using random sampling procedures on a population of 160 team members and workers. Questionnaires were used to collect information. Quantitative approaches were used to interpret the data, which was then displayed in the form of pie charts and table diagrams. The findings found that no consumers are involved in the acquisition process, indicating unhappiness with the process, that top management does not promote stakeholder involvement in the acquisition process, and that engagement is limited during the acquisition process. The study's focus was on procurement techniques.

In Mombasa County, Kenya, Otieno (2016) aimed to examine the degree of stakeholder participation in the creation and execution of the strategy, as well as the influence this had on the organizational performance of tea warehouse enterprises. The report's population consisted of all 17 recognized tea warehouse enterprises in Mombasa. The study was carried out with the help of Microsoft Excel and SPSS. The data was analyzed using quantitative data analysis methodologies. According to the primary data gathered, there was a strong beneficial relationship between stakeholder participation and outcomes. This is despite the fact that stakeholder participation in the creation and implementation of initiatives was limited. Organizations with a higher level of stakeholder participation have a higher index of results than those with a lower level of participation. The study revealed that the tea warehousing enterprises in Mombasa County had above-average stakeholder involvement in strategy creation and execution, which harmed organizational efficiency. The research was based on data obtained from warehouse companies and strategy creation.
and implementation. There are both contextual and conceptual deficiencies in this situation. The current research focused on Kenyan SACCOs.

Nyandika and Ngugi (2015) investigated the impact of stakeholder involvement on the execution of road projects at the Kenya National Highways Authority. A descriptive research design was used in this study. Both qualitative and quantitative methodologies were used in the research. Prequalified Contractors (NCA1 to 3), KeNHA Top Management (Job group 710), and prequalified consultants were the target audience for this study. 30 percent of the target population was chosen using stratified random selection in this study. The sample size for this study was 75 people. In this study, structured questionnaires were employed to collect data. Prose content analysis was used to evaluate qualitative data, and version 21 of the Social Sciences Statistics Package was used to assess quantitative data (SPSS). To assess the link between the variables, the researchers utilized variance T-test analysis and the F-test. The study discovered that conferences and seminars on awareness, feasibility, and user engagement have a positive impact. Furthermore, IT skills, computer-aided design, intranet and internet use, and IT regulations have all been demonstrated to have a significant impact on road project performance. As a result, the analysis to evaluate the strength and presence of the association between variables using T-test had a methodological contradiction. Using Pearson correlation, the current study examined the existence and strength of correlations between the variables.
2.4 Summary of Literature Review and Research Gap

The research gap were presented in the table 2.1

<table>
<thead>
<tr>
<th>Author</th>
<th>Title</th>
<th>Findings</th>
<th>Gaps Identified</th>
<th>Gaps To Be Filled</th>
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<tbody>
<tr>
<td>Kim, Watkinsand Lu (2017)</td>
<td>Evaluated the impact of learning on organizational performance, with a focus on data and financial achievement in the United Kingdom.</td>
<td>Organizational learning has a favorable effect on information efficiency, according to the study.</td>
<td>The study highlights the need to explore more variables in change management and establish how they impact individual and collective performance.</td>
<td>The study was carried out in Kenya's SACCO sector.</td>
</tr>
<tr>
<td>Wujibudula and Zehir (2016)</td>
<td>Organizational learning's impact on business success</td>
<td>Innovation has a mediating effect on corporate and business learning linkages, according to the study.</td>
<td>The study was conducted in Turkey, thus the results obtained in Kenya are irrelevant.</td>
<td>Manufacturing companies were the focus of the findings. The current research concentrated on SACCOs.</td>
</tr>
<tr>
<td>Gebremichael, Hailekiros and Renyong (2016)</td>
<td>The effects of corporate learning abilities on corporate performance, as mediated through innovation and technology ability</td>
<td>According to the findings, the ability for technical innovation plays a mediating effect on the relationship between organization learning abilities and company efficiency.</td>
<td>The need to investigate more methodologies for evaluating organizational change was identified as an empirical need.</td>
<td>The requirement for a local study of change management issues</td>
</tr>
<tr>
<td>Author(s)</td>
<td>Title and Context</td>
<td>Findings</td>
<td>Methodological Considerations</td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>-------------------</td>
<td>----------</td>
<td>------------------------------</td>
<td></td>
</tr>
<tr>
<td>Zhou, Hu, and Shi (2015)</td>
<td>In China, corporate learning on firm success is used to manage strategic transformation.</td>
<td>Between the dimension of organizational learning and company success, statistically significant positive relationships have been found.</td>
<td>Only organizations with access to secondary data should be focused on, according to the report, while companies capable of providing primary data should be prioritized. Contextual and analytical differences are frequently identified by the requirement to perform a local study and incorporate additional change management approaches into the research.</td>
<td></td>
</tr>
<tr>
<td>Shonubi and Akintaro (2018)</td>
<td>The impact of effective communication on corporate performance looked into the effects of internal communication as a tool for improving management productivity.</td>
<td>Long-term importance is frequently associated with communications that are precise and short-term in nature.</td>
<td>The argument was based on an empirical examination of the desktop, with no consideration of correlation or inferential analysis. Primary data was collected for this project, as well as correlation and regression analysis.</td>
<td></td>
</tr>
<tr>
<td>Atambo and Momanyi (2016)</td>
<td>The study focused on strategic change management techniques and difficulties at Safaricom Limited in Kenya.</td>
<td>The study's findings revealed that KPLC preferred downward touch, and that knowledge boosted productivity over time while Safaricom preferred upward approach.</td>
<td>The study focused on Safaricom Limited and a case study was used. Aside from the case study methodology, methodological gaps exist in the need to improve comparability by addressing more companies.</td>
<td></td>
</tr>
<tr>
<td>Muema (2015)</td>
<td>In the context of organizational</td>
<td>The study's findings revealed that</td>
<td>The study reveals methodological</td>
<td>The need to reproduce the study locally</td>
</tr>
<tr>
<td>Author(s)</td>
<td>Study Details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------</td>
<td>---------------</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tsai (2016)</td>
<td>In China, corporate learning on firm success is used to manage strategic transformation.</td>
<td>Apart from employees' performance as affected by change management, there are methodological variations in the need to deal with the organizational performance.</td>
<td>The need to reproduce the study locally has also been revealed.</td>
<td></td>
</tr>
<tr>
<td>Omari, Ateka, and Nyaboga (2015)</td>
<td>Released a report on the influence of strategic change management efforts on corporate success.</td>
<td>The findings of the study revealed that effective implementation relied heavily on leadership, particularly executive engagement.</td>
<td>The research concentrated on four aspects of change management.</td>
<td></td>
</tr>
<tr>
<td>Oyugah and Onyango (2019)</td>
<td>In Uasin Gishu County, Kenya, the effects of stakeholder participation on road construction projects</td>
<td>The study found that stakeholders in the construction of road projects in the county led to better results.</td>
<td>The current focus of the analysis will be on the results of SACCOs in Kenya.</td>
<td></td>
</tr>
<tr>
<td>Dacha (2018)</td>
<td>The impact of stakeholder involvement in reform in Taiwan, the relationship between organizational cultures, leadership behaviors, and job satisfaction was explored.</td>
<td>The findings revealed that stakeholder involvement in reforms has also been revealed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Participation on the effectiveness of government procurement</td>
<td>There is no consumer involvement in the procurement process, indicating that the procurement process is causing some frustration.</td>
<td>The discharge and completion of county road building projects has a good and significant influence.</td>
<td>Study was the performance of SACCOs in Kenya.</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>Otieno (2016)</td>
<td>The influence of stakeholder participation in the formulation and execution of the plan on the organizational performance of tea warehousing enterprises in Mombasa County.</td>
<td>Formulation had a significant effect on organizational performance</td>
<td>The study's focus was on public-sector procurement methods</td>
<td></td>
</tr>
<tr>
<td>Nyandika and Ngugi (2015).</td>
<td>At the Kenya National Highways Authority, I investigated the impact of stakeholder involvement on the execution of road projects.</td>
<td>The study revealed that the tea warehousing enterprises in Mombasa County had above-average stakeholder involvement in strategy creation and execution, which harmed organizational efficiency.</td>
<td>The research was based on data obtained from warehouse companies and strategy creation and implementation.</td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Researcher (2021)
2.5 Conceptual Framework

A conceptual framework is a pictorial representation of study variables. There are four independent variables and one dependent variable in the conceptual framework. The change management tactics utilized by SACCOs in change implementation are the independent variables. Leadership, stakeholder engagement, organizational learning, and communication are among them. Performance is the dependent variable, which will be measured using non-financial criteria.

Figure 2.1 Conceptual Framework
Source: Researcher (2021)
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction
The research strategy, methodology, and analytical techniques used in the current study's practical area are presented in this chapter. The goal is to use the most effective strategy for achieving the research goals. The methodology encompasses the research design, population sample, sampling procedures, data collection processes and techniques, research instrument reliability and validity, data analysis techniques, and ethical issues.

3.2 Research Design
In order to adequately explain the effect of change management practices on SACCO performance in Kenya, the study employed a descriptive research approach. A descriptive study design entails the finding of already existing features and interactions between certain variables, rather than attempting to change the environment (Mugenda & Mugenda, 2013). The goal of a descriptive research design is to figure out the what, where, and how of a phenomenon (Bulmberg, Cooper & Schindler, 2011). The descriptive research design aims to determine what is going on in relation to specific variables (Kothari, 2011). The fact that the phenomenon under study cannot be modified because it includes an already existing state of affairs justified the use of a descriptive research design for the study on strategic change management techniques and performance of SACCOs.
3.3 Target Population

A target population, according to Oso and Onen (2005), is the entire collection of elements, units, objects, or people who have common characteristics determined by the sampling criteria. A target population, according to Mugenda and Mugenda (2013), usually has some observable features to which the research wants to generalize the study's findings. The current study's target population were all 42 registered DT-,SACCOs, in Nairobi City., County, Kenya, who were the unit of analysis (SASRA Report, 2020). The SACCOs targeted were listed in Appendix iii.

3.4 Sample Size and Sampling Technique

According to Bryman and Bell (2015), a sample is a group of representative elements taken from a broader target population. The basic goal of sampling is to avoid the difficulties that arise with examining the full population. It entails selecting representative individuals from a wider population. According to Oso and Onen (2005), sampling is used to overcome challenges in investigating the complete population, such as a lack of research resources such as time and money. Simple random sampling was used, where every member had equal chance of selection. The study used a formula advanced by Stattrek (2015) that reduces known population to a sample size with a known level of confidence. The formula sampled the unit of observation from 126 respondents to 96 sample size as follows

\[ n = \frac{N}{1 + N (e)^2} \]

The formula is explained as follow;

N= Represent the total population of 126
e- Is the level of precision which is 95% confidence level

n= Sample size

Using the same formula, the sample size is determined as follow;

\[ n = \frac{126}{1 + 126(0.05)^2} = 95.817 \]

Therefore, 96 respondents took part in the study. For the proportional stratification of each stratum, the following formulation by Stattrek (2015) was used to ensure the acceptable sample size; \( n_h = (N_h/N)n \). The formula was used to calculate the sample size for each category of managers as captured in table 3.1

**Table 3.1: Sample Size**

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Total For all SACCO</th>
<th>Sample ( (N_h/N)n=1.315 )</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Managers</td>
<td>42</td>
<td>31.94</td>
<td>32</td>
</tr>
<tr>
<td>Head of Operations</td>
<td>42</td>
<td>31.94</td>
<td>32</td>
</tr>
<tr>
<td>Marketing Managers</td>
<td>42</td>
<td>31.94</td>
<td>32</td>
</tr>
<tr>
<td><strong>TOTAL RESPONDENTS</strong></td>
<td><strong>126</strong></td>
<td></td>
<td><strong>96</strong></td>
</tr>
</tbody>
</table>

Source: Researcher (2021)

3.5 Data Collection Instruments

Primary data was used in the data collecting. Questionnaire was used to collect primary data. According to Mugenda and Mugenda (2013), questionnaires are more cost-effective in accumulating data over a broad range of topics, are more quickly completed, and are better suited to specific types of responses in repeated and uniform data. A semi-structured questionnaire was used to obtain primary data. Self-administered questionnaire was used.
The implementation of a semi-structured questionnaire ensured that responses to questions are consistent.

### 3.6 Validity and Reliability Tests

The section presents the validity and reliability tests. These was done by conducting a pilot study in Kiambu County, Kenya.

#### 3.6.1 Validity of Research Instruments

According to Bryman and Bell (2015), the validity of a research instrument refers to the degree to which data gained during analysis accurately reflect the phenomenon under investigation. This study looked at construct validity, predictive validity, and content validity. Predictive validity refers to the degree to which a result on a level or test reflects results on a particular criterion (Chen, 2015). The researcher consulted widely and do a thorough literature review on the subject to improve content validity. Expert and supervisor opinions were used in evaluating and refining the instrument's predictive and construct validity status. The pilot study focused on ten (ten) SACCOs in Kiambu County. Questionnaires were delivered to ten members of the operations, retail, and marketing teams to determine whether the information provided is accurate. Some of the operatives include expert opinion and pre-testing.

#### 3.6.2 Reliability of Research Instrument

The pilot test was done to 10 respondents (10% of 96) in order to test the reliability and validity. The piloting was carried out in Kiambu County. Tests was conducted to determine the dependability of the research instruments. Essentially, issues about dependability refer to the extent to which recurrent tests of a research instrument yield consistent results. In
other words, Kothari (2011) argues that the fundamental point of research instrument reliability is that any significant findings must be more than a one-time occurrence and must therefore be naturally reproducible. The instrument's internal consistency and reliability was assessed in this investigation. The Cronbach's Alpha Reliability test was used to do this. In social science research, a dependability coefficient of greater than 0.70 is deemed "acceptable," according to Gliem & Gliem (2003). This scale was used in the current investigation to explain the research instrument's reliability or lack thereof.

The Cronbach Alpha ($\alpha$) was calculated using SPSS. It illustrates how a set of test units may be treated as if they were monitoring a single inactive variable (Cronbach, 1951). For each researchable investigation, a reliability test with a coefficient of 0.7 is recommended. Table 3.2 summarizes the findings.

**Table 3.2 Reliability Results**

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Number of Items</th>
<th>Alpha Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership</td>
<td>6</td>
<td>0.767</td>
</tr>
<tr>
<td>Organizational Learning</td>
<td>5</td>
<td>0.797</td>
</tr>
<tr>
<td>Stakeholder’s Involvement</td>
<td>5</td>
<td>0.788</td>
</tr>
<tr>
<td>Communication</td>
<td>5</td>
<td>0.811</td>
</tr>
<tr>
<td>Organizational Performance</td>
<td>5</td>
<td>0.756</td>
</tr>
</tbody>
</table>

Source: Field Data (2022)

The pilot results in Table 3.2 shows the reliability results for the five study variables were all reliable ($\alpha>0.7$). The leadership Alpha value was 0.767, the organizational learning Alpha was 0.797, the shareholder’s involvement Alpha was 0.788, the communication alpha was 0.811 and the organizational performance Alpha score was 0.756. All Alpha scores were above 0.7 indicating that the research instruments were reliable.
3.7 Data Collection Procedures

The researcher sought authority to collect data from Kenyatta University graduate school. The researcher used the data collection authorization letter to apply for NACOSTI data collection permit. After obtaining the two authorization letters the researcher embarked to the field to collect data. Questionnaires were dropped and picked after 14 days.

3.8 Data Analysis and Presentation

Data was submitted to a comprehensive data cleaning technique prior to the main analysis. According to Mugenda and Mugenda (2013), data cleaning, also known as data scrubbing or data cleansing, is the act of locating and correcting erroneous or inaccurate entries in a data set. The data sets were then categorised based on the study goals. The study contain critical diagnostic tests to ensure that the data obtained matches the regression analyses' underlying assumptions. The regression model is an important analytical technique for determining whether or not the current hypothesis was correct.

In the main analysis, descriptive and inferential statistics were used. Any qualitative data collected was analyzed using content analysis. The researcher employed content analysis to determine the existence of specific words, topics, or concepts in the data. The mean and standard deviation were examples of descriptive statistics. Regression and correlation analysis were the primary inferential statistics used to guide generalizations to a broader population. As stated previously, the study used a multiple regression model (Kutner, Nachtsheim & Neter, 2004).

\[ P = \beta_0 + \beta_1 LC + \beta_2 OL + \beta_3 SI + \beta_4 C + \epsilon \]

Where,

\[ P \] = Performance of SACCOS
LC = Leadership Change
OL = Organisational Learning
SI = Stakeholder’s Involvement
C = Communication

\[ \varepsilon = \text{Error Term.} \]

If the independent value is zero, the regression intercept is 0 and represents the expected value of the dependent variable.

The regression coefficients 1, 2, 3, and 4 were the regression coefficients, while the error term was \( \varepsilon \).

3.9 Ethical Considerations
According to Kothari (2011), research ethics refers to the steps required to guarantee that the study was carried out in a way that protects the confidentiality, privacy, and rights of others. The researcher got research licenses from relevant authorities such as the National Commission for Science and Technology (NACOSTI), the Ministry of Education, and Kenyatta University, ensuring that the study was conducted solely for academic objectives. To ensure the anonymity of the responders, a commitment document signed by the researcher was attached. In order to respect the bits of information offered by others, the study included references to materials cited.
CHAPTER FOUR
RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction
This chapter examines the data gathered on the influence of strategic change management practices on performance of DT-SACCOs in Nairobi City County, Kenya. As the study tool, only questionnaires were used to collect data. The questionnaires were created in accordance with the research's specific objectives.

4.2 Response Rate
The field data targeted 96 managers from DT SACCOs in Nairobi City County, Kenya. Only 75 of the 96 questionnaires sent to these respondents were completely filled out and returned to the researcher. This resulted in 78 percent response rate. This response rate matched Mugenda and Mugenda (2003)'s recommendation of a response rate of 70% or above as outstanding.

![Response Rate Chart](image)

**Figure 4.1 Response Rate**
*Source: Field Data(2022)*
4.3 Demographic Characteristics Results
The results on demographic characteristics and other background information was presented in the subsequent sections.

4.3.1 Gender of the Respondents
The employee’s gender was investigated and presented in the table 4.1 below.

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>33</td>
<td>44.0</td>
</tr>
<tr>
<td>Female</td>
<td>42</td>
<td>56.0</td>
</tr>
<tr>
<td>Total</td>
<td>75</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Data (2022)

According to the data, 56% of the respondents were women and 44% were men. This suggests that there was a third representation of every gender in the research, which is consistent with the constitution's gender provisions. The opinion and views sought was a reflection of the perceptions of both gender.

4.3.2 Education Level
The study determined the educational level of several managers in the SACCOs. The findings were depicted in figure 4.2 below. The majority of respondents (56%) had a bachelor's degree, while a minority (44%) held a master's degree certificate. As a result, the majority of SACCOs hire university graduates. This indicates that the respondents were familiar with the data needed to meet the study's objectives.
Figure 4.2 Education Level  
Source: Field Data (2022)

4.3.3 Work Experience  
The results on employee’s work experience was summarized in the table 4.2.

Table 4.2 Working Experience

<table>
<thead>
<tr>
<th>Experience</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Than 1 Year</td>
<td>2</td>
<td>2.7</td>
</tr>
<tr>
<td>2 to 3 Years</td>
<td>4</td>
<td>5.3</td>
</tr>
<tr>
<td>4 to 5 Years</td>
<td>2</td>
<td>2.7</td>
</tr>
<tr>
<td>More Than 5 Years</td>
<td>67</td>
<td>89.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>75</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field Data(2022)

The results on working experience in Table 4.3 indicates that majority of the employees (89.3%) had worked for more than five years. This clearly portrays that the respondents had sufficient knowledge helpful to get data relating to their performance over the years.
and how leadership, organization learning, communication and involvement have impacted their productivity.

4.4 Descriptive Statistics Analysis

The study descriptive results used mean and standard deviation. The mean was useful as a measure of central tendency in determining the majority of responses mean response using the 1 to 5 likert scale. The mean score ranged from 1 to 5, the score of 5 is the highest score indicating strongly agree and 1 was the lowest indicating strongly disagree. The standard deviation indicates the degree of responses variability level. Based on the two (Mean and standard deviation) the researcher was able to evaluate whether the results were well distributed and the opinion generalized based on each specific objective.

4.4.1 Descriptive Statistics Results on Leadership Change

The results on organizational learning were presented in the table 4.3

<table>
<thead>
<tr>
<th>Table 4.3 Descriptive Results on Leadership Change</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>To highlight the need for change, SACCO leaders generate a sense of urgency.</td>
<td>3.2800</td>
<td>.7278</td>
</tr>
<tr>
<td>The organization is led by a group of dedicated and highly driven leaders.</td>
<td>3.8533</td>
<td>.5118</td>
</tr>
<tr>
<td>Change projects can be driven by organizational leaders who are skilled and knowledgeable.</td>
<td>4.0400</td>
<td>.4482</td>
</tr>
<tr>
<td>In order to ensure a successful change implementation, organizational leaders must be creative and imaginative.</td>
<td>4.1200</td>
<td>.5188</td>
</tr>
<tr>
<td>To establish the governing coalition, the management team chooses the right personnel.</td>
<td>4.1067</td>
<td>.5086</td>
</tr>
<tr>
<td>The management team develops and promotes the appropriate personnel in order to facilitate transformation.</td>
<td>4.1360</td>
<td>.5609</td>
</tr>
<tr>
<td><strong>Aggregate Score</strong></td>
<td><strong>3.9227</strong></td>
<td><strong>0.5460</strong></td>
</tr>
</tbody>
</table>

Source: Field Data (2022)
Table 4.3 shows that the descriptive analyses' aggregate mean score was 3.9227, which corresponds to "Agree" on the five-point Likert Scale employed in the survey. Furthermore, the variation score's aggregated standard deviation was 0.5460, suggesting that there was little variability and that individual question responses were near to the sample mean. On a scale of one to five, individual mean responses varied from 3.28 to 4.136. Because of its low variability, the sample mean was a strong predictor of the population mean. According to the responses, the majority of respondents strongly agreed that organizational leaders create a sense of urgency to reinforce the need for change, that the organization is led by a committed and highly motivated class of leaders, and that organizational leaders are competent and knowledgeable enough to drive change initiatives. The majority of respondents felt that organizational leaders are creative and imaginative when it comes to implementing change. The management team promotes and develops the proper individuals to encourage change, according to the majority of respondents.

The findings supported Tsai (2016) that management behavior, in turn, was strongly and positively associated to employee performance and work satisfaction. Omari, Ateka, and Nyaboga (2015) study's findings demonstrated that executive engagement, in particular, was a critical component in the successful execution and introduction of improvements, as well as the performance of firms. Further, Thomas (2016) found that leadership change management has a significant impact on organizational success.
4.4.2 Descriptive Results on Organizational Learning

The results on organizational leaning proxies were presented in table 4.4.

Table 4.4 Descriptive Results on Organizational Learning

<table>
<thead>
<tr>
<th>Description</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>To support change initiatives, the company has a well-defined knowledge</td>
<td>4.3333</td>
<td>.6003</td>
</tr>
<tr>
<td>management policy.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>There are online learning programs which monitors the progress of each</td>
<td>4.5600</td>
<td>.4997</td>
</tr>
<tr>
<td>employee</td>
<td></td>
<td></td>
</tr>
<tr>
<td>The company holds training and development programs on a regular basis to</td>
<td>4.4411</td>
<td>.4973</td>
</tr>
<tr>
<td>prepare employees to handle change efforts.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>As change agents, the company celebrates employee creativity and</td>
<td>4.2440</td>
<td>.4807</td>
</tr>
<tr>
<td>innovation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peer learning is valued in the organization as a key component of</td>
<td>4.4000</td>
<td>.6132</td>
</tr>
<tr>
<td>effective change implementation.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Aggregate Score</strong></td>
<td><strong>4.3957</strong></td>
<td><strong>.5382</strong></td>
</tr>
</tbody>
</table>

Source: Field Data (2022)

The majority of employees significantly agreed with the comments on organizational learning, as evidenced by the aggregate score on the proxies of 4.3957, which amounted to 'Agree' on a Likert scale. Furthermore, the mean standard deviation was 0.5382, indicating that the majority of employees' responses converge around the mean, as indicated by the low degree of variability. Furthermore, individual pointer mean values range from 4.244 to 4.4411 from the low end to the high end. The stated sample mean was a strong and accurate reflection of the population mean due to the low variability, allowing generalizations on organizational learning factors to be drawn.

SACCOs have a well-formulated knowledge management strategy to support change efforts, according to the respondents, and the organization routinely undertakes training and development programs to educate the workforce to handle change initiatives. Peer learning is valued in the organization as a key component of effective change.
implementation. Many respondents believed that the company had a well-defined framework and policy in place to assist talent management and advancement.

The study results was supported by Kim, Watkins, and Lu (2017) organizational learning have a beneficial influence on corporate performance, a positive impact on financial performance, and they completely moderate the relationship between an educational organisation and financial success. The findings was supported by Wujiabudula and Zehir (2016) that organizational learning capacity significantly affects business efficiency. It also revealed that the ability to coordinate learning has a significant impact on both technical and organizational innovation.

4.4.3 Descriptive Results on Communication
The results on respondent’s views on communication was presented in the table 4.5.

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The SACCO's communication tactics are effective in ensuring that information is conveyed quickly and clearly.</td>
<td>4.0133</td>
<td>.5663</td>
</tr>
<tr>
<td>To guarantee efficient delivery of change information, the organization uses both formal and informal communication techniques.</td>
<td>4.4801</td>
<td>.5503</td>
</tr>
<tr>
<td>To guarantee that information reaches stakeholders in a timely manner, the organization uses a variety of communication channels.</td>
<td>4.4207</td>
<td>.4993</td>
</tr>
<tr>
<td>The Sacco values all stakeholders' input and reacts to all issues raised in a timely way.</td>
<td>4.2133</td>
<td>.5227</td>
</tr>
<tr>
<td>The Sacco pays careful attention to the role of informal groups in ensuring that change information is conveyed quickly and reliably.</td>
<td>4.1467</td>
<td>.5324</td>
</tr>
<tr>
<td><strong>Aggregate Score</strong></td>
<td><strong>4.2548</strong></td>
<td><strong>.5342</strong></td>
</tr>
</tbody>
</table>

*Source: Field Data (2022)*
According to the findings of the descriptive analysis, the aggregated mean and standard deviation scores for the indicators of performance assessment were 4.2548 and 0.5342, respectively. The sample mean translated to 'Agree' on the five-point Likert scale employed in the study. As demonstrated by the variance score, the average answer variability was minimal. The limited range of mean responses and standard deviation across the numerous communication indications only added to this. Because of the low variability of responses, the aggregated sample mean proved to be a strong and trustworthy estimator of the population mean, and so could be used to draw inferences and interpretation.

The SACCO's communication tactics were efficient in conveying information quickly and clearly. To promote effective conveyance of change information, the organization uses both official and informal communication methods, as well as a variety of communication channels to ensure that the information reaches stakeholders within realistic timeframes to act. The SACCO values feedback from all stakeholders and reacts to concerns expressed promptly. It also pays particular attention to the role of informal groups in ensuring that change information is delivered quickly and reliably.

The study was supported by Shonubi and Akintaro (2018) study's findings that communication and effective corporate performance go hand in hand. Management must take advantage of organizational efficiency that is both productive and efficient. Additionally, Atambo and Momanyi (2016) supported that good communication boosted staff productivity. Further, Asamu (2015) found that employee success, creativity, and involvement are all linked to efficient communications.
4.4.4 Descriptive Results on Stakeholder’s Involvement

The study presented results on stakeholder’s involvement proxies presented in Table 4.6.

Table 4.6 Descriptive Results on Stakeholder’s Involvement

<table>
<thead>
<tr>
<th>Description</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the introduction and implementation of change, the organization recognizes, involves, and supports team leaders.</td>
<td>4.112</td>
<td>.4962</td>
</tr>
<tr>
<td>The Sacco has well-thought-out strategies for dealing with change resistance.</td>
<td>4.411</td>
<td>.4873</td>
</tr>
<tr>
<td>Stakeholders are involved in change management at all phases of the change's introduction and implementation.</td>
<td>3.981</td>
<td>.5296</td>
</tr>
<tr>
<td>The organization recognizes the importance of teamwork in change management and thus empowers such groups.</td>
<td>3.9867</td>
<td>.4937</td>
</tr>
<tr>
<td>In the entire process of change introduction and implementation in the organization, consultation is a continual process.</td>
<td>3.9200</td>
<td>.5026</td>
</tr>
<tr>
<td><strong>Aggregate Score</strong></td>
<td><strong>4.0823</strong></td>
<td><strong>.5019</strong></td>
</tr>
</tbody>
</table>

Source: Field Data (2022)

According to the descriptive analysis, the aggregated mean of the stakeholder’s involvement measures was 4.0823, with an aggregated standard deviation of 0.5019. According to the sample mean, respondents agreed with assumptions about stakeholder’s involvement in general. The limited range of mean response and heterogeneity across the many stakeholder’s involvement proxies utilized in the study compounded this. The sample mean's aggregated score was a fair estimate of the population mean and could thus be used to make generalizations due to the low variability of answers.

The organization recognizes, involves, and supports team members in change initiation and development; the organization values the role of teamwork in change management and thus empowers such teams; consultation occurs as a continuous process throughout the organization's change introduction and implementation phases; and stakeholder
involvement in organizational change occurs at all stages of change initiation and development.

The study supported Gituku and Kagiri (2015) that ideas during strategy formulation, and stakeholders participate are shared decision-making at all stages of a project. Oyugah and Onyango (2019) further found that stakeholder participation in projects led to better results. Stakeholder involvement in the discharge and completion of projects has a good and significant influence. Dacha (2018) supported that no consumers are involved in the acquisition process, indicating unhappiness with the process, that top management does not promote stakeholder involvement in the acquisition process, and that engagement is limited during the acquisition process. According to Otieno (2016) organizations with a higher level of stakeholder participation have a higher index of results than those with a lower level of participation.

4.4.5 Organizational Performance
The proxies of organizational performance based on KPIs used in the DT SACCOs in Kenya were presented in the table 4.7.

Table 4.7 Descriptive Statistics on Organizational Performance

<table>
<thead>
<tr>
<th>Description</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over the previous four years, the SACCOs market share has risen.</td>
<td>4.1867</td>
<td>.4997</td>
</tr>
<tr>
<td>In the previous four years, we've seen an increase in consumer outreach.</td>
<td>4.5209</td>
<td>.6667</td>
</tr>
<tr>
<td>Our consumers are happy with our services, according to customer feedback data.</td>
<td>4.4823</td>
<td>.5566</td>
</tr>
<tr>
<td><strong>Aggregate Score</strong></td>
<td><strong>4.3966</strong></td>
<td><strong>.5743</strong></td>
</tr>
</tbody>
</table>

Source: Field Data (2022)
A high mean indicates that the majority of respondents agree with the statement provided to them, while a low standard deviation indicates a narrow range of responses. Respondents believed that the Sacco’s market share had risen significantly during the previous five years, with a mean of 4.3966 and a standard deviation of 0.5743. With a mean of 4.3966 and a standard deviation of 0.5743, the majority of respondents strongly agreed that customer outreach had risen in the previous five years. With a mean of 4.4823 and a standard deviation of 0.5566, the majority of respondents strongly agreed that customer feedback reports suggest that their clients were happy with their services.

4.5 Inferential Analysis

The correlation, model summary, analysis of variance, and regression coefficients are all shown in this section.

Table 4.8 Correlations

<table>
<thead>
<tr>
<th></th>
<th>LC</th>
<th>C</th>
<th>OL</th>
<th>SI</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Correlation Sig. (2-tailed)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.450**</td>
<td>-.336**</td>
<td>.920**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.550</td>
<td>.903</td>
<td>.603**</td>
<td>.662**</td>
<td>.256*</td>
</tr>
<tr>
<td>N</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td>.014</td>
<td>.021</td>
<td>.603**</td>
<td>.662**</td>
<td>.256*</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.857</td>
<td>.177</td>
<td>.500</td>
<td>.027</td>
<td>.001</td>
</tr>
<tr>
<td>N</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
<td>75</td>
</tr>
<tr>
<td>Pearson Correlation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Source: Field Data (2022)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The results in Table 4.8 show a high and significant association between leadership change (LC) and organizations performance (P) (P=0.603, sig=0.000). Communication and organizational performance had a positive, strong and significant relationship (P=0.662, sig=0.000). The results revealed that there was a weak but significant link between organizational learning and organizational performance (P= 0.256, sig=0.027). Stakeholder’s involvement and organizational performance had a modest, positive, and significant relationship (P=366, sig=0.001).

4.6 Regression Analysis Results
To establish a link between the study's variables, the researcher used linear regression analysis model. The results are presented in the following sections. The linear relationship between the independent and dependent variables is shown in the regression findings. The amount and direction of change in the dependent variable as a result of changes in the independent variables are shown in the findings. Tables 4.9, 4.10, and 4.11 show the correlation coefficient and coefficient of determination, as well as overall model fitness and beta coefficients.

Table 4.9 Model Summary

<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>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.883a</td>
<td>.780</td>
<td>.768</td>
<td>1.51607</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), LC, C, OL,SI

The above model summary shows a correlation coefficient R = 0.883, indicating a high positive connection between the study's variables. The coefficient of determination adjusted R square is .768, indicating that the independent variable strategic change management practices explained 76.8% of the variation in organizational performance.
The processed data ANOVA findings at a 5% level of significance reveal a $F$ calculated value of 62.110, whereas $F$ critical is 2.866 was read from the $F$ Table. As $F$ computed is more than $F$ critical, the total regression model was significant in predicting the connection between the research variables. The $p$ value of 0.000 is likewise less than 0.05, indicating that the research variables are statistically significant.

**Table 4.10 Analysis of Variance**

<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>Regression</td>
<td>571.028</td>
<td>4</td>
<td>142.757</td>
<td>62.110</td>
<td>.000$^b$</td>
</tr>
<tr>
<td>1 Residual</td>
<td>160.892</td>
<td>70</td>
<td>2.298</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>731.920</td>
<td>74</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: P
b. Predictors: (Constant), LC, C, OL, SI,

The study results indicates that three independent variables; Leadership Change(LC), Communication(C), and Stakeholder Involvement (SI) were significant in explaining the

**Table 4.11 Coefficients$^a$**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>17.415</td>
<td>3.116</td>
<td>5.588</td>
<td>.000</td>
</tr>
<tr>
<td>LC</td>
<td>.724</td>
<td>.154</td>
<td>.305</td>
<td>4.717</td>
</tr>
<tr>
<td>1 C</td>
<td>1.198</td>
<td>.134</td>
<td>.640</td>
<td>8.958</td>
</tr>
<tr>
<td>OL</td>
<td>.155</td>
<td>.255</td>
<td>.096</td>
<td>.606</td>
</tr>
<tr>
<td>SI</td>
<td>.672</td>
<td>.251</td>
<td>.403</td>
<td>2.676</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Organizational Performance

**Source: Field Data (2022)**

The study results indicates that three independent variables; Leadership Change(LC), Communication(C), and Stakeholder Involvement (SI) were significant in explaining the
changes in the dependent variable; Organizational Performance(P) (Sig<0.05). Three independent variables were included in the adopted model below;

\[ P = 17.415 + 0.724LC + 1.198C + 0.672SI + \varepsilon \] \hspace{1cm} (1)

4.6.1 Test of Leadership Change on Organizational Performance

The following was the model's interpretation: According to the model, the value of organizational performance would be 17.415 units if all other parameters remained constant. Changes in leadership were shown to have a substantial impact on organizational performance (sig=0.000). The SACCO's performance would vary by 0.724 units as a result of the unit variance in leadership change. The findings supported Tsai (2016) that leadership was positively associated to organizational performance and work satisfaction. Omari, Ateka, and Nyaboga (2015) study's findings demonstrated that leadership change was critical component in the successful execution and introduction of improvements, as well as the performance of firms. Further, Thomas (2016) found that leadership change management has a significant impact on organizational success.

4.6.2 Test of Communication on Organizational Performance

The coefficient of regression findings on the influence of communication on organizational performance show a substantial positive association (sig=0.000). Substantial 1.198 significant unit changes in organizational performance (B=1.198) arise from changes in communication. The study was supported by Shonubi and Akintaro (2018) study's findings that communication significantly influences corporate performance. Additionally, Atambo and Momanyi (2016) supported that good communication boosted staff productivity.
Further, Asamu (2015) found that employee success, creativity, and involvement were all linked to efficient communications.

4.6.3 Test of Organizational Learning on Organizational Performance

The regression results on organizational performance indicates that the variable was insignificant in explaining the units changes in organizational performance (sig=0.547>0.05). The results clearly presents that units changes in organizational learning was insignificant in explaining the changes in organizational performance. The study results disagrees with Kim, Watkins, and Lu (2017) that organizational learning have statistical significant influence on corporate performance. The findings also disagrees with Wujiabudula and Zehir (2016) that organizational learning capacity significantly affects business efficiency.

4.6.4 Test of Stakeholder’s Involvement on Organizational Performance

The regression coefficient results presents that stakeholder’s involvement significantly affected organizational performance (sig=0.001). The results indicates that a unit change in stakeholder’s involvement results 0.672 units changes in organizational performance. The study supported Gituku and Kagiri (2015) that stakeholders participate significantly influences organizational performance. Oyugah and Onyango (2019) further found that stakeholder participation in projects significantly affects organizational performance. According to Otieno (2016) organizations with a higher level of stakeholder participation have a higher index of results than those with a lower level of participation.
CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
The description of the research findings was based on the study's objectives set out by the researcher. The study's primary results were used to develop conclusions. The study's conclusions were important to policy and practice, and the ideas for future research offer up new topics for researchers and academicians to investigate.

5.2 Summary of the Findings
The purpose of this study was to see how change management affected the performance of DT SACCOs in Nairobi City County, Kenya. The following particular objectives led the study: to determine the impacts of leadership, organizational learning, communication, and stakeholder participation on DT SACCO performance in Nairobi City County, Kenya. 75 of the 96 questionnaires sent to respondents were completely filled out and returned to the researcher. This resulted in a 78 percent response rate. Managers from the DT SACCOs, including retail managers, head of operations, and marketing managers, were targeted for information.

5.2.1 Effects of Leadership Style on Organizational Performance
The results on leadership change on organization performance indicates that The results on leadership change on organization performance indicates that To highlight the need for change, SACCO leaders generate a feeling of urgency. SACCOs were headed by a devoted and highly driven class of leaders, according to the majority of respondents. The majority of respondents strongly agreed that the leaders of the DT SACCO were skilled and
knowledgeable enough to lead transformation activities. The majority of respondents believed that SACCO leaders were creative and imaginative in ensuring that change was implemented successfully.

5.2.2 Effects of Organizational Learning on Organizational Performance
According to the results, SACCOs have a well-defined knowledge management strategy to support change efforts, and the organization routinely conducts training and development programs to prepare employees to handle change initiatives. The majority of respondents believed that SACCOs frequently perform training and development programs to educate their employees to handle change efforts, and that peer learning is supported as a crucial pillar of effective change implementation.

5.2.3 Effects of Stakeholder’s Involvement on Organizational Performance
According to the findings, the organization recognizes, involves, and supports team leaders in the introduction and execution of change to a large level. The vast majority of respondents strongly agreed that the organization valued teamwork's role in change management and so enables such groups. Many managers felt that consultation is a constant process throughout the whole process of change introduction and implementation in the organization, and that stakeholders are involved in change management at all phases of the process.
5.2.4 Effects of Communication on Organizational Performance

The study found that, to a large extent, the SACCOs' communication strategies were effective in ensuring speedy, clear information conveyance; the organization uses both formal and informal communications methods to ensure efficient conveyance of change information; the organization uses a wide range of communication channels to ensure information reaches stakeholders within reasonable timelines to act; and the SACCOs appreciate feedback from a variety of sources.

5.3 Conclusions of the Study

To improve organizational performance, changes in all departments must be implemented on a frequent basis in modern company in order to satisfy stakeholders. Technology changes as an effective technique of managing change is a critical task in attaining any long-term and long-lasting success, as well as a plan to manage change sustainably. Because customers are the primary source of profit for firms, customer taste management should result in overall improvement in organizational performance.

Change management will be successful only if human resistance to change is addressed. Change implementation may cause tension in the workplace since it includes going from the known to the unknown, which is hazardous, stressful, and difficult. Change management may be effective when implemented in a participatory manner, which may include staff training on change to provide them with information, skills, and expertise, allowing for a swift and easy transition. In order to inspire and encourage people, managers should display strong leadership throughout the business by spreading proper decision-making and leadership tasks.
5.4 Recommendations of the Study

Employee acceptance of change is inevitable in the SACCO business, according to the research, and it should be done thoughtfully and via participatory leadership, which will eventually lead to changes in plans and enhanced organizational performance. SACCOS should support environmental scanning, according to the report, because it is the only way to reduce pressure during transition. According to the report, good change management should support employee training programs and inform employees about the implications of change.

According to the study, resistance to change may be minimized by change managers using change methods, with the participatory strategy being the best option. The study concludes that anticipating change in SACCOs is unavoidable since changes occur every second, necessitating proactive efforts by change managers.

5.5 Suggestions for Further Studies

The purpose of this research was to look at the impacts of change management methods on the performance of DT SACCOs; similar research may be done in other organizations such as the public sector, commercial sector, and telecommunications industry. Other variables on change management should be studied to demonstrate their influence on organizational performance, according to the researcher. The study focused on four variables.
REFERENCES


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World Council of Credit Unions Reports (2020). https://www.woccu.org/about/annual_report


APPENDICIES

APPENDIX I: INTRODUCTION

Loise Nderitu
P.o Box 234
Nyeri

Dear-Respondents

RE: INTRODUCTION LETTER

I am pursuing a Master's degree in Business Administration at Kenyatta University. I respectfully request that you complete the form as completely as possible. The research paper is required as part of the MBA program's partial completion requirements. The study's goal will be to investigate the impact of strategic change management on SACCO performance.

Yours Faithfully,

Loise W. Nderitu
0724527050
APPENDIX II: QUESTIONNAIRE

Questionnaire S/No………………

SECTION I: GENERAL-INFORMATION

2. Gender of the respondent:
   Male ( )
   Femal ( )

3. What your leadership position in the SACCO
   Retail Manager ( )
   Operations Manager ( )
   Marketing Manager ( )

4. What’s your work experience?
   1-5 Years ( )
   6-10 Years ( )
   11-15 Years ( )
   More Than 15 years ( )

4. The greatest degree of education attained by the respondent:
   Diploma Cert ( )
   Undergraduate Cert ( )
   MBA Cert ( )
   Others Please-specify……………………………………………………………………………………………………

SECTION-II:

A:-LEADERSHIP

Please indicate how much you agree or disagree with the following statements about leadership

Use 1 – not at all, 2 – a tiny amount, 3 – a moderate amount, 4 – a large amount, and 5 – a very large amount.
5. To highlight the need for change, SACCO leaders generate a sense of urgency.

6. The organization is led by a group of dedicated and highly driven leaders.

7. Change projects can be driven by organizational leaders who are skilled and knowledgeable.

8. In order to ensure a successful change implementation, organizational leaders must be creative and imaginative.

9. To establish the governing coalition, the management team chooses the right personnel.

10. The management team develops and promotes the appropriate personnel in order to facilitate transformation.

B:-ORGANISATIONAL LEARNING
How much do you agree with the following assertions about organizational learning in your company?

Use 1 – not at all, 2 – a tiny amount, 3 – a moderate amount, 4 – a large amount, and 5 – a very large amount.

11. To support change initiatives, the company has a well-defined knowledge management policy.

12. The company holds training and development programs on a regular basis to prepare employees to handle change efforts.

13. As change agents, the company celebrates employee creativity and innovation.

14. Peer learning is valued in the organization as a key component of effective change implementation.

C:-STAKEHOLDER-INVOLVEMENT
What percentage of the following assertions regarding the SACCO's stakeholder participation framework do you agree with? Select the right option from the drop-down menu. Use: 1- not at all, 2- not at all, 3- not at all, 4- not at all 2 – minor extent, 3 – moderate extent, 4 – large extent, 5 – extremely large area.
15. In the introduction and implementation of change, the organization recognizes, involves, and supports team leaders.

16. The Sacco has well-thought-out strategies for dealing with change resistance.

17. Stakeholders are involved in change management at all phases of the change's introduction and implementation.

18. The organization recognizes the importance of teamwork in change management and thus empowers such groups.

19. In the entire process of change introduction and implementation in the organization, consultation is a continual process.

<table>
<thead>
<tr>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>D: COMMUNICATION</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To the what extent do you believe the following claims about the SACCO's monitoring and consultation as a part of change management are true? Tick the appropriate box.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SCALE: Use; 1- in no way, 2 – minor extent, 3 – moderate extent, 4 – large extent, 5 – extremely large area</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

20. The SACCO's communication tactics are effective in ensuring that information is conveyed quickly and clearly.

21. To guarantee efficient delivery of change information, the organization uses both formal and informal communication techniques.

22. To guarantee that information reaches stakeholders in a timely manner, the organization uses a variety of communication channels.
24. The Sacco values all stakeholders' input and reacts to all issues raised in a timely way.

25. The Sacco pays careful attention to the role of informal groups in ensuring that change information is conveyed quickly and reliably.

E: PERFORMANCE

26. Please supply the following statistics about the SACCO's performance status.

How would you rank SACCO consumers' satisfaction with the services and goods provided by the SACCO? Tick the appropriate box.

Very Satisfied ( )

Satisfied ( )

Neutral( )

Dissatisfied ( )

Very Dissatisfied ( )

26. How might you assess the SACCO's customer outreach in terms of the services and goods it provides? Tick the appropriate box.

Very Satisfied ( )

Satisfied ( )

Neutral ( )
Dissatisfied (  )

Very Dissatisfied (  )

26. How else would you rank the cost-effectiveness of running a business process? Tick the appropriate box.
Very Satisfied (  )
Satisfied (  )
Neutral (  )
Dissatisfied (  )
Very Dissatisfied (  )

27. What advice would you make to help the SACCO improve its performance??

………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

28. Please give any additional information you believe is relevant to the current study's subjects (performing and change control) but was not captured in the questionnaires given in the area provided.

………………………………………………………………………………………………
………………………………………………………………………………………………
………………………………………………………………………………………………

Before presenting the questionnaire, please double-check that you haven't skipped any questions by accident. Thank you for providing this information.