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ABSTRACT

Despite the pivotal role of the Matatu Sacco sector in economic development, it faced numerous challenges, including a decline in new registrations and road traffic accidents, particularly in Nairobi City County. The study aimed to investigate the effect of resource alignment on the performance of public transport services in Nairobi City County, Kenya, focusing on the Matatu Sacco sector. The research design used in the study was carried out through descriptive survey and it was meant to test the hypotheses on the alignment of the organizational structure, resource, marketing and culture with its impact on organizational performance on the public transport sector. The target study consisted of all the 73 registered, public transport service Saccos within Nairobi City County. A stratified sampling procedure was adopted to determine a representative sample in each of the transport Sacco. The sample was selected so that it contained general managers, human resource managers, finance managers and operations managers, the total number of samples is 116. Primary data was obtained through structured questionnaires that were to be administered on the selected managers. The results indicated that resource alignment (r = 0.615, p = 0.000) had more positive influence on organizational performance. On basis of the findings, it is suggested that organizations should concentrate on ensuring effective integration of resources with strategy. They should think of the policies to encourage flexibility of organizational designs, resource allocation systems, and cross-departmental cooperation policies that may lead to better performance and competitiveness.

Keywords: *Resource Alignment, Matatu Sacco, Organizational Performance*

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INTRODUCTION

The history of public road transport in Kenya dates back to 1934, when the London-based Overseas Trading Company (OTC) launched the inaugural fleet of 13 buses across 12 routes. Routes 1-12 constituted the inaugural conventional bus routes in Kenya that are operational today. Matatus predominantly govern public road transportation. The term "Matatu" originates from the Kikuyu vernacular phrase "mang'otore matatu," signifying thirty cents, which was the customary fare for each journey (GoK, 2014).

The establishment of public road transport Sacco's was prompted by the Ministry of Transport and Communications Legal Notice No. 161 enacted in 2003. The aims of the Legal Notice were to: diminish accidents resulting from excessive speed; improve commuter safety; guarantee the responsibility, accountability, and competence of drivers and conductors; eradicate unauthorized drivers, conductors, and criminals within the industry; enable vehicle identification and confine their operation to sanctioned routes via registered Sacco's (MOTC Transformation of Road Transport Report, 2004). Matatu owners are urged to register their vehicles under Sacco's in accordance with a new government policy from the Ministry of Transport (National Transport & Safety Authority, 2015).

The regulation mandates that Matatu owners must transfer their cars to registered road transport Sacco's by executing a contract or franchise agreement with the Sacco's administration. Conversely, Sacco's ensure that industry participants comply with government laws to enhance the efficiency and effectiveness of public road transport management (NTSA, 2015). Furthermore, public transport operators implemented a cashless fare payment system that quickly failed following its 2019 launch due to operational challenges, which was subsequently reintroduced in 2023. The modifications led to increased passenger comfort, decreased accidents, heightened competition within and between industries, and greater profitability. A number of Public Service vehicles have been categorized, with most recognized for their contributions to reestablishing order on Kenyan roads.

Organizational performance will ensure that an organization works to pursue its vision, purpose and its objectives. Diagnosis of organizational performance is a very important process of strategic management. The executives need to find out how their organizations perform, so as to establish whether there is need to make strategic changes or not (Ober, 2020). Performance is a multifaceted notion that necessitates careful consideration in its assessment. Implementing advanced strategic alignment is an urgent issue. Smart (2020) asserts that traditional organizations must exhibit agility throughout their structure to compete with "born agile" disruptors unencumbered by legacy operations. There exists a pervasive pressure for all entities to demonstrate flexibility to avoid lagging in the digital transformation. Consequently, governments and corporations endeavor to execute various strategic alignments in their operations and processes (Allam, 2019).

Savings and Credit Cooperatives Organizations (SACCOs) have significantly contributed to bridging the disparity between surplus and deficit spending units globally by facilitating the seamless flow of funds (Ajibola et al., 2020). Savings and Credit Cooperative Organizations (SACCOs) have facilitated global economic growth and development by promoting financial management and literacy among community members, hence enhancing living standards (Ajibola et al., 2020). A study by Friman and Fellesson (2019) aimed to evaluate the performance of PSVs, assess user satisfaction regarding public transport in relation to societal expectations, and investigate how satisfaction levels in public transport services influenced the performance of the PSV sector. The results demonstrated that the efficacy of PSVs in delivering Para-transit services to public transport passengers was suboptimal. Critical determinants

influencing customer demand and the performance of PSVs comprised accessibility, convenience, capacity, seamless and rapid integration, safety, punctuality, orderliness, and efficiency (Friman & Fellesson 2019).

The most common in Kenya, and in Kenya, it has an estimated 80 percent of the population in the operations and a turnover of KShs 73 billion yearly, the public service vehicles (PSV) commonly known as the Matatu (Republic of Kenya Economic Survey, 2016). The Matatu industry pays 4 billion of insurance covers annually and pays 1 billion as taxes annually. The history of introducing matatus into the Kenya public transport system can be dated as far as the mid-1950s when the buses started to operate in Nairobi and they were regarded as a bootleg business. The Matatus were harassed by the Nairobi City Authorities and the Kenya Bus Service that was a major prevailing transit monopoly in Nairobi during that time. A presidential intervention was necessary for the Matatu to penetrate the transportation sector dominated by a multinational corporation in partnership with the local city government. Since that time, the Matatu industry has assumed complete dominance over the public transportation system in Kenya (Kwenji, 2018). Nonetheless, the government has endeavored to optimize the sector by implementing rigorous restrictions, including the notable "Michuki laws," the Traffic Amendment Act of 2012, and the operational framework for members via savings and credit cooperative societies (SACCOs). The sector has additional challenges, including the threat of illegal gangs and pervasive corruption, which impede operators' access to funding for sector advancement (Kwenji, 2018). The SACCOs are financial entities focused largely on

Advancement of economic and social welfare for members through the provision of services that facilitate the understanding and appreciation of the objectives, advantages, and values of their cooperatives (Hussiet al., 2018).

Matatu proprietors and administrators are participants in Savings and Credit Cooperative Societies (SACCOs), where they deposit and obtain loans while accessing transit routes typically regulated by the SACCOs (Gicheru, 2021). The industry's performance has been influenced by developments in Kenya since the pre-colonial era. It commenced as informal.

In the sector, the majority of entrepreneurs possessed only a single Matatu for transporting passengers. Subsequently, additional global corporations, such the Kenya Bus Service, commenced operations in the sector. The industry has seen challenging moments, particularly during government interventions that included stringent legislations such as the Michuki Rules, the revised traffic regulations of 2012, and the Kenya transport policy.

To enhance order in public transport, Matatu and bus operators must consolidate into Saccos or corporations to facilitate management and impose discipline. As per NTSA (2015), around 759 Matatu Saccos and corporations have been registered. Matatu Saccos contribute Ksh 4 billion in insurance premiums annually and Ksh 1 billion in taxes each year. Matatu Saccos have significantly contributed to the development of public transportation. Saccos have demonstrated their efficacy in managing extensive public transport fleets and have been instrumental in transforming the perception of public transport, once marred by errant drivers and touts who disregarded traffic regulations. Public service vehicles (PSV) in Kenya function in urban centers and rural regions. Matatus are a form of small-scale transportation found in practically every part of the world. The significant contribution of Matatu Saccos to national development has been noted.

In recent decades, the notion of strategic alignment (SA) has garnered significant attention.

Researchers and practitioners (McAdam et al., 2019; Street et al., 2018; Sardana et al., 2016; Yousaf & Majid, 2016). The complexity has

escalated due to heightened change dynamics (Sharma & Behl, 2020). Organizations of various sizes and configurations are seeking methods to enhance performance while maintaining quality (Bhardwaj & Deshmukh, 2018). Skinner (1974) formulated the initial idea of organizations' necessity for strategic alignment in industrial entities (Sardana et al., 2018). The strategic alignment (SA) is central to the strategic management literature, as aligning it with organizational priorities improves responsiveness to environmental pressures and advances performance by integrating the core objectives and goals of the organization (Chi et al., 2020; Andrews & Beynon, 2021). The lack of such a fit signifies a deficiency in strategy within the transport service industry (Barth, 2022).

Resource alignment pertains to activities related to acquiring new capital and efficiently deploying existing resources (McCarthy & Zald, 2018). Walsh (2019) underscores the importance of resource mobilization, guaranteeing service continuity and the organization's capacity to augment and expand its resources. An organization need several resources, including financial capital, human resources, facilities, furniture, and talents, to operate effectively.

Statement of the Problem

The Matatu Sacco industry co-exists with Kenya especially in Nairobi County; the value of such an industry cannot be ignored in the economy. According to data from the Economic Survey (2022), 64 Transport SACCOs translating to 24% increase from 2021 stop their operations due to increased cost of operation, reduced profits and increased customer complains. According to Global Status Report on Road Safety (2022) more than 200 Matatu SACCOs in Nairobi City County have dropped their profits by 24.2% in the year 2023 alone which shows a significant drop from 10.9% from the previous year 2022. The report also indicated that there was a significant increase in customer complaint from 1267 in 2021 to 5633 in 2023. Additionally, the registration of new buses showed a decrease, declining by 3.2% in 2019. Furthermore, there was a noteworthy 12.6% decrease in the issuance of Public Service Vehicle (PSV) licenses to Matatus in 2023 which was attributed to 26.4% increase in the cost of operating a Matatu in NCC, Kenya.Annually, the statistics on learning and development indicate a significant loss of human lives due to poor road usage, ranging from 3,000 to 13,000 Kenyan lives and more than 49.8% of these victims are from Nairobi city county. Resource alignment has been critical in majority of the sectors in Kenya. However, the statistical effect of strategic alignment on public transport sector performance is not clear.

Objective of the study

This study determined the effect of resource alignment on performance of public transport service Sacco in NCC, Kenya. The following research questions guided the study;

- What are the effects of resources alignment on public transport service Sacco in NCC, Kenya?

LITERATURE REVIEW

Theoretical Review

The Strategic Alignment Model (SAM) by Henderson and Venkatraman (1993) explains how aligning organizational resources, particularly IT capabilities and business strategies, enhances performance. The model emphasizes two dimensions: strategic fit (aligning internal capabilities with external demands) and functional integration (harmonizing IT and business functions). These alignments are critical in translating strategic intent into effective operational outcomes.

Applied to public transport service SACCOs in Nairobi City County, the model suggests that resource alignment involves integrating IT systems with business goals to streamline operations and improve service delivery. For example, aligning financial transaction platforms and member management systems with SACCOs' operational strategies can lead to improved efficiency, better customer experiences, and enhanced organizational

performance.

Therefore, the Strategic Alignment Model supports the study objective by demonstrating that effective alignment of resources, particularly between IT and organizational strategy, plays a significant role in enhancing the performance of public transport SACCOs.

Empirical Literature Review

Managers are vital in thinking about how the procedures and structure of the organization's work affect the actions and output of its employees, which in turn affects the organization's overall performance (Mullins, 2019). A company's strategy implementation mechanism is shaped by the interactions among staff members, which are defined by organizational resources. The effectiveness of this process is heavily dependent on the behaviors and culture of personnel.

Waruguru and Bichii (2020) discovered that resource alignment significantly impacts organizational performance in their study of listed Energy and Petroleum Companies in Kenya. Using structured questionnaires, the research collected data using a descriptive survey research design. Organizational performance was significantly impacted by resource alignment, according to descriptive and inferential analyses, such as regression and correlation. Aligning resources to improve overall performance was highlighted as crucial in the study.

Ngang a, Waiganjo, and Njeru (2018) studied this issue by exploring how organizational resource mobilization affects the performance in tourist sector. This cross-sectional study looked at how several types of resources—human, physical, technological, and capability-based—impacted the efficiency and effectiveness of Kenyan government institutions that dealt with tourism. The importance of resources in the tourist industry for peak performance was the main point.

The effect of resource mobilization on BCM in Pakistani banks was studied by Shuja and Abbasi (2019). Data from 20 Lahore bank managers were used to conduct the study, which found that resource mobilization was the most important factor in putting disaster and crisis management and business continuity plans into action. Nonetheless, the study highlighted the fact that these conclusions might not be supported definitively by qualitative research.

In their 2018 study, Musundi looked at how youth projects in Turbo sub-county, Kenya, were affected by different techniques for mobilizing resources in the fight against HIV/AIDS. The study used a descriptive research approach to show that the Youth HIV response performed better after strategic resource planning. While the study did note that simple random sampling has its limitations, it did note that the samples were well-represented.

METHODOLOGY

The study adopted a descriptive research design to ensure data collection and analysis were logically aligned with the research objectives. The target population consisted of 292 managers drawn from 73 public transport SACCOs in Nairobi City County, divided equally among four managerial roles: General Managers, Human Resource Managers, Finance Managers, and Operations Managers. A stratified sampling technique was employed to ensure representation across all strata, resulting in a sample size of 116 managers (40% of the total population), which exceeded the recommended 30% minimum threshold. The primary data collection tool was a semi-structured questionnaire based on a five-point Likert scale, which was administered to the sampled SACCO managers.

To ensure the credibility of the data, a pilot study was conducted using 12 managers (10% of the sample size) drawn purposively from SACCOs within Nairobi City County. Reliability was tested using Cronbach's Alpha, with all variables exceeding the acceptable threshold of 0.70, indicating good internal consistency. Validity was addressed through content, construct, and predictive validity

checks. Construct validity was improved through expert review, while predictive and content validity were supported by aligning questionnaire items with established theory and literature. These processes ensured that the research instrument accurately measured the intended concepts.

Data collection followed ethical protocols, including obtaining authorization from Kenyatta University and NACOSTI. Data were collected in the field over a 14-day period after formal permissions were granted. Quantitative and qualitative data were analyzed using SPSS, employing descriptive statistics and multiple regression analysis to evaluate relationships between variables. The regression model measured the effect of resource alignment on organizational performance. Confidentiality and respondent rights were upheld throughout the research process, and findings were shared with relevant stakeholders post-study.

FINDINGS

This section focuses on the descriptive statistics regarding resource alignment, highlighting the perceptions of respondents on the adequacy, timeliness, and effectiveness of resource allocation in the organization. The analysis evaluates financial, human, and technological resources, as well as their impact on organizational performance. The findings shed light on how resource alignment supports operational and strategic goals.

Table 1: Resource Alignment

	Mean	Std. Dev
The organization has aligned sufficient financial resources to every department	3.9158	.56235
The financial resources are allocated at the right time	3.9053	.50262
The organization has aligned sufficient human resources to every department	3.8632	.53355
The organization has continuously adopted the right modern technology	3.9990	.50999
The organization has remained innovative over the years	3.8889	.50129
The organization has gained brand reputations over the years	4.0316	.53896
Aggregate Score	**3.9340**	**.52479**

As Table 1 shows the respondents concur with the notion that indeed the organization has achieved brand reputation over the years with a standard deviation of 0.53896 with the highest mean score of 4.0316. The level of agreement with adoption of modern technology was also high as the mean was found out to be 3.9990 with the standard deviation being 0.50999. The Timely allocation of financial resources was observed with the mean score of 3.9053 and the standard deviation of 0.50262, whereas the allocation of financial resources (sufficient amount) had a slightly higher mean of 3.9158 and the standard deviation of 0.56235. Adequate human resource attained lower rating with the average of 3.8632 and standard deviation of 0.53355. The mean score of innovation over the years was 3.8889 and standard deviation was 0.50129. The total mean of the perceptions of resource alignment was 3.9340, which implied mostly positive responses.

Results imply that respondents perceive the organization as performing well in resource alignment, particularly in its reputation and technology adoption. The moderately high scores indicate a favorable opinion regarding financial and human resources, though some variability exists in these responses. The perceptions on innovation suggest a steady, but not exceptional, commitment to fostering new ideas. Timeliness in resource allocation is perceived as adequate, though improvements may still be necessary to optimize operational efficiency. Overall, the data suggests that while resource alignment is favorable, there are opportunities to further enhance human resource deployment and innovative capacity.

The findings align with the literature reviewed, which emphasizes the critical role of resource alignment in organizational performance. The study

by Waruguru and Bichii (2020) corroborates these results, indicating that resource alignment significantly impacts performance, as observed in the organization's favorable perceptions of technology and reputation. Similarly, Ng'ang'a, Waiganjo, and Njeru (2018) highlighted the importance of human and technological resources, which aligns with respondents' emphasis on modern technology adoption. However, the moderate scores on human resource sufficiency suggest partial agreement with these studies, emphasizing the need for further investment in personnel capacity. The results also support Musundi's (2018) observation that strategic resource planning enhances project outcomes. This study confirms the positive impact of resource alignment on organizational efficiency and performance.

Descriptive Statistics on Organizational Performance

In this section, the descriptive statistics of the organizational performance of the SACCO is reflected based on the perceptions of the respondents. It pays interest to the aspects like innovation, training and incentives and it is very crucial in the performance of the SACCO as well as the market share. The data presented below are the perceptions that the respondents hold on how all these factors add towards making the SACCO as a whole high and efficient.

Table 2: Organizational Performance

	Mean	Std. Dev
The SACCO is well prepared to employ various innovative aspects	3.4632	.50111
The SACCO already has the capacity in areas that relate to ICT	3.4316	.49792
The SACCO undertakes the training of employees in order to raise an appreciation level, favorable orientation, increased usage and integrated use of innovation	3.4211	.53751
The SACCO has proper training and assists in cases whereby the staff members experience complications in implementing various change	3.3684	.56592
The SACCO carries out training in an effort to enhance successful performance of specific products	3.4000	.49250
The SACCO provides individual workers such things as rewards and recognition.	3.4632	.50124
Incentives come in the nature of enhanced autonomy and employment security of the employees	3.5368	.54568
The SACCO has increased market share	3.6895	.49122
Aggregate Score	**3.4717**	**.51664**

Source: Field Data (2025)

Table 2 indicated the descriptive summary of the organizational performance. Market share had the maximum score of 3.6895 with a standard deviation of 0.49122 which shows that there was a high value of perceived performance in this market share. The score of the employee incentives through more autonomy and job security was 3.5368, and its standard deviation was 0.54568. The willingness of the SACCO to utilize different innovative areas and the provision of individual incentives of employees, such as recognition and rewards, also had their scores at 3.4632 with standard deviations of 0.50111 and 0.50124, respectively. The ability to use ICT at SACCO as well as the ability to carry out trainings to employees on how to better utilize innovation scored 3.4316 and 3.4211 respectively with the standard deviation being 0.49792 and 0.53751 respectively. The organization performance mean value was high at 3.4717 implying that the organization had a positive overall performance but is nevertheless moderate.

The data indicates that respondents view the SACCO as moderately successful in key performance areas, with market share being the strongest indicator of success. While employees perceive the SACCO as offering incentives and

preparing for innovation, there is room for improvement in the areas of training and ICT capabilities. The moderate scores for innovation training and problem-solving support suggest that while the SACCO does offer assistance, there is a need for greater emphasis on training for successful change implementation. The aggregate score further suggests that the SACCO's overall performance is seen positively but highlights areas where improvements could enhance overall effectiveness. The perception of strong market share indicates that, despite some challenges in other areas, the SACCO is relatively competitive in its market.

The findings from this study align with existing literature, where innovation, employee training, and incentives have been highlighted as key drivers of organizational performance. For instance, Njeru and Waiganjo (2020) emphasized that innovation enhances product and service delivery, thereby contributing to competitive advantage and increased market share in SACCOs. Similarly, Otieno and Wambua (2021) found that staff incentives significantly improved employee motivation and performance, positively influencing organizational outcomes. The positive perception of market share in this study supports the notion that increased innovation and incentive structures are critical to enhancing performance.

However, the moderate perceptions of ICT capabilities and employee training reflect challenges identified in previous studies. Muli and Kariuki (2019) observed that while ICT adoption is essential for SACCO efficiency, limited technical expertise and inadequate training programs often undermine its full potential. This study's finding on innovation readiness is also consistent with literature on organizational adaptation. According to Kamau and Mutua (2022), organizations that actively engage in continuous staff development and innovation adaptation are better positioned to respond to changing market demands and policy environments.

Inferential Analysis

This section presents the inferential analysis, which aims to examine the relationships between the key variables identified in the study.

Correlation Analysis

This section presents the correlation analysis, which explores the relationships between the key variables in the study. The purpose of this analysis is to identify the strength and direction of the relationships between different factors, such as resource alignment, cultural alignment, marketing orientation, and organizational performance. By examining the correlation coefficients, the study aims to provide a clearer understanding of how these variables interact and influence each other. The results from the correlation analysis will help in assessing whether positive or negative relationships exist and how they might contribute to the overall performance of the SACCO.

Table 3: Correlation

		Resource Alignment	Organizational Performance
Resource Alignment	Pearson Correlation	1	
	Sig.(2-tailed)		
	N	95	
Organizational Performance	Pearson Corr	.539**	1
	Sig.(2-tailed)	.000	

Source: Field Data (2025)

Table 3 presents the correlation analysis results, which examine the relationships between resource alignment and organizational performance. Resource alignment shows a moderate positive correlation with organizational performance at 0.539, indicating that better resource allocation

contributes to improved performance. From the interpretation, the data suggests that all aspects of alignment are positively related to organizational performance.

Regression Analysis

Table 4: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.986	.797		2.493	.015
	Resource Alignment	.444	.047	.615	9.523	.000

a. Dependent Variable: Organizational Performance

Source: Field Data (2025)

The unstandardized coefficient for resource alignment is 0.444, with a standardized beta of 0.615, which shows a strong positive effect on organizational performance. The t-value of 9.523 and a significance value of 0.000 indicate that resource alignment is a highly statistically significant predictor of organizational performance. This result is consistent with the findings from previous research, which highlights the importance of aligning resources with organizational goals for enhanced performance (West & Olsen, 2018). The high beta value indicates that resource alignment plays a key role in improving organizational performance. This bolsters the claim that attaining exceptional performance and a lasting competitive advantage requires efficient resource management.

CONCLUSIONS AND RECOMMENDATIONS

Resource alignment has a significant beneficial impact on organizational performance, as seen by its beta value of 0.444. The strong beta value and statistical significance (p-value of 0.000) imply that efficient resource alignment is essential to enhancing organizational performance. This result is in line with previous research that highlights how crucial resource alignment is to attaining a competitive edge and improved performance.

The study recommended the following;

Strengthen Resource Allocation Processes within SACCOs: Public transport SACCOs in Nairobi City County should enhance their resource alignment practices by systematically matching financial, human, and technological resources with organizational goals and operational needs. This can be achieved by conducting regular resource audits and implementing strategic planning frameworks that prioritize efficiency and goal alignment, thereby improving overall organizational performance.

Invest in Capacity Building for Strategic Resource Management: SACCO managers should undergo continuous training in strategic resource management to improve their ability to allocate and utilize resources effectively. Such capacity building will equip leadership with the necessary skills to link resource deployment with strategic objectives, which is critical given the strong positive relationship between resource alignment and performance.

Integrate Resource Alignment into Organizational Policy and Evaluation Metrics: SACCOs should embed resource alignment principles into their internal policies and performance evaluation systems. This includes establishing clear indicators for monitoring how resources support strategic objectives and introducing accountability mechanisms to ensure optimal resource use. Institutionalizing this practice will sustain high performance and drive continuous improvement.

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