

**TOP MANAGEMENT COMMITMENT AND PERFORMANCE OF FAMILY
BANK LIMITED, KENYA**

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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS,
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DECLARATION

This research project is my original work and has not been presented to any other institution or University for Examination

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

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ABBREVIATIONS AND ACRONYMS

CIP:	Continuous Improvement Process
HRP:	Human Resource Planning
NGO:	Non-governmental Organization
PDCA:	Plan, Do, Check, and Act
QM:	Quality Management
QMS:	Quality Management System
R&D:	Research and Development
SPSS:	Statistical Package for the Social Sciences
TQM:	Total Quality Management
US:	United States

OPERATIONAL DEFINITION OF TERMS

Continuous Improvement	This is a quality mindset that assures continuous improvement and a workable procedure that should be continually assessed for additional improvements.
Customer Focus:	This refers to the culture of a firm whereby the personnel is dedicated to uninterrupted creation of greater value for its customers.
Organizational Performance	The ability of the organization to achieve its intended objectives with minimal resources available.
Resource Availability	This refers to the amount of tangible and intangible materials, as well as financial and non-financial assets that may be used to execute a task.
Staff Competency	This refers to a person's capacity to do a task or job to predetermine criteria.
Top Management Commitment	Ability of the senior level managers to ensure there is resource availability, customer focus, staff competence and continuous improvement

ABSTRACT

Top management commitment plays a vital role in implementing a quality management system and performance. Organizations in various sectors have a similarity in the assertions that top management should be actively interested in and committed to enhancing the organization's quality. The objective of this study is to establish how top management commitment is influencing the performance of Family Bank Limited. The research was guided by the following specific objectives: to determine how resource availability, customer focus, staff competency and continual improvement affects the overall performance at Family Bank Limited. The upper echelon theory, stakeholder theory, quality improvement theory, and Deming quality improvement model served as the study's pillars. The study used a descriptive research approach with the senior management of Family Bank Limited as the target group. The Statistical Package for Social Sciences was used to evaluate the quantitative data acquired using descriptive and inferential statistics (SPSS). Validity was tested using the appointed supervisor. Reliability was based on 0.7 threshold. The majority of respondents indicated that there were adequate staff and employees to carry out the roles of the organization and this ensures performance. Majority opined that understanding the availability of the bank resources enabled them to make informed resource allocation decisions, conduct feasibility analyses, and generate greater returns from their operations. Customer-focused performance is a business method to measuring performance in terms of customer retention, customer satisfaction, service response time. Under this strategy, all procedures in the bank are adjusted to suit client requirements and satisfy their expectations. The employees were moderately qualified to carry out their respective roles within the organization, staff education and training was moderately done. Continuous improvement is a constant attempt to enhance all organizational elements, including processes, tools, products, and services. The bank strived to minimize defects during service provision, strives to reduce waiting time in all our operations, encourages new products/services development as well as promoting creativity and innovation and the organizations aim at being flexible and dynamic in handling all of the challenges that come their way. The study concluded that customer focus significantly and positively affects organizational performance. The bank had begun a process of continuous improvement to meet the needs of its customers. The bank was able to satisfy customer needs and desires.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Businesses have been forced to search for new quality management approaches and structures as a result of the industrial revolution of the eighteenth century, the computer revolution of the early 1980s, as well as modifications to the product marketplaces, technology, and legal framework. It has long been understood that top management and quality go hand in hand (Robbins, 2012). The function of leadership in attaining comprehensive quality is covered in at least nine of Deming's 14 principles. Crosby, Juran, and other quality experts put a lot of emphasis on leadership and how it affects quality in their works. Reviewing important international quality award programs reveals that leadership is a crucial element in each big quality award program throughout the globe. Quality management is a leadership approach rather than just a task for quality assurance or control. Many quality specialists believe that successful quality management begins at the corporate level. According to the quality management literature, the quality improvement process must begin with leadership commitment to quality since top managers design the organizational framework that determines how products and services are generated and produced. As a consequence, in every firm, top management and quality management are intrinsically intertwined (Wheelen & Hunger, 2006).

Top management is a company's highest decision-maker. As senior authorities or executives, they are responsible for achieving objectives along with and via other employees of the business (Wheelen & Hunger, 2006). The purpose, objectives, and strategies of the company, as well as its internal business procedures, serve as the foundation for top management's multidimensional function, which is centered on attaining overall organizational success. The strategic planning process must thus be effectively managed by top management (Wheelen & Hunger, 2006). They significantly affect whether the organization succeeds or fails. Considering the aforementioned, it is reasonable to conclude that top management support is a prerequisite for organizational empowerment (Robbins, 2012).

According to Saraph et al. (2006), top management leadership is the level at which senior management develops high-quality objectives and strategies, provides and distributes necessary resources, takes part in efforts to improve quality, and assesses quality implementation and performance. According to Kanji and Baker (1990), top management commitment and leadership are essential for the implementation of TQM. To create and implement TQM to enhance an organization's performance, top management support is often required (Ahire & Ravichandran, 2001). It is hard to apply QM and improve performance without significant top management support (Flynn et al., 1995). According to Crosby (1979), senior management is primarily responsible for the quality commitment and support activities necessary for the successful implementation of TQM. Senior management is thus the key element in a TQM program's success (Lewis & Smith, 1994).

Bushaf and Allen (2000) believe that organizational top management dedication is essential to service accomplishment and technique advancement for the workforce in order for them to perform successfully in order to achieve the organization's objectives, despite the fact that top management is separated from the operational level of employees. Numerous designs provide high-quality services, as shown by existing research. The variable of management commitment to service quality in the present research encompasses a number of components, such as staff empowerment, employee incentives, customer service education, and customer orientation. Management commitment is an essential need since the manager is responsible for a project's accessibility and overall execution strategy in a company. It takes leadership from the top (Hanson et al., 2003). The firm manager takes on the effective execution of the business's strategy by delegating tasks after senior management commitment becomes a reality (Karamati and Aazadeh, 2007). The investment will be done effectively when management is more committed, which will improve the organization's competitiveness (Bdvlary et al., 2012).

1.1.1 Organizational Performance

Organizational performance refers to an organization's actual productivity as compared to its planned goals and objectives (Upadhaya, Munir, & Blount, 2014). An idea that the organization is made up of resources of great value such as human, tangible, and monetary assets that are employed to realize a shared goal determines its success. Productivity and result, profit, the efficacy of internal processes and procedures, employee attitudes, and environmental reaction of the organization are all factors that may be quantified (William, 2002). Because of these many factors, there are several views of what constitutes "successful" or "bad" organizational performance (Barney, 2002). Organizational success is

measured in terms of indications that aren't related to money such as customer satisfaction, employee happiness, and social performance, as well as economic results regulated by monetary measures such as Returns on Investment, stock exchange performance, and growth indicators (Combs, Crook & Shook, 2005). As a consequence, Organizational performance is an indicator of internal outcomes that are generally associated with more efficient or effective operations, as well as other exterior measures like corporate social responsibility that are associated with things other than financial worth. Richard, Devinney, Yip, and Johnson (2009) (Richard, Devinney, Yip, and Johnson, 2009).

An organization's key performance indicators may be measured in a multitude of methods: efficiency, that is defined as the degree to which manufacturing expenses are reduced., labor output, and capital output; quality, that is defined as the amount of defective items returned internally; and innovativeness that is defined as the quantity of new goods created in contrast to rivals, as well as the percentage of revenue earned from new products (Hill, 2008). The capacity of an organization to adapt to challenges and opportunities effectively and efficiently, while being fully aware of its strengths and weaknesses, determines its performance. An effective company may successfully use information about historical and present patterns, as well as the ability to use other techniques, to make judgments that are most beneficial to the company (Rabah, 2015).

1.1.2 Top Management Commitment

Top management commitment implies the direct participation by the highest level management (top management) in all specific and critically important aspects such as safety, quality, environment, security, etc. or programmes of an organization. It is not something that comes easily to them. To earn and keep it, you must put in a lot of effort,

loyalty, communication, and strong teamwork. The dedication of top management to any effort is possibly the most vital aspect in its success. Senior management participation is necessary to begin a TQM program. Frequently, stage one is to persuade top executives of the financial and broader advantages, as well as to vanquish any obstacles that may exist. One of the greatest methods to achieve this is to find apparent areas of lowering costs and improving the environment, as well as where no-cost or low-cost solutions may be used to save money right away (Ahire, Sanjay, & O'Shaughnessy). The commitment of management is addressed in this fundamental aspect of the Total Quality Management system model. Management commitment should be motivated by a powerful wish to enhance the overall operating quality of a firm. Top management is in charge of not only establishing the tone for the remainder of the firm, but also making sure that the right decisions and actions are made. Top management is the only group with the incentive and authority to make changes. While many of the variables that contribute to effective TQM include management leadership and following up with the people who are doing the work, top management must be actively engaged in the process management (Taylor & Wright, 2003).

Ernst & Young (Huge 1990) investigated the postulation of management commitment in the context of customer-oriented high-level thinking. They propose that commitment progresses in a causal manner via various phases. The phases are as follows: adequate dedication to support new ventures i.e. Management is directly invested in the company and anticipates major temporary outcomes: Commitment of time to obtain a better knowledge, i.e. management is directly invested in the project and anticipates strong short-term outcomes. Step 3: Intellectual comprehension, i.e., no genuine willingness to work on

issues of quality. To justify additional expenditure, there must be a short-term benefit: Willingness to work on important causes and enhance personal engagement, for example. No aspiration to modify one's personal habits: Management does not require temporary gains to prove the investment of time and effort in changing one's behavior. Prioritizes quality above quantity: Internalized completely, i.e. behavior mirrors new thinking.

Senior management commitment is needed for any project to succeed, as has been well documented in the literature (Thevnin, 2004). The commitment of top management is often viewed as a backbone for efficient Total Quality Management implementation. All quality gurus lay a high focus on top management commitment in their respective philosophies. Despite universal acknowledgment of the importance of management commitment, TQM practitioners are still unsure how to build management commitment and what it means in the context of TQM implementation (Thevnin, 2004).

Resource availability involves the allocation of financial, human and other resources to organizational tasks and activities. Resource availability is a vital component in the prosperity of any organization. It's application in terms of finances and equipment may influence delivery time and production cost. The amount of resources required by various organizational tasks and operations determine the various policies that determine resource allocation (Mutula, 2013).

Customer focus refers to a firm culture where the personnel is dedicated to the uninterrupted inception of greater value for their customers (Narver & Slater, 1991). Customer focus is a service specifically offered by companies or organizations focusing on the external and internal needs of a customer. Essentially, it establishes and monitors

customer satisfaction standards and strives to ensure that the company meets their expectations related to the products they offer.

Boyatzis (2013) defined competency as an individual's skill or ability when it came to the variable of staff competence. Rossilah (2014), on the other hand, stated that competency or proficiency was defined as a collection of qualities such as knowledge, aptitudes, frames of mind, astuteness, and perspective on one's own advantages in order to carry out one's responsibilities effectively and efficiently. Another author, McClelland (2014), defined competence as a key personal characteristic that is a decisive factor in functioning effectively in a career or situation. It is critical for a company to ensure that workers have the necessary knowledge, skills, and mindset to achieve the organization's objectives and goals.

Continuous improvement is a quality concept that assures ongoing improvements and a workable procedure that should be continuously monitored for additional improvements (Juergensen, 2005). According to Laitinen (2002), all companies require continuous improvement, also known as ('Rapid improvement,') since it aids in the streamlining of operations. Organizations with effective processes save time and money, resulting in less wasted time and effort, as well as lower operational costs. Continuous improvement is, without a doubt, a motivating driving force behind the most efficient and productive businesses (Bourne, 2001).

1.1.3 Family Bank Limited

From only one branch in 1985, the Bank has grown over time and currently enjoys a network of 92 branches countrywide. It was the first Bank in Kenya to introduce paperless banking through smart card technology that enables customers to transact without having to

fill in deposit or withdrawal slips. The aim for the Family Finance Building Society when it was founded in 1984 was crystal clear: Family Finance would be the unbanked population's preferred financial institution. The goal back then (and now) was to satisfy the needs of the mass market that the major banks had overlooked. Thousands of small and medium-sized businesses, jua kali craftsmen, tea, coffee, dairy, grain, fish, and sugar producers, teachers, employees in the government's lower ranks (local and central), parastatals, NGOs, and even private organizations make up this market segment. Its aim has been to free the unbanked from financial enslavement and the poverty cycle through time. It has been doing so without regard for religion, ethnicity, age, or gender.

Much has been achieved today. It has approximately 1,800,000 clients, making it one of the major banks in the country serving the mass market. It serves as a financial intermediary, providing improved technology-driven savings alternatives as well as low-cost loans for a range of uses, including capital for operating purposes, school, medical expenses, and even food. Before it began, no major bank would have considered lending money for school fees or groceries. Customers' requirements have changed as the company has grown. Many of our clients have progressed to higher economic levels and are now engaged in more complicated and sophisticated operations such as imports and exports, as well as domestic and international money transfers. Its capacity has been increased to meet all of their demands, including check books, clearing electronic financial transfers, foreign currency, and international banking. To get to where we are now as a thriving locally-owned bank, it has survived numerous storms. The individuals, from workers to directors, consultants, institutional partners, service providers, and the government, made this significant development possible. It also wouldn't have been feasible without their dedication,

collaboration, professionalism, patience, enthusiasm, devotion, creativity, sacrifice, and, most importantly, their commitment to our vision and purpose. Family Bank is financially solid, well-capitalized, profitable, and liquid. Its goal is to encourage more members of the public to become shareholders as it expands. The same qualities that have gotten us this far will be necessary to move the Bank forward. Its purpose remains unchanged, and it will not rest until the entire continent of Africa has been financially emancipated and is allowed to sit at the same table as the rest of the world as equal participants.

1.2 Statement of the Problem

The performance of all successful firms has been shown to be impacted by managerial commitment. Market shares, total sales, and profits can be measured, along with non-financial aspects of employees like quality orientation, internal communication, absenteeism, retardation, and the degree to which their skills are being used (Kaplan & Norton 1996). Cost savings result from an emphasis on ongoing quality, innovation, and market share development, which boosts an organization's financial success (York & Miree, 2004). Family bank have been performing poorly as reflected in its yearly revenues drop from 2013 to date. The reason for the drop was associated with top management commitment

The studies reviewed presents empirical gaps; Kiprotich (2014) investigated the extent to which top management establishes quality management strategy and goals, allocates and provides required resources, contribution to quality improvement initiatives, and evaluates quality management implementation and performance. The Quality Management System of a firm is a way of life. Top management must introduce it and lead it. According to Kiprotich (2014), initiatives to implement QMS frequently fails because top management

fails to lead and become engaged, instead delegating and paying lip service. In order to develop and implement particular quality values and goals that are suited along the company's aims., as well as systems that are well specified, procedures, and performance measures to accomplish those goals, top management commitment and personal participation are required. All quality operations are guided by these systems and procedures, which promote participation from all employees (Sturman, 2014). Most of the studies reviewed have been undertaken in firms in different contexts. These findings may not apply to the Kenyan banking sector. An investigation into top management commitment to quality and performance is timely and important hence this research study.

1.3 Objectives of the Study

1.3.1 General Objectives

To determine the effect top management commitment on performance of Family Bank Limited.

1.3.2 Specific Objectives

The specific objectives include;

- i) To determine the effect of resource availability on performance of Family Bank Limited
- ii) To assess the influence of customer focus on the performance of Family Bank Limited
- iii) To examine the relationship between staff competence and performance of Family Bank Limited
- iv) To investigate the influence of continuous improvement on the performance of Family Bank Limited

1.4 Research Questions

This study sought to answer the following research questions:

- i) What are the effect of resource availability on the performance of Family Bank Limited?
- ii) Does customer focus influence performance of Family Bank Limited?
- iii) What are the effect of staff competence on performance of Family Bank Limited?
- iv) How does continuous improvement influence performance of Family Bank Limited?

1.5 Significance of the Study

The study is of value to the policymakers. This includes the regulating bodies of the commercial banks as well as other organizations in Kenya as it adds to the existing corpus of knowledge. That regards the importance of the top management commitment in an organization and the kind of effect they may have in an organization's quality and performance. It influences the kind of policies in place to govern the quality and performance of organizations. For academicians, this study will help in building their knowledge on top management commitment and how they influence quality and performance in an organization. There is room for more information and research in this area of top management commitment and this research adds to the body of knowledge on the subject. Firms benefit from the study because they relate top management commitment to financial performance and find the information vital especially during hiring and recruiting top management team officers.

1.6 Scope of the Study

The scope of the study was on top management commitment levels to quality their effect on performance at Family Bank Limited Kenya. This study was conducted at Family Bank Limited Kenya headquarters in Nairobi. The study specifically examined the resource allocation, customer focus, staff competence and continuous improvement effect on the performance of Family Bank Limited. A target population of 225 of senior-level managers,

Senior Business Development Officers, Business Development Officers, and officers were selected within the organization. The study was conducted within three months, January to March 2023.

1.7 Limitations of the Study

Any study is usually faced with constraints and limitations. The study faced various limitations which include: minimal resources at the disposal of the researcher which might limit the conducting of the research. The research extensive sourced for secondary data. In this study, the participants were employees who were not easily accessible to answer the research questionnaire. Consequently, the information collection method took longer than anticipated, which delayed the research as the respondents were wary of confidentiality in the study. However, the investigator sought an appointment well in advance with the target participants on the best time to complete the questionnaires. Also to curb the issue on confidentiality, the researcher obtained a letter from Kenyatta University to help with improving on credibility.

1.8 Organization of the Study

There are numerous sections or chapters in this study project. The study's background, the problem description, and the research project's goal are all included in the first chapter. The significance of the study and its breadth have been called into doubt by research. Theoretical review, Empirical review, Critical evaluation of significant concerns, a summary of literature review and research gaps, as well as the conceptual framework, make up chapter two on literature review. The study design, target population, sample design, data collecting techniques and instrument, validity and reliability, and ethical

considerations are all covered in Chapter 3. Chapter four presents the research results and interpretation. Chapter five presents the conclusions and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is dominated by a review of the literature based on the study's goals. The study also reviewed theories related to the study and an empirical review of studies done on the topic were highlighted.

2.2 Theoretical Literature Review

The following theories were used;

2.2.1 Upper Echelons Theory

Donald Hambrick and Phyllis Mason developed and published the upper echelons hypothesis in 1984. They claimed that focusing on the dominant coalition, especially senior managers, was critical to understanding why organizations operated the way they did. According to Hambrick and Mason (1984), the upper echelons' qualities influenced the organization's strategic decisions, which in turn influenced its performance. As a result, they came to the conclusion that organizational performance levels are determined by the interplay of the situation, upper echelon traits, and strategic decisions. The upper echelon hypothesis has a number of distinguishing characteristics. The underlying paradigm is a linear one, according to Hambrick and Mason (1984), in which the senior management team enacts the situation, enactment leads to strategic decisions, and those choices impact performance (Marimuthu & Kolandaisamy, 2009; Hambrick et al., 2005; Carpenter, 2002).

The traditional focus on the individual top executive alone will give weaker explanations of organizational results than a focus on the top management team's attributes. As a result, the upper echelon theorizes an interaction with underlying team dynamics and suggests that an

organization's and its performance would be a reflection of its top management. Despite the fact that study on the top echelons has thrived, empirical findings remain inconsistent. Several academics have suggested that the contradictory results and ambiguous conclusions of upper-echelon research are due to organizational demography's intrinsic shortcomings, which include failing to account for the intermediary role of cognitive, psychological, and team processes (Nielsen 2010).

2.2.2 Resource Based View Theory

The resource-based approach contends that it is the organization's resources, not the environment that form the cornerstone of the firm's strategy (Feurer & Chaharbaghi, 1995). The resource-based approach may be tracked down to numerous writers, but Wernerfelt (1984) established its core premise by arguing that the use of a bundle of valued resources at an organization's disposal is the basis of an advantage over others. In order to establish a justifiable advantage, the resources must also meet the VRIN characteristics of being valuable, rare, inimitable, and non-exchangeable (Barney 1991). Its core premise is that, in order for a company to realize SCA, It has to get and manage important assets, rare, distinctive, and non-substitutable resources and skills, as well as the structure to absorb and use them (Barney, 2002).

The resource-based view (RBV) aims to explain how a firm's internal sources of sustained competitive advantage are maintained (SCA). According to Hitt et al. (2005), resources are divided into three distinct types: “physical, human, and organizational capital, which comprises capital equipment, individual employee talents, patents, funds, and competent managers.” The basis for a strategy, according to Hitt et al (2005), is an organization's exceptional assets and competencies. According to Hitt et al. (2005), resources are divided

into three distinct types: “physical, human, and organizational capital, which comprises capital equipment, individual employee talents, patents, funds, and competent managers.” The distinctive resources and skills of an organization form the foundation for a strategy, according to Hitt et al (2005). The goal of the resource-based approach was to assess the impact of resource availability on performance. The researcher in this study is guided by Resource Based View Theory in relating organizational resources to performance. Both material and human resources are important in this idea, according to this understanding. It's vital to remember that the organization's leadership influences resource deployment and, as a result, organizational performance. As a result, the theory will be applied to the analysis of Family Bank Limited's resources and leadership.

2.2.3 Quality Improvement Theory

A characteristic of quality management ideology, according to Quality Improvement Theory, is that it lays authority for industrial companies squarely at the door of senior management (Deming, 1986). According to the notion, management is accountable for the systems, and the systems are responsible for 80% of the issues in businesses (Hill, 1995). According to Deming (1986), no quality management system can function without top management commitment; it is management that contribute to procedures, establishes company culture, chooses suppliers, and develops long-term partnerships. Through efficient managerial approaches, Deming's Quality Improvement Theory provides a strategy for organizations to address quality control issues. Management's actions, without a doubt, shape corporate culture and determine what is most important to the company's success and survival.

Deming's (1986) theoretical approach to the quality management system is articulated by Hubert (2000), who anticipates the formation of an organizational structure that encourage cooperation and learning in order to make process management approaches simpler to implement. As a result, the processes, goods, and services are continually improved, and employee contentment is strengthened. These are essential for raising customer attention and, ultimately, safeguarding a company's longevity. The theoretical underpinnings of the Quality Improvement Theory concentrated on quality issues in the inception of an organizational structure that encourages cooperation and learning to enable the implementation of process management approaches, which resulted to performance (Anderson et al., 1994). Top management should be in charge of altering procedures and systems, according to Oakland (2004). Because it is the job of senior management to establish and convey the vision to drive the company toward performance improvement, leadership is critical to the success of quality management. Deming's Quality Improvement Theory is applicable in this study because quality management practices is a quality management system that businesses may make advantage of to intensfy the quality of their goods and services by way of continual progress.

2.2.4 Deming Quality Improvement Theory

Edward Deming created a method of self-evaluation for continuous quality improvement known as the Deming cycle or more generally referred to as the PDCA cycle. Plan, Do, Check, and Act were the four steps of this cycle (Alhatmi, 2010). Using the PDCA cycle, Deming pushed businesses to take a methodical approach to issues. The concept is to continually enhancing an organization's quality. According to Kachru (2007), the Plan-stage entailed creating and implementing a quality strategy to enhance the quality of goods,

services, and processes, while the Do-stage includes carrying out the strategy. The Check-stage highlighted the remedial actions performed and the adjustments that were necessary to improve the process, and the Act-stage figured out what remedial actions had been taken and what adjustments needed to be made to enhance the process. The consolidation phase allows the company to assess what has occurred and verify that changes have been made to procedures that require documentation (both to make procedures repeatable and to make the attainment of any sort of quality standard easier to recognize).

Deming (1986) is also renowned for his management theory, which focuses on developing quality, productivity, and competitiveness. He outlined 14 topics for managers to consider, some of which are particularly relevant to service management: He added that management's embrace of the 14 principles, as well as their implementation, are signs that the company wishes to continue in business. These ideas is applicable to both small and large businesses, both in terms of service and product. Consistency of purpose, the new philosophy, putting a stop to mass inspections and low-cost purchasing, constantly improving systems, training everyone, establishing leadership, removing fear, overcoming obstacles, getting rid of exhortations, removing the targets, allowing pride in one's job, promoting educational opportunities, and top management's commitment are among Deming's 14 management points. Deming's writings were compiled into a system of profound knowledge, which he named after himself (Ater, 2013).

Customer focus, process improvement, established scientific techniques, and management responsibility, according to English (2007), are the key quality concepts stressed by Deming. According to Ater (2013), the idea highlights the need of a management understanding the link between functions and activities. It also underlines that all

businesses need to recognize that the long-term goal is for everyone to benefit, including staff, investors, consumers, suppliers, and the environment. Failure to achieve the goal results in a loss for everyone in the system. Quality management methods may be utilized by companies to achieve performance, according to Deming's quality improvement theory.

2.2.5 The Balanced Score-card Model

BSC is a very important preparation and management structure that relations use to quantify execution. It adjusts hierarchical procedure without making an emphasis on one region of movement to the detriment of another. It utilizes both money related and non-monetary proportions of execution. BSC as an apparatus of execution estimation gives top chiefs a quick and extensive perspective of the business by complimenting the conventional money related measures, which center on the consequences of the past activities, with operational estimates which center on the future monetary execution. (Kaplan and Norton, 1992).

BSC sees the business execution from four points of view: First is the money related viewpoint which centers on an organization's budgetary execution and the utilization of its monetary assets. It utilizes measures, for example, degree of profitability, income, hierarchical benefit, deals build-up and benefit estimate. Second is the client's or partner's point of view which sees organization's execution from the client and other key partners for the organization. It incorporates client positioning study, client esteem, and fulfillment, client maintenance, piece of the pie and value file. The third point of view is the inner procedures. This perspectives organization's execution about the quality and productivity of items and administrations or different business forms. The fourth point of view is authoritative limit. It centers around learning and development of the organization's human

asset. This point of view surveys whether the organization is constantly enhancing in regions of human capital, foundation and innovation and culture. It utilizes measures, for example, wage per delegate, rate wage gained from another organization, the rate of upgrade document, and staff perspective audit (Drury and Kaplan, 2004).

2.3 Empirical Literature Review

2.3.1 Resource Availability and Performance

In order to investigate the impact of resource availability and corporate governance frameworks on the performance of state corporations, Juma (2018) conducted research in Kenya. He used a questionnaire to collect data from 95 state firms. The results showed a statistically significant relationship between performance and aggregate organizational resources. The organizational capabilities and performance of Kenyan mobile phone operators were the main subjects of Gakenia's (2015) study. With a total sample size of 170 respondents and a total population of interest of 381 replies, she employed both explanatory and descriptive survey research approaches to achieve her purpose. The results show that human capital has a significant positive impact on the success of Kenyan mobile phone enterprises.

In her research on the impact of strategic human resource management on a company's success, Cania (2018) examined how much organizations seem to be competitive in the market by achieving performance metrics. The study also examined how human resource management contributes to corporate performance. According to the results, human resources are expected to provide the required performance for the firm via their skills, actions, and attitudes.

David (2017) asserts that in order to achieve their goals, all businesses must use a minimum of four different kinds of resources: financial, human, physical, and technological resources. The usual obstacles to effective resource allocation include overprotection of resources, organizational politics, ambiguous strategy objectives, a fear of taking risks, and a lack of information. According to Braney and Hesterly (2006), internal resources in a corporation may be split into four major categories: Assets of value include human resources, material possessions, financial resources, and organizational resources.

Ismail, Rose, Uli, and Abdullah (2022) conducted an empirical investigation on the impact of organizational competencies, systems, and resources as well as how these elements relate to a firm's competitive advantage. With the multiple linear regression (MLR) model accounting for 56.2% of the total variance in competitive advantage, the research found that organizational resources, competences, and systems had a positive and significant influence on the firms' competitive advantage. In a different study, Lee and Whitford (2012) looked at the effect of organizational resources on agency performance. The results painted a contradictory picture: although certain resources had a positive and significant influence on agency effectiveness, others had a negligible or insignificant effect. This shows how different organizational resources fulfill a variety of roles within the organizational system, all of which have an effect on performance.

2.3.2 Customer Focus and Performance

Any company' success depends on its customers. They determine whether the majority of independent firms succeed or fail. The majority of consumers nowadays, according to Sakwa (2018), would rather pay more for services if they were quicker than get them for

free and slowly. This demands that a business concentrate on its customers. By learning more about the consumers' identities and desires, the business can be sure that it can better react to client needs and forge relationships with them (Alysa, 2015).

According to Samson & Terziovski (2019), the fundamental tenet for firms adopting TQM systems is a focus on the customer. Some scholars believe that the concept of customer focus may place companies in captive markets where they would be forced to concentrate on meeting the needs of their current customers alone. As a consequence, these companies run the danger of undermining the search for fresh and innovative solutions by ignoring the market's untapped potential. By combining customer knowledge with other information, TQM employs the planning process to organize future activities, manage daily operations, and accomplish the company's long-term objectives. The planning process serves as the binding agent between all TQM operations. Only products and services that satisfy their needs, are timely delivered, and are competitively priced will make customers pleased. They are creating strategies to use process management techniques to reduce total costs. These processes will be dependable and able to satisfy customer needs.

A person is referred to be a kaufinan (2019) when TQM satisfies the customer's demands as identified by the client. TQM places a strong emphasis on the value of all components working together to transform raw materials into goods and outputs that satisfy customers. Customer satisfaction is the key result of TQM (Crosby, 2018). As internal consumers in the educational system, students, parents, the neighborhood, the government, and the teaching staff all play a role. Increased efficiency in the use of firm resources to promote customer happiness, stronger customer loyalty, and more flexible and quick reactions to market opportunities all lead to more revenue and market share. The customer focus

concept may be applied in a variety of ways, including conducting consumer research and identifying their needs and expectations, ensuring that the company's objectives are in line with those of customers, ensuring that client requirements and expectations are communicated throughout the company, and striking a fair balance between pleasing customers and other stakeholders like owners, employees, suppliers, investors, and nearby communities.

2.3.3 Staff Competence and Performance

Being competent is a fundamental personality quality that includes performance-related knowledge, skills, and attitudes. Competence includes the capacity to carry out a task, manage tasks, handle contingencies, perform a role, and impart knowledge (Ardianto et al., 2015; Fitriana et al., 2018).

Hutapea and Thoha (2018) assert that a person's knowledge, abilities, and behaviour are the three main factors that go into the development of competence. According to Mulyasa (2018), competence is a group of information, skills, beliefs, and attitudes that are expressed in one's thoughts and behaviors. Sjahrazad (2017) asserts that competence is a characteristic of a person who may make a major contribution to the accomplishment of organizational objectives and the successful completion of work. Boulter, Dalziel, and Hill (2018) claim that competence is a fundamental quality of a person that enables them to perform better at work. According to Spencer & Spencer (2018), competence is a character quality that directly affects a person's performance in the workplace. A statistic called competence may be used to forecast a person's performance. Meanwhile, competencies are a part of a person's personality that may affect their effectiveness and performance,

according to Sriekanisih and Setyadi (2015). A personality quality that may affect a person's productivity at work is competence.

According to Boyatzis (2018), managerial competences are a fundamental aspect of a person that might be a motivator, a characteristic, a skill, a part of one's self-perception, a social position, or a body of knowledge that one employs. These characteristics are shown by distinguishable behavioral patterns that are linked to job performance and often require knowledge, skill, and skills. Another way of putting competencies is as the capacity to "perform a job role to a set standard in real-world working conditions." It is often seen as a set of interconnected skills, knowledge, and attitudes that impact a significant portion of a person's employment, can be evaluated in conjunction with industry-accepted benchmarks, and may be improved through training and development.

From an epistemological perspective, individual talents are categorized as rationalist or objectivist by Pate et al. (2018). Rationalists define competence as a group of qualities that are used to complete a job. According to the rationalist worldview, there is a distinction between a job and a worker. Because of this, the task-oriented aspect of competence is connected to the characteristics of high-performing employees, such as motivational characteristics and social skills, which may be learned via education, experience, or on-the-job training. Contrarily, the task-oriented component of competence is focused on how individuals behave and interact within an organizational context. According to subjectivism, the terms "worker" and "labor" are interchangeable. Thus, a person's personality, experiences, and work-related traits that come from both formal and informal organizational structures all contribute to their competence. This approach thus emphasizes

the connection between the person and the work, taking into account both the individual's contributions to the job and the features of the job.

According to Armstrong and Baron (2018), training is seen as a practical tool and an investment in firms that helps increase employee enthusiasm, devotion, and efficacy while also enhancing profitability and cutting costs. Training initiatives are, in large part, the main forces behind organizational growth. According to Armstrong and Baron (2018), training should be applied to actual or anticipated work performance while delivering all necessary learning. The ability of personnel to carry out tasks needed by a firm is increased via training, allowing for a better use of human resources. Additionally, it gives employees control over their job, which improves performance.

2.3.4 Continuous Improvement and Performance

According to Masaaki (2017), delivery (customer valued) processes are regularly evaluated and enhanced in terms of their efficacy, efficiency, and flexibility. Deming said that it was a component of the system where feedback from the consumers and the process was compared to organizational objectives. The management must decide how the delivery method will be put into practice. A key element of CIP (feedback) is the self-reflection of processes. Finding, reducing, and eliminating processes that aren't working properly (efficiently) is the aim of CIP. Instead of making big jumps, CIP emphasizes taking little, steady progress (evaluation).

Instead of the possibility for significant changes as a result of research and development, improvements are built on a vast number of little adjustments. Since the ideas are developed by the workers themselves, they are less likely to be radical and hence easier to implement. The principles are built on the skills of the current workforce rather than on

R&D, consultants, or equipment, all of which may be fairly costly. Small tweaks are less likely to need a substantial capital investment than massive process improvements. Every employee should always be searching for ways to improve their performance. It encourages employees to take responsibility for their job and may enhance teamwork, increasing employee zeal. The tactical facets of CIP are those that were just mentioned. One of the most important factors is determining how to increase the value of the delivery process output to the customer. Another is determining how much flexibility is useful in the process to accommodate changing demands.

Some of the main advantages of continuous improvement are performance advantage via improved organizational skills, improvement activities at all levels that are connected with an organization's strategic purpose, and agility to respond quickly to opportunities. Making continuous improvement of products, processes, and systems a goal for every employee in the organization entails using a consistent organizational-wide approach to continuous improvement, as well as training people in continuous improvement methodologies and tools, creating objectives to guide and measurements to track continuous improvement, and recognizing and appreciating improvements.

2.4 Summary of Literature and Research Gaps

The variable has been extensively studied by researchers. However, a large number of pieces of literature are from a global perspective and a few local perspectives. Companies in Kenya are working on improving quality management through top management commitment which has become necessary to succeed in any organization. Therefore by looking at the top management commitment to the quality and performance of

organizations in Kenya, this study filled the gaps left by other studies. These gaps are summarized in the table below.

Table 2.1 Research Gaps

Author	Focus of Study	Findings	Gaps	The focus of the Current Study
Kang'oro (2018)	The Strategic Management Practices in Public Sector Organizations In Kenya,	Public sector organizations had in the strategic plan which contributed to their performances	The study was limited to the state law	This study focused on organizations in the banking industry.
Buchanan (2022)	The impact of change on organizational performance in the public in the US	The study found that well-managed and planned change led to improved quality and efficient services to the public.	The gap here is geographical since the study was conducted in the US.	This study focused on the Family Bank in Kenya
Githua (2016)	Human Resource Planning Practices in private hospitals in Nairobi	A majority of these institutions had corporate objectives in line with the requirements of HRP	The study focused on the health sector industry in Kenya	This study focused on the banking sector
Brown, Waterhouse and Flynn and Vann (2018)	The influence of change on quality services delivery of public institutions in the	The findings revealed that in the public sector, there is a link between change and high-	The study was focused on an international on a context	This study is based in Kenya. The situation is different in third world countries.

	Netherlands.	quality services.		
Aira (2019)	The effectiveness of strategic change on quality services in Italian firms.	Adoption of strategic change led to increased quality of services and reduced complaints; this significantly led to improved customer satisfaction.	The study was based in Italy.	This study is based in Kenya
Ochieng (2017)	Strategic change management practices and performance of Non-Governmental Organizations in Nairobi, Kenya,	There was a positive relationship between Strategic Change Management Practices and Performance.	The study looked at strategic change practices whereas it did not include top management commitment in its variables.	This study intends to study top management commitment as the independent variable.
Bell and Omachonu (2019)	Quality system implementation process for business success in Malaysia.	Operational excellence of global firms is driven by TQM practices adopted in the organizations.	The independent variables were improved documentation, customer focus, employee involvement, and the dependent variable was the business performance	The independent variables of this study include resource availability, customer focus, staff competence and continuous improvement.

Source: Researcher, (2023)

2.5 Conceptual Framework

A conceptual framework is a diagrammatic representation of variables that shows how the independent and dependent variables are related (Mugenda and Mugenda, 2003). The goal of creating this graphic was to see whether there was any correlation between senior management commitment to quality and performance. As a result, this investigation was guided by the diagram below.

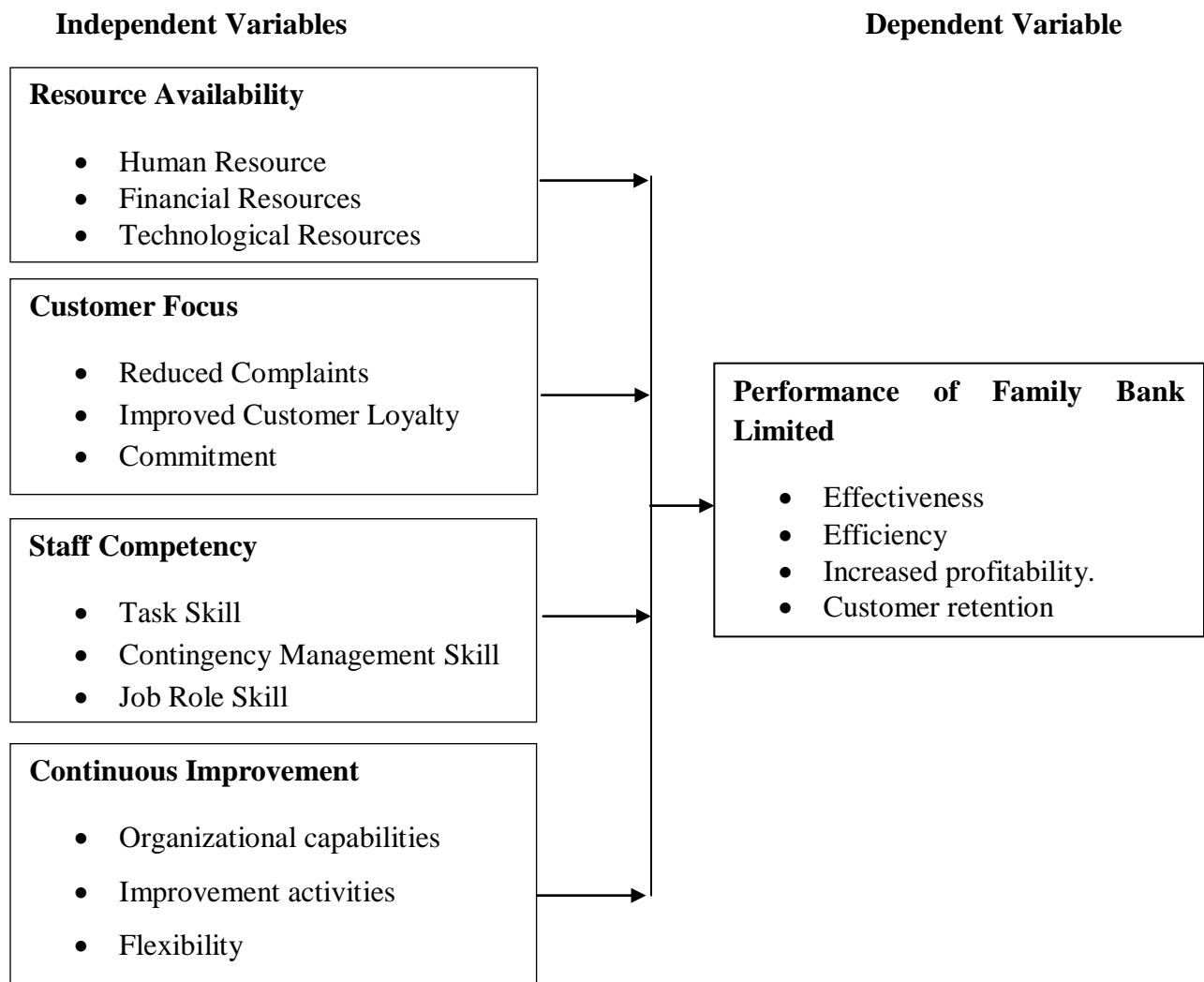


Figure 2.1: Conceptual Framework

Source: Researcher (2023)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research design, target population, sample and sampling strategy, data collecting techniques, data analysis and presentation and ethical issues were all discussed in this chapter.

3.2 Research Design

The research design is the organization of circumstances for data collection and analysis in a way that balances the significance of purpose and feasibility (Mutua, 2008). With this as a guide, a descriptive study was adopted. The design was appropriate as it involves an in-depth understanding of issues under review on establishing how top management commitment to the quality and performance of organizations in the banking industry in Kenya. The design has successfully used by Mwarey (2013).

3.3 Target Population

A population is a collection of people or components who share at least one characteristic (Yin, 2013). The target population is defined by Donald and Delno (2006) as "the population about which information is desired" or "the totality of components under discussion and about which information is desired." However, the phrase "target" underlines that this group is not always the same as the one we end up sampling (Greenland, 2005). The study targeted family bank limited as a unit of analysis. A total of 225 top-ranking executives, senior business development officers, business development

officers, and officers were the units of observations. The table below shows how they were distributed.

Table 3.1 Target Population Distribution

Position	Frequency	Percentage
Top-ranking executives	15	7
Business Development Managers	30	13
Business Development Supervisors	50	22
Business Development Officers	130	58
Total	225	100

Family Bank Limited (2023)

3.4 Sample and Sampling Technique

Marczyk, DeMatteo, and Festinger (2005) defined a sample as a subset of the population being investigated. It is an accurate portrayal of the population under study (Leary, 2001). According to Kothari (2004), a good sample should be really representative of the population, have a low sampling error, be practical, affordable, and systematic, and provide results that can be reasonably confidently extrapolated to the whole universe.

An strategy known as stratified sampling was used to calculate the sample size. This method is used since the sampled group consists of specific respondents with comparable features (Kothari, 2004). 68 members of Family Bank's senior management made up the sample which is 30% of the population. According to Gay's (1992) advice that a sample of 10–30% is a sufficient representative, the researcher utilized 30% of Family Bank Limited's senior management. The table below shows how this data was displayed.

Position	Frequency	Sampling Ratio	Sample Size
Top-ranking executives	15	0.3	5
Business Development Managers	30	0.3	9
Business Development Supervisors	50	0.3	15
Business Development Officers	130	0.3	39
Total	225	100	68

Researcher (2023)

3.5 Data Collection Instruments and Procedure

Data refers to factual information used as a basis of reasoning (Cooper, 2008). Primary data was collected by the use of a semi-structured questionnaire. The questionnaire consisted of; part A that collects the respondent's profile, and part B, C, D, E and F provides questions on the independent variables of the study and their effect on quality and performance. Part A contained the background information, Part B was on variable one, Part C on Variable two, Part D on variable three, part E on variable four and part F on dependent variable.

3.6 Data collection procedure

The researcher obtained data collection instrument from Kenyatta University graduate school. Research permit was also obtained from Nacosti offices in Kenya. The questionnaire was administered through drop and pick later method.

3.7 Pilot Study

Pilot study was carried out in Bank of Baroda where 7 employees participated.

3.7.1 Validity of Research Instrument

The degree to which an instrument accurately measures what it claims to measure is referred to as validity. Validity demands an instrument's dependability, however an instrument might be reliable without being legitimate (Carole L Kimberlin et al 2008).

Mugenda and Mugenda (2003) define validity as the accuracy and significance of conclusions obtained from research findings. The degree to which the results of data analysis correctly represent the phenomena under research is referred to as validity. This research enlisted the help of specialists to confirm the content's validity.

3.7.2 Reliability of Research Instrument

Reliability refers to the degree to which a research instrument yield dependable outcomes or data following a series of tests. It is measurement stability, which refers to the lack of random measurement mistakes and shows that the study's activities, such as data collecting processes, may be repeated with the same findings. As a result, instrument dependability is a means of guaranteeing that any instrument used to measure experimental variables consistently produces consistent findings (Martyn Shuttle Worth 2009). Questionnaires were distributed to sampled respondents and the information provided evaluated to determine their reliability. Cronbach's alpha coefficient of more than 0.7 was used to determine the internal consistency of this study instrument, implying greater reliability (Yates, 2010). The coefficient is a number that ranges from 0 to 1 (Cronbach, 1951). If the Cronbach's alpha coefficient is closer to 1.0, the scale's items are more reliable. As a result, the internal consistency emphasized how closely all of the items in this instance variable measure the same construct or notion (Wua 2009).

3.8 Data Analysis and Presentations.

Data analysis means grouping, arranging, manipulating and summarizing data to get information to research questions (Miller, 2012). The information from the respondents were coded and edited and then created a database an analytical computer software program for analyzing the data. This enabled a wide range of analysis and statistical tests to

be conducted quickly and accurately. The objectives of the study was analyzed using the mean score and standard deviation. Moreover at a test significance level of 0.05 was used. The analysis was done with the assistance of a statistical package for social sciences (SPSS) package. The following model was used for the regression of data.

Model Specification

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

Where: Y= Performance

B₀= Constant

β₁, β₂ and β₃= Regression Coefficients

X₁ = Resource Availability

X₂= Customer Focus

X₃= Staff Competence

X₄ = Continuous Improvement

ε = error term

3.9 Ethical Considerations

The requirement of data privacy and confidentiality was considered in information provided. There were some ethical considerations that were put into practice during and after the research process. In this regard, any private information that was given by the respondents for this study was handled with the utmost discretion and purposely meant for the academic work. Permission to collect data was sought from the University and the letter presented to respondents. The respondents to the study were coded to protect their anonymity.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents results on the effect top management commitment on performance of Family Bank Limited. The specific objectives included; to determine how resource availability, customer focus, staff competence and continuous improvement affects performance of Family Bank Limited. Descriptive and inferential analysis results were presented in the subsequent sections.

4.2 Response Rate

This is the total number of surveys completed and returned by the respondent (Maxwell, 2015). There were 68 respondents/questionnaires sent out, and 53 of them received a complete response, for an 78% response rate. According to Mugenda & Mugenda (2003), 50 percent is satisfactory, 60 percent is good, and 70 percent is excellent. This was an excellent response to the study.

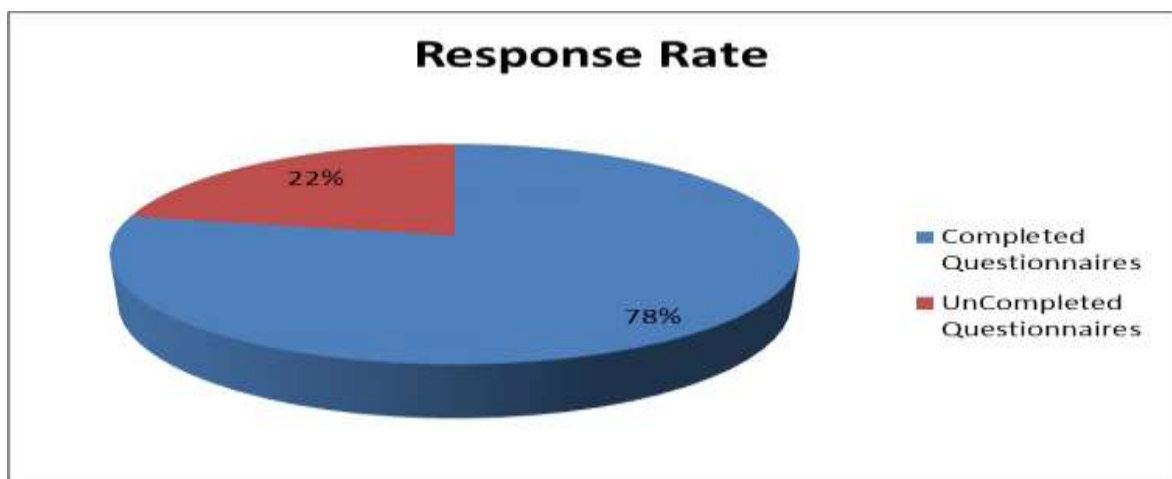


Figure 4.1 Response Rate

Source: Researcher (2023)

4.3 Reliability Tests

Using Cronbach Alpha, the reliability was determined. The threshold score was 0.7.

Table 4.1: Results on Reliability

Constructs	Number	Alpha
Resource Availability	5	0.799
Customer Focus	5	0.794
Staff Competence	5	0.762
Continuous Improvement	5	0.772
Performance	5	0.798
Average	5	0.785

Source: Researcher (2023)

The dependability score indicated by Alpha coefficients of 0.799, 0.794, 0.762, 0.772, and 0.798 for resource availability, customer focus, staff competence, continuous improvement and performance respectively.

4.4 Demographic Information

The gender, age group, work experience and educational background, role of respondents in the organization of the respondents were investigated in this study.

4.4.1 Gender of Respondents

Table 4.2 Gender of Respondents

	Frequency	Percent
Valid Male	38	71.7
Valid Female	15	28.3
Total	53	100.0

Source: Researcher (2023)

According to the findings of the study, there were 71.7 percent of male respondents and 28.3 percent of female respondents (15). This suggested that the majority of the employees

in the cadre of top-ranking executives, business development managers, business development supervisors and business development officers were men.

4.4.2 Age Group of the Respondents

Age is a common question that should be included in every survey because it provides valuable demographic information. The researcher needed to know the age of the participant in order to determine whether or not they were a good fit for the audience. The best approach to pose this topic is in the style of a multiple-choice quiz, with each response corresponding to a certain age range.

Table 4.3 Age Group of the Respondents

		Frequency	Percent
Valid	Below the age of 25 years	1	2.0
	From 26 to 35 years old	7	13.0
	From 36 to 45 years	25	47.0
	From 46 to 55 years	20	38.0
	56 years and above	0	0.00
	Total	53	100.0

Source: Researcher (2023)

According to the findings, 38.0% of the people who responded (20 of them) were between 46 to 55 years. 25 employees, or 47% of the total respondents had between 36 and 45 years of age. 13% of respondents (7) were between the ages of 26 and 35, while only 2% of respondents were below the age of 25 years.

4.4.3 Academic Qualification

The participant's level of education is an important piece of demographic information because it can shed light on the kind of employment they might be doing.

Table 4.4 Academic Qualification

		Frequency	Percent
Valid	Below Secondary Level	0	0.0
	Secondary Level	0	0.0
	Diploma Level	0	0.0
	Undergraduate Degree	45	84.9
	Postgraduate Degree	8	15.1
	Total	53	100.0

Source: Researcher (2023)

According to the findings of the research, 84.9% of respondents had attained the level of bachelor degree. There were 15.1% of respondents held a master degree. The percentage of employees holding a master's degree were low compared to bachelor degree. The findings make it abundantly evident that the majority of respondents held at least a degree, which is appropriate given the requirements of their jobs in the categories of top-ranking executive, business development manager, business development supervisor and business development officer.

4.4.4 Work Experience

The work experience is key in explaining the skills and the ability of the respondents to answer the questions attached.

Table 4.5 Work Experience

		Frequency	Percent
Valid	Less Than 5 Year	2	3.8
	6 to 10 Years	4	7.5
	11 to 20 Years	2	3.8
	More Than 20 Years	45	84.9
	Total	53	100.0

Source: Researcher (2023)

Majority of the respondents indicated that they had worked for more than 20 years indicating that they had the necessary work experience to answer the questions related to performance of family bank.

4.5 Descriptive Analysis

In order to conduct the analysis of the findings, descriptive statistics, in particular the mean and standard deviation, were utilized. The range of possible mean scores was indicated by the Likert scale's points from 1 to 5. The standard deviation provided an indication of the degree to which the replies varied from one another. The likert scale points matched with a mean from 1 to 5, 5 indicating strongly agree, 4 agree, 3 moderate, 2 disagree and 1 strongly disagree.

4.5.1 Performance of Family Bank

Performance of Family bank indicated were quality product, profitability, customer retention and operational efficiency.

Table 4.6 Performance of Family Bank

	Mean	Std. Deviation
The top management commitment to quality increases organizational effectiveness	3.0807	.49603
The commitment of top management to quality influences the organization's profitability	3.4732	.50188
The commitment of top management to quality influences the organization's customer retention rate	3.4002	.50028
The top management commitment to quality increases organizational efficiency of operations	3.2214	.51101
Aggregate Score	3.2938	.50230

Source: Researcher (2023)

The level of top management commitment to quality on increasing organizational effectiveness was average (Mean = 3.0807, Standard Deviation = 0.49603). The commitment of top management to quality moderately influenced the organization's profitability, as indicated by a moderately mean of 3.4732 and a standard deviation of 0.50197. The commitment of top management to quality moderately influenced the organization's customer retention rate, as indicated by a mean score of 3.4002 and a standard deviation that was low at 0.50019. In addition, the findings revealed that the top management commitment to quality moderately increases organizational efficiency of operations (Mean = 3.2214, Standard Deviation = 0.51112). Mean score for performance of Family bank was 3.2938, standard deviation was .50230; this indicates that performance of family bank in terms of quality products, profitability, customer retention and operational efficiency were moderately.

Through its leadership and dedication to the Total Quality Management (TQM) goal of improving customer satisfaction, top management makes it easier for employees to take on more responsibility and achieve higher levels of job satisfaction. This is accomplished by cultivating a culture within the organization that places an emphasis on both total quality and customer satisfaction. According to the Central Bank of Kenya (2016), the performance of banks is connected to comprehensive quality management, which comprises commitment from top management, continuous improvement, employee involvement, and a focus on customers. These are the processes that are implemented in companies with the purpose of achieving their goals, objectives, and targets for their company.

4.5.2 Resource Availability and Performance

The availability of resources is crucial to the success of a financial institution. When managers have a comprehensive understanding of who is available to take on duties, they can accurately organize the departments.

Table 4.7: Resource Availability and Performance

	Mean	Std. Deviation
There are adequate staff and employees to carry out the roles of the organization and this ensures performance	4.1205	.63187
There are sufficient technological resources such as ICT infrastructure and this helps	4.0001	.50001
The organization has enough infrastructure regarding the property and equipment to enable operations to run smoothly	3.8711	.44706
The organization has adequate finances for all the related organizational operations and activities	4.0011	.33655
Aggregate score	3.9981	.47886

Source: Researcher (2023)

The aggregate mean score of 3.9981 on the five-point Likert scale translates to "agree." The 0.47886 standard deviation means that the mean replies varied by 0.48 around the mean. A low dispersion rate is shown by the low standard deviation, which is below the recommended plus or minus 2 range. The majority of respondents indicated that there were adequate staff and employees to carry out the roles of the organization and this ensures performance (Mean=4.1205, Standard Deviation=0.63187). The respondents responded that there were sufficient technological resources such as ICT infrastructure and this helps (M=4.1), that the organization had enough infrastructure regarding the property and equipment to enable operations to run smoothly (M=3.9), and that the organization had

adequate finances for all the related organizational operations and activities (Mean=4.0). Majority opined that understanding the availability of the bank resources enabled them to make informed resource allocation decisions, conduct feasibility analyses, and generate greater returns from their operations.

Juma (2014) findings revealed that aggregated organizational resources and performance had a statistically significant connection. Gakenia's (2015) opined that human capital has a favorable substantial influence on the performance of Kenyan mobile phone businesses. Cania (2014) found that human resources are expected to accomplish the needed performance in the company through their abilities, behaviors, and attitudes. Ismail, Rose, Uli, and Abdullah (2012) discovered that organizational resources, competencies, and systems had an optimistic and substantial impact on the businesses' aggressive advantage.

4.5.3 Customer Focus and Performance

Customer-focused performance is a business method to measuring performance in terms of customer retention, customer satisfaction, service response time. Under this strategy, all procedures in the bank are adjusted to suit client requirements and satisfy their expectations. Being customer-centric requires focusing on how each interaction benefits the customer, as opposed to how it benefits the firm.

Table 4.8 Customer Focus

	Mean	Std. Deviation
The organization is dedicated to dealing with customer complaints and resolving them instantly as this affects performance	3.5158	.51692
The organization is aimed at improving customer experience and satisfaction by improving the delivery of service	3.1720	.60115
The organization has been able to maintain customer loyalty and dedication due to the dedication to a positive customer experience	3.5376	.50128
The organization frequently inquires for and received customer feedback to know how to properly satisfy their needs	3.3441	.48865
Aggregate Score	3.3924	.527

Source: Researcher (2023)

Typically, the results suggested that customer focus was moderately done as evidenced by a score of 3.3924 equal to “moderate score” in the five key likert scale. The standard deviation was minimal as demonstrated by an aggregate score of 0.527 and showing that all the responses were close to the mean value of 3.3924. Thus, it was determined the organization was moderately dedicated to dealing with customer complaints and resolving them instantly and that the organization was moderately aimed at improving customer experience and satisfaction by improving the delivery of service as reflected by moderate mean of 3.5, and 3.17 respectively. The results also suggested that the the organization has been able to moderately maintain customer loyalty and that the organization moderately inquires for and received customer feedback to know how to properly satisfy their needs (Mean of 3.53 and 3.34 respectively).

According to Sakwa (2014) the necessity for a company's focus on the client guarantees that the company can better respond to consumer demands and establishes connections

between marketers and customers by gaining a deeper knowledge of who they are and what they want. Customer focus is the foundation premise for businesses to adopt TQM programs, according to Samson and Terziovski (1999). As a result, by neglecting the market's untapped potential, these firms risk failing to fuel the hunt for new and novel solutions. Customers will be happy only if items and services meet their demands, are delivered on time, and are reasonably priced. Kaufinan (1992) emphasizes the importance of all parts working together most important outcome is customer happiness.

4.5.4 Staff Competence and Performance

Competent personnel are an organization's primary resource for gaining a competitive advantage. Property, equipment, or material do not add to organizational productivity; rather, "human capital" manages the company and generates value from existing resources. Employees are the best source of an organization's competitive edge.

Table 4.10 Staff Competence and Performance

	Mean	Std. Deviation
The employees of our organization are adequately qualified to carry out their respective roles within the organization	2.6440	.47766
Staff education and training is frequently done to enhance the competence of all employees to ensure proper performance	3.0300	.50617
Employees are recruited based on their academic qualification, experience and skills to ensure good performance	3.1440	.47765
Employees have output targets as well as performance appraisals to ensure optimum performance at all times.	3.0000	.47765
Aggregate Score	2.9546	.48477

Source: Researcher (2023)

The result reveals that the aggregate mean score was 2.9546 and the standard deviation was 0.48477. The aggregate mean on the questionnaire's Likert scale equates to moderate agreement. The low standard deviation of 0.48477 implies that there is little variety in the opinions of respondents about staff competence. As a result, the individual mean scores of 2.644, 3.031, 3.10, and 3.01 indicated that employees were moderately qualified to carry out their respective roles within the organization, staff education and training was moderately done to enhance the competence of all employees to ensure proper performance, employees were recruited based on their academic qualification, experience and skills to ensure good performance and employees moderately have output targets as well as performance appraisals to ensure optimum performance at all times.

The study was supported by Sjahrazad (2000) that competence is a quality of an individual who may contribute significantly to the effective completion of work and fulfillment of organizational goals. Boyatzis (2008) argued that It is a collection of linked knowledge, abilities, and job performance is linked to attitudes that affect a major amount of one's job, can be assessed alongside well-accepted standards, and training and development can help to enhance it.

Pate et al. (2013) pointed out that the job-oriented side of competence is linked to high-performing employee qualities such as motivational traits and social skills, which may be gained through education, experience, or training on the job. As a result, competence is made up of a person's experiences and personality, as well as job-related characteristics derived from formal and informal organizational structures. According to Armstrong and Baron (1998), training is viewed as a useful tool and an investment in businesses that helps

to boost employee motivation, dedication, and effectiveness while also improving profitability and lowering expenses.

4.5.5 Continuous Improvement and Performance

Continuous improvement is a constant attempt to enhance all organizational elements, including processes, tools, products, and services. Occasionally these enhancements are substantial, but frequently they are modest.

Table 4.11 Continuous Improvement and Performance

	Mean	Std. Deviation
Family Bank Limited aspired to minimize defects during service provision	4.5094	.50469
Family Bank Limited strives to reduce waiting time in all our operations	4.5283	.50398
Family Bank Limited encourages new products/services development as well as promoting creativity and innovation	4.6604	.47811
Our organizations aim at being flexible and dynamic in handling all of the challenges that come our way	4.5283	.50398
Aggregate Score	4.5566	.49769

Source: Researcher (2023)

The result reveals that the aggregate mean score was 4.5566 and the standard deviation was 0.49769. The aggregate mean corresponds to "agree" on the questionnaire's Likert scale. The low standard deviation of 0.49769 implies the respondents' perspectives on continuous improvement were relatively consistent. As a consequence, the individual mean scores of 4.5094, 4.5283, 4.6604, and 4.5283 indicated that the bank strived to minimize defects during service provision, strives to reduce waiting time in all our operations, encourages new products/services development as well as promoting creativity and innovation and the

organizations aim at being flexible and dynamic in handling all of the challenges that come their way.

Delivery (customer valued) processes, according to Masaaki (1997), are continually assessed and improved in terms of their efficiency, effectiveness, and adaptability. It was an element of the system, according to Deming, where input from the process and customers was compared to organizational goals. Improvements are based on a huge number of little changes rather than the potential for substantial changes as a consequence of research and development; because the ideas are generated by the employees themselves, they are less likely to be radical and hence simpler to execute. Performance advantage via enhanced organizational skills; improvement initiatives at all levels are aligned with an organization's strategic aim; and adaptability to react rapidly to possibilities are some of the major benefits of continuous improvement.

Continuous improvement should entail using a consistent organizational-wide approach to continuous improvement, as well as providing individuals with training in continuous improvement methodologies and tools; creating objectives to guide and measurements to track continuous improvement, and recognizing and appreciating improvements; and making continuous improvement of goods, processes, and systems an aim for every employee in the organization (ISO 9000).

4.6 Inferential Analysis

This section presents the correlation and regression results based on the sampled data.

4.6.1 Correlation Analysis

The correlation primarily concerned with assessing whether a relationship exists between variables and, if so, its degree and impact.

Table 4.12 Correlations

		Resource Availability	Customer Focus	Staff Competence	Continuous Improvement	Organizational Performance
Resource Availability	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	53				
Customer Focus	Pearson Correlation	.427**	1			
	Sig. (2-tailed)	.201				
	N	53	53			
Staff Competence	Pearson Correlation	.355**	-.120	1		
	Sig. (2-tailed)	.309	.392			
	N	53	53	53		
Continuous Improvement	Pearson Correlation	.337*	-.137	.996**	1	
	Sig. (2-tailed)	.114	.328	.303		
	N	53	53	53	53	
Organizational Performance	Pearson Correlation	.669**	.631**	.767**	.743**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	53	53	53	53	53

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

* . Correlation is significant at the 0.05 level (2-tailed).

Source: Researcher (2023)

The correlation coefficients 0.669, 0.631, 0.767, and 0.743 were all significant at the 95% confidence interval, indicating that the relationship between the independent variables (Resource Availability, Customer Focus, Staff Competence, and Continuous Improvement)

and the dependent variable (organizational performance) were positive, strong, and significant.

4.6.2 Regression Analysis

Regression analysis is a trustworthy technique for determining which factors have an effect on a particular variable of interest. Regression helped to confidently decide which elements were most important, which variables may be ignored, and how these factors influence one another.

Table 4.13 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918 ^a	.842	.829	1.35672

a. Predictors: (Constant), Resource Availability, Customer Focus, Staff Competence, and Continuous Improvement

Source: Researcher (2023)

The coefficient of determination (adjusted R Square) and correlation coefficient are shown in Table 4.13. (R). The R value of 0.918% suggests a strong correlation between the dependent and independent variables. The adjusted R square value of 0.829 revealed that 82.9% of the variation in organizational performance was attributable to variations in resource availability, customer focus, staff competence, and continuous improvement.

Table 4.14 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	472.401	4	118.100	64.161	.000 ^b
	Residual	88.354	48	1.841		
	Total	560.755	52			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), Resource Availability, Customer Focus, Staff Competence, and Continuous Improvement

Source: Researcher (2023)

The results suggested that the model was suitable for testing the linear association between variables with a confidence level of 95% (sig0.000).

Table 4.15 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	13.762	4.146		3.319	.002
1 Resource Availability	.203	.342	.043	.595	.000
Customer Focus	1.483	.174	.575	8.539	.000
Staff Competence	3.430	1.056	2.132	3.249	.000
Continuous Improvement	-2.227	1.027	-1.416	-2.168	.075

a. Dependent Variable: Organizational Performance

Source: Researcher (2023)

The model adopted was; $Y = 13.762 + 0.203X_1 + 1.483X_2 + 3.430X_3 + \epsilon$

Resource availability, customer focus, staff competence, and continuous improvement, the results suggested that the value of Y intercept/employee performance was 13.762 units. According to Table 4.15, resource availability had a positive and statistically significant influence on organization performance. B coefficient values of 0.203 imply that a unit change in resource availability led in 0.203 units changes in organization performance. The study supports Juma (2014) findings revealed that aggregated organizational resources and performance had a statistically significant connection. Gakenia's (2015) opined that human capital has a favorable substantial influence on the performance.

In addition, the results demonstrated that customer focus had a positive and significant effect on organizational performance. A rise of one unit in customer focus led to a change of 1.483 in organization performance. According to Sakwa (2014) company's focus on the

client guarantees significantly influences performance. Samson and Terziovski (1999) supports that customer focus significantly affects organizational performance.

Table 4.15 reveals that staff competence had a substantial impact on organization performance at the 5% significance level ($B=3.430$, $\text{sig}=0.00$). A positive change in staff competence led to a favorable change in organizational performance at the unit level. A unit change in staff competence led to a change in organizational performance of 3.430%. The study was supported by Sjahrazad (2000) that staff competence contributes significantly to the effective completion of work and fulfillment of organizational goals. Boyatzis (2008) found that staff competence significantly influences organizational performance.

Continuous improvement had no significant effect on organizational performance at 95% confidence interval ($\text{sig}>0.05$). According to Masaaki (1997) continuous improvement significantly influences organizational performance advantage via enhanced organizational skills; improvement initiatives at all levels are aligned with an organizations strategic aim and adaptability to react rapidly to possibilities are some of the major benefits of continuous improvement.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter presents the summary of the findings, conclusions and recommendations based on the study objectives.

5.2 Summary of the Study

5.2.1 Resource Availability and Organization Performance

The majority of respondents indicated that there were adequate staff and employees to carry out the roles of the organization and this ensures performance. The respondents responded that there were sufficient technological resources such as ICT infrastructure and this helps, that the organization had enough infrastructure regarding the property and equipment to enable operations to run smoothly, and that the organization had adequate finances for all the related organizational operations and activities. Majority opined that understanding the availability of the bank resources enabled them to make informed resource allocation decisions, conduct feasibility analyses, and generate greater returns from their operations.

5.2.2 Customer Focus and Organization Performance

Customer-focused performance is a business method to measuring performance in terms of customer retention, customer satisfaction, and service response time. Under this strategy, all procedures in the bank are adjusted to suit client requirements and satisfy their expectations. Being customer-centric requires focusing on how each interaction benefits the customer, as opposed to how it benefits the firm. It was determined the organization was moderately dedicated to dealing with customer complaints and resolving them instantly and

that the organization was moderately aimed at improving customer experience and satisfaction by improving the delivery of service. The results also suggested that the organization has been able to moderately maintain customer loyalty and that the organization moderately inquires for and received customer feedback to know how to properly satisfy their needs.

5.2.3 Staff Competence and Organization Performance

Competent personnel are an organization's primary resource for gaining a competitive advantage. Property, equipment, or material do not add to organizational productivity; rather, "human capital" manages the company and generates value from existing resources. Employees are the best source of an organization's competitive edge. The employees were moderately qualified to carry out their respective roles within the organization, staff education and training was moderately done to enhance the competence of all employees to ensure proper performance, employees were recruited based on their academic qualification, experience and skills to ensure good performance and employees moderately have output targets as well as performance appraisals to ensure optimum performance at all times.

5.2.4 Continuous Improvement and Organization Performance

Continuous improvement is a constant attempt to enhance all organizational elements, including processes, tools, products, and services. Occasionally these enhancements are substantial, but frequently they are modest. The bank strived to minimize defects during service provision, strives to reduce waiting time in all our operations, encourages new products/services development as well as promoting creativity and innovation and the

organizations aim at being flexible and dynamic in handling all of the challenges that come their way.

5.3 Conclusions

5.3.1 Customer Focus and Organization Performance

The study concluded that customer focus significantly and positively affects organizational performance. Both internal and external customers were valued. The bank had gained new customers and maintained its existing clientele. The bank had begun a process of continuous improvement to meet the needs of its customers. The bank was able to satisfy customer needs and desires.

5.2.3 Resource Availability and Organization Performance

Resource availability had a positive and statistically significant influence on organization performance. In addition, the results demonstrated that customer focus had a positive and significant effect on organizational performance. The distribution of resources has a favorable impact on an organization's capacity to execute its plan and achieve its goals.

5.3.3 Staff Competence and Organization Performance

The study revealed that staff competence had a substantial impact on organization performance. A positive change in staff competence led to a favorable change in organizational performance at the unit level.

5.3.4 Continuous Improvement and Organization Performance

Continuous improvement had no significant effect on organizational performance at 95% confidence interval ($\text{sig} > 0.05$). Internal quality audits allowed for continual improvement assessments. The bank has established service delivery time limits to ensure efficiency.

Monitoring and enhancement of quality systems and procedures were ongoing in order to boost performance.

5.4 Recommendations of the Study

The study suggests that all branch managers of Kenyan commercial banks should strengthen their employee empowerment policies in order to significantly impact their organizations' performance. Any commercial bank human resource policy should promote employee autonomy. The branch managers of commercial banks should ensure that all staff participate in all quality-related decision-making.

The report also proposes that senior managers in the corporate headquarters of all commercial banks strengthen their commitment to quality management initiatives in order to positively impact the performance of their respective enterprises. The strategic objectives and vision statements of commercial banks must to incorporate quality management. In order to positively influence the performance of their institutions, the report also suggests that the senior management teams of all commercial banks strengthen their continuous improvement activities. In order to effectively impact their businesses' performance, the study suggests that operations managers of all commercial banks should devise effective techniques for enhancing customer focus.

The effectiveness of banks is significantly impacted by organizational resources. The report recommends paying close attention to how worker empowerment is carried out and executed, as it might have a negative impact on an organization's operations. There is a need for a deeper investigation into why employee empowerment neither significantly affected stakeholder satisfaction nor facilitated target achievement.

5.5 Suggestions for Further Study

The study focused on Family bank which was a case study. Further, a study is recommended to other commercial banks in Kenya. The top management commitment indicators; resource availability, customer focus, staff competence, and continuous improvement were factored in the study. Other indicators of top management commitment need to be considered.

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APPENDICES

APPENDIX I: INTRODUCTORY LETTER

Evelyn Ndiritu,

P.O. Box strg

Nairobi.

Email: evelynndiritu@gmail.com

RE: REQUEST TO FILL QUESTIONNAIRE FOR COMPLETION OF AN MBA DEGREE

I am a graduate student pursuing a Master Degree in Business Administration (Strategic Management Option) at Kenyatta University. As part of my course requirements, I am carrying out a research project for the award of this degree. My research topic is **Top Management Commitment And Performance Of Family Bank Limited**. The purpose of this introductory letter is to ask you to fill the questionnaire with as accurate information as possible. I promise you that all of the information you provide will be preserved with strict secrecy and will only be used for this academic study.

Yours Sincerely,

Evelyn Ndiritu

APPENDIX II: QUESTIONNAIRE

Please read the questionnaire carefully before answering the questions. For questions that require answering by ticking the most appropriate answer.

SECTION A: RESPONDENT'S BACKGROUND INFORMATION

Dear Respondent,

Please mark (√) where applicable.

1. Gender

Male

Female

2. Select your age group

Below the age of 25 years

From 26 to 35 years old

From 36 to 45 years

From 46 to 55 years

56 years and above

3. Select your academic qualification

Below Secondary Level

Secondary Level

Diploma Level

Undergraduate Degree

Postgraduate Degree

4. What is your role in the organization?

- Senior Level Manager []
- Business Development Managers []
- Business Development Supervisors []
- Business Development Officers []

5. How long have you been a part of your company?

- 5 years and under []
- Between 6 and 10 years []
- Between 11 and 20 years []
- Between 21 and 30 years []
- Between 31 and 40 years []
- Over 40 years []

SECTION B: PERFORMANCE

6. Please mark (√) where applicable the extent to which you agree on the following statements on the relationship between the top management commitment to quality and performance of Family Bank Limited.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

Performance	1	2	3	4	5
The top management commitment to quality increases organizational effectiveness					
The commitment of top management to quality influences the organization's profitability					
The commitment of top management to quality influences the organization's customer retention rate					
The top management commitment to quality increases organizational efficiency of operations					

7. In your opinion, do you think top management commitment to quality has any effect on the performance of Family Bank Limited?

If yes, explain how

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.....

SECTION C: RESOURCE AVAILABILITY AND PERFORMANCE

8. Please mark (√) where applicable the extent to which you agree on the following statements on the relationship between resource availability and the performance of your organization.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

Resource Availability	1	2	3	4	5
There are adequate staff and employees to carry out the roles of the organization and this ensures performance					
There are sufficient technological resources such as ICT infrastructure and this helps					
The organization has enough infrastructure regarding the property and equipment to enable operations to run smoothly					
The organization has adequate finances for all the related organizational operations and activities					

9. In your opinion, do you think the availability of resources has any effect on the performance of family bank limited?

If yes, explain how

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SECTION D: CUSTOMER FOCUS AND PERFORMANCE

10. Please mark (√) where applicable the extent to which you agree on the following statements on the relationship between customer focus and performance of Family Bank Limited.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

Customer Focus	1	2	3	4	5
The organization is dedicated to dealing with customer complaints and resolving them instantly as this affects performance					
The organization is aimed at improving customer experience and satisfaction by improving the delivery of service					
The organization has been able to maintain customer loyalty and dedication due to the dedication to a positive customer experience					
The organization frequently inquires for and received customer feedback to know how to properly satisfy their needs					

11. In your opinion, do you think that customer focus affects the performance of your organization?

If yes, explain how

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SECTION E: STAFF COMPETENCE AND PERFORMANCE

12. Please mark (√) where applicable the extent to which you agree on the following statements on the relationship between staff competence and performance of Family Bank Limited.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

Staff Competence	1	2	3	4	5
The employees of our organization are adequately qualified to carry out their respective roles within the organization					
Staff education and training is frequently done to enhance the competence of all employees to ensure proper performance					
Employees are recruited based on their academic qualification, experience and skills to ensure good performance					
Employees have output targets as well as performance appraisals to ensure optimum performance at all times.					

13. In your opinion, do you think that staff competence affects the performance of Family Bank Limited?

If yes, explain how

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.....

SECTION F: CONTINUOUS IMPROVEMENT AND PERFORMANCE

14. Please mark (√) where applicable the extent to which you agree on the following statements on the relationship between continuous improvement and performance of Family Bank Limited.

1 = Strongly Disagree, 2 = Disagree, 3 = Not Sure, 4 = Agree, 5 = Strongly Agree

Continuous Improvement	1	2	3	4	5
Family Bank Limited aspired to minimize defects during service provision					
Family Bank Limited strives to reduce waiting time in all our operations					
Family Bank Limited encourages new products/services development as well as promoting creativity and innovation					
Our organizations aim at being flexible and dynamic in handling all of the challenges that come our way					

15. In your opinion, do you think that continuous improvement affects the performance of Family Bank Limited?

If yes, explain how

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