

**ORGANIZATIONAL AGILITY AND SERVICE DELIVERY IN DEPOSIT
TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NAIROBI
CITY COUNTY, KENYA**

ALICE MWIKALI MULI

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DECLARATION

This research work is my own initiative and has not been submitted for any Award at another institution.

Sign

Date:

ALICE MWIKALI MULI

D53/OL/CTY/21855/2022

This research work has been forwarded with my authorization as the University Supervisor.

Sign.....

Date:

Dr. David Kiiru

Lecturer, Department of Business Administration

School of Business, Economics & Tourism

Kenyatta University.

DEDICATION

This endeavour is dedicated to my life partner, who has consistently faith in me and provided encouragement enrollment in this program and whose continued support has been my constant motivation. To my late father and mother, who diligently instilled in me the importance of education and continuous self-improvement and my newborn son, Master Levi Yios, who gives purpose for everything I do.

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OPERATIONAL DEFINITION OF TERMS

Agility Enabler	The resources or features an organization has that can make it attain agility. In this study, this refers to trained human resource, technology and organization structure
Agility Practice	The efforts and actions carried out by an organization either before or after its periods of becoming agile. This includes creating new strategies, collaboration with stakeholders and innovations
SACCOs	This is a self-governing collective of persons who voluntarily bond to pursue common financial, social, and cultural objectives via a democratically-managed enterprise.
Organizational Agility	Organization ability to respond effectively and efficiently to uncertain environmental change that will improve on its performance over others. In this study, this refers readiness to change, agility enabler, responsiveness and agility practice
Readiness to Change	The commitment and efficacy of organizational members to adapt to the organizational change and effect it. In this study, this refers to change commitment, change efficacy and change implementation
Responsiveness	The capacity of an organization to quickly and effectively respond to changes in both its internal and external environment through appropriate action. This refers to competence, communication and speed
Service Delivery	How well SACCOs do in terms of steadfastness, perceptibility, assurance and responsiveness to their members.

ABBREVIATIONS AND ACRONYMS

CR	Change Readiness
CFA	Confirmation Factor Analysis
DC	Dynamic Capabilities
DT-SACCOs	Deposit Taking Savings and Credit Cooperative Societies
EFA	Exploration Factor Analysis
ERP	Enterprise Resource Planning
FLP	Flexible Product
INC	Innovation Competency
IPD	Integrated Product Development
ITI	Information Technology Integration
KUSCCO	Kenya Union of Savings and Credit Cooperatives
MM	Modularised Manufacturing
NACOSTI	National Commission for Science, Technology and Innovation
RES	Responsiveness
RBV	Resource Based View
SACCOs	Savings and Credit Co-Operative Societies
SASRA	Sacco Societies Regulatory Authority
SPSS	Statistical Package for Social Sciences

ABSTRACT

Deposit-taking savings and credit cooperatives have progressed from only mobilizing deposits and extending loans to becoming recognized institutions that offer banking services to their clientele. According to the regulatory authority of Sacco societies, the industry has encountered financial difficulties, resulting in the closure of some entities or the issuance of operating licenses under stringent conditions. Organizational agility is a relatively novel concept for addressing changes and revolutionary factors. It can indeed be utilized to enhance the engineering competitiveness of organizations. This study aimed at looking at organizational agility and service delivery in DTSACCOs in Nairobi City County, Kenya. The precise goals were to ascertain the effect of organizational readiness to change, to ascertain the effect of agility enabler, to assess the effect of responsiveness and to investigate the effect of agility practice on service delivery in DT-SACCOs in Nairobi City County, Kenya. The research was dictated by, Lewin's theory of change, dynamic capability theory, RBV theory and contingency theory. The research utilized a descriptive research design. The research target audience was obtained from the SACCOs with head offices in Nairobi City County. The research employed questionnaires to gather source data. The data gathering tool underwent validation and reliability testing. The data analysis employed both descriptive and inferential statistics. The study found that organizational readiness to change, agility enabler, and responsiveness and agility practice affected service delivery in DT-SACCOs in Nairobi City County, Kenya. Organizational readiness to change, agility enabler, responsiveness and agility practice were significantly correlated with service delivery in DT-SACCOs in Nairobi City County, Kenya. The report recommends that organizations to commit to organizational reform. They should also communicate the necessity of change to their personnel so they will work hard to implement it. Proper knowledge about planned changes helps employees have a positive and proactive attitude toward change and handle change-related problems. SACCOs should make complex organizational changes together and prove their need. Staff at SACCOs should be trained to handle change. They need the correct technology and a flexible organizational structure to handle change. Firms should have teams to handle change, and employees' daily technology should make them happy and fit their professional duties. Employees should grasp how technology affects their careers. Market, consumer, and business environment changes should be addressed rapidly by SACCOs. All SACCO staff should understand the need for change. They should engage staff in two-way dialogue. SACCOs should adapt and be robust to change. The SACCOs should have explicit change strategies. To facilitate change, they should share feedback, resources, and knowledge with all employees. Innovative change implementation and thinking should be rewarded in SACCOs.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Firms in the twenty-first century encounter several issues stemming from inadequate management decisions, environmental demands, and hyper-competitive conditions driven by digital disruption and globalization (Mir, Hassan, & Qadri, 2020). According to Tekeba and Mengistu, (2018) service delivery contributes in a huge way to economic well-being of organizations and also ensures satisfaction of the consumers' needs therefore a desired need for acceptance of any change that is incoming in the sector to be accommodative to have the desired services as demand increase for the delivery of prompt one.

To endure in today's competitive market, Savings and Credit Co-Operative Societies (SACCOs) must reevaluate their approach. Firms need to realize that no matter how great their products or services are, they won't sell themselves (Kipchumba, 2018). Consequently, contemporary strategic planning must be more dynamic and focused towards the near term. Conventional long-term strategic planning and inflexible plans are no longer feasible or accessible in the context of strategic competition. The quick and abrupt changes in the corporate environment render predictions about the future, even one year ahead, quite uncertain (Doz & Kosonen, 2018).

Globally, Gruber, Heinemann, and Hungeling (2018) assert that in the United States, a meticulous assessment of organizational agility in prominent entities within operational domains such as sales and distribution demonstrates that agility substantially enhances performance in those functional areas. Bakri (2017) similarly emphasized that organizational adaptability confers a competitive advantage to organizations. Li, Zhou, and Tian (2018) assert that organizational agility enhances the impact of strategic flexibility on a firm's success in a dynamic environment in China.

Furrer, Sudharshan, and Alexandre (2018) assert that in the Netherlands, firms that are strategically proximate may exhibit divergent configurations regarding agility; firms with analogous resource configurations are closely linked in agility, yet their performance remains disparate. Feng and Pan (2019) assert that organizational agility positively impacts

an organization's success in Taiwan. Moreover, responsiveness and agility enablers substantially influence organizational performance.

In Nigeria, Ezeugbor and Okorji (2018) assert that organizational agility within the nation's higher education institutions has been inadequate, and the limited resources have not been effectively utilized. It was suggested that to enhance performance, the university management, in conjunction with the government, should be more responsive and attentive to resource management, since this will enable the attainment of the institution's objectives. Moreover, it is vital that proficient people are assigned roles to manage the resources and guarantee their optimal utilization. Oghojafor, Kuye, and Ogunkoya (2019) assert that technological agility, as a strategic resource of an organization, significantly impacts organizational performance.

In Ghana, Amoah-Mensah (2013) asserts that organizational agility positively influences the success of SMEs in rural regions. Customer happiness, profitability, and stock turnover, when utilized as performance metrics, were observed to be affected by experience, liquidity, and operating hours. The SMEs adjusted their operating hours to accommodate client preferences, resulting in enhanced customer satisfaction and subsequently improved sales due to elevated stock turnover rates. Bagire and Namada (2013) established a beneficial substantial association between performance and organizational agility in Uganda.

In Kenya, Makanga (2019) posits that organizational agility allows an enterprise to gain a competitive advantage over its industry counterparts by effectively targeting clients, enhancing customer satisfaction and retention, increasing market share, and maintaining competitive product pricing through cost leadership advantages. Gakuo (2018) contends that organizational agility favorably impacts mobile phone companies, necessitating investments in cutting-edge technology to adapt to the dynamic environment and ultimately enhance performance.

1.1.1 Service Delivery

Service delivery is the capacity of a competent, knowledgeable, and motivated staff to furnish services and goods to consumers, effectively addressing both recognized and

unrecognized needs (Lucas, 2017). Walker (2018) defines service delivery as the execution of particular tasks assessed against established criteria of correctness, speed, alertness, and comprehensiveness. A quality service provided by a workforce is typically assessed based on outcomes, although it can also be analyzed from a behavioral standpoint. It addresses whether a person executes their obligations, tasks, and responsibilities correctly, which is a crucial aspect for organizational performance (Mathis & Jackson, 2018).

The concept of service delivery has been researched in different disciplines such as service management, marketing, purchasing, means to which a service reaches the consumer as well as exposed level of management. Researches in service marketing follow a service scope on delivery which leads to development of different instruments for evaluating service delivery from a seller's perspective, where SERVQUAL has emerged as the leading models for service quality in a consumer to a business setting (Zeithaml, *et al.*, 2018). The model, devised by Parasuraman (1985), was utilized by several researchers including Njau (2019), Maboja (2018), and Pakurar, *et al* (2019, all of whom incorporated four characteristics of service quality: assurance, reliability, empathy, and tangibility. The dimensions indicate a significant disparity between the services provided by police officers and the prospects of clients. Yarimoglu (2014) delineates the subsequent attributes of services.

Assurance involves the professionalism and expertise of staff, as well as their capacity to instill confidence and trust in clients. It involves consistently informing clients in a comprehensible manner and attentively observing them, irrespective of their age or educational background. Assurance includes the demeanor and conduct of personnel, as well as their capacity to deliver polite, amiable, and discreet services. It denotes the ability of the staff, equipped with expertise, to instill a sense of trust, hence positively influencing customer satisfaction levels (Givarian, Samani, Gherbani & Samani, 2018).

Reliability requires enterprises to provide services correctly on the initial attempt. Reliability signifies that firms strive to fulfill commitments and meticulously attend to deliverables (Handem, 2018). Service reliability relates to the consistent provision of the specified service with accuracy and dependability. The organization offers impeccable

service to its customers and fulfills its commitments made during the agreement period. Service reliability examines the service provider's capacity to deliver services accurately during a customer's initial visit and to meet the commitments made to the client (Smith & Clarke, 2017).

Empathy necessitates that customers perceive themselves as prioritized by the service-providing firm. It involves meticulous concentration, compassion, and the delivery of services to clients. Conveying the sentiment that a consumer is exceptional and distinctive is paramount. Empathy is an aptitude to attend to consumers and provide individualized attention throughout service delivery (Sharmin, 2016).

Sharmin, Tasnim, and Shimul (2016) characterize tangibles as the physical assets, including individuals, equipment, and materials utilized in communication. They reflect the tangible elements of a service utilized by clients when evaluating quality. They comprise characteristics such as the tidiness of police officers, the exterior façade of a police facility, and the orderly condition of sanitation facilities. Technological equipment positively influences staff service delivery.

1.1.2 Organizational Agility

Organizational agility is a proactive strategy that elucidates how a firm might anticipate probable future changes and effectively adapt to them. Agility and flexibility are distinct; flexibility is a reactive strategy, whereas agility is proactive (Liedtka, 2018). Narasimhan *et al.* (2016) define organizational agility as the capacity to efficiently modify operational conditions in reaction to unforeseen and shifting needs. Organizational agility is essential for enhancing processes related to infrastructure and management needs in response to the complexities of the global business landscape. The concept of organizational agility can be posited as originating from strategic thinking, utilizing insights from the 'thinking in time' model employed by organizational leadership, in response to the unpredictable changes impacting universities globally (Mbaya, 2021).

According to Vakola, Oreg, and Armenakis (2018), organization's readiness level may vary depending on how its members weigh the advantages of continuing an ingrained behavior against those of accepting a change. The explanation for this is that preparedness is an

attitude that organization executives and employees have while the change process is being implemented. The idea of preparedness for change is intriguing because employees' responses to change are crucial in any organizational shift. This study will adopt change commitment, change efficacy and change implementation effort as key elements to measure readiness to change in deposit taking SACCOs.

Agility enabler is an adjustable leverage used by the organization to accomplish successful implementation of agile practices when the environment changes. Various researchers have identified different ways of measuring agility enabler. This include; effective structure and organization, information communication & technology, HR strategies, organizational processes, and networking (Charbonnier-Voirin, 2017).

Responsiveness refers to capability of the organization to respond swiftly to shift in the business environment by utilizing the available resources and efficiently cope with customers' dynamics and intensive global competition (Charbonnier-Voirin, 2017). According to Li, Chung, Goldsby, & Holsapple (2018) and Bottani (2020) competency, flexibility and speed are the requisite responsiveness of an agile organization. According to Akkaya & Tabak (2020) organizations that adapt to this nature of capabilities dynamics have a competitive edge over others. In the modern business environment, organization agility consists of a combination of speed and flexibility which have emerged as a critical tool for innovation and competitive performance (Gao, Zhang, Gong, & Li, 2020).

Agility practice refer to the action taken by the organization once the change is sensed and recognized after carrying out a thorough analysis of the readiness for change, enabler and responsiveness. Agility practice also refers to adopting a systematic procedure or action in moving an organization to agile levels. Whereas agility enabler refers to what an organization has in order to address the uncertain changes, agility practice answers what an organization does to be agile (Rima & Mindaugas, 2018). According to Sidky, Arthur, & Bohner, (2017) agility practices are concrete and practical techniques and activities or actions in the organization that are applied to manage, develop and support organizations going agile in line with set goals.

1.1.3 Deposit Taking Savings and Credit Cooperative Societies

Kenyan cooperatives originated in 1908 with the establishment of the first dairy cooperative, and they have continued to expand since then. The regulatory framework for Savings and Credit Cooperative Organizations (SACCOs) commenced in 1945 with the passage of the Co-operative Ordinance Act, which granted the Government the authority to oversee cooperative activities. In 1973, the Kenya Union of Savings and Credit Cooperatives (KUSCCO) was established to regulate SACCO operations in Kenya. This statute was changed in 1997 after several decades, eliminating government control imposed by the Commissioner under the Co-operative Societies statute, so allowing these institutions to function within a free market economy (SASRA, 2017).

These financial institutions have significantly contributed to economic growth, with WOCCU (2016) reporting a 31.9 percent increase in SACCO savings in Africa. In 2008, the growth rate of savings was comparable to the average of previous years, although loans experienced a lower growth rate of 12 percent during the same year. Notably, loans provided in 2017 exhibited a growth rate of 35.3 percent, whilst the membership growth rate for 2016 was recorded at 21.2 percent. WOCCU observes a consistent increase in membership rather than in loans, suggesting that SACCOs throughout Africa may have approached loan management with prudence and risk aversion while processing member loan requests. In conclusion, SACCOs have diminished loan amounts linked to diverse enterprises related to products and services to protect financial organizations from potential losses (WOCCU, 2016).

SACCOs constitute 63 percent of the nation's wealth, becoming them crucial financial institutions for promoting financial inclusion and asset mobilization. Olando (2012) indicates that SACCOs hold a substantial market share, however Kiaritha (2015) identifies political interference in decision-making and a lack of transparency in the election system as issues impacting the liquidity of SACCOs. This has driven the SACCOs into significant liquidity challenges, rendering them unable to meet the demands of their members. This research was conducted to investigate the link between organizational agility and service delivery of DT-SACCOs in Nairobi City County, aiming to prevent financial distress and contribute to a stable financial sector that supports the objectives of Vision 2030, the

attainment of MDGs, the achievement of the Government's Big Four Agenda, and the overall goals of the financial sector. Given the prevailing circumstances, members are apprehensive about the sustainability of credit unions, which has instigated this research aimed at rectifying this knowledge gap. The research sought to ascertain the moderating impact of related party transactions, the intervening effect of firm revenue, and the controlling influence of external borrowing on the relationship between board characteristics and financial distress. Additionally, it aims to provide recommendations for SACCO management to enhance financial stability (Wanjohi, 2016).

Globally there are approximately 800 million SACCO institutional members. Europe has approximately over 58,000 SACCOs and above 13.8million members. The USA has approximately over 72,000 cooperatives with above 140 million memberships and generate approximately one billion USD every year Kenya has the widest SACCO sector in Africa with approximately 67% as well as 62% of the total assets and deposits correspondingly (SASRA, 2018). However, SACCO penetration is minimal at 19% in comparison to Senegal with a 21.9% penetration rate (WOCC, 2018). The subsector has also witnessed membership reduction (Edna, 2015).

Data from Kenya's Ministry of Co-operatives and Marketing suggests that SACCO businesses generate revenue for about 80% of the nation's population, either directly or indirectly. It is projected that 24.6 million individuals (63%) will engage in SACCOs either directly or indirectly. The government implements several steps to guide cooperative movements through the legal framework to attain the MDGs and the Vision 2030 objectives of enhancing economic inclusion. The cooperative movement in the country has expanded substantially, resulting in the establishment of six categories of cooperatives: advertising, multipurpose, investment, housing, artwork and craft, and monetary cooperatives, also referred to as financial SACCOs (Mirie, 2014).

Due to the swift expansion of these institutions, the SACCO Society Act of 2008 was adapted to license, regulate and supervise the institutions by adopting prudential and non-prudential law as pronounced in SASRA (2010). This was adopted with the aim of providing wider access to cheap financial services, improve efficiency and stabilize the DT-SACCOs. Recently, SACCOs have started offering other financial services like

deposits, savings and ATM withdrawals. The COVID -19 pandemic increased business risk and calls for strategic measures to respond and survive in the turbulent environment. The current research focuses on Nairobi, Kenya's deposit-taking SACCOs.

1.2 Statement of the Problem

Numerous Deposit Taking SACCOs (DTS) have had their deposit-taking licenses rescinded due to chronic neglect in rectifying non-conformity issues, thereby jeopardizing both the interests of members' savings and the financial viability of the deposit-taking institution. In response to the ongoing financial distress faced by SACCOs, SASRA, the regulatory authority, revoked the licenses of Ntiminyakiru, Ogembo, Isiolo Teachers, and Jijenge SACCOs in 2014. Subsequently, in 2015, the licenses of Maono Daima, Transcom, Ufundi, Green Hills, and Nest SACCOs were also rescinded. In 2016, Banana Hill and Stegro were unable to maintain their licenses. In 2017 and 2018, Miliki, Uchongaji, Ainabkoi, and Nandi Hekima SACCOs encountered regulatory sanctions, resulting in the revocation of operating licenses for Nitunze and Moi University SACCOs. A report by the regulator of Deposit Taking SACCOs indicated their incapacity to adapt to internal and external sector changes (SASRA, 2018).

Several SACCOs have had difficulties in operational performance. Insufficient capital is the primary issue afflicting SACCOs in Kenya (Chahayo, Mwangi & Wanjau 2017). The SACCOs have experienced a decline in revenue, resulting in an inability to fulfill members' needs, particularly their credit requirements, which significantly discourages membership. Furthermore, they are seeing a decline in their assets, which undermines the SACCOs' capacity to repay loans from commercial banks, hire qualified and competent personnel, and results in a depreciation of members' share value (Makori, Munene & Muturi, 2018).

Most studies have been conducted on the effect service delivery arising from operational capabilities: which is attributed by the services they deliver which leads to meeting their objectives (Nath *et al.*, 2010). Wantao *et. al.* (2014) studied 167 manufacturing firms which were termed as highly associates in terms of application of technology in United Kingdom. Marzie,*et al.* (2017) studied the connections between operational capability and financial performance. The findings demonstrated that marketing capability, operational capability, and micro-environment capability significantly influence the financial performance of

SMEs, with their effects ranked as follows: The marketing capability, operational capability, macro and micro environmental capability, and the influence of marketing capability on the operational capability of SMEs 0.73 (Marzie,*et, al.*2017). Oleng` researched the influence of strategic response to COVID -19 pandemic on success of DT-SACCOs in Nairobi, Kenya. The research was dictated by the subsequent specific objectives; Readiness to change, agility practices, agility enablers and responsiveness on service delivery of DT-SACCOs in Nairobi.

1.3 Study Objectives

1.3.1 General Objective

The main objective of this research was to ascertain the effects of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya.

1.3.2 Specific Objectives

The research zeroed in on the subsequent specific objectives;

- i) To ascertain the effect of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya
- ii) To determine the effect of agility enabler on service delivery in DT-SACCOs in Nairobi City County, Kenya
- iii) To assess the effect of responsiveness on service delivery in DT-SACCOs in Nairobi City County, Kenya
- iv) To investigate the effect of agility practice on service delivery in DT-SACCOs in Nairobi City County, Kenya

1.4 Research Questions

- i). Does organizational readiness to change affect service delivery in DT-SACCOs in Nairobi City County, Kenya?
- ii). Does agility enabler affect service delivery in DT-SACCOs in Nairobi City County, Kenya?
- iii). Does responsiveness affect service delivery in DT-SACCOs in Nairobi City County, Kenya?

- iv). Does agility practice affect service delivery in DT-SACCOs in Nairobi City County, Kenya?

1.5 Significance of the Study

This study offers valued insights for the management of SACCOs in Kenya, as these entities represent significant resource investments anticipated to yield improved returns through enhanced performance and operational dynamics. The study identifies areas that the organization must tackle to be ready for potential industry changes, thereby enhancing the company's competitive advantage.

The research's findings will contribute to the policy makers in SACCOs in comprehending various practices that could have significant influence on service delivery thereby coming up with more and better alternative solutions that will enhance the efficacy of the SACCOs. This will contribute towards policy makers to develop strategies whose implementation will provide and help the management prepare for turbulent times.

The research will establish a basis for subsequent studies and enhance the current body of knowledge for academics and scholars. The domain of organizational agility remains underexplored. It has garnered international attention; however, local information remains limited. This study offers foundational information for future local research, particularly in Kenya, through the analysis of diverse companies across multiple sectors.

1.6 Scope of the Study

The research examined DT-SACCOs in Nairobi City County, Kenya. It assessed organizational agility as the independent variable and service delivery as the dependent variable. The research was based on the following theories: Lewin's theory of change, dynamic capability theory, RBV theory and contingency theory. A descriptive research design dictated the overall approach of the research. The DTSACCOs in Nairobi City County were unit of analysis, whereas the functional areas from the participants was drawn constituted the unit of observation. Data collection occurred from the subsets between November and December 2024.

1.7 Limitations of the Study

The secrecy and fear of victimization regarding issues perceived as detrimental to the organization by staff ultimately constrained the research. Accessing certain information also proved difficult, as it was often restricted to senior managers who reluctantly to disclosed it. The researcher wrote a letter to request permission for data collection regarding the subject matter under investigation, facilitating access to the necessary data. This effort significantly aided in addressing the obstacle.

Certain participants were reluctant to cooperate due to their demanding schedules at the time the researcher requested them to complete the questionnaire. To address the limitation, the researcher met with management in advance to establish a suitable time for data collection.

The demanding work schedules of the participants hindered the research's success, as participants were unable to provide the necessary information due to time constraints. To address the constraint, the researcher engaged with management to determine an appropriate timeframe when schedules were less constrained. This significantly aided in addressing the constraint.

1.8 Organization of the Study

This research is made up of the following chapters; chapter one which concentrated on the introduction, the study background, the problem statement, research objectives, study relevance, study scope as well as challenges encountered during, after and before data collection. The second chapter was made up of review of related literature, literature summary and gaps to the research as well as conceptual and theoretical framework. the third chapter encompassed: the type of research design that was used, empirical model, the whole population that was focused on, sampling design, tools that were used in collecting data, pretesting/pilot study, soundness and dependability of the data gathering tools, procedure for data collection, analysis of data and its presentation, data management and ethics considered during collection of data. Chapter four deliberates the research finding and discussion. Chapter five discusses the summary of findings, conclusion, recommendations and propositions for more studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the theories that supported the research and the empirical literature related to the research variables of organizational agility practices, that encompass organizational readiness to change, agility enablers, responsiveness, and agility practices. This study outlined the research gaps it addressed and culminated with a conceptual framework illustrating the relationships between the research's variables.

2.2 Theoretical Review

This section reviews the pertinent theories that served as the foundation for the study constructs. The theories included.

2.2.1 Lewin's Theory of Change

Kurt Lewin proposed Change Management theory in 1951, which is regarded as a reliable and easily applicable field theory. It is often viewed as a fundamental model for change, suitable for individual, group, and organizational contexts (Kaminski, 2011). Lewin's basic change model identifies three fundamental phases of change: unfreezing, changing, and refreezing. This framework serves as a theoretical foundation for the development of change theory (Kritsonis, 2005). The unfreezing phase involves motivating individuals to prepare for change, known as change readiness. The second phase emphasizes motivating staff to embrace and implement new perspectives that highlight the potential for improvement in the current situation. The final phase emphasizes reinforcing new behavioral patterns (Lee, 2006).

The three phases of Lewin's change theory emphasize the necessity of fostering readiness for change to curtail resistance, thereby facilitating the acceptance and institutionalization of desired change (Armenakis & Bedeian, 1999). The unfreezing phase of change will be prioritized in our study, as it serves as the foundational assessment of change readiness and is allied to the overall organizational preparedness for change, whether through acceptance or resistance. This research aims to determine organizational readiness for change. Prior to

implementing any change, it is essential to assess the readiness of organizational members for the proposed change (Al-Najem *et al.*, 2013).

Successful change can be implemented when favorable factors are present within an organization's system. Lewin (1947) posits that behavior results from the interplay of opposing forces, where one force maintains the status quo (restraining force) and the other promotes change or the desired state (driving force). Change is a common element experienced across all organizations, regardless of size, age, or industry. The ecosystem is rapidly changing, necessitating swift adaptation by organizations. Organizations that effectively navigate change tend to succeed, while those that do not often struggle to survive (Kotter, 2012). The suggested change is irrelevant to whether it pertains to overall operations or specific sections of project development. Adapting to change poses considerable difficulties for both firms and their employees (Kotter, 2012). The efficacy of change management in businesses is determined by the attributes of the persons engaged, the nature of the change being executed, and the sort of commerce undertaken by the organization (Swain & Kuppan, 2017).

2.2.2 Dynamic Capability Theory.

Teece, Pisano, and Shuen (1997) formulated the dynamic capability theory, which delineates an organization's ability to incorporate, cultivate, and reorganize internal and external aptitudes to adapt to rapidly evolving conditions. The theory explains the interactions between organizational resources and product markets and how they relate to organizational survival and performance. The DC theory focuses on an organization's internal and external qualities that help it function better than competitors. Over the years, dynamic capabilities have grown significantly in prominence in strategic management studies throughout time (Rashidirad & Salimian, 2020). Teece (2017) and Kuuluvainen (2012) noted that though a strong DC are owned by few in the organization and are indicative of organizational exposure, the uncertain change in the environment has necessitated application of these capabilities to enhance unique business models and rapid innovations. This has made many organizations ahead of others in their performance (Schoemaker, Heaton, & Teece, 2018).

Many scholars (Penrose 1959, Wernerfelt 1984, and Barney 1991) postulated that resources and capabilities provide an organization a competitive edge through the RBV lens. However, by offering a more enriched evolutionary perspective on the organization's resources and capabilities, Dynamic Capabilities (DC) have a tendency to improve the reasoning of the RBV (Wang & Ahmed, 2007). As seen through the RBV lens, DCs are therefore an organization's capacity to alter or reconfigure its standard capabilities (Arend, 2014, Davis & Bendickson, 2020). According to Teece & Pisano (1994), DCs are higher order capabilities that grow through time and allow an organization to quickly adjust to uncertain, changing environmental conditions. The dynamic capability theory was developed as a result of this way of thinking.

This idea is predicated on three key tenets, according to Teece (2007): first, the capacity to identify and shape possibilities. Second, take advantage of the chances. Maintaining their competitiveness through organizational resource reconfiguration is the third step. Teece (2007) goes on to state that dynamic capabilities allow organizations to develop, use, and protect their assets, particularly those intangibles that support the long-term success of the company, such as unique skills, patents, talents, decision rules, procedures, and employee dispense.

These assumptions allow for the observation of the relationship between the theory and this investigation. An organization is said to be agile if it can quickly and readily identify dangers, opportunities, and unknown changes in the environment and then seize those possibilities and repurpose them to stay competitive. According to Teece, Peteraf, and Leih (2016), robust dynamic capabilities are essential to foster the organizational agility required to navigate substantial indecision, such as that generated by innovation and its accompanying dynamic competition. As a result, organizations that are more agile are better able to function, maintain their operations, and survive (Emejulu, Chukwunonso, & Obianuju, 2020)

Due to the diversification or reconfiguration of organization activities that increase their relevance in a tumultuous, unpredictable, intricate, and unclear context, businesses have recently come to appreciate the concept of dynamic capabilities (Kuuluvainen, 2012; Teece, 2017).

2.2.3 Resource Based View Theory

In 1959, Penrose postulated the Resource Based View (RBV) theory, highlighting the significance of internal organizational resources in improving inclusive success. Subsequently, Wernerfelt and Rumelt (1984), who analyzed a firm through the lens of its essential resources, formulated this theory, termed the RBV, which confers a sustainable competitive edge to an organization. Subsequently, Barney (1991) contended that an organization attains sustainable performance not solely through resource acquisition, but by integrating and adeptly employing its organizational resources to create distinctive value that is difficult for competitors to replicate due to its value, rarity, inimitability, and non-substitutability. Hamel and Prahalad (1990) designated the RBV as a fundamental aptitude for organizations, characterizing it as an organizational capability. Conversely, Corner (1991) contends that the Resource-Based View (RBV) is an evolution of the theory of the business and a source of competitive edge for firms. Madhani (2010) asserts that the RBV employs a 'inside-out' approach to explain corporate success or failure in the market, perceiving resources and capacities as static. From that time, the RBV theory has been primarily employed by numerous scholars in strategic management and HRs in their research (Muchemi, 2014).

The foundational contributions of behavioral management theorists inspired the RBV theory. Elton Mayo and Fritz Roethlisberger, in the Hawthorne trials from 1927 to 1932, emphasized the significance of human behavioral components in the workplace, underscoring the deficiencies of the original neo-classical management theory. Subsequently, research on human motivations conducted by Abraham Maslow in 1948 and Douglas McGregor in the 1960s about theory X and theory Y managers significantly advanced the understanding of staff as a strategic and important resource in workplaces (Kimani & Kilika, 2019).

Proponents of the RBV thesis assert that organizations exhibit heterogeneity due to their different resources. These resources must possess VRIN characteristics—valuable, rare, inimitable, and non-substitutable. Resources are deemed unchallengeable if they are lawfully safeguarded by trademarks, patents, or copyrights, or if they possess distinctive characteristics that render them exceptionally challenging to replicate. Resources are

deemed precious or scarce when their acquisition entails significant expense or quality, shown by a skilled, specialized, knowledgeable workforce within a business. When rivals cannot obtain substitute resources that provide equivalent benefits as the original resource, the latter is deemed non-substitutable. Therefore, the focus is on the firm's leadership to fully utilize internal resources to optimize advantages by identifying assets, talents, and competencies that could provide a competitive edge.

The RBV theory posits that a firm success is significantly affected by its organizational, physical, and human resources. Consequently, it substantiates the need to expand upon the argument regarding the influence of agility on an organization's success. This aligns with Barney's (1991) premise that a firm might get a substantial competitive edge over its competitors by managing distinct and immutable resource bundles and dynamic capabilities. Barney further asserted that this benefit can be attained by restructuring both internal and external competences to respond to the unpredictable changes arising from the dynamic environment. Pursuant to RBV theory, an organization's capacity to surpass its competitors is contingent upon the distinctiveness of its resources regarding their value, rarity, immutability, and non-substitutability. The resources may be tangible or intangible. Barney (1991) asserts that management's access to physical, human, and organizational resources significantly influences a company's performance. An organization's capacity to effectively navigate unforeseen changes in a dynamic environment is an imperceptible resource that can enhance its performance. This presents the concept of organizational agility as an essential asset enabling the organization to respond promptly and effectively to uncertain environmental changes.

The RBV theory is relevant to this research as it delineates the utilization and optimization of internal resources under university governance, enhancing performance amid indecisions in an impulsive environment. This theory underpins the dynamic capability theory and, in this research, bolsters the agility enabler and responsiveness in the independent variable, as well as research and internal processes in the dependent variable, while neglecting other variables, so creating a theoretical gap.

2.2.4 Contingency Theory

The contingency theory, postulated by Fiedler in 1964, aver that the most effective course of action depends on the internal and external circumstances of an organization. This assumption indicates that both inter- and intra-organizational factors are crucial in determining a firm's readiness to respond to unpredicted environmental changes. The contingency theory seeks to understand the interconnections between a firm's subsystems and how the organization as a whole engages with its operating business environment (Weill & Olson, 1989). The foundational assumptions of this theory are as follows: a superior alignment between the firm's subunits and the environment correlates with enhanced performance; performance is exclusively assessed through financial metrics; and causal inferences are drawn among the respective variables, despite the potential inapplicability of the deterministic causal model.

In the context of DT-SACCOs, the input includes both internal and external fluctuations; the process involves firms' reactions to these changes, while the outputs represent the firms' performance resulting from their responses to environmental variations. The contingency theory is criticized for its lack of clarity, as it does not specify definitive contingent variables that companies should prioritize to enhance their performance. The theory faced criticism for its simplistic nature and deterministic approach, which fails to address circular problems (Weill & Olson, 1989). The persistent interest in research on organizational agility and performance substantiates the tenets of contingency theory, particularly the necessity for organizations to recognize various environmental conditions essential for attaining a competitive advantage.

2.3 Empirical review

2.3.1 Organizational Readiness to Change and Service Delivery

Cetinkaya et al. (2019) studied the influence of organizational changes on the competitive edge and assessed if firm size moderates the link between these changes and competitive edges. Data was collected from staffs in the Chabahar industrial zone of Iran. A total of 233 valid surveys were obtained from enterprises operational in this region. The data was further evaluated with descriptive statistics, Exploratory Factor Analysis, Confirmatory Factor Analysis, and linear regression approaches. The findings indicated that

organizational changes positively influence competitive advantage. The firm's size moderately influences the connection between organizational changes and competitive advantages.

Timmor and Zif (2019) investigated Change Readiness is perceived as a multi-faceted behavior that signifies an organization's capacity to execute three actions in response to environmental possibilities and risks within its industry: initiating documentation, preparing for measures, and undertaking new degrees of action. The primary objective of this research is to suggest and evaluate various conceptualizations for CR. Data was gathered from 217 firms in 14 nations. All participants were accountable for or engaged in the strategic decisions and execution of their firms and completed a structured feedback form. CR is affected by both internal and external factors, such as management attitude (entrepreneurship, centralization), environmental obstacles, and the impact of technology and innovation on company goals. Moreover, elevated CR values are associated with enhanced performance and an improved management assessment of success in addressing environmental stimuli.

Douglas *et al.* (2020) researched the correlation between organizational environment and readiness for lean transformation, while neglecting other critical factors like as leadership, top management involvement, staff engagement, operational procedures, and supplier/customer relationships. Out of 70 distributed questionnaires, 46 were returned, culminating in a response rate of 66%. The statistical analysis revealed that the 46 participants comprised 41.3% males and 58.7% females. The research determined that management frequently neglects the importance of preparation for change throughout the execution of change projects. This becomes an error if management seeks to enhance their prospects for successful implementation.

2.3.2 Agility Enabler and Service Delivery

Sudon, Abareshi, and Pittayachawan (2017) researched agility enablers, competences, and success across the Thai automotive parts business. The essential elements of agility are delineated and utilized to conduct both exploratory and confirmatory factor analyses to develop a research-ready tool. The findings identified four distinct industrial practices: Integrated Product Development, Modularised Manufacturing, Supply Chain

Coordination, and IT Integration as essential facilitators of agile capabilities that improved industry success. These manufacturing methods facilitated the enhancement of agile capabilities in Responsiveness, Elastic Product, Innovation Competency, and Speed in Delivery.

Waweru (2018) researched the facilitators of strategic agility and the performance of Kenyan SMEs. The research determined that organizational structure, intermittent innovation, human capital, managerial obligation and support, ITI, and operational process effectiveness influence the success of Kenyan SMEs. The research revealed that irregular innovations, including experimenting with novel concepts and the investigation of new paradigms, influence the success of Kenyan SMEs. The research indicated that employee skills, attitudes, experience, and aptitude are crucial to the performance of SMEs.

Kinako (2019) studied agility strategies and competitive advantages of Kenyan insurance firms. The researcher discovered that HRM and product design, as comprehensive quality management strategies implemented by the majority of Kenyan insurance corporations, significantly influence competitive advantage. The research outcomes demonstrated that the majority of organizations are consistently proactive, taking the initiative and demonstrating flexibility to adapt to environmental changes in order to maintain their competitive edge. The research finds that agility strategies influence the competitive edge of Kenyan insurance firms. The study reveals that insurance businesses have implemented four primary agility strategies: innovativeness, operational dexterity, overall quality management, and resource fluidity to enhance their competitive edge.

Ahmadzadeh and Aboumasoudi (2020) conducted a study on development of a Quality Assessment (QA) model based on the enablers of organizational agility prioritize Critical Success Factors (CSF) of Enterprise Resource Planning (ERP) in twenty branches of bank Saderat in Iran. A sample of 20 top managers and 204 employees from a total population of 432 employees were used as respondents. The managers were sampled using snowball sampling method based on their knowledge ERP and QA and decision making abilities on ERP and QA implementation processes while employees were sampled using a random stratified sampling method. Five elements of agility enablers were used in the study; Leadership, operational team partnerships, continuous improvement, IT and organizational

structure. The study found that organization structure and operational team partnerships (teamwork) and the top management leadership and support were main factors that influenced CSFs of ERP and QA. The study concluded that evaluation of organization structures and employee empowerment were key agility enablers for an organization going agile.

2.3.3 Responsiveness and Service Delivery

Sangari and Razmi (2017) conducted an empirical study on business intelligence competence, responsiveness and agile performance in automobile industry in Iran. Based on the relationships between business intelligence competency, agile responsiveness, and supply chain performance, the research's goal was to ascertain the contribution of business intelligence to achieving agility in manufacturing organizations. The agile responsiveness elements included communication, competence and quickness. A sample of 355 businesses was obtained from a total of 500, which represents 71% of the population but only had a response rate of 51.8%. The study discovered that responsiveness had a role in mediating the association between business intelligence competencies and supply chain agility.

Abidin *et al.* (2018) studied responsiveness and its impact on public trust in local government service delivery. This article examines the impact of responsiveness on public trust, particularly regarding local government service delivery in Selangor and Kuala Lumpur. The two local authorities were selected to determine if they are "listening bureaucrats," attuned and responsive to public grievances. The research identified a significant correlation between responsiveness and public trust.

Uyoga (2018) examined the correlation between responsiveness, service performance, and satisfaction among airline passengers in Kenya. A conceptual model is built via exploratory research, and testing is conducted utilizing a hierarchical regression model based on interviews with airline passengers. Findings indicate that customer happiness is enhanced when they engage with staff, and that service effectiveness mediates the connection between responsiveness and contentment. A customer is a crucial component in the execution and assessment of service performance. Responsiveness is crucial in the service industry and, when managed effectively, can serve as an asset at the distribution point within the aviation sector. The findings also have managerial and research implications.

Kathanya (2021) analyzed on strategic responses and firm success of public universities in Nairobi County. The analysis utilized an observational research design. The intended audience for the research comprised 22 licensed Kenyan public universities. The sampling frame comprised university administrators, professors, non-academic personnel, and students from licensed Kenyan public universities. The research demonstrated that responsiveness has a favorable and significant impact on organizational performance.

2.3.4 Agility Practice and Service Delivery

Khoshlahn (2017) researched the influence of agility and transformational leadership in forecasting service recovery. The primary objective of this research was to construct a conceptual model that elucidates the connections between organizational agility and transformational leadership in personnel service recovery in government entities. The current research was conducted with 149 randomly selected workers, revealing that transformational leadership and agility positively influence service recovery. Furthermore, the results suggested that the effective implementation of agile methods and transformational leadership could enhance the organization's service recovery efforts.

Muema (2019) investigated the impact of strategic agility on the competitive edge of private hospitals in Nairobi County. A descriptive research approach was employed. The research population consisted of 49 recognized private hospitals in Nairobi County, employing a census methodology for data collection. The research determined that agility strategies influence the competitive edge of private hospitals in Kenya. The research revealed that private hospitals have implemented four primary agility strategies: innovativeness, operational legerdemain, overall quality management, and resource changeableness to enhance competitive edge.

Makori (2022) researched the impact of agility practices on organizational success, specifically focusing on the State Department for Labour in Kenya. The data for this research were obtained from the State Department of Labor. The respondents comprised a sample of personnel employed in the department at the conclusion of 2020. The research demographic consisted of 484 staff of the State Department for Labour. The research revealed that staff adaptability positively influenced organizational performance.

Eleyan (2022) researched the influence of strategic agility on service quality during the COVID-19 pandemic. The researcher utilized a descriptive analytical approach due to its appropriateness for the study's objectives and characteristics. The researcher employed a questionnaire as the primary instrument for data gathering and subsequent analysis to derive the study's conclusions, with the study population comprising all personnel in supervisory roles at Palestinian colleges in Gaza. The research outcomes indicated that the degree of strategic agility at Palestinian universities in Gaza is considerable, at a rate of 72.2%, signifying that these institutions engage in strategic agility practices. The research's results indicated a good service quality level in Palestinian universities, quantified at 76.2%. The research revealed a substantial influence of strategic agility and its components on service quality, although service quality remains unaffected by the dimensions (core competences, procedural adherence).

2.4 Summary of Reviewed Literature and Research Gap

Table 2.1 Summary of Reviewed Literature and Research Gap

Author(s)	Study Title	Study Findings	Knowledge Gap	Current Study Focus
Cetinkaya <i>et al.</i> (2019)	The effect of organizational changes on the competitive edge	The competitive edge is positively influenced by organizational changes.	A contextual gap in that the analysis was conducted in Iran	This research was conducted in Kenya
Weeks <i>et al.</i> (2022)	Perceived organizational readiness for change and personal apprehension on changes affecting personal performance.	A notable beneficial relationship was identified between the sales manager's professional perception and the organization's readiness for change.	Methodological gap, this was a desktop review	This study involved data collection.
Timmor and Zif (2019)	Change Readiness is viewed as multi-dimensional behavior	It was determined that CR is affected by both internal and external factors.	Study presented a research gap in the sense that the study only emphasized on the change readiness aspects	Current one was based on organizational agility
Douglas <i>et al.</i> , (2020)	Correlation between organizational environment and	The research revealed that management frequently neglects preparation for	The study was not supported by any theories	The study was supported by theories

	readiness for lean transformation.	change throughout the execution of change projects.		
Sudon, Abareshi and Pittayachawan (2017)	Agility enablers, capabilities and success of Thai motorized part industry	The results revealed four distinctive manufacturing practices	A contextual gap as the research was conducted in Thailand	This study was conducted in Kenya
Waweru, (2018)	Strategic agility enablers and success of SMEs in Kenya	The research identified that organizational structure, irregular innovation, human capital, managerial commitment and support, and IT	The study was constrained to SMEs	This study was on DT SACCOs
Kinako (2019)	Agility strategies and comparative advantages of Kenyan insurance firms.	Agility strategies influence the market edge of Kenyan insurance firms.	The study was limited to insurance companies	This study was conducted in DT SACCOs
Ahmadzadeh and Aboumasoudi (2020)	On development of a Quality Assessment (QA) model based on the enablers of organizational agility	That organization structure and operational team partnerships (teamwork) and the top management leadership and support	Methodological gap, this was a desktop review	This study involved data collection.

Sangari and Razmi (2017)	Business intelligence competence, responsiveness and agile performance in automobile industry in Iran.	There existed a robust connection between responsiveness and agile performance in automobile	A contextual gap as the research was conducted in Iran	This research was done in Kenya
Abidin <i>et.al</i> (2018)	Responsiveness and its impact on public trust in local government service delivery.	A robust correlation existed between responsiveness and public trust.	The research demographic was not adequate	The study population was adequate
Uyoga (2018),	Responsiveness, service performance and satisfaction amongst airline passengers in Kenya	Responsiveness is crucial for the service business and, when managed effectively, may serve as a valuable asset.	The study was limited to the airlines	This study was undertaken in DT SACCOs
Kathanya (2021)	Strategic responses and firm success of public universities in Nairobi County, Kenya.	Responsiveness has a favourable and significant impact on firm success.	The research was constrained to the public universities	This study was conducted in DT SACCOs
Khoshlahn (2017)	Influence of agility and transformational leadership in forecasting service recovery.	Transformational leadership and agility positively influence service recovery.	Methodological gap, this was a desktop review	This study involved data collection.

Muema (2019)	Strategic agility on the competitive edge of private hospitals in Nairobi County.	Agility strategies influence the market edge of private hospitals.	The study was limited to the private hospitals	This study was on DT SACCOs
Makori (2022)	Effect of agility practices on organizational performance.	Employee agility positively influences organizational performance	The research was restricted to the state department for labour,	This study was conducted in DT SACCOs
Eleyan (2022)	Impact of strategic agility on the quality of service in under covid-19 pandemic.	The level of strategic agility observed in the Palestinian universities in Gaza is notably significant.	A contextual gap as the analysis was conducted in Palestine	This research was done in Kenya

Source: Reviewed Studies (2024)

2.5 Conceptual Framework

The conceptual framework portrays the anticipated relations of the independent variables which were organizational readiness to change, agility enabler, responsiveness and agility practice and dependent variable which was service delivery in DT-SACCOs in Nairobi City County, Kenya.

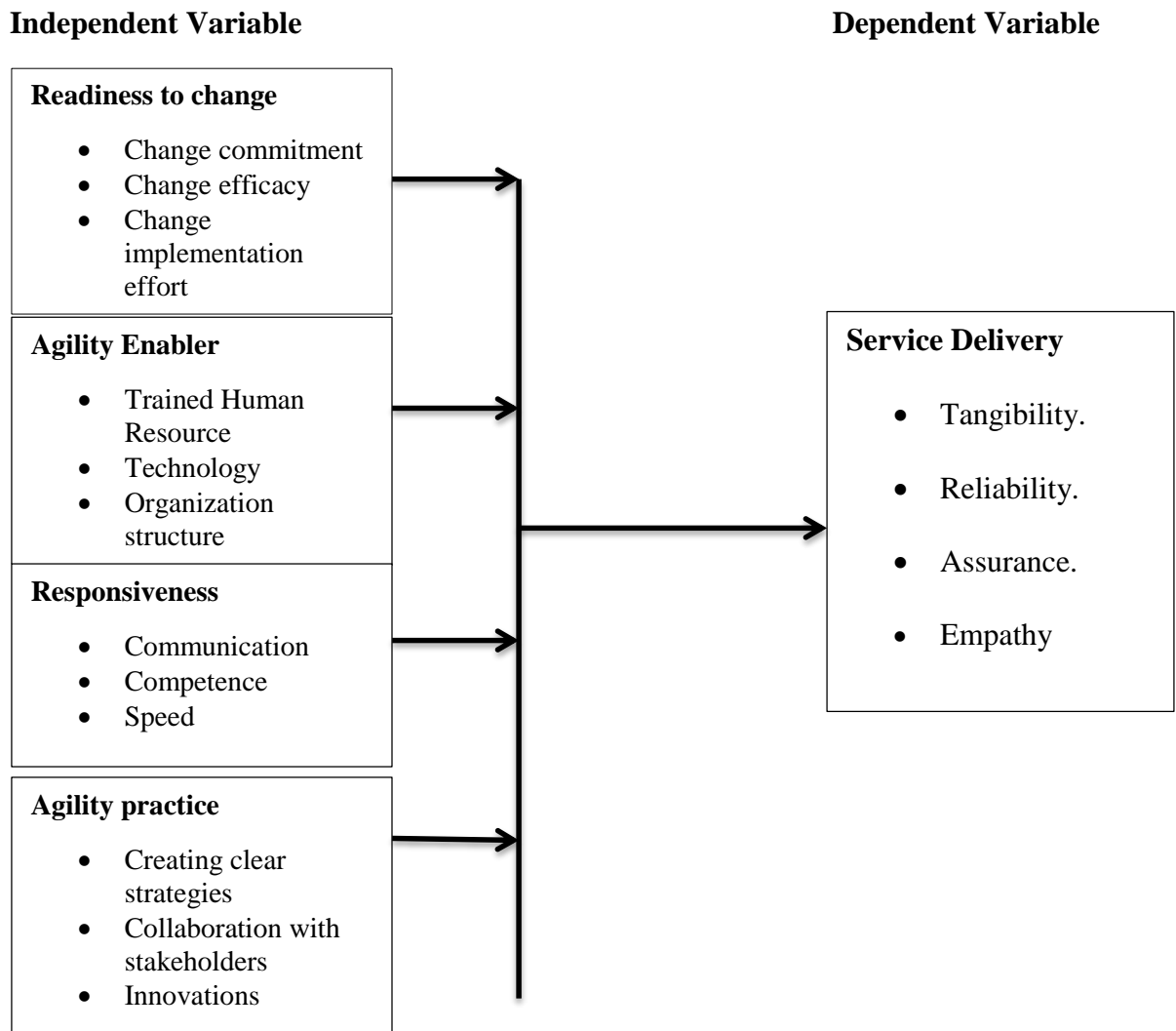


Figure 2.1 Conceptual Framework

Source Author (2024)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explained the research methodology that was utilized to generate data for subsequent analysis. The discourse encompassed the research approach, the intended demographic, and the methodology for sampling, the determination of sample size, the tools and methods for gathering data, and ultimately, the analysis and presentation of the data.

3.2 Research Design

This is a comprehensive approach to conducting research that articulates a clear and rational framework for addressing clearly specified research questions via the methodical collection, interpretation, analysis, and discussion of data (Akhtar & Md Inaam, 2016). The design of research constitutes the strategic framework employed to conduct a study aimed at fulfilling specified objectives. The design establishes the identification of data sources, information requirements, and suitable data collection methods, (Sekaran & Bougie, 2016). This research adopted a descriptive research approach.

Descriptive research design comprises the careful observation and articulation of subjects, ensuring that no external influences are applied. The inherent qualities of the research necessitate a descriptive research design that elucidates the essential characteristics of a situation from an impartial vantage point, with explicit references to the variables (Lambert, 2016).

3.3 Target Population

The targeted population, as articulated by Asiamah, Mensah, and Oteng-Abayie (2017), refers to the aggregate of entities that possess shared characteristics. The study population was sourced from DT-SACCOs, often known as FOSAs. These pertain to SACCOs that provide front office services to their members, including savings and various transactional accounts, akin to the offerings of commercial banks. The SACCOs examined were those with their head offices located in Nairobi County. According to SASRA (2021), Nairobi is

home to 39 licensed DT-SACCOs. This consisted of 351 participants as displayed in Table 3.1 below.

Table 3.1 Target Population

	Number per SACCO	Total For all SACCOs	Proportion of population
C.E.Os.	1	39	100%
Accountants	1	39	100%
Credit Managers	1	39	100%
HR Managers	1	39	100%
Marketing managers	1	39	100%
Executive Board members	4	156	100%
Total	9	351	100%

Source: Author (2024)

3.4 Sampling Technique and Sample Size

Given the potential size of the population, it becomes impractical to examine every individual object; therefore, a sample group is chosen for study. Singh and Masuku (2014) posit that sampling constitutes a systematic approach utilized to select a subset from the larger population.

The research employed a multi-stage sampling technique to ensure the selection of a representative sample. Specifically, impartial stratified random sampling and simple random sampling was systematically implemented to obtain a suitable sample for the collection of empirical data. Given that the sample size exceeds 5% of the target demographic, the suitable sample size was determined utilizing the Yamane formula, which presupposed a normal distribution

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

Whereby;

n=Sample size,

N=Population size

e=level of precision

Considering a population of 351, a confidence level of 95 percent, and a precision level of 0.05, the sample size was determined accordingly;

$$n = \frac{351}{1 + 351(0.05)^2} = 187$$

As a result, the sampling factor to be utilized in the process of sample selection was expressed as follows;

$$K = \frac{n}{N} = \frac{187}{351} = 0.533$$

Table 3.2 Distribution of the Sample

	Number per SACCO	Total For all SACCOs	Sampling Factor	Sample Size
C.E.Os.	1	39	0.533	21
Accountants	1	39	0.533	21
Credit Managers	1	39	0.533	21
HR Managers	1	39	0.533	21
Marketing managers	1	39	0.533	21
Executive Board members	4	156	0.533	82
Total		351		187

Source: *Author (2024)*

3.5 Data Collection Instrument

This research employed a semi-structured questionnaire as a method for data collection. The questionnaire served as a valuable research instrument due to its simplicity in data collection, cost-effectiveness, and the possibility it provided for researchers to build rapport and address any ambiguities. The investigator formulated the questionnaire to encompass

all the research's objectives and employed the five-point Likert scale to assess the level of concurrence with the claims.

3.6 Pilot Study

A pilot test was done to identify errors in the instrument, and subsequent adjustments resulted in valid data. The piloting process assessed the validity and reliability of the tool, enabling the researcher to refine it prior to the final study. This assisted the researcher in approximating the duration required to complete each questionnaire and provide direction in the planning of the study's length. The preliminary investigation was conducted at 20 non-deposit-taking SACCOs within Nairobi City County, focusing on two individuals from each SACCO.

3.7 Validity and Reliability of Data Collection Instrument

3.7.1 Validity of Data Collection Instrument

Validity pertains to the ability of an analytical tool to accurately assess what it claims to assess. To ensure the soundness of the questionnaire, the expert opinion method was employed, wherein the supervisor assisted in making sure the questions and instructions are articulated clearly and are consistent with the content of the document. The application of content validity entailed an examination of the responses to ascertain whether they produce the anticipated outcomes. Heale and Twycross (2015) advocated for the engagement of research experts, including the university supervisor, and emphasized the importance of utilizing their insights to refine the instrument and ensure its efficacy.

3.7.2 Reliability of Data Collection Instrument

Reliability is characterized by the identical scores achieved following the repeated administration of the instrument (Singh, 2017). The research employed the internal consistency method to assess reliability, ensuring that responses are congruent with the information presented in the document. The responses was validated through the application of Cronbach Alpha (α), which operates within a spectrum from 0 to 1, with 0 indicating minimal reliability and 1 signifying optimal reliability. The alpha was established at 0.7 or higher as a benchmark for a dependable instrument (Taber, 2018), while alphas falling below this threshold suggested the necessity for instrument modification.

3.8 Data Collection Procedure

Prior to initiating the data gathering process, the researcher got an introductory letter from the Kenyatta University Graduate School and a research license from NACOSTI. The researcher obtained authorization from the leadership within the SACCOs and subsequently schedule appointments for the return visit to complete the questionnaire. On the designated day, the researcher visited the SACCOs to engage with the respondents, elucidating the purpose of the research, addressing confidentiality concerns, and outlining the utilization of the data collected. The participants completed the questionnaire, after which the researcher promptly gathered the responses. The data gathering procedure was finalized within three weeks.

3.9 Data Analysis and Presentation

The gathered data underwent meticulous examination to ascertain their completeness and suitability. This process necessitated the careful selection of data, ensuring that only those collected through meticulously completed questionnaires were deemed suitable for analysis. The refined data underwent analysis utilizing the SPSS tool. The assessment employed a combination of descriptive and inferential statistical methods.

Descriptive statistics encompass the mean, mode, median, and standard deviation, serving as indicators of distribution, central tendencies, and dispersion. The analysis employed inferential statistics, specifically utilizing the Spearman rank correlation coefficient alongside multiple linear regression techniques. The findings from the aforementioned analyses was conveyed through both tables and graphics representations. Relevant analyses and dialogues were likewise offered.

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

Where:

Y=Organization Performance – service delivery

B₀=Constant

X₁=organizational readiness

X₂=agility enabler

X₃=responsiveness

X₄=agility practice

ϵ =Error Term

$\beta_1, \beta_2, \beta_3, \beta_4$ =Regression Coefficients

3.10 Ethical Considerations

The researcher warranted that involvement in the research is predicated solely on informed consent, with participants agreeing to partake on an opt-in basis. Consequently, the participants were not subjected to coercion nor were there any inappropriate influence regarding their involvement. Rather, they had the unencumbered right to withdraw at any moment, without the necessity of offering justification for their decision. The data obtained was secret and shared solely to the responders. The researcher provided digital copies of the final document to the responders. The gathered data was utilized solely for educational reasons.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter discusses data analysis, presentation, and study outcomes. The document comprises five sections. The second concerns the response rate of the questionnaire. The third section comprises the demographic data of the respondents. The study findings are conveyed by figures, tables, and descriptive narratives. Themes consistent with the study's aims were utilized to organize the analyzed data.

4.2 Reliability Test

The research established a reliability threshold of 0.7, which is considered acceptable. Table 4.1 exhibits the reliability results.

Table 4.1 Reliability Test

Variable	Cronbach's Alpha Value	Conclusion
Organizational Readiness to Change	0.744	Acceptable
Agility Enabler	0.809	Acceptable
Responsiveness	0.771	Acceptable
Agility Practice	0.785	Acceptable
Service Delivery	0.793	Acceptable
Average Score	0.780	Acceptable

Source: Researcher (2024)

Table 4.1 above indicates that organizational readiness to change had an alpha value of 0.744, agility enabler 0.809, responsiveness had 0.771, agility practice had 0.785 while service delivery had 0.793. The mean score of the alpha values was 0.780, inferring that the feedback form demonstrated reliability, as all values exceeded 0.7.

4.3 Response Rate

The research outcomes were based on fully completed questionnaires that were disseminated to the respondents. Table 4.2 presents the total number of returned questionnaires, those not returned, and their corresponding response rate.

Table 4.2 Response Rate

Status	Frequency	Percentage
Complete questionnaires	166	89%
Unreturned questionnaires	21	11%
Total	187	100%

Source: Field Data, (2024)

A total of 187 questionnaires were disseminated to responders. Out of these, 166 were fully completed and submitted, whereas 21 were not returned, some being rejected owing to unfinished responses. The overall response rate was 89%, enabling the examination of findings, debate, and inference from the sampled responders. Kothari (2007) aver that a response rate of 50% is suitable for analysis and publication, 60% is considered good, 70% very good, and rates exceeding 80% are categorized as exceptional. Saunders et al. (2003) propose that a response rate of 30% to 50% is realistic for statistical inferences.

4.4 Demographic Characteristics

This section provides the biographical data of the responders. The demographic aspects included gender, greatest educational attainment, and work expertise. The outcomes are delineated below.

4.4.1 Gender of the Respondents

The research intended to ascertain the gender of the responders. The outcomes were exhibited in the Figure 4.1 below.

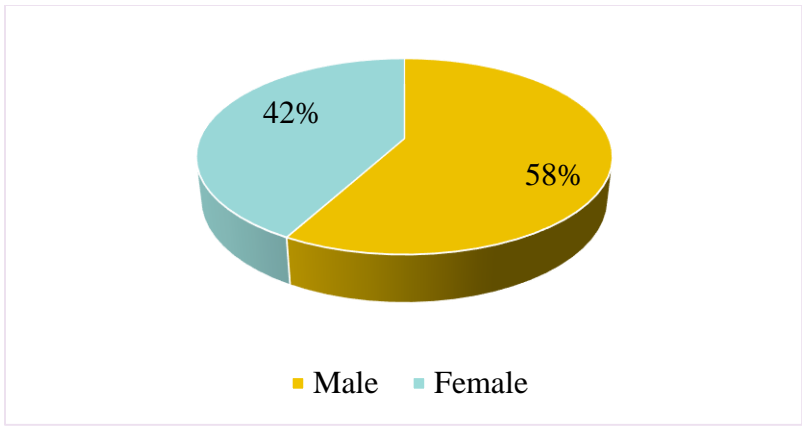


Figure 4.1 Respondents’ Gender

Source: Field Data, (2024)

Figure 4.1 reveals that 58% of responders were male and 42% were female. This infers that a greater number of males than females participated in the study. Nonetheless, the finding indicates that the study was impartial regarding gender, as it included both sexes’ participants, so offering a thorough representation of opinions from both sexes.

4.4.2 Respondents Highest Educational Level

The research aimed to ascertain the responders’ highest educational level. The findings were as displayed in Figure 4.3 below.

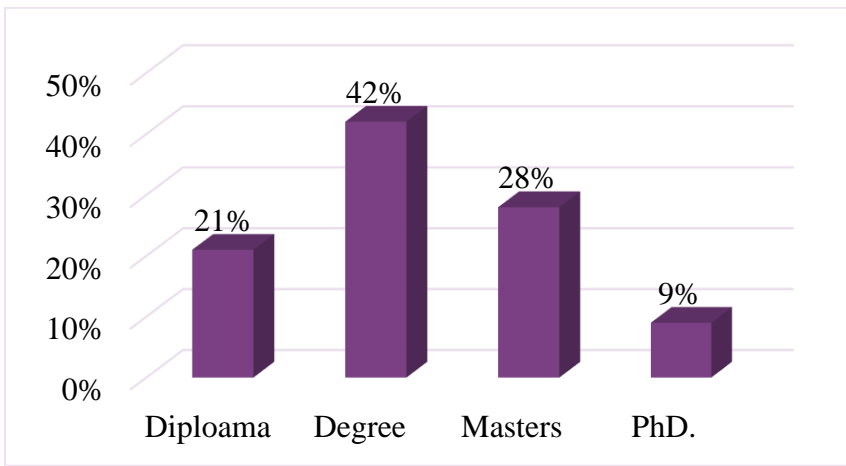


Figure 4.2 Respondents’ Highest Educational Level

Figure 4.2 reveals that 21% of responders possessed a diploma, whereas 42% held an undergraduate degree. 28% possessed a master's degree as their greatest educational attainment, whilst 9% held a doctoral degree. The outcomes suggests that the respondents possessed adequate knowledge and comprehended the influence of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya.

4.4.3 Respondents' Working Experience

The research aimed to ascertain the responders' work expertise. The findings were as displayed in Figure 4.3 below.

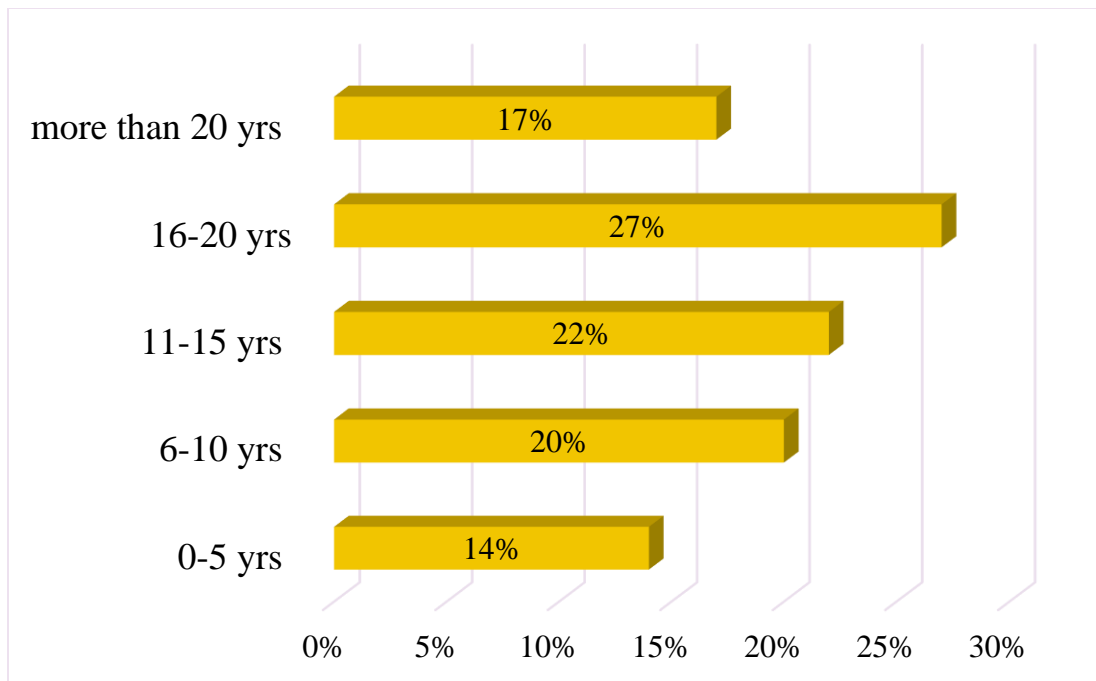


Figure 4.3 Respondents' Working Experience

Source: Field Data, (2024)

Figure 4.3 above specify that 14% of the responders had employment in DT-SACCOs for less than five years, whilst 20% had tenure ranging from 5 to 10 years in their individual DT-SACCOs. Findings revealed that 22% had been employed in DT-SACCOs for 11 to 16 years, whilst 27% had tenure of 16 to 20 years. The findings demonstrated that 17% of participants possessed over 20 years of experience. The results imply that most respondents have enough job expertise to properly comprehend and answer questions regarding the

impact of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya.

4.5 Descriptive Analysis

This section presents the findings on the descriptive analysis conducted on the study as per the study variables. Each of the research variables was given a thorough descriptive analysis. This was done based on data gathered from the research. The researcher was able to reach relevant findings by using the frequency, mean, and standard deviation. The research's main goal was to ascertain the influence of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya.

4.5.1 Organizational Readiness to Change and Service Delivery

The research aimed to establish the level to which responders agreed with the following statements regarding the effects of organizational readiness to change on service delivery in DT-SACCOs as exhibited in Table 4.3 below.

Table 4.3 Organizational Readiness to Change

	N	Mean	Std. Dev.
The SACCO is always committed to change	166	4.1518	.67504
The employees have the willingness to give the best effort for change to occur in the organization	166	4.4036	.49211
The employees have a positive attitude towards change	166	4.4337	.49709
The employees have a proactive attitude towards change	166	4.3494	.47822
Employees are able to handle change-related situations	166	4.3444	.50293
The firm can collectively implement a complex organizational change	166	4.4096	.49325
The SACCO always demonstrate the necessity of the change	166	4.3916	.48958
Aggregate Score		4.3549	.51832

Source: Field Data, (2024)

Table 4.3 indicate that most of responders concurred to a large extent with claims that; SACCOs were always committed to change (M=4.1518, SD=0.6750), employees were willing to give the best effort for change to occur in the organization (M=4.4036, SD=0.4921) and they had a positive attitude towards change (M=4.4337, SD=0.4971). They also concurred to a large extent that employees had a proactive attitude towards change (M=4.3494, SD=0.4782) and that they were able to handle change-related situations (M=4.3444, SD=0.5029). The study also found that most of responders agreed to a large extent that firm were able to collectively implement a complex organizational change (M=4.4096, SD=0.4933) and that firm always demonstrated the necessity of the change (M=4.3916, SD=0.4896). With a cumulative mean score of 4.3549 and a variation of 0.5183, the research concur to a large extent that organizational readiness to change affected service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research suggests that DT-SACCOs can improve readiness to change by ensuring that the appropriate systems and processes are in place to facilitate change and transformation. This includes ensuring that the workforce has the appropriate mindset to facilitate change.

The study findings concur with Cetinkaya *et al.* (2019) studied on the influence of organizational changes on the competitive edge and assessed whether firm size moderates the link between these changes and competitive advantages. The findings indicated that organizational changes positively influence competitive advantage.

4.5.2 Agility Enabler and Service Delivery

The research aimed to ascertain the level to which responders agreed with the following claims on the effect of agility enabler on service delivery in DT-SACCOs as exhibited in Table 4.4 below.

Table 4.4 Agility Enabler

	N	Mean	Std. Dev.
Staffs are trained on how to handle change	166	4.3916	.50180
The SACCO has the right technology to handle change	166	4.3253	.58483
The SACCO structure is flexible to handle change	166	4.2715	.61483
There is team work in handling change	166	4.4140	.55286
I find great contentment in the technology I engage with on a daily basis to fulfill my professional responsibilities.	166	4.3614	.62412
The technology I employ is well-suited for the execution of my professional responsibilities.	166	4.4398	.49786
I comprehend the significance of technology in relation to my professional endeavors.	166	4.4518	.49918
Aggregate Score		4.3793	.55367

Source: Field Data, (2024)

Table 4.4 shows that most of responders concurred to a large extent with the assertions that; staffs were trained on how to handle change (M=4.3916, SD=0.5018), The SACCOs had the right technology to handle change (M=4.3253, SD=0.5848) and that SACCOs structure were flexible to handle change (M=4.2715, SD=0.61480). The results also indicated that SACCOs had teams that were handling change (M=4.414, SD=0.5528), staff had great contentment in the technology they engaged with on a daily basis to fulfill their professional responsibilities (M=4.3614, SD=0.6241) and that the technology they utilized was well-suited for the execution of their professional responsibilities (M=4.4398, SD=0.4979). The responders also concurred to a large extent that they understood the significance of technology in relation to their professional endeavors (M=4.4518, SD=0.4992). With a cumulative mean score of 4.3793 and a variation of 0.5537, the study agreed to a large extent that agility enabler affected the service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research suggests that DT-SACCOs can improve agility enablers by having the right and modern technology and increasing the speed and efficiency of available of the existing ones, tapping employees' innovation and increasing their engagement in decision making.

They can also improve agility enablers by creating a culture of collaboration and knowledge sharing within the financial sector.

The study findings are similar to those of Waweru (2018) research on the facilitators of strategic agility and the performance of Kenyan SMEs. The research determined that organizational structure, discontinuous innovation, human capital, managerial commitment and support, ITI, and operational process effectiveness influence the success of Kenyan SMEs. The research revealed that irregular innovations, including experimenting with novel concepts and the investigation of new paradigms, influence the performance of Kenyan SMEs.

4.5.3 Responsiveness and Service Delivery

The research aimed to ascertain the level to which responders concurred with the following claims on the effects of responsiveness on service delivery in DT-SACCOs as displayed in Table 4.5 below.

Table 4.5 Responsiveness

	N	Mean	Std. Dev.
Our SACCO can quickly adapt to changes in the market	166	4.3976	.52662
Our SACCO can quickly adapt to changes customer needs	166	4.3494	.51484
Our SACCO can quickly adapt to changes in the environment	166	4.3945	.52637
The need for change is clearly explained to all employees	166	4.2771	.56811
Engagement with employees is usually a two-way dialogue	166	4.4096	.56216
The SACCO is resilient when it comes to changing.	166	4.3795	.53422
The SACCO is adaptable when it comes to changing	166	4.4277	.53162
Aggregate Score		4.3764	.53771

Source: Field Data, (2024)

Table 4.5 shows that most of responders concurred to a large extent with assertions that; SACCOs could quickly adapt to changes in the market (M=4.3976, SD=0.5266), SACCOs

could quickly adapt to changes customer needs ($M=4.3494$ $SD=0.5148$) and that SACCOs could quickly adapt to changes in the environment ($M=4.3945$, $SD=0.5264$). The responders concurred to a large extent that the need for change was clearly explained to all employees ($M=4.277$, $SD=0.5681$) and that engagement with employees was usually a two-way dialogue ($M=4.4096$, $SD=0.5622$). The responders also agreed that SACCOs were resilient when it comes to change ($M=4.3795$, $SD=0.5342$) and that they were adaptable when it comes to change ($M=4.4277$, $SD=0.5316$). The study findings infer that responsiveness affected service delivery in DT-SACCOs in Nairobi City County, Kenya as evidenced by a mean score of 4.3764 and a variance of 0.5377.

The research suggests that DT-SACCOs can improve responsiveness by rapidly adapting to change in the market, customers' requirements and the surrounding business environment. Responsiveness can also be improved by having a clear communication to the staff on the need for change and also engaging them in change.

The research outcomes align with those of Uyoga (2018) on the correlation between responsiveness, service performance, and satisfaction among airline passengers in Kenya whose findings indicated that customer happiness is enhanced when they engage with staff, and that service effectiveness mediates the connection between responsiveness and contentment. A customer is a crucial component in the execution and assessment of service performance. Responsiveness is crucial in the service industry and, when managed effectively, can serve as an asset at the distribution point within the aviation sector. The findings also have managerial and research implications.

4.5.4 Agility Practice and Service Delivery

The research aimed to ascertain the effects of agility practice on service delivery in DT-SACCOs as exhibited in Table 4.6 below.

Table 4.6 Agility Practice

	N	Mean	Std. Dev.
The SACCO creates clear strategies on change	166	4.2651	.56320
The SACCO share feedback with all employees on change	166	4.3855	.56849
The SACCO share resources with all employees to assist in implementing change	166	4.4156	.58743
The SACCO share knowledge with all employees to assist in implementing change	166	4.3795	.56724
The SACCO encourage innovation in implementing change	166	4.3133	.58107
The SACCO reward innovative thinking.	166	4.3795	.59843
The objectives of change in SACCO are well articulated	166	4.3976	.56008
Aggregate Score		4.3623	.57513

Source: Field Data, (2024)

Table 4.6 shows that most of responders concurred to a large extent with the assertions that; SACCOs created clear strategies on change (M=4.2651, SD=0.5632), SACCOs shared feedback with all employees on change (M=4.3855, SD=0.5685) and that SACCOs shared resources with all employees to assist in implementing change (M=4.4156, SD=0.5874). Respondents agreed to a large extent that SACCOs shared knowledge with all employees to assist in implementing change (M=4.3795, SD=0.5672), SACCO encouraged innovation in realizing change (M=4.3133, SD=0.5811) and that they rewarded innovative thinking (M=4.3795, SD=0.5984). The responders also concurred to a large extent that SACCOs' objectives of change were well articulated (M=4.3976, SD=0.5601). With a cumulative mean score of 4.3623 and a variation of 0.5751, the research suggested that agility practice affected the service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research proposes that DT-SACCOs can improve agility practice by developing a well-defined change strategy, sharing feedback, resources and knowledge with employees so as to assist in change implementation. They can also improve agility practice by encouraging

innovation and rewarding innovative thinkers and also having a well-articulated change objectives.

4.5.5 Service Delivery

The research aimed to determine the level to which DT-SACCOs intends to improve their service delivery as a result of implementation of organizational agility. Table 4.7 below displays the outcomes.

Table 4.7 Service Delivery

	N	Mean	Std. Dev.
The SACCO endeavors to offer quality services to customers	166	4.3253	.54179
The SACCO endeavors to deliver what it promise	166	4.1940	.72753
The SACCO always follows through on its commitments.	166	4.4458	.51057
The SACCO has mechanism by which service delivery is kept on track	166	4.4398	.50989
The services offered by the SACCO meet professional standards	166	4.3735	.49753
The SACCO has the ability to understand the feelings of the customers	166	4.3916	.50180
Customer complaints are dealt with fast	166	4.3855	.50046
Aggregate Score		4.3651	.54137

Source: Field Data, (2024)

Table 4.7 above shows that most of responders concurred to a large extent with the assertions that; their SACCOs endeavored to offer quality services to customers (M=4.3253, SD=0.5418), and also endeavored to deliver what they promise (M=4.1940, SD=0.7275). The findings also shows that most of responders agreed to a large extent that SACCOs always followed through on its commitments (M=4.4458, SD=0.5106), SACCO had mechanism by which service delivery was kept on track (M=4.4398, SD=0.5099) and services offered by the SACCOs met professional standards as specified by SASRA

($M=4.3735$, $SD=0.4975$). The study findings also shows that SACCOs had the ability to understand the feelings of the customers ($M=4.3916$, $SD=0.5018$) and that customer complaints were dealt with as quickly as possible ($M=4.3855$, $SD=0.5414$).

The study findings are similar to Eleyan (2022)'s researched on the influence of strategic agility on service quality during the COVID-19 pandemic. The study's findings demonstrates that the degree of strategic agility at Palestinian universities in Gaza is considerable, at a rate of 72.2%, signifying that these institutions engage in strategic agility practices. The research's results indicated a good service quality level in Palestinian universities, quantified at 76.2%. The research revealed a substantial influence of strategic agility and its components on service quality, although service quality remains unaffected by the dimensions (core competences, procedural adherence).

4.6 Inferential Analysis

This section deliberates the outcomes of inferential analysis. Correlation analysis was conducted to evaluate the strength of the connection, whilst regression analysis was employed to determine the association between the independent variables (organizational readiness to change, agility enabler, responsiveness, agility practice) and the dependent variable (service delivery in DT-SACCOs).

4.6.1 Correlation Analysis

This section analyzes the connection between the research variables. The results are depicted in Table 4.8.

Table 4.8 Correlations

		Organizational Readiness to Change	Agility Enabler	Responsiveness	Agility Practice	Service Delivery
Organizational	Pearson Corr.	1	.450**	.457**	.245**	.162**
Readiness to	Sig.(2-tailed)		.000	.000	.000	.428
Change	N	166	166	166	166	166
	Pearson Corr.	.450**	1	.790**	.676**	.210**
Agility Enabler	Sig.(2-tailed)	.000		.000	.000	.000
	N	166	166	166	166	166
	Pearson Corr.	.457**	.790**	1	.688**	.267**
Responsiveness	Sig.(2-tailed)	.000	.000		.000	.000
	N	166	166	166	166	166
	Pearson Corr.	.245**	.676**	.688**	1	.314**
Agility Practice	Sig.(2-tailed)	.001	.000	.000		.000
	N	166	166	166	166	166
	Pearson Corr.	.162**	.210**	.267**	.314**	1
Service	Sig.(2-tailed)	.428	.000	.000	.000	
Delivery	N	166	166	166	166	166

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

Source: Field Data, (2024)

Table 4.8 demonstrates that there was an advantageous and substantial connection between organizational readiness for change and service delivery in DT-SACCOs ($r = 0.162$, $p = .000$). This meant that organizational readiness to change was significantly correlated with service delivery in DT-SACCOs in Nairobi City County, Kenya.

The findings concurs with Cetinkaya *et al.* (2019) who studied the influence of organizational changes on the competitive edge and assessed whether firm size moderates the link between these changes and competitive edge. Data was collected from personnel

in the Chabahar industrial zone of Iran. A total of 233 valid and found that that organizational changes positively influence competitive advantage. The company's size moderately influences the link between organizational changes and competitive edge.

The research's findings demonstrate that there is a favorable and substantial link between agility enablers and service delivery in DT-SACCOs ($r = 0.210$, $p = .000$). This suggested a substantial correlation between agility enablers and service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research outcomes are congruent to Ahmadzadeh and Aboumasoudi (2020)'s study on development of a Quality Assessment (QA) model based on the enablers of organizational agility prioritize CSF of Enterprise Resource Planning (ERP) in twenty branches of bank Saderat in Iran. The study found that organization structure and operational team partnerships (teamwork) and the top management leadership and support were main factors that influenced CSFs of ERP and QA. The study concluded that evaluation of organization structures and employee empowerment were key agility enablers for an organization going agile

The research results revealed a favorable and substantial link between responsiveness and service delivery in DT-SACCOs ($r = 0.276$, $p = .000$). Responsiveness was substantially connected with service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research's results demonstrated a favorable and substantial link between agility practice and service delivery in DT-SACCOs ($r = 0.314$, $p = .000$). Responsiveness was substantially connected with service delivery in DT-SACCOs in Nairobi City County, Kenya.

These research's outcomes are consistence to a study by Makori (2022) which examined the impact of agility practices on organizational success, specifically concentrating on the State Department for Labour in Kenya and revealed that staff adaptability positively influenced organizational success.

4.6.2 Regression Analysis

Regression analysis was utilized to ascertain the influence of organizational agility on service delivery in DT-SACCOs. Results from the model summary, ANOVA and coefficient analysis are exhibited in Tables 4.9, 4.10, and 4.11 respectively.

Table 4.9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 ^a	.618	.762	.29692

a. Predictors: (Constant), agility Practice, Organizational Readiness to Change, Agility Enabler, Responsiveness

Source: Field Data, (2024)

The value of R was 0.108 signifying a strong correlation between variables. The adjusted R square value of 0.762 indicated that 76.2% changes service delivery in DT-SACCOs was as a result of changes in agility practice, organizational readiness to change, agility enabler and responsiveness. The remaining 23.8% can be attributed to other components not presented in this research.

Table 4.10 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1.725	4	.431	41.893	.001 ^b
Residual	14.194	161	.088		
Total	15.919	165			

a. Dependent Variable: Service Delivery

b. Predictors: (Constant), Agility Practice, Organizational Readiness to Change, Agility Enabler, Responsiveness

Source: Field Data, (2024)

Table 4.10 depicts a p-value of $.000 < 0.05$, and a F statistic of 49.664. This asserts that the research's model effectively anticipated the dependent variable and demonstrated statistical significance (excellent fit). This confirms that organizational agility substantially influenced service delivery in DT-SACCOs within Nairobi City County, Kenya.

Table 4.11 Coefficients^a

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	3.379	.346		9.778	.000
Organizational					
1 Readiness to	.039	.078	.043	.503	.001
Change					
Agility Enabler	.076	.116	.085	.654	.004
Responsiveness	.144	.111	.173	1.301	.001
Agility Practice	.189	.078	.264	2.421	.002

a. Dependent Variable: Service Delivery

Source: Field Data, (2024)

$$Y = 3.379X + 0.039X_1 + 0.076X_2 + 0.144X_3 + 0.189X_4 + \epsilon$$

4.6.2.1 Organizational Readiness to Change and Service Delivery

The results in Table 4.11 demonstrate that organizational readiness for change exerted a substantial and beneficial influence on service delivery in DT-SACCOs ($\beta = 0.039$, $p < 0.05$). A one-unit rise in organizational readiness to change will culminate in a 0.039 unit improvement in service delivery within DTSACCOs in Nairobi City County, Kenya.

The findings are comparable to those of Timmor and Zif (2019) study that investigated Change Readiness is perceived as a multi-faceted behavior that signifies an organization's capacity to execute three actions in response to environmental possibilities and risks within its industry: initiating identification, preparing for measures, and undertaking new degrees of action. The findings showed that elevated CR values are associated with enhanced

performance and an improved management assessment of success in addressing environmental stimuli.

4.6.2.2 Agility Enabler and Service Delivery

The results in Table 4.11 demonstrate that the agility enabler exerted a beneficial and substantial impact on service delivery in DT-SACCOs ($\beta = 0.076$, $p < 0.05$). It infers that a unit improvement in agility enabler will culminate in a 0.076 unit improvement in service delivery within DT-SACCOs in Nairobi City County, Kenya.

The findings are congruent to a study by Kinako (2019) on agility strategies and competitive advantages of Kenyan insurance firms. The research discovered that HRM and product design, as comprehensive quality management strategies implemented by the majority of insurance corporations in Kenya, significantly influence competitive advantage. The research finds that agility strategies influence the competitive edge of Kenyan insurance firms.

4.6.2.3 Responsiveness and Service Delivery

The findings in Table 4.11 suggest that responsiveness exerted a significant and beneficial influence on service delivery in DT-SACCOs ($\beta = 0.144$, $p < 0.05$). This means that a unit boost to responsiveness will culminate in a 0.144 unit improvement in service delivery within DT-SACCOs in Nairobi City County, Kenya.

4.6.2.4 Agility Practice and Service Delivery

Results in Table 4.11 also shows that agility practice had a favourable and substantial effect on service delivery in DT-SACCOs ($\beta = 0.189$, $p < 0.05$). This infers that a unit rise in agility practice will culminate to a 0.189 unit growth in service delivery in DT-SACCOs in Nairobi City County, Kenya.

The outcomes are congruent with Eleyan (2022)'s research on the influence of strategic agility on service quality during the COVID-19 pandemic. The study's findings showed that the degree of strategic agility at Palestinian universities in Gaza is considerable, at a rate of 72.2%, signifying that these institutions engage in strategic agility practices. The research's results indicated a good service quality level in Palestinian universities, quantified at 76.2%. The research revealed a substantial influence of strategic agility and

its components on service quality, although service quality remains unaffected by the dimensions (core competences, procedural adherence).

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter provides research's summary, suggestions, and recommendations. This was executed in accordance with the study's purposes. The chapter additionally proposes recommendations for additional research.

5.2 Summary of Findings

The research's main goal was to examine the effects of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya. This study is based on four precise objectives.

5.2.1 Organizational Readiness to Change and Service Delivery in Nairobi City County, Kenya

The first goal of this research was to examine the effects of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya. The research outcomes suggested that organizational readiness to change influenced the service delivery by DT-SACCOs. The findings also demonstrated that most of the responders agreed to a large extent that most SACCOs were always committed to change and their employees were willing to give the best effort for change to occur in the organization as they had a positive attitude towards change. The employees had a proactive attitude towards change and they were able to handle change-related situations. The study also found that SACCOs were able to collectively implement a complex organizational change and they always demonstrated the necessity of the change.

5.2.2 Agility Enabler and Service Delivery in Nairobi City County, Kenya

The second goal of this research was to examine the effects of agility enabler on service delivery in DT-SACCOs. The research findings indicated that SACCOs' staffs were trained on how to handle change. Most SACCOs had the right technology to handle change and their structure were flexible to handle change. The results also indicated that SACCOs had teams that were handling change and employees had great contentment in the technology they engaged with on a daily basis to fulfill their professional responsibilities.

The technology applied by SACCOs' employees was well-suited for the execution of their professional responsibilities. The responders also concurred to a large extent that they understood the significance of technology in relation to their professional endeavors.

5.2.3 Responsiveness and Service Delivery in Nairobi City County, Kenya

The third goal of this research was to examine how responsiveness affected service delivery in DT-SACCOs. The research findings indicated that most SACCOs were able to quickly adapt to changes in the market and also they were able to quickly adapt to changes customer needs and changes in the business environment. The respondents agreed to a large extent that most SACCOs clearly explained the need for change to all employees and that engagement with employees was usually a two-way dialogue. The study also found that SACCOs were resilient when it comes to change and that they were adaptable when it comes to change.

5.2.4 Agility Practice and Service Delivery in Nairobi City County, Kenya

The fourth goal of the research was to examine how agility practice affected service delivery in DT-SACCOs. The research findings indicated that most SACCOs had developed clear strategies on change. Most SACCOs shared feedback, resources and knowledge with all employees to assist in implementing change. SACCOs encouraged innovation in implementing change and they rewarded innovative thinking. The respondents also agreed to a large extent that SACCOs' objectives of change were well articulated.

5.2.5 Service Delivery in Nairobi City County, Kenya

The research aimed to determine the level to which DT-SACCOs intended to improve their service delivery as a result of implementation of organizational agility. The study findings indicated that most SACCOs endeavored to offer quality services to customers and deliver what they promised. The findings also demonstrated that most of respondents agreed to a large extent that SACCOs always followed through on its commitments and they had mechanism by which service delivery was kept on track. Services offered by most SACCOs met professional standards as specified by SASRA. The study also found that SACCOs

had the ability to understand the feelings of the customers and that customer complaints were dealt with as quickly as possible.

5.3 Conclusions

Based on the study findings, the study concluded as follows;

On the first objective of the research which was determine the effects of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya, the researcher concluded that organizational readiness to change affected service delivery in DT-SACCOs to a large extent. The organizational readiness for change positively and statistically significantly influenced service delivery in DT-SACCOs within Nairobi City County, Kenya. The research concludes that organizational readiness for change profoundly influenced service delivery in DT-SACCOs.

On the second research goal which was ascertain the effects of agility enabler on service delivery in DT-SACCOs in Nairobi City County, Kenya, the researcher came to a conclusion that service delivery in DT-SACCOs was affected by agility enabler to a large extent. The service delivery in DT-SACCOs was also favourably and statistically effected by agility enabler. Based on these findings, the research draws the conclusion that agility enabler had a substantial effect on service delivery in DT-SACCOs.

On the third research goal which was determine the effects of responsiveness on service delivery in DT-SACCOs, the researcher concluded that service delivery in DT-SACCOs was affected by responsiveness to a large extent. The service delivery in DT-SACCOs was also favourably and statistically effected by responsiveness. Based on these outcomes, the research draws the conclusion that responsiveness had a substantial effect on service delivery in DT-SACCOs.

On the fourth research goal which was determine the effects of agility practice on service delivery in DT-SACCOs, the researcher concluded that agility practice affected service delivery in DT-SACCOs to a large extent. The agility practice also had a favorable and statistically substantial effect on service delivery in DT-SACCOs in Nairobi City County, Kenya. Based on these findings, the study draws the conclusion that agility had a substantial effect on service delivery in DT-SACCOs in Nairobi City County, Kenya.

5.4 Recommendations

The research recommended that firms should be committed to any organizational change. They should also inform and explain to their employees the importance of change so that employees are willing to give the best effort for it to occur in the organization. It is also recommendable to proper information regarding any anticipated change so that employees have positive and proactive attitude towards change and they will be able to handle change-related situations. SACCOs should collectively implement any complex organizational change and should always demonstrate the necessity of the change.

The study further recommends that SACCOs should train their staff on how to handle change. They should have the right technology to handle change and their organizational structure should be flexible for any change to occur. Firms should have teams to handle any change that might occur and the technology used by employees on their daily basis to fulfill their professional responsibilities should make them feel contented and should well-suit them in the execution of their professional responsibilities. Employees should have a better understanding of the significance of technology in relation to their professional endeavors.

The study recommends that SACCOs should quickly adapt to changes in the market, changes customer needs and changes in the business environment. SACCOs should clearly explain the need for change to all employees. They should ensure a two-way dialogue engagement with employees. SACCOs should be resilient to change and they should be adaptable when it comes to change.

The study also recommends that SACCOs should develop a clear strategies on change. They should share feedback, resources and knowledge with all employees to assist in implementing change. SACCOs should encourage innovation in implementing change and reward innovative thinker. The objectives of change should be well articulated.

Lastly, the study recommends that SACCOs should endeavor to offer quality services to customers and deliver what they promise. They should always follow through on their commitments and have mechanism by which service delivery is kept on track. Services offered by SACCOs should meet professional standards as specified by SASRA and they

should have the ability to understand the feelings of the customers. Customers' complaints should be dealt with as quickly as possible.

5.5 Suggestions for Further Studies

The researcher proposes additional research to encompass a broader scope beyond merely examining organizational agility in service delivery within DT-SACCOs in Nairobi City County, Kenya. Consequently, subsequent research may explore analogous investigations in other DT-SACCOs across other regions of Kenya. The researcher may gather data from several regions of the country to assess the impact of organizational agility on service delivery across different industries.

Furthermore, future researchers might explore additional factors and utilize varied measuring methodologies to identify other elements affecting service performance in DT-SACCOs across different sectors in Kenya.

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APPENDICES

Appendix I: Questionnaire

The questionnaire aims to evaluate the correlation between organizational agility and the effectiveness of service delivery within deposit-taking savings and credit cooperative societies located in Nairobi City County, Kenya. Kindly refrain from including any personal identifiers such as your name or employees number, as well as any other information that may lead to your identification. Please respond to all inquiries with sincerity and indicate your answers by marking [X] in the designated spaces given.

Part A: Bio Data

1. Your gender.

Male []

Female []

2. Duration worked in this SACCO

0-5 yrs. []

6-10 yrs. []

11-15 yrs. []

16 -20 yrs. []

21+ yrs. []

3. What are your most advanced educational qualifications?

Certificate []

Diploma []

Degree []

Master's []

PhD []

Section B

i) Organizational Readiness to Change

Rate the extent of agreement with these claims on Organizational Readiness to Change. The scale ranges from 1-5 where 1 = Very little extent, 2 = Little extent, 3 = Moderate extent, 4 = Large extent, 5 = Very large extent

No.	Organizational Readiness to Change	1	2	3	4	5
1	The SACCO is always committed to change					
2	The employees have the willingness to give the best effort for change to occur in the organization					
3	The employees have a positive attitude towards change					
4	The employees have a proactive attitude towards change					
5	Employees are able to handle change-related situations					
6	The firm can collectively implement a complex organizational change					
7	The organization always demonstrate the necessity of the change					

8. How can readiness to change be improved?.....

ii) Agility Enabler

Rate the extent of agreement with these claims on Agility Enabler. The scale ranges from 1-5 where:

1 = Very little extent, 2 = Little extent, 3 = Moderate extent, 4 = Large extent, 5 = Very large extent

No.	Agility Enabler	1	2	3	4	5
1	Staffs are trained on how to handle change					
2	The firm has the right technology to handle change					

3	The organization structure is flexible to handle change					
4	There is team work in handling change					
5	I find great contentment in the technology I engage with on a daily basis to fulfill my professional responsibilities.					
6	The technology I employ is well-suited for the execution of my professional responsibilities.					
7	I comprehend the significance of technology in relation to my professional endeavors.					

8. How can agility enablers be improved?.....

iii) Responsiveness

Rate the extent of agreement with these claims on Responsiveness. The scale ranges from 1-5 where

1 = Very little extent, 2 = Little extent, 3 = Moderate extent, 4 = Large extent, 5 = Very large extent

No.	Responsiveness	1	2	3	4	5
1	Our SACCO can quickly adapt to changes in the market					
2	Our SACCO can quickly adapt to changes customer needs					
3	Our SACCO can quickly adapt to changes in the environment					
4	The need for change is clearly explained to all employees					
5	Engagement with employees is usually a two-way dialogue					
6	The firm is resilient when it comes to changing.					
7	The firm is adaptable when it comes to changing					

8. How can responsiveness be improved?

iv) Agility Practice

Rate the extent of agreement with these claims on Agility Practice. The scale ranges from 1-5 where

1 = Very little extent, 2 = Little extent, 3 = Moderate extent, 4 = Large extent, 5 = Very large extent

No.	Agility Practice	1	2	3	4	5
1	The firm creates clear strategies on change					
2	The firm share feedback with all employees on change					
3	The firm share resources with all employees to assist in implementing change					
4	The firm share knowledge with all employees to assist in implementing change					
5	The firm encourage innovation in implementing change					
6	The firm reward innovative thinking.					
7	The objectives of change are well articulated					

8. How can agility practices be improved?.....

Section C: Service Delivery

Rate the extent of agreement with these claims on Service Delivery. The scale ranges from 1-5 where

1 = Very little extent, 2 = Little extent, 3 = Moderate extent, 4 = Large extent, 5 = Very large extent


No.	Service Delivery	1	2	3	4	5
1	The organization endeavors to offer quality services to customers					
2	The firm endeavors to deliver what it promise					
3	The firm always follows through on its commitments.					

4	The firm has mechanism by which service delivery is kept on track					
5	The services offered by the firm meet professional standards					
6	The firm has the ability to understand the feelings of the customers					
7	Customer complaints are dealt with fast					

8. How can service delivery be improved?.....

-The End -

Appendix II: KU Research Approval


KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke
Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

DATE: 24th January, 2025

Our Ref: D53/OL/CTY/21855/2022

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 30623-00100
NAIROBI

Dear Sir/Madam,


RE: RESEARCH AUTHORIZATION FOR ALICE MWIKALI MULI – REG. NO. D53/OL/CTY/21855/2022

I write to introduce **Alice Mwikali Muli** who is a Postgraduate Student of this University. The student is registered for M.B.A degree programme in the **Department of Business Administration**.


Alice intends to conduct research for a M.B.A Project Proposal entitled, **“Organizational Agility and Service Delivery in Deposit Taking Savings and Credit Cooperative Societies in Nairobi City County, Kenya.”**

Any assistance given will be highly appreciated.

Yours faithfully,


PROF. ELIUD NJAGI
EXECUTIVE DEAN, GRADUATE SCHOOL

Transforming Higher Education... Enhancing Lives
Kenyatta University is ISO 9001:2015 Certified


Page 1 of 1

Appendix III: NACOSTI Permit


REPUBLIC OF KENYA


**NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION**

RefNo: **119102** Date of Issue: **01/April/2025**

RESEARCH LICENSE



This is to Certify that Miss. Alice MULI Muli of Kenyatta University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: ORGANIZATIONAL AGILITY AND SERVICE DELIVERY IN DEPOSIT TAKING SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NAIROBI CITY COUNTY, KENYA for the period ending : 01/April/2026.

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