

**STRATEGIC PRACTICES AND ORGANIZATIONAL PERFORMANCE OF  
NATIONAL SOCIAL SECURITY FUND IN KENYA**

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KENYATTA UNIVERSITY.**

**OCTOBER, 2025**

## DECLARATION

This research project is my original work and it has never been submitted in any other institutions of higher learning for purposes of obtaining a degree. No part of this research project shall be reproduced or copied without permission from the researcher and or Kenyatta University

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## **DEDICATION**

This research endeavor is dedicated to my parents, Mr. Ignatius Njeru and Mrs. Sarah Njeru, my spouse, Mr. Emmanuel Soi together with our beloved children, Liam Soi, Olivia Soi and Pearl Soi for their unwavering love, support and prayers.

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## OPERATIONAL DEFINATION OF TERMS

<b>Customer Focus</b>	This is prioritizing the demands of customers. Customer-centric enterprises cultivate a corporate culture committed to improving customer satisfaction, retention and service response time measured using customer sensitization, service customization and service response time.
<b>Expansion</b>	It is a plan of actions that a company implements to increase its market share, revenue and profitability such as geographic expansion, which involves expanding a business' operations to new geographic locations. In this study, it was measured using product line extension, facility expansion and workforce expansion.
<b>Organizational Performance</b>	It is the measure of how well an organization as a social structure with some limited resources and means, accomplishes its goals without requiring its members to exert unnecessary effort. In this study it was measured using finances, market share, employee productivity and member contribution.
<b>Strategic Partnership</b>	Formal alliance between two or more organizations to achieve mutual benefits, such as sharing resources, expertise or technology. These partnerships are typically long-term and aim to create value by leveraging each partner's strengths, without merging or sacrificing individual autonomy. In this study it was measured using resource sharing, shared risks and rewards and shared vision and goals.
<b>Strategic practices</b>	Strategic practices are deliberate organizational actions, including technology adoption, strategic partnerships, expansion and customer focus, designed to enhance organizational performance.
<b>Technology adoption</b>	This refers to the process through which organizations adopt and incorporate new technologies into their operations. In this study it was measured using information technology knowledge management, information technology infrastructure and technology innovation.

## **ABBREVIATIONS AND ACRONYMS**

<b>BSC</b>	Balance Score card
<b>CAP</b>	Chapta
<b>CBD</b>	Central Business District
<b>CFA</b>	Chartered Financial Analyst
<b>GDP</b>	Gross Domestic Product
<b>ILO</b>	International Labour Organization
<b>IRMA</b>	Information Resources Management Association
<b>KSH</b>	Kenya Shillings
<b>MCFS</b>	Monash Centre for Financial Studies
<b>NSSF</b>	National Social Security Fund
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>RBA</b>	Retirement Benefits Authority
<b>ZNPF</b>	Zambia National Pension Fund

## ABSTRACT

National Social Security Fund has been experiencing poor organizational performance as evidenced by low member contributions, customer dissatisfaction, inadequate finances, decreasing market share and low employee productivity. Adoption of strategic practices has been used by many organizations to improve organizational performance. The main objective of this research was to examine the effect of strategic practices on organizational performance of National Social Security Fund in Kenya. The precise objectives were; evaluating the effect of technology adoption, strategic partnerships, expansion and customer focus on performance of National Social Security Fund in Kenya. The research was grounded on Technology Acceptance Model, Social Exchange Theory, Resource-Based View Theory, Customer Satisfaction Model and Balanced Scorecard Model. A descriptive research design was employed and the target population was 300 middle level management which included 60 from the administration department, 60 from benefits department, 60 from finance department, 60 from registration department and 60 from compliance department. Stratified sampling was adopted to select a sample size of 90 middle level management from administration, benefits, finance, registration and compliance departments. Data collection involved primary sources, with structured and closed-ended questionnaire employed to gather primary data. Pilot testing involved 9 individuals from various National Social Security Fund, Kenya branches to validate the questionnaire and ensure internal consistency. The reliability of the research instruments was assessed through Cronbach's alpha ( $\alpha$ ), utilizing SPSS. A coefficient threshold of 0.7 or higher was adopted. The data was cleaned and coded before being analyzed through descriptive statistics such as mean and standard deviation for quantitative data. Results were displayed in tables and pie charts. For qualitative data, content analysis was used with the findings presented in a narrative form to offer a detailed and comprehensive explanation of the study's outcomes. This approach ensured both numerical and thematic data were effectively captured and communicated for a clearer understanding of the research. The findings demonstrated a significant robust connection and a linear correlation between key strategic practices and organizational performance. Specifically, technology adoption exhibited a strong positive correlation with organizational performance ( $r = 0.964$ ,  $\text{Sig.} = 0.000$ ), while strategic partnership showed an even stronger correlation ( $r = 0.993$ ,  $\text{Sig.} = 0.000$ ). Additionally, expansion demonstrated a significant association with organizational performance ( $r = 0.926$ ,  $\text{Sig.} = 0.000$ ) and customer focus also displayed a notable positive relationship ( $r = 0.884$ ,  $\text{Sig.} = 0.000$ ). The research therefore concluded that there is a statistical link between technology adoption, strategic partnership, expansion, customer focus and organizational performance of National Social Security Fund, Kenya. The study recommended that the National Social Security Fund, Kenya should invest in modern IT infrastructure, provide regular employee training and establish effective IT knowledge management to enhance organizational performance. Strengthening strategic partnerships with government and private stakeholders through clear goals and incentives improves collaboration and organizational performance. A structured expansion plan guided by market research should focus on workforce growth, new products and facility improvements. Additionally, personalized service delivery, efficient complaint resolution and advanced CRM systems will enhance customer satisfaction and strengthen customer loyalty.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

The performance of any organization is determined by various factors such as leadership quality, management practices and employee engagement. Organizational performance is often problematic due to misalignment between strategic goals and employee capabilities, which leads to inefficiencies, reduced productivity and inconsistent outcomes (Systech, 2021). Poor organizational performance also stems from inadequate leadership and ineffective communication structures that hinder innovation, collaboration and decision-making across departments (Chisanga, 2022). Organizational performance of the National Social Security Fund reflects its capacity to fulfill its obligations by providing benefits to insured individuals or their beneficiaries in cases of retirement, disability, death, injury, illness or unemployment (Gathiru, 2023).

Organizational performance is a global problem because many institutions face challenges in adapting to rapid technological changes and global competition, leading to inefficiency and declining productivity (Knox, 2022). Moreover, cultural diversity, poor leadership and inconsistent management practices across international operations often undermine collaboration and strategic alignment, weakening global performance (Mustapha & Olaleye, 2023). According to Sutton (2022) poor organizational performance of pension schemes has been witnessed in some nations such as United States. In Turkey, pension funds account for just 2.6% of the country's GDP, significantly lower than the OECD average (OECD, 2021). Despite offering a 25% incentive, participant contributions remain quite low. Additionally, the opt-out rate from the newly implemented Auto Enrollment System has surpassed 50% (Sumer & Ozorhon, 2019).

Organizational performance in Africa is a persistent problem due to weak institutional frameworks, inadequate resource management and corruption, which hinder efficiency and accountability (Wang & De Filippi, 2020). Additionally, limited technological adoption, poor leadership and insufficient employee training constrain innovation and competitiveness, resulting in low productivity and unstable organizational growth across the continent (Waqo & Obuba, 2023). In Sub-Saharan Africa, the South African Social Security Agency administers the mandatory social insurance system, which includes workers in the public and private

spheres (Zhang, 2021). The annual nominal investment rates of return on retirement savings plans has been on a declining trajectory from 9% in 2015, 6.0% in 2016, 5.8% in 2017, 4.4 % in 2018 to 5.2 % in 2019. The rate of return has not stabilized over the years (Nyango'ro & Njenga, 2022). In Zambia, the National Pension Scheme Act No. 40 of 1996 of the Laws of Zambia led to the creation of the National Pension Scheme Authority (NAPSA), a government agency, in February 2000 (Kaoma, Shawa & Chimbita, 2021). In Zambia, the contributions to retirement savings plans has been declining. The contributions as a percentage of the GDP was 0.4% in 2015, 0.4% in 2016, 0.3% in 2017, 0.3% in 2018 and 0.3% in 2019 (Nyang'oro & Njenga, 2022).

Locally, poor corporate governance manifested through weak board structure, inadequate oversight, lack of transparency and accountability is a major impediment to organizational performance (Gichuhi, Oginde & Wambua, 2023). Leadership deficiencies, low employee engagement and weak performance appraisal systems combine to degrade organizational performance in Kenya (Wambui, 2021). Pension assets in Kenya grew by 10.6% to \$13.7 billion, representing 12.9% of GDP in 2021, though the income replacement ratio at retirement remains below 40%, falling short of the recommended 75% according to Retirement Benefit Authority (Abara, 2022). The return on equity has shown an unstable trajectory. For instance, -6.0% was recorded in 2018, 17.4% in 2019, 5.9% in 2020, -4.4% in 2021 and -0.1% in 2022. In addition, in comparison to a return of 0.3% in the quarter ended March 2022, the Kenya Power Pension Fund defined benefits fund's overall return on investment for the quarter ended March 2023 was 0.4% (Cyttonn, 2022). The funds value decreased from Ksh 16.54 billion at the end of 2022 to Ksh 16 billion at the end of March 2023 as a result of a large benefit payout and lower than expected returns on equity shares during the period (Retirement Benefit Authority Annual Report, 2022).

At the National Social Security Fund in Kenya, the interest rate trend in the last 8 years has been as follows: 7% in the financial year 2016/2017 in contrast to the industry average return of 18.7%, 7% in the financial year 2017/2018 compared to the industry average return of 5%, 3% in the financial year 2018/2019 in contrast to the industry average return of 17%, 3% in the financial year 2019/2020 in comparison to the industry average return of 7% and 10% in the financial year 2020/2021 as opposed to the industry average return of 11.6%. In the financial year 2021/2022, the Fund posted a return of 4% against an industry average return of 6.6%. In the fiscal year 2022/2023, the Fund registered a recovery with a return of 10%, while the

industry average stood at 3.1%. Preliminary figures for 2023/2024 indicated that the Fund's return remained close to 11.0%, compared to an industry average return of 7.5 % (NSSF Annual Report, 2024).

Similarly, the operating cost in the financial year 2016/2017 was 6.3 billion, 5.1 billion in 2017/2018, 5.7 billion in 2018/2019, 5.4 billion in 2019/2020 and 6.5 billion in 2020/2021, Ksh 6.85 billion in 2021/2022, Ksh 6.68 billion in 2022/2023 and Ksh 6.87 billion in 2023/2024 (NSSF Annual Report, 2024). The Fund's market share has steadily declined, undermining its competitiveness in the pensions industry. In 2016/2017, NSSF held 26% of industry assets, but this has consistently fallen over the years. By 2017/2018, the share dropped to 24%, then to 22% in 2018/2019 and further to 21% in 2019/2020. Although it stabilized at 21% in 2020/2021, subsequent years show continued decline to 19% in 2021/2022, 18% in 2022/2023 and 18% in 2023/2024(NSSF Annual Report, 2024).

Operating cost per employee should ideally reduce over time to indicate increased employee productivity however, in the fiscal year 2016/2017, operating expense per employee was measured at Ksh 5.34 million, Ksh 4.26 million in 2017/2018, 4.76 million in 2018/2019, 4.51 million in 2019/2020, 5.43 million in 2020/2021, 5.98 million in 2021/2022, Ksh 6.15 million in 2022/2023 and 5.58 million in 2023/2024 reflecting inconsistency in employee productivity (NSSF Annual Report, 2024). For the last eight years, NSSF has indicated a decline in member's contributions. In the financial year 2016/2017 the member's contributions recorded was 13.5 billion, 14 billion in 2017/2018, 15.1 billion in 2018/2019, 14.7 billion in 2019/2020 and 14.4 billion in 2020/2021. However, there has been a recovery in the fiscal year 2021/2022 whereby the member's contributions recorded was Ksh 15.9 billion, Ksh 26.87 billion in 2022/2023 and Ksh 62.29 billion in 2023/2024. This increase is attributed to the resolution of a petition challenging the legality of the NSSF Act in February 2023 and implementation of NSSF year one and year two contribution rates under the NSSF Act (NSSF Annual Report, 2024).

Adoption of strategic practices such as standardization and best practices and diversity and inclusion have positive impact on organizational performance globally (Sentuti & Diaz, 2023). Standardization and best practices are powerful tools for improving organizational performance globally by promoting consistency, efficiency, quality, innovation and alignment with strategic goals (Rakić, Milošević & Filipović, 2022). In order to fix the problem of

organizational performance in Africa, organizations use strategic practices such as ethical leadership and governance and resilience and risk management (Gunawan & Widodo, 2023).

Strategic practices such as process improvement and innovation and effective communication are used to fix the problem of organizational performance locally (Ballaro, Mazzi & Holland, 2020). Process improvement and innovation are powerful tools for fixing organizational performance problems in Kenya by enhancing efficiency, quality, agility, employee engagement and customer focus (Kimani & Kipkorir, 2023). Identifying inefficiencies in processes and implementing improvements enhances operational efficiency and effectiveness (Ahawo, 2020). Encouraging a culture of innovation and continuous improvement empowers employees to suggest and implement changes that drive performance gains across the organization (Muthimi & Mwarora, 2023).

According to Waqo & Obuba (2023) National Social Security Fund uses strategy evaluation and control, benchmarking, international standardization, organization processes, information communication technology, strategic audit, strategic monitoring, performance appraisal and customers' survey to improve performance. Improving accountability, efficiency, transparency and adapting to changing environment, improves organizational performance of National Social Security Fund (Waqo & Obuba, 2023).

### **1.1.1 Organizational Performance of National Social Security Fund**

According to Aina & Atan (2020), organizational performance is defined as an organizations capacity to achieve its goals by efficiently and effectively utilizing its resources while according to Anwar & Abdullah (2021), organizational performance is described as a metric of how effectively an organization, as a social entity with finite resources, achieves its objectives without necessitating excessive effort from its members. Organizational performance refers to how well a business, functioning as a social system with specific resources, can meet its objectives without exhausting those resources or overburdening its employees (Raval, Kant & Shankar, 2020). Organizational performance implies a deliberate, systematic and unified methodology designed to attain enduring success by enhancing staff engagement and augmenting the skills and competencies of individuals and teams (Karimi, 2021).

Organizational performance encompasses three interconnected yet distinct dimensions that collectively evaluate a company's overall success. The first is financial performance, measured

by key metrics such as return on investment (ROI) and return on assets (ROA), which assess profitability and resource efficiency. The second dimension, product market performance, is reflected in factors like sales growth and market share, indicating competitive strength. Lastly, shareholder return represents the economic value generated for investors through dividends and stock appreciation (Batae, Dragomir & Feleaga, 2021). According to Parashakti & Fahlevi (2020) organizational performance is an ultimate outcome of a number of activities, whereas strategies seek to increase the consistency of the said outcomes. This can be calculated in terms of quantity method (total income, gains of investment, equity and capital and benefit to employees) or quality method (unemployment rate, product development, social commitment, good governance, industrial relations, team performance and job satisfaction) (Parashakti & Fahlevi, 2020). These activities are committed to different performance indicators and organizational performance which include employee satisfaction and stakeholder satisfaction (Okoth, 2023).

In the current study finances as argued by Chepng'eno & Mutwiri (2022), market share as argued by Bulle (2020), employee productivity as fronted by Shuriye (2021) and member contributions as suggested by Khisa & Mutuku (2023) were used as indicators of organizational performance. The indicators were appropriate in the current study.

Finances refer to the management of money and other financial resources and it encompasses a wide range of activities related to the procurement, distribution, utilization and tracking of financial resources to achieve specific goals (Kumalasari & Endiana, 2023). The writers assert that finance covers the management of money, assets and investments, emphasizing on how individuals, corporations and governments acquire, allocate and employ cash throughout time, while considering aspects such as risk, time and uncertainty. Finances involve various aspects such as budgeting, investing, saving, borrowing and financial planning (Silva, 2019). According to the author, efficient allocation of financial resources is crucial for organizations for proper budgeting and financial planning to ensure that funds are allocated to different departments and projects in a way that aligns with organizational goals. Finance is integral to personal and business decision-making and is vital for organizational growth and stability (Kyere & Ausloos, 2020).

Chepng'eno & Mutwiri, (2022) argues that finance is a metric of organizational performance. Finance metrics include revenue, profit margins, return on investment (ROI) and earnings per share (EPS) (Tudose, Rusu & Avasilcăi, 2020). These metrics provide a comprehensive view

of a company's profitability, efficiency in resource utilization and ability to generate value for shareholders (Hamdan, 2020). Return on assets (ROA) assesses a company's efficiency in utilizing its assets to produce earnings, whereas return on equity (ROE) emphasizes the return generated on shareholders' equity investment (Saputra, 2022). Comparing ROA and ROE over time or against industry standards helps illuminate an organization's efficiency in resource utilization (Gunasekaran, 2020). Earnings before interest, taxes, depreciation and amortization (EBITDA) is a metric that evaluates a company's operational success by eliminating non-operational elements such as interest, taxes and depreciation (Lin, Chiu & Huang, 2021). EBITDA provides a clearer view of a company's core profitability and operating efficiency (Nissim, 2019).

According to Ilham, Akhyar & Maimunah (2023) finance is a key indicator of organizational performance since a financially strong organization generates increasing revenue and profits, manages costs efficiently, maintains stable cash flows, ensures financial stability, meets obligations and provides good returns to investors. The authors argue that declining or stagnant revenue may indicate operational inefficiencies, market challenges or declining competitiveness. According to Krekel (2019), effective financial strategies help organizations identify, assess and manage risks while adequate financial planning can create buffers for unforeseen events, reducing the impact of economic downturns, market fluctuations or other challenges. The author argues that overspending or poor financial planning can lead to cash flow issues and reduced financial stability. High debt levels may indicate over-reliance on borrowing, whereas low debt suggests financial stability and effective capital management (Ilham, Akhyar & Maimunah,2023).

Market share relates to the proportion of total sales, revenue or units sold by an entity in a certain industry or market segment in relation to its competitors (Onimole, 2022). The author argues that the strategies to increase market share are but not limited to: product innovation, aggressive marketing and branding, customer retention programs, competitive pricing and value proposition, expansion into new markets and strategic partnerships and acquisition. According to Nguyen (2020) market share is widely recognized as one of the primary factors that determines a business's profitability. Organizations must continuously innovate, improve customer experience and adopt strategic marketing and pricing tactics in order to maintain or grow their market share (Omagu, Asikhia, Akinlabi & Makinde, 2021).

According to Onimole (2022), market share is an important metric used to evaluate organizational performance. The author argues that it represents the part of total income generated within a specific market segment or industry compared to its competitors. According to Nguyen (2020), market share measures a firm's portion of the total market sales within its industry and is reflection of the company's competitive strength and its ability to capture customer demand. According to Bonn (2019) market share is measured in terms of both revenue and volume. Revenue market share is a percentage of the total sales revenue for an organization against the total industry sales revenue while volume market share is a percentage of the organization's total units sold against the total industry units sold (Bonn, 2019).

Market share serves as a key indicator of organizational success, offering insights into a firm's competitiveness and its standing within the industry (Onimole, 2022). A growing market share suggests that the corporation's products or services are gaining traction against competitors (Omagu,Asikhia,Akinlabi & Makinde, 2021).Having a higher market share typically indicates that a company is more successful in capturing a larger portion of customers compared to its competitors and it also signifies a company's dominance or strength in a particular market segment while a declining share may signals competitive weaknesses or operational inefficiencies (Bonn, 2019).Nguyen (2020) contends that a beneficial association exists between market share and profitability, indicating that firms with greater market shares are generally more profitable than their competitors with smaller market shares. Products with a high market share offer consumers a level of trust that products with low market share cannot (Onimole, 2022). High market share products might therefore benefit from higher prices and return premiums in comparison to low market share products (Hsu, 2022).

Employee productivity refers to the efficiency and effectiveness with which workers utilize their time, resources and skills to achieve organizational goals and produce desired outputs and indicates how much value employees generate relative to the resources expended, including time, labor, capital and materials (Shuriye, 2021). Employee productivity encompasses various factors, including time management, work quality, output levels and engagement (Farooq & Sultana, 2022). According to Tingah (2019), continuous learning and professional development boost employee productivity levels because employees with the necessary skills and training perform tasks more efficiently. According to Sarfo (2021) leveraging digital tools, automation and efficient processes enhances employee productivity since the right technology minimizes manual effort and streamlines workflow.

Employee productivity is a measure of organizational performance as it directly affects the overall efficiency and effectiveness of a business (Farooq & Sultana, 2022). The authors argue that it helps in evaluating organizational performance since it reflects competitiveness of the organization. Employee productivity measures the output generated by the workforce relative to the resources invested in them. It can be quantified in various ways such as revenue per employee or output per labor hour (Shuriye, 2021). Measuring employee productivity can help in process improvement and costs control (Ali, et.al, 2019). By measuring employee productivity, organizations can identify bottlenecks, inefficiencies and areas for process improvement hence leading to optimization and better workflow design (Krekel, 2019). By identifying areas where employee productivity is low, organizations can take steps to improve efficiency and reduce unnecessary expenses (Setiawannie & Rahmania, 2019).

Employee productivity is a crucial indicator of organizational performance, reflecting the competence and efficacy of a firm's workforce as it measures the output and contribution of employees toward achieving the organization's goals (Setiawannie & Rahmania, 2019). High employee productivity suggests efficient operations, effective workforce management and streamlined processes (Thuda, Sari & Maharani, 2019). Higher wellbeing at work is positively correlated with more business-unit level profitability (Krekel & Ward, 2019). Employee productivity is an indication of an organization's optimum human resource utilization and operational efficiency (Farooq & Sultana, 2022). A favorable association is observed between staff's satisfaction with their firm and their productivity and customer loyalty, while a large adverse connection is observed with staff turnover (Ali, Ameen, Isaac, Khalifa & Shibami, 2019).

According to Zoubi (2023), member contribution in membership-based organizations refers to the active involvement, participation and contributions made by individuals who are part of the organization as members. These contributions, which may include dues, fees or voluntary contributions are essential for the functioning, growth and success of the organization and members typically play an active role in shaping the direction, activities and initiatives of the organization (Mbutia, 2023). Member contributions are the backbone of membership-based organizations, providing the financial and human capital necessary for success therefore, by fostering engagement, offering value and addressing challenges, organizations can enhance contributions and ensure long-term sustainability (Zoubi, 2023).

Measuring and tracking increase in contribution is crucial for organizations and businesses that rely on financial contributions from their members, customers or stakeholders (Kipai, Gudda & George, 2020). Total contributions metrics measures the overall sum of financial contributions received by the organization (Mmari & Thinyane, 2019). Total contribution can be tracked on a daily, monthly, quarterly or annual basis to identify trends and growth over time (Blanchet, Saez & Zucman, 2022). Contribution by source metrics helps in understanding where contributions come from such as individual members, corporate sponsors, grants or fundraising events (Ngina & Maina, 2023). This helps organization to focus on the most significant contributors and optimize its efforts in those areas (Muharami, 2019). Contribution type metrics are useful because different types of contributions may exist, such as one-time donations, recurring subscriptions or specific campaign contributions (Abdulrahman, 2021).

An increase in member contributions serves as a positive indicator of organizational performance, especially for membership-based organizations or associations (Zoubi, 2023). The author argues that an increase in member contribution is often a positive sign of organizational health and performance as these organizations rely on active member involvement to achieve their goals and fulfill their mission. According to Muharami (2019) increase in contributions suggests that the organization understands and meets the evolving needs of its members. It shows responsiveness to feedback, innovation in services and a strong connection with stakeholders (Muharami, 2019). The author argues that if contributions are increasing, it can reflect the success of marketing, engagement and value-driven initiatives meaning the organization has positioned itself well, demonstrating clear benefits to its members.

### **1.1.2 Strategic Practices**

Strategic practices refer to formal operating procedures that involve setting direction, allocating resources and monitoring and control (Kho, 2020). These practices are implemented by top management to provide guidance, direction and boundaries for organizational management (Dimitrios, 2020). They are formulated through a strategic planning process that includes analyzing both internal and external environments, establishing objectives and creating plans to effectively achieve those objectives (Nyambura, 2023). These practices often represent significant investments that can change the organization's scope specifically, the markets in which it competes for goods and services entailing high risks and frequently serving to modify organizational strategies (Mbuthia, 2023). Examples include acquisitions, entering foreign markets, product diversification, capital investments and funding for innovation, such as

research and development (Tidd & Bessant, 2020). In contrast, smaller-scale operational decisions, like those concerning inventory or pricing, tend to focus on short-term outcomes and are more suitable for formal, optimized and calculable solutions (Tang, 2019).

Strategic practices are measured by assessing whether the organization has achieved the goals and objectives that were articulated in the strategic plan (Catherine, 2021). The success of strategic practices can be measured by how efficiently the company operates including the use of resources, the speed of product or service delivery and the quality of output (Wambui, 2021). According to Sarfo (2021) technology adoption is a crucial metric for assessing strategic practices within an organization. According to Samad (2021), by using strategic partnerships as a metric for evaluating strategic practices, organizations can assess their ability to forge meaningful collaborations, leverage external resources, innovate effectively and create value for customers and stakeholders. An organization's expansion is a crucial metric of its strategic practices as it reflects the organization's ability to navigate the complexities of the business environment, capitalize on opportunities and position itself for sustained success (Clinton & Selami, 2021). Customer focus is a key measure of strategic practices because it reflects the organization's commitment to meeting customer needs, building relationships and sustaining long-term success (Ajitabh, 2023).

The NSSF has a strategic plan which is guided by four strategic themes namely: financial sustainability and growth, operational excellence, customer excellence and organizational resilience (NSSF Corporate Strategic Plan of, 2023). The NSSF plans to achieve operational efficiency through leveraging on technology and data analytics. Customer excellence is expected to be achieved through expanding product offerings and increasing value proposition while organizational resilience is expected to be achieved through ensuring organizational governance structures that are robust and transparent and adherence to ethical standards (NSSF Corporate Strategic Plan of, 2023). The critical strategic initiatives for growth at NSSF include focusing on innovation, collaboration through strategic partnerships and stakeholder support, continuous improvement and building a culture of excellence (NSSF Corporate Strategic Plan of, 2023). The NSSF has a strategic partnership with Equity bank to recruit members which has led to enhanced coverage in the informal sector. National Social Security Fund's expansion strategy has seen the organization set footprint in all the counties in Kenya by establishing 60 branches countrywide. NSSF services are also available at all Huduma Centers' countrywide and on digital platforms. In the quest to expand its market and customer base, the Fund plans

to offer new products among them voluntary benefits, unemployment benefits and maternity benefits (Kinyondo & Mitullah, 2021).

In the current study technology adoption as argued by Shume (2021), strategic partnership as argued by Mwamuye & Ragui (2021), expansion as fronted by Muchiri (2020) and customer focus as suggested by Chakravarthi (2021) were used as metrics of strategic practices. The metrics were appropriate in the current study.

Technology adoption refers to the process through which individuals, organizations or societies embrace and integrate new technological advancements into their everyday activities (Shume, 2021). This process includes the gradual acceptance, comprehension and application of these innovations (Muathe, 2020). Embracing new technologies can enhance both efficiency and effectiveness, serving as a vital source of long-term competitive advantage for entrepreneurial ventures (Neumeyer, Santos, & Morris, 2020). However, the technology adoption process varies significantly based on factors such as the technology's type, complexity, cultural influences, economic conditions and personal preferences (Wairimu, 2020). In the current study, information technology knowledge management as suggested by Azeez (2019), information technology infrastructure as argued by Singh (2019) and technology innovation as fronted by Hicham (2023) were used as indicators of technology adoption. The indicators were appropriate in the current study.

Information Technology knowledge management serves as a valuable indicator of technology adoption within an organization (Azeez, 2019). Its impact extends across various dimensions, from fostering a culture of collaboration to supporting innovation and ensuring efficient technology use (Al-Mahaseneh, 2023). Organizations that prioritize information technology knowledge management are better positioned to navigate the ever-evolving landscape of technology and leverage it strategically for sustained success (Harb, 2023).

According to Hicham (2023) the state of an organization's information technology infrastructure is a clear indicator of its level of technology adoption. The key aspects of information technology infrastructure include; hardware components such as servers, storage devices, computers, networking devices and peripherals whose choice, deployment and maintenance reflect the organization's technological sophistication and readiness for adopting new technologies (Hicham, 2023). Information technology (IT) infrastructure is a foundational

component and a significant indicator of technology adoption within an organization (Singh, 2019).

Technology innovation involves the introduction of new or significantly enhanced technologies, methods, products or services that lead to positive advancements across various sectors (Khiat, 2023). Using contemporary technology like augmented reality and artificial intelligence is a crucial part of technological innovation. These advancements serve as clear indicators of an organization's commitment to adopting new technologies relevant to its industry (Amiruddin, 2020). Technology innovation serves as a dynamic and multifaceted indicator of an organization's technology adoption capabilities (Hicham, 2023).

Strategic partnership practices refer to intentional and collaborative actions by organizations to form alliances with other entities to pursue common goals and objectives (Mwamuye & Ragui, 2021). According to DePamphilis (2019), various factors encourage organizations to establish strategic partnerships, such as the need to share risks, enter new markets, globalization, reduce costs, pursue acquisitions or exits and benefit from more favorable regulatory treatment compared to mergers and acquisitions. These elements significantly affect an organization's success, making it essential for management to conduct regular SWOT analyses to identify whether these factors exist in the business's internal or external environment. This evaluation should determine if forming a strategic partnership is the most effective strategy for navigating a challenging environment (Liu, 2021).

In the current study, resource sharing as suggested by Li & Gao (2022), shared risks and rewards as argued by Ferdousi & Abedin (2023) and shared vision and goals as fronted by Joseph (2024) were used as indicators of strategic partnership. The indicators were appropriate in the current study.

Resource sharing as an indicator of strategic partnership reflects a collaborative approach between organizations to leverage each other's strengths and assets for mutual benefit (Hanh & Hang, 2024). By pooling resources such as technology, expertise, distribution networks or financial capital, partners can achieve synergies that enhance efficiency, innovation and market reach (Li & Gao, 2022). According to Huber & Pooripakdee (2023) this strategy signifies a deep level of trust and alignment between the organizations, as they work together towards common goals. Resource sharing not only reduces costs and risks but also accelerates growth

and competitive advantage, demonstrating the commitment of both parties to a long-term, mutually beneficial relationship (Huber & Pooripakdee , 2023).

Shared risks and rewards as an indicator of strategic partnership highlights the deep level of collaboration and mutual commitment between organizations (Ferdousi & Abedin, 2023). In such partnerships, both parties agree to jointly bear the risks associated with their ventures, such as financial investments, market entry challenges or innovation efforts (Ma, Cheung & Li, 2023). Conversely, they also share the rewards, including profits, market share and strategic advantages (Ferdousi & Abedin, 2023). This approach fosters trust, alignment of interests and a balanced power dynamic, as both partners are equally invested in the success of their shared goals which underscores the partnership's long-term orientation and the mutual belief in achieving greater outcomes together(Aalders, 2023).

Shared vision and goals as an indicator of strategic partnership demonstrates the alignment and unity between partnering organizations (Joseph, 2024). When both entities collaborate with a common vision and clearly defined objectives, it reflects their commitment to achieving mutual success (Chi, Chong & Xu, 2022). This alignment ensures that their efforts are focused, coordinated and synergistic, reducing conflicts and enhancing decision-making efficiency (Joseph, 2024). By working towards shared goals, the partnership is more likely to create value, drive innovation and achieve long-term success which also signifies a deep level of trust and cooperation, as both parties are dedicated to realizing a collective future that benefits all stakeholders (Luo, Zhang, Linderman & Ni, 2024).

An expansion strategy encompasses a series of planned initiatives and methods that a business or organization uses to enhance its market reach, presence and overall scale (Muchiri, 2020). These expansion efforts focus primarily on the actions necessary to deliver exceptional customer value in target markets, ultimately aiming for improved performance (Clinton, 2021). However, some researchers have linked expansion efforts to various challenges and long-term issues that may hinder a company's profitability (Arkadiy, 2020). Thus, while pursuing growth, organizations must navigate potential obstacles to maintain their financial health (Arkadiy, 2020).

In the current study product line extension as suggested by Cho & Janda (2021), facility expansion as argued by Musayeva (2023) and work force expansion as fronted by Curtis (2022) were used as indicators of expansion. The indicators were appropriate in the current study.

Product line extension as an indicator of expansion reflects an organization's intent to grow by diversifying its offerings within an existing product category (Cho & Janda, 2021). By introducing variations such as new flavors, sizes or features, the company seeks to capture a broader market segment, address specific customer preferences and enhance its competitive position (Khelfaoui & Gingras, 2022). This strategy enables the organization to leverage its established brand equity while minimizing risks associated with entirely new product launches which also fosters deeper customer engagement, increases market share and drives revenue growth, demonstrating the organization's ambition to expand its footprint within the market (Cho & Janda, 2021).

Facility expansion as an indicator of expansion signifies an organization's commitment to scaling its operations to meet growing demand or enter new markets (Lin, Tian & Zhao, 2022). By investing in larger or additional facilities, the company aims to increase production capacity, enhance distribution capabilities and improve overall efficiency (Musayeva, 2023). This strategic move reflects confidence in sustained business growth and the need to support a broader customer base (Naji, Gunduz & Maki, 2023). Facility expansion also positions the organization to capitalize on new opportunities, improve service delivery and maintain a competitive edge, showcasing a forward-looking approach to business development and long-term success (Musayeva, 2023).

Workforce expansion as an indicator of expansion demonstrates an organization's commitment to scaling its operations and supporting business growth (Curtis, 2022). By increasing its workforce, the company signals its intent to enhance productivity, meet rising demand and explore new markets or product lines (Murray & Holmes, 2021). This strategic move indicates confidence in future growth and a need for specialized skills or increased capacity (Osber, 2021). Workforce expansion also reflects the organization's focus on improving service delivery, innovation and customer satisfaction, as it aims to maintain a competitive advantage while fostering a culture of growth and development within the company (Curtis, 2022).

Customer focus refers to an organization's commitment to addressing the needs of its clients (Pramezwar, 2021). Businesses that prioritize customer focus cultivate a company culture aimed at improving customer satisfaction and nurturing strong relationships with their clients (Chakravarthi, 2021). As noted by Kabue (2020), the phrase "the customer is always right" underscores the importance of customers in generating revenue, highlighting how their

patronage ultimately contributes to the company's profitability. This perspective reinforces the idea that understanding and meeting customer needs is essential for long-term success.

In the current study customer sensitization as fronted by Gakuru (2022), product and service customization as argued by Sakao, Hara & Fukushima (2022) and service response time as suggested by Palmatier, Moorman & Lee (2019) were used as indicators of customer focus. The indicators were appropriate in the current study.

Customer sensitization as an indicator of customer focus reflects a company's dedication to ensuring that customers are well-informed and confident in their decisions (Mwamakula, 2024). By offering resources like tutorials, guides and support services, the company demonstrates a proactive approach to addressing customer needs and potential challenges (Gakuru, 2022). This commitment enhances customer pleasure by minimizing confusion and errors, while also fostering trust and long-term loyalty (Khisia, 2023). It signifies that the company prioritizes the customer's experience, values their success and is willing to invest in their knowledge and understanding, ultimately leading to a more positive and lasting relationship (Mwamakula, 2024).

Product and service customization as an indicator of customer focus highlights a company's commitment to meeting individual customer needs and preferences (Sakao, Hara & Fukushima, 2020). By offering tailored solutions, the company demonstrates a deep understanding of its customers, valuing their unique requirements (Pallant, Sands & Karpen, 2020). This personalized approach enhances the customer experience, increases satisfaction and fosters loyalty, as customers feel valued and understood (Qi, Mao, Zhang & Guo, 2020). Customization also shows the company's flexibility and willingness to adapt its offerings, ensuring that customers receive products and services that best fit their specific circumstances and ultimately underscores the company's dedication to delivering value and building strong, lasting customer relationships (Sakao, Hara & Fukushima, 2020).

Service response time as an indicator of an organization's customer focus shows the speed and efficiency with which an organization responds to customer inquiries, issues or requests for assistance (Palmatier, Moorman & Lee, 2019). Quick and efficient service responses contribute to overall customer satisfaction and help build strong lasting relationships with customers (Fader, 2020). Service response time directly reflects the organization's commitment to

addressing customer needs promptly and efficiently (Larsson, 2020). The selected strategic practices are relevant to the National Social Security Fund, Kenya, as specified in the corporate strategic plan for 2023-2027. These practices aim to accelerate technological innovations, improve operational efficiency, grow market share and enhance customer satisfaction. This study aimed to examine the effect of these strategic practices on the organizational performance of National Social Security Fund, Kenya.

### **1.1.3 National Social Security Fund, Kenya**

The National Social Security Fund, Kenya is one of the 263 government owned entities in Kenya. It is a key player in the pension industry in Kenya that has over 1,300 pension scheme companies. It has a total membership of approximately 1.2 million members with a total branch network of 60 branches countrywide. The headquarters of the organization is located in Nairobi City County and operates under the regulation of the Retirement Benefit Authority. It is overseen by a board of trustees consisting of nine members. This board includes a chairperson appointed by the Cabinet Secretary, the Principal Secretary in charge of finance and the Principal Secretary from the Ministry of Labour overseeing social security matters. The board includes two representatives nominated by Kenya's largest employers' organization, selected for their expertise in employer-related matters to advocate for employers.

Similarly, two representatives from the leading workers' organization provide insights into employee issues, ensuring workers' interests are well-represented. Additionally, three board members are appointed by the Cabinet Secretary, chosen for their specialized knowledge in areas like fund administration, actuarial science, insurance, accounting, auditing, or law, which are critical for the effective management and governance of the organization. The Managing Trustee also serves as an ex-officio member of the board, contributing to the oversight and decision-making process. Together, this diverse group of experts ensures that the board benefits from a wide range of perspectives, balancing the needs of employers and employees while ensuring sound management practices through the inclusion of specialists with essential skills in finance and governance.

Established in 1965 by an Act of Legislature under CAP 258 of Kenya's Laws, the National Social Security Fund (NSSF) initially functioned within the Ministry of Labour. In 1987, it became a state corporation governed by a Board of Trustees. Designed as a mandatory national scheme, the NSSF serves as a key pillar of social security for workers in Kenya. The ILO describes social security as the protective measures offered by society to safeguard its members

from economic and social challenges. These hardships may arise from significant income loss due to factors like illness, maternity, workplace injuries, unemployment, disability, old age, death and the need for family support. The NSSF offers essential financial support during challenging periods, significantly contributing to the financial stability and general wellbeing of workers across Kenya.

Social security significantly contributes to the welfare of workers, their families and the broader community. It fosters social cohesion, promoting peace and inclusion within society. As an essential component of government social policy, it serves as a crucial tool for poverty alleviation. By encouraging national solidarity and equitable burden sharing, social security enhances human dignity, fairness and social justice. Additionally, it contributes to political inclusion, empowerment and the advancement of democracy, ensuring that all individuals have a voice and a stake in societal development (ILO, 2001).

Established under Cap 258, the Fund initially functioned as a provident fund, offering lump sum benefits to qualified members. However, on 24<sup>th</sup> December 2013, the NSSF Act No. 45 of 2013 was approved and operations commenced on 10<sup>th</sup> January 2014. The new legislation converted the NSSF from a provident fund into a pension scheme, requiring all income-earning Kenyans to contribute a portion of their gross earnings, securing retirement or death benefits. On 19<sup>th</sup> September 2022, the Labor Court declared the NSSF Act No.45 of 2013 null and void citing monopoly and violation of worker's freedom of choice. They also highlighted violations of essential constitutional provisions during the law's enactment, noting the National Assembly's failure to refer the legislation to the Senate for approval and the absence of public participation in the process. This therefore led to the revival of the previously repealed Act CAP 258. However, recently, there has been a new turn of events. In February 2023, the Court of Appeal upheld the constitutionality of the NSSF Act, No.45 of 2013 by setting aside the earlier judgment of the Employment and Labor Relations Court (ELRC).

The management of the National Social Security Fund (NSSF), Kenya, is currently confronted with both challenges and opportunities stemming from recent legal changes affecting the institution. To uphold a competitive edge in the pension industry and enhance organizational performance, NSSF must adapt through strategic practices. It is crucial to assess these practices, as the Kenyan government also relies on member savings to finance its projects, emphasizing the need for the organization to ensure its viability through effective performance. Social security plays an essential role in supporting the welfare of workers, their families and the

broader community, serving as a fundamental aspect of government social policy and a significant tool for poverty alleviation. Consequently, examining the strategic practices employed by the NSSF is imperative not only to enhance performance but also to ensure that members can access their income replacement benefits promptly when they become eligible. By doing so, the NSSF can safeguard its operations while fulfilling its commitment to social security, thereby positively impacting the lives of its members and contributing to the overall stability of the community. This comprehensive evaluation will help align the Fund's goals with the needs of its stakeholders.

The National Social Security Fund, Kenya was fit for research due to the availability of substantial data, which allows for in-depth analysis of its operations. This data can be compared with other public institutions to identify common issues and best practices. By benchmarking against these institutions, the study can highlight areas where the NSSF lags and propose strategic improvements. Additionally, analyzing NSSF data can inform broader public sector reforms, enhancing transparency, efficiency and governance across similar organizations.

## **1.2 Statement of the Problem**

The mission of the National Social Security Fund (NSSF) is to ensure that its members receive enough income when they need it, through careful investments and timely benefit payments. The Fund aims to invest members' savings wisely in safe, high-return options like government bonds, real estate and stocks (National Social Security Fund Annual Report, 2021). Even though the NSSF plays an essential role in supporting the national economy through providing social protection, the interest rates it has offered to members have varied over the years. This has affected customer satisfaction over the years because low, unpredictable and fluctuating interest rates are unattractive to members. While interest rate is linked to customer satisfaction which affects organizational performance, the Fund has demonstrated inability to match the industry average financial returns and this discourages more people in their working years from saving for retirement in order to secure their income post retirement.

The trend of members interest in the last 8 years has been as follows: 7% in the financial year 2016/2017 compared to the industry average return of 18.7%, 7% in the fiscal year 2017/2018 as opposed to the industry average return of 5%, 3% in the financial year 2018/2019 in contrast to the industry average return of 17%, 3% in the fiscal year 2019/2020 in comparison with the industry average return of 7% and 10% in the financial year 2020/2021 compared to the industry average return of 11.6%. This fluctuation is due to change in investment returns

(National Social Security Fund Annual Report, 2021). In the financial year 2021/2022, the Fund posted a return of 4% against an industry average return of 6.6%. In the fiscal year 2022/2023, the Fund registered a recovery with a return of 10%, while the industry average stood at 3.1%. Preliminary figures for 2023/2024 indicated that the Fund's return remained close to 11.0%, compared to an industry average return of 7.5% (National Social Security Fund Annual Report, 2024).

Operating cost has also been fluctuating and the Fund has not been able to maintain it below the legal requirement of 1.5% of the net assets thus affecting organizational performance (National Social Security Fund Act of 2013). For instance, over the past 8 years, the operating cost in the fiscal year 2016/2017 was Ksh 6.4 billion against total fund value of Ksh 196.57 billion which translates to 3.3%, Ksh 5.1 billion in 2017/2018 against total fund value of Ksh 221.7 billion which translates to 2.3% , Ksh 5.7 billion in 2018/2019 against total fund value of Ksh 235.1 billion which translates to 2.42%, Ksh 5.4 billion in 2019/2020 against total fund value of Ksh 249.7 billion which translates to 2.16% and 6.5 billion in the financial year 2020/2021 against total fund value of Ksh 284.5 billion which translates to 2.28%. This fluctuation is due to increase in provision for doubtful debts (NSSF,2021). The Fund reported Ksh 6.85 billion against total fund value of Ksh 285.7 billion translating to 2.4% in 2021/2022, Ksh 6.68 billion against total fund value of Ksh 312.12 billion which translates to 2.14% in 2022/2023 and in 2023/2024, operating cost increased to Ksh 6.87 billion against total fund value of Ksh 402.17 billion translating to 1.71% (National Social Security Fund Annual Report, 2024).

The industry currently has over 3 million active members in over 1,300 registered schemes all valued at about Kshs 1.6 trillion out of which 18% of the value is currently held by the National Social Security Fund. The Fund's market share has steadily declined, undermining its competitiveness in the pensions industry. In 2016/2017, NSSF held 26% of industry assets, but this has consistently fallen over the years. By 2017/2018, the share dropped to 24%, then to 22% in 2018/2019 and further to 21% in 2019/2020. Although it stabilized at 21% in 2020/2021, subsequent years show continued decline to 19% in 2021/2022, 18% in 2022/2023 and 18% in 2023/2024. This downward trajectory is linked to aggressive competition, low returns and members shifting preference to private schemes offering greater flexibility and better performance. While NSSF Members account for 90% of total membership of the pension industry, currently, it only holds 18% of the pension industry. However, this is expected to change with

the implementation of the NSSF Act which has seen member contribution increase threefold as well as the bringing of Tier I membership and contribution of all government employees under the NSSF purview (National Social Security Fund Annual Report, 2024).

Employee productivity has also been inconsistent, limiting the Fund's ability to meet performance targets and deliver efficient services. Operating cost per employee ratio tracks cost efficiency and it should ideally reduce over time, to indicate increased employee productivity. In the fiscal year 2016/2017, operating expense per employee was measured at Ksh 5.34 million, Ksh 4.26 million in 2017/2018, 4.76 million in 2018/2019, 4.51 million in 2019/2020, 5.43 million in 2020/2021, 5.98 million in 2021/2022, Ksh 6.15 million in 2022/2023 and 5.58 million in 2023/2024 reflecting inconsistency in employee productivity (National Social Security Fund Annual Report, 2024).

In the fiscal year 2016/2017 the member's contributions recorded was Ksh 13.55 billion, Ksh 14.04 billion in 2017/2018, Ksh 15.1 billion in 2018/2019, Ksh 14.7 billion in 2019/2020 and Ksh 14.4 billion in 2020/2021. Members contributions are linked to organizational performance. The Fund has seen member contribution decline occasioned by loss of jobs due to hard economic times (National Social Security Fund Annual Report, 2021). In the fiscal year 2021/2022 the member's contributions recorded was Ksh 15.9 billion, Ksh 26.87 billion in 2022/2023 and Ksh 62.29 billion in 2023/2024. This increase is attributed to the resolution of a petition challenging the legality of the NSSF Act in February 2023 and implementation of NSSF year one and year two contribution rates under the National Social Security Fund Act (National Social Security Fund Annual Report, 2024).

Catherine (2021) explored the strategic management practices and profitability of the NSSF in Nairobi City County, focusing on strategic planning, formulation, implementation and evaluation. In contrast, the current study focused on technology adoption, strategic partnerships, expansion and customer focus practices. Emmaculate (2021) examined the strategic management practices and performance of health NGOs in the same region, drawing on Stakeholder Theory, Competitive Advantage Theory and the RBV Theory. In contrast, the current research was anchored on a different theoretical approach, incorporating the Technology Acceptance Model, Social Exchange Theory, RBV Theory, Customer Satisfaction Model and BSC Model. By utilizing these frameworks, the research intended to elucidate the effect of strategic practices on organizational performance, specifically within the NSSF,

Kenya. This expanded theoretical scope offered a broader understanding of the effect on performance outcomes.

Naomi (2021) researched the strategic management practices and their influence on the success of the NG-CDF in Taveta Constituency. The above study measured organizational performance using cost, timeliness, efficiency, effectiveness and quality of projects. The current study measured organizational performance using finances, market share, employee productivity and member contribution. Deborah (2020) studied Strategic Management Practices and Performance of Selected Travel and Tour Agencies in Nairobi City County. The study was done on travel and tour agencies while the current study was done in National Social Security Fund, Kenya.

Studies like "Strategic Leadership Practices and Success of Tea Firms in Nandi County, Kenya" (Chikamai, 2021) measured organizational performance using revenue growth, spending efficiency and internal business growth. In contrast, the current study focused on finances, market share, employee productivity and member contributions. The research "Asset and Liability Management, Quality of Financial Reporting and Financial Performance of Manufacturing Firms in the Building and Construction Sector in Kenya" (Muli, 2023) only used primary data for analysis, while the current study incorporated both primary and secondary data. Additionally, studies such as "Influence of Asset Management Practices on Corporate Financial Success" (Purba, 2019), "Management of Credit and Banks' Financial Performance in Rwanda" (Bahizi, 2019) and "Effect of Credit Risk on Profitability of Deposit-Taking Microfinance Institutions in Kenya" (Chepngetich, 2022) relied on Return on Assets to measure performance. However, in the current study organizational performance was measured via finances, market share, employee productivity and member contributions. Most of the studies had been done on strategic management practices such as Kamwere, (2023); Kimemia, (2023) and Manyang, (2023) while very few studies had been done on strategic practices thus creating an empirical gap. This demonstrated that the field of strategic practices had a knowledge and research gap that the current study sought to address by providing a response to the question: what is the effect of strategic practices on organizational performance of National Social Security Fund, Kenya?

### **1.3 Objectives of the Study**

This study outlined general objective and specific objectives.

### **1.3.1 General Objective**

The general objective of this study was to ascertain how strategic practices affect the organizational performance of National Social Security Fund in Kenya.

### **1.3.2 Specific Objectives**

The study was dictated by the subsequent specific objectives.

- i. To establish the effect of technology adoption on organizational performance of National Social Security Fund in Kenya.
- ii. To determine the effect of strategic partnership on organizational performance of National Social Security Fund in Kenya.
- iii. To ascertain the effect of expansion on organizational performance of National Social Security Fund in Kenya.
- iv. To examine the effect of customer focus on organizational performance of National Social Security Fund in Kenya.

### **1.4 Research Questions**

The research aimed to respond to the subsequent research questions.

- i. What is the effect of technology adoption on organizational performance of National Social Security Fund in Kenya?
- ii. What is the effect of strategic partnership on organizational performance of National Social Security Fund in Kenya?
- iii. What is the effect of expansion on organizational performance of National Social Security Fund in Kenya?
- iv. What is the effect of customer focus on organizational performance of National Social Security Fund in Kenya?

### **1.5 Significance of the Study**

The findings will create value for numerous stakeholders, including the senior management of the NSSF, Kenya, by aiding in the analysis and evaluation of strategic practices within the Fund. The recommendations derived from this study will assist the Fund's management in effectively addressing and overcoming barriers to organizational performance.

Other pension schemes in Kenya will utilize the findings to unlock bottlenecks hindering the growth of the pension sector. Knowledge transfer between local institutions and those in

developed countries will facilitate the adoption of best industry practices and solutions to challenges related to organizational performance.

The senior management of other Kenyan parastatals will benefit from this study by gaining insights into strategic practices applicable to parastatals, with the recommendations serving as a foundation for improved management strategies.

The study will also provide significant benefits to the Kenyan government by guiding policymakers in developing strategies that encourage state-owned enterprises and the public sector to adopt strategic practices, ultimately enhancing organizational performance, governance and public service delivery.

Furthermore, this study will contribute to the academic community by enriching scholars' and researchers' knowledge base. It will serve as a valuable reference for further investigations into strategic practices and related subjects, supporting academic assignments and literature reviews while enhancing scholars' understanding of strategic practices.

### **1.6 Scope of the Study**

This research was restricted to NSSF in Kenya and assessed the effect of strategic practices on organizational performance. It focused on four key areas: technology adoption, strategic partnerships, expansion and customer focus. The study incorporated multiple theories, such as the Technology Acceptance Model, Social Exchange Theory, Resource-Based View Theory, Customer Satisfaction Model and the Balanced Scorecard Model. The data analysis covered eight consecutive financial years 2016/2017 through 2023/2024 hence provided comprehensive insights beyond just one year's data. The participants included middle level management from the administration, benefits, finance, registration and compliance departments across all 60 branches in Kenya. Primary data was gathered and a descriptive research design was employed. Data analysis involved multiple regression techniques.

### **1.7 Limitations of the Study**

Some employees at the National Social Security Fund (NSSF) in Kenya were hesitant to share information about the organization due to fears of being targeted or damaging their own reputation and that of the employer. To address these concerns, the researcher clearly outlined the study's objectives and reassured participants that the findings would only be utilized for scholarly reasons. Moreover, time constraints and low response rates posed challenges,

particularly as senior managers were mostly occupied with fieldwork. To tackle this issue, the researcher aimed to engage respondents during their working hours and provided additional time for completing the questionnaires. For those unable to meet face-to-face, an online questionnaire was distributed via email, ensuring that all respondents had the opportunity to participate in the research while preserving their comfort and confidentiality.

### **1.8 Organization of the Study**

The first chapter provides an overview of the study, including its background, research problem, objectives, significance, scope, limitations and structure. Chapter two reviews both theoretical and empirical literature, highlights research gaps and displays the conceptual framework. Chapter three explains the research design, target audience, sample size, data gathering methods, reliability testing, analysis and ethical deliberations. Chapter four provides the study's results and debates through qualitative and quantitative analysis. Chapter five provides the facts, formulates conclusions and offers recommendations derived from the study outcomes.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter explores both theoretical and empirical literature, offering a comprehensive review. It also summarizes the key findings from the reviewed studies and presents the conceptual framework, establishing a foundation for the research and guides the study's approach.

#### **2.2 Theoretical Literature Review**

The study was supported by Technology Acceptance Model, Social Exchange Theory, Resource-Based View Theory, Customer Satisfaction Model and the Balanced Scorecard Model.

##### **2.2.1 Technology Acceptance Model**

Fred Davis developed the Technology Acceptance Model (TAM) in the late 1980s. It is a theoretical framework that helps explain how people connect with and adopt new technology. TAM defines perceived utility and ease of use as the two main elements influencing technology adoption. When users view a technology as straightforward to operate and advantageous to their needs, they are more inclined to embrace it. These perceptions play a critical role in forming the user's attitude toward the technology. A positive attitude fosters greater intention to use the technology, while negative perceptions may hinder its acceptance. Essentially, TAM emphasizes that the simpler and more beneficial a technology appears to the user, the higher the likelihood of its adoption (Marangunić & Granić, 2015).

This model has been widely used in various fields to predict user behavior and technology integration, making it a cornerstone in understanding how technological innovations gain traction among users. By focusing on the user's perspective, TAM helps organizations develop strategies to enhance technology design and implementation, ultimately driving better adoption rates and successful outcomes in technology use. Technology Acceptance Model has been extensively applied in various domains, including information systems, education and healthcare, to analyze and predict user behavior regarding technology adoption (Marangunić & Granić, 2015), making it a vital tool for understanding technological acceptance.

Perceived ease of use describes how much effort users believe is required to use a specific technology. It reflects their expectations regarding how easily they can learn to operate it. The easier a technology is perceived to be, the greater the chances of its adoption. Behavioral intention to use represents a user's willingness to adopt a particular technology and is a strong indicator of actual usage. Users with positive attitudes and intentions are more likely to engage actively with the technology in practice. Actual system usage represents the real, observable behavior of individuals using the technology. This component is a direct consequence of the user's behavioral intention to apply the technology (Holden & Karsh, 2010).

The Technology Acceptance Model states that how easy and useful people think a technology is, directly affects whether they actually use it. Therefore, using a user-centered design approach is crucial when adopting new technologies. This involves designing technology interfaces and functionalities with a focus on simplicity, intuitiveness and minimizing the learning curve. By doing so, organizations increase the likelihood of positive user perceptions, fostering technology acceptance (Holden & Karsh, 2010).

Addressing perceived ease of use often involves providing adequate training and educational resources. Organizations can strategically implement training programs to familiarize users with the technology, reducing uncertainty and enhancing their confidence in using it. Organizations must articulate the benefits of the technology in relation to users' tasks and objectives. Whether through marketing materials, internal communication or training sessions, emphasizing the positive impact on job performance aligns with TAM's focus on perceived usefulness. Continuous improvement is integral to technology adoption practices. Usability testing and feedback loops allow organizations to assess and refine the usability of technology based on user experiences. Integrating user feedback into the development process helps in addressing any perceived ease of use issues, ensuring alignment with TAM principles (Masrom, 2007).

Implementing new technologies often involves organizational change. TAM's behavioral intention to use emphasizes the importance of users' willingness to adopt technology. TAM's actual system usage component stresses the importance of monitoring how users interact with the technology. Implementing robust metrics and analytics allows organizations to track user behavior, identify patterns and understand the actual usage of the technology. This data-driven approach supports decision-making and continuous improvement efforts (Masrom, 2007).

Recognizing individual differences in user preferences and needs is essential for technology acceptance. Offering customization options and flexibility in how users can interact with the technology aligns with TAM's emphasis on individual perceptions. This strategy accommodates diverse user preferences and increases the likelihood of positive attitudes and intentions. TAM acknowledges that perceived usefulness significantly influences users' intentions to use technology. Organizations can strategically implement incentives and recognition programs to highlight the value and positive impact of technology on individual and team performance. Positive reinforcement contributes to shaping positive attitudes and intentions toward technology adoption (Chuttur, 2009).

Strategic technology adoption practices involve implementing robust security measures, transparent communication about data protection and addressing privacy concerns. This approach matches the Technology Acceptance Model's emphasis on how easy and useful a technology seems to users. Adopting new technology isn't just about IT; it requires teamwork among different departments to be successful. Cross-functional teams, including representatives from Information Technology, Human Resource and other relevant departments, can ensure a holistic approach to technology adoption. TAM's emphasis on users' perceptions aligns with the need for a comprehensive understanding of the diverse perspectives within the organization (Marangunić & Granić, 2015).

The Technology Acceptance Model offers a helpful framework for grasping what influences users' acceptance of technology. By effectively applying TAM principles, organizations can boost technology adoption, resulting in greater user satisfaction, enhanced job performance and overall success in achieving their goals with technology. The integration of user-centered design, training initiatives, effective communication and continuous improvement aligns with TAM's core components, fostering a conducive environment for successful technology adoption in today's dynamic business landscape (Marangunić & Granić, 2015).

Although widely applied, the Technology Acceptance Model (TAM) has several limitations; first, it oversimplifies technology adoption by focusing mainly on perceived usefulness and ease of use, while neglecting social, cultural and organizational factors. Second, TAM assumes rational decision-making, excluding emotional influences and resistance to change. Third, its predictive power is limited in rapidly evolving technological environments where perceptions

shift quickly. Moreover, the model provides little guidance on long-term usage and post-adoption behavior. Finally, TAM's generic framework may not fit all contexts, requiring extensions or modifications to capture domain-specific variables such as trust, security and institutional support. This theory was pertinent to the current study as it provided valuable insights into the process of technology adoption, helping to explain how individuals accept and integrate new technologies.

### **2.2.2 Social Exchange Theory**

George Homans' Social Exchange Theory, introduced in 1958, posits that relationships are developed based on a cost-benefit analysis. Individuals assess potential rewards and costs, forming connections that maximize benefits while minimizing personal losses or disadvantages. This sociological and psychological framework offers a deeper understanding of human interactions by highlighting that social relationships are grounded in reciprocity and resource exchange. According to this theory, individuals participate in social interactions with the expectation of gaining benefits in return for their contributions, while also aiming to keep their costs low. This perspective helps explain how and why people form and maintain relationships based on perceived rewards. Applied to organizational contexts, social exchange theory offers valuable perspectives on how individuals and organizations form, maintain and evaluate relationships including strategic partnerships (Nakonezny & Denton, 2008).

Social Exchange Theory is fundamentally composed of three main components: rewards, costs and the comparison level. Rewards are the positive benefits that individuals anticipate from a relationship, while costs refer to the negative factors or sacrifices involved. The comparison level acts as a benchmark for assessing the fairness of relationship outcomes. When individuals perceive that the rewards outweigh their comparison level, they are more inclined to engage in and maintain the relationship. In strategic partnerships, this theory helps explain how organizations manage collaborations to ensure mutual benefits (Shiau & Luo, 2012).

Social Exchange Theory influences how organizations select partners for strategic collaborations. Before entering into a partnership, organizations evaluate the potential rewards and costs associated with collaboration. This assessment includes considerations such as access to resources, shared expertise, market reach and technological capabilities. By applying the principles of social exchange theory, organizations aim to choose partners with whom they can establish mutually beneficial relationships, aligning with the theory's emphasis on maximizing

rewards while minimizing costs. The reciprocity inherent in social exchange theory encourages a collaborative mindset within strategic partnerships. Organizations enter into these collaborations expecting that both parties will contribute valuable resources, knowledge or capabilities, resulting in shared success. The theory's emphasis on mutual benefit supports the development of partnerships where both entities actively engage in joint initiatives, knowledge sharing and coordinated efforts to achieve common objectives (Hüttinger & Pulles, 2012).

Trust is essential for the success of strategic partnerships and Social Exchange Theory helps explain how trust is built and kept. Through consistent and mutually beneficial exchanges, organizations build trust with their partners. The norm of reciprocity reinforces the idea that trust is developed when parties fulfill their commitments and reciprocate positive actions. Trust, in turn, contributes to the long-term commitment required for strategic partnerships to thrive. The theory acknowledges the role of uncertainty and risk in relationships and this is particularly relevant to strategic partnerships. Organizations applying this theory are guided to manage uncertainty by continuously assessing and adapting to changing circumstances. The rational decision-making aspect of the theory encourages organizations to remain alert and modify their tactics in light of the partnership's changing dynamics, contributing to effective risk mitigation and adaptability (Chang & Tsai, 2015).

Conflicts are inherent in any relationship and strategic partnerships are no exception. Social Exchange Theory provides a framework for approaching conflict resolution within these collaborations. By understanding the perceived rewards and costs associated with resolving conflicts, organizations can navigate disagreements while maintaining the overall balance in the relationship. Successful conflict resolution contributes to the longevity and effectiveness of strategic partnerships. Social Exchange Theory is instrumental in guiding strategic partnership practices by emphasizing the principles of reciprocity, rational decision-making and mutual benefit. It provides a lens through which organizations can understand, evaluate and enhance their collaborative efforts, fostering partnerships that are built on trust, effective communication and shared success. As organizations continue to seek collaborative opportunities in dynamic markets, the application of Social Exchange Theory becomes a strategic tool for cultivating and sustaining mutually beneficial relationships (Chang & Tsai, 2015).

Despite its relevance, Social Exchange Theory faces several criticisms; first, it assumes individuals are always rational and calculate costs and rewards logically, overlooking emotional, cultural and altruistic motivations in relationships. Second, it reduces complex human interactions to economic transactions, oversimplifying social behavior. Third, the theory struggles to explain long-term relationships where sacrifices are made without immediate or tangible rewards. Additionally, it ignores structural inequalities, such as power imbalances, that can distort exchanges. In organizational contexts, its focus on reciprocity may neglect broader environmental or institutional factors influencing partnerships, limiting its explanatory power in diverse social and cultural settings. This theory was pertinent to this study as it provided insights into the dynamics of strategic partnerships by examining the balance of benefits and contributions between parties.

### **2.2.3 Resource Based View Theory**

The Resource-Based View (RBV) hypothesis is a strategic management idea that was first presented by Penrose in 1957. It highlights how important an organization's internal assets and competencies are to obtaining a competitive advantage. It posits that harnessing unique, valuable and difficult-to-imitate resources is key to long-term success and sustaining market competitiveness. The theory argues that organizations can attain and maintain a competitive edge by effectively recognizing, acquiring and leveraging their distinct resources. In the context of growth, RBV is crucial for helping companies understand, develop and strategically allocate resources to support their expansion efforts. This theory states that a company's competitive edge stems from the strategic worth and uniqueness of its resources, which are separated into intangible assets like organizational culture and brand reputation and tangible assets like buildings and machines. Barney (1995) highlights that a resource needs to be rare, valuable, difficult to replicate and non-replaceable in order to guarantee a long-term competitive advantage. This framework assists firms in determining how their resources can help achieve and uphold a sustainable competitive advantage (Barney, 1995).

The theory prompts firms to identify and leverage their unique resources and capabilities when developing growth plans. For example, a company with cutting-edge technology may choose to expand through product innovation or by entering new technological markets. Conversely, if a firm has substantial brand equity, it might focus on expansion through branding efforts or target new markets where brand awareness is essential. By aligning the expansion strategy with the firm's resource base, the likelihood of success and the attainment of sustainable competitive

advantage are significantly increased (Peng, 2001). Furthermore, RBV emphasizes the importance of strategically allocating financial resources to acquire, develop and sustain valuable resources and capabilities. Thus, financial decisions such as capital budgeting, research and development spending and acquisitions must align with the firm's resource-based strategy to ensure effective resource utilization (Prahalad & Hamel, 1990).

Financial decisions should aim to enhance this value creation process. For example, investing in improving product quality, customer service or operational efficiency can strengthen a firm's competitive position and ultimately its finances (Peteraf, 1993). Financial resources are also essential for managing risks associated with resource-based strategies. Expanding into new markets or developing new capabilities involves uncertainties and risks. Adequate financial reserves can provide a cushion against unforeseen challenges and facilitate strategic adjustments as needed. Financial decisions play a critical role in supporting these strategies by allocating resources strategically, creating value and managing risks effectively. By aligning expansion strategies with its resource base and financial capabilities, a firm can enhance its competitive advantage and long-term performance.

Resource-Based View (RBV) theory offers valuable insights, however, it has notable criticisms. First, the theory is often criticized for being static, focusing on existing resources while overlooking dynamic market changes and evolving capabilities. Second, it provides limited guidance on how resources should be developed or acquired, making practical application challenging. Third, the assumption that resources are rare, valuable, inimitable and non-substitutable may not always hold in highly competitive or fast-changing industries. Additionally, RBV underplays external factors such as regulatory shifts, consumer trends and technological disruption. Lastly, its broad definitions of resources can make measurement and validation difficult. This theory was essential for the current research as it was linked to aspects like technology, sharing of resources and finances as shown in the conceptual framework.

#### **2.2.4 Customer Satisfaction Model**

The theory of customer satisfaction was developed by Noriaki Kano in 1980 and is a comprehensive framework that businesses use to understand measure and enhance the satisfaction levels of their customers. In customer-focused practices, businesses need to ensure that tangible aspects convey professionalism, cleanliness and a positive image. This includes the appearance of storefronts, website design and the overall physical presentation of products

or services (Hom, 2000). Customers expect consistency and reliability in product or service delivery. Businesses must focus on meeting or exceeding commitments, delivering on time and ensuring the accuracy of information and transactions (Angelova & Zekiri, 2011). Customer-focused strategies involve training and empowering employees to respond promptly to customer inquiries and concerns. This includes efficient customer service channels, quick issue resolution and a proactive approach to customer needs.

Empathy is the caring, individualized attention provided to customers. Understanding and addressing customer needs on a personal level is key to customer satisfaction. Businesses should train employees to listen actively, understand customer perspectives and tailor interactions to individual preferences. The SERVQUAL model helps businesses identify critical factors that significantly impact customer satisfaction. Companies can effectively allocate resources to areas that will have the most substantial beneficial effects on customer perception by prioritizing these factors (Ha & Janda, 2008). Implementing customer satisfaction surveys and other measurement tools based on the SERVQUAL dimensions allows businesses to quantitatively assess their performance. Regular performance evaluations provide insights into where the company stands in meeting customer expectations. The SERVQUAL model includes a gap analysis approach, helping businesses identify gaps between customer expectations and perceptions. This analysis is invaluable for understanding areas that require improvement and implementing targeted strategies to bridge these gaps (Ha & Janda, 2008).

Utilizing customer feedback and satisfaction data for decision-making processes ensures that strategies and initiatives are grounded in real customer needs and perceptions. This data-driven approach enhances the effectiveness of customer-focused practices. The model encourages businesses to tailor products, services and communication to individual customer preferences. Leveraging data and technology, companies can personalize interactions, providing a more engaging and satisfying experience for customers. Staying ahead of customer needs and expectations through continuous innovation is a central theme in the model. By embracing innovation, businesses can differentiate themselves in the market and demonstrate a commitment to evolving with customer preferences. Beyond training, businesses should focus on employee engagement initiatives to ensure that staff members are motivated and committed to delivering exceptional service (Hom, 2000).

In conclusion, the theory of Customer Satisfaction Model, exemplified by the SERVQUAL model, provides a robust framework for businesses aiming to enhance customer satisfaction and build customer-focused strategic practices. Applying the model in a strategic context involves a holistic approach that encompasses organizational culture, employee training, continuous improvement and a commitment to meeting or exceeding customer expectations across various touch points. By integrating the principles of the model into their strategic planning, businesses can foster a customer-centric culture, gain a competitive advantage and position themselves as leaders in delivering exceptional customer experiences (Serenko, 2011).

Despite its usefulness, the customer satisfaction theory and SERVQUAL model face several criticisms. First, they rely heavily on subjective perceptions, which may vary across cultures, industries and customer segments, reducing universal applicability. Second, measuring satisfaction through surveys can be costly, time-consuming and prone to response bias, limiting accuracy. Third, the model emphasizes service attributes but often overlooks emotional, social and contextual influences on satisfaction. Additionally, focusing on closing gaps may cause businesses to prioritize short-term fixes over long-term innovation. Finally, SERVQUAL assumes customers can clearly articulate expectations, which is not always realistic in rapidly evolving markets. This theory was pertinent to this study as it addressed customer focus.

### **2.2.5 Balanced Scorecard Model**

Robert Kaplan and David Norton invented the Balanced Scorecard (BSC) model in the beginning of 1990s as a strategic management tool to help organizations convert their strategic goals into quantifiable performance indicators that support their mission and vision. It is extensively applied across different sectors, highlighting that relying solely on financial metrics is insufficient for evaluating organizational success. The Balanced Scorecard (BSC) encourages a comprehensive approach by integrating four main perspectives: financial results, customer satisfaction, internal procedures and learning & growth. By evaluating these dimensions, organizations can achieve a broader insight into their overall performance, supporting long-term sustainability and growth while ensuring that all facets of the business are included in the assessment process.

The financial perspective focuses on traditional financial indicators like revenue, profit and return on investment, showing how strategies contribute to financial success. The customer perspective highlights how important it is to keep customers satisfied, loyal and retained,

stressing the need to understand and meet their expectations. It encourages organizations to prioritize customer satisfaction and loyalty. Research has shown a strong link between customer satisfaction and financial performance. By focusing on this aspect, firms can improve their competitiveness and long-term sustainability (Anderson, Fornell & Lehmann, 1994).

The internal processes perspective evaluates how well the organization operates, identifying key processes that need improvement to achieve strategic goals. The BSC assists organizations in pinpointing the processes essential for attaining strategic goals. Research has suggested that improvements in internal processes lead to improved efficiency and cost reduction (Davenport, 1993). Finally, the learning and growth viewpoint emphasizes the organization's capacity to support innovation, development and employee growth, considering aspects like skills, technology and workplace culture. The BSC encourages firms to invest in their employees' skills and knowledge. Studies have shown that investments in employee training and development can lead to increased innovation and organizational success (Becker & Huselid, 1998). By bringing these four perspectives together, the Balanced Scorecard (BSC) model provides a complete framework for managing performance, ensuring that all parts of the organization work together for long-term success and strategic alignment.

The Balanced Scorecard Model provides several ways in which it supports organizational performance. One of the main advantages of the Balanced Scorecard is that it makes it easier to explain and share the organization's strategic goals with everyone in the company. By defining clear measures in each of the four perspectives, organizations can align their efforts with the overall strategy. This alignment ensures that everyone in the organization understands their role in achieving strategic goals (Kaplan & Norton, 1996). The BSC provides a structured approach to performance measurement and management. It enables organizations to look at performance from a more comprehensive perspective and move beyond financial measures. With well-defined key performance indicators (KPIs) in each perspective, organizations can track progress and make data-driven decisions (Kaplan & Norton, 1992). The BSC's flexibility allows organizations to adjust their strategic objectives and measures as needed (Kaplan & Norton, 2000). This adaptability is crucial for long-term firm performance. Numerous case studies and research indicate that the Balanced Scorecard significantly improves business performance, making it a valuable framework for companies aiming to succeed.

While the Balanced Scorecard Model offers many benefits, it's not without challenges and criticisms. Some critics argue that organizations may struggle with defining appropriate measures and that it can be time-consuming and complex to implement (Ferreira & Otley, 2009). Additionally, it may not suit all types of organizations or industries. This model was essential for the current study because it clarified organizational performance whereby financial perspective is directly linked to finances and member contributions in the balanced score card ensuring financial stability and resource allocation. Strong financial management ensures the organization can meet obligations and enhance member benefits (Camilleri, 2021) while growth in member contributions suggests effective outreach, customer satisfaction and technological advancements as pointed out by Octavia (2024). According to Zoabi (2023) internal processes perspective alongside learning and growth perspective is linked to employee productivity through enhancement of skills, innovation and operational efficiency as argued by Chang (2022). Employee productivity reflects operational efficiency and workforce effectiveness (Tawse, 2023). The customer perspective is associated with market share, reflecting the organization's ability to attract and retain clients through quality service and value delivery as affirmed by Bandonio (2023).

## **2.3 Empirical Literature Review**

This section examined various researches done by various scholars in line with strategic practices and organizational performance so as to identify research gaps and mitigation measures to narrow the identified research gaps.

### **2.3.1 Technology Adoption and Organizational Performance**

Davalos (2023) explored how adopting technology influences the performance of microenterprises in Paraguay. To gather data, the study involved thirty-two owners and managers from various microenterprises. The research process consisted of four main phases: first, an exploratory phase to identify the specific needs of the businesses; second, a planning phase aimed at measuring performance; third, an implementation phase where the computerized system was introduced; and finally, a post-implementation evaluation phase that included measuring performance again based on the previously identified needs. The findings revealed a substantial positive change in the administrative success of the participating microenterprises. Most owners and managers agreed that the new system greatly enhanced their administrative tasks and processes. Specifically, they reported improvements in efficiency, accuracy and speed of operations. This suggests that when microenterprises adopt tailored

information and communication technologies, it can lead to better administrative performance. The study focused on microenterprises in Paraguay thus creating a contextual gap. The current study focused on the National Social Security Fund in Kenya, aiming to draw parallels and insights for similar contexts. The current study results suggested that reliability of IT infrastructure positively impacts the ability to adopt and utilize new technologies.

Moussa & Rahmouni (2021) investigated how internet technologies affect small and medium-sized enterprises (SMEs) using a strategic alignment model based on contingency theory. The results revealed that both the business strategy and the adoption of internet strategies significantly affected organizational performance. Additionally, the study found that strategic alignment positively impacted performance, which improved with increased internet adoption. To enhance organizational performance, the researchers suggested that leaders prioritize the strategic adoption of internet technologies. The study used technology as an independent variable measured by business data management, internet connectivity and ICT adoption but in the current study, technology was quantified in the context of Information Technology infrastructure, Information Technology knowledge management and technology innovation thus showing a contextual gap. The current study findings indicated that employees are motivated to contribute innovative solutions to technological challenges.

Cheruiyot (2020) conducted research to understand how technology adoption affects the performance of dairy cooperatives in Uasin Gishu County. The research precisely analyzed the effects of various technologies, including financial information systems, ICT, human resource information systems and product processing technologies. The study employed an explanatory design to illustrate the concepts by applying the diffusion of innovation theory and the theory of constraints to show the relationship between technology adoption and performance. Data was gathered via questionnaires, with reliability confirmed through pre-testing on two dairy societies using the Cronbach Alpha coefficient. The results revealed that adopting financial information systems, ICT and product processing technologies substantially and favorably affected the success of dairy societies. The research focused on the years 2011 to 2015, while the current study's time frame was 2016 to 2024 thus showing empirical gap. The current study's results showed that the organization effectively utilizes knowledge repositories to manage IT knowledge.

Chege, Wang & Suntu (2020) examined the role of information technology in enhancing organizational performance at Population Services Kenya. They employed a descriptive survey method, gathering data through a semi-structured questionnaire sent electronically to all 438 staff members. A total of 311 staff members participated in the study, yielding a response rate of 71%, considered satisfactory. The findings showed that the majority of staff members had access to different IT devices that effectively facilitated their work activities. This led to the establishment of a positive link between IT usage and the overall organizational success at PS Kenya. The research demonstrated that IT usage was responsible for approximately 82.4% of the organization's performance. In light of these findings, the researchers advised organizations to implement IT tools to achieve a competitive edge and improve customer service quality. Embracing technology was seen as essential for enhancing operational efficiency and overall customer satisfaction. The study exclusively utilized primary data thus showing a methodological gap. The current study used a blend of primary and secondary data to deliver a more in-depth analysis. The current study established that the current IT infrastructure is adequate for implementing the latest technological advancements.

Kariuki (2019) investigated the connection between total quality management (TQM), information and communication technology (ICT) and the performance of NGOs in Nairobi City County. Using a descriptive research design, questionnaires were distributed electronically to selected NGOs, achieving a high response rate of 95% with 202 respondents. The study found no statistically significant correlation between TQM implementation, ICT adoption and NGO success. Some key challenges identified included staff resistance to change, selective implementation of TQM practices and insufficient training and experience among staff. Moreover, obstacles to ICT adoption included limited resources, inadequate training on new systems and a lack of personnel with the necessary ICT skills. The research employed cross-sectional descriptive research design to enable comparison of different population groups at a single point in time while the current study utilized a descriptive research design for fact finding thus showing methodological gap. The findings from the current study revealed that there are effective mechanisms in place for sharing IT knowledge across the organization.

### **2.3.2 Strategic Partnership and Organizational Performance**

Mukhongo, Atandi & Okonda (2023) researched how strategic partnerships affect the profitability of broadcasting organizations in Kenya. This research's main objective was to evaluate how strategic alliances affect an organization's performance. Igor Ansoff's theories and the Resource-Based View were the foundation for the study's correlation and descriptive

research designs. The research's findings showed a substantial and statistically significant link between strategic alliances and organizational success. Consequently, it was concluded that these partnerships significantly improve performance levels in businesses. This highlights the critical role that partnerships play in driving success in the media industry. The study focused on four factors: technology diffusion, customer service, cost synergies and expertise. The current study concentrated specifically on strategic partnerships thus showing an empirical gap. Results of the current study established that organization's collaboration with partners is strengthened by the transparent management of shared resources.

Emami (2022) examined how strategic alliances relate to the performance of SMEs in the telecommunications sector. This research employed structural equation modeling to analyze primary data from 74 small companies. According to the findings, strategic alliances significantly improve partner performance, which boosts organizational, operational and financial efficacy. Emami recommended that these businesses assess pre- and post-alliance elements, such as partner resemblance, alliance experience, reputation, complementary capabilities, industry breadth and commitment, in order to promote trust and cooperation and improve performance. The study utilized structural equation modeling for analysis. The current study employed inferential and descriptive statistics thus showing a methodological gap. The current study's findings showed that potential risks associated with partnerships are outweighed by the expected benefits.

Ragui (2021) researched the effect of strategic alliances on the financial performance of commercial banks in Nairobi City County, Kenya. The research focused on the influence of different types of alliances, grounded in theories of transaction costs, control power and the resource-based view. Using a descriptive research methodology, the study included all 39 commercial banks in the region, specifically targeting operations and finance managers. A census sampling method was utilized, resulting in 78 respondents for comprehensive representation. The findings from regression analysis indicated that these alliances significantly impact the banks' profitability, although innovation alliances were found to have a minimal effect. The study concluded with recommendations for banks to continuously evaluate their agency banking strategies to ensure alignment with financial goals and to invest more in research and development to enhance technological innovation. The study utilized transaction costs, control power and resource-based view theories. The current study drew on social exchange theory as its theoretical foundation thus showing a theoretical gap. The current study

results revealed that resource sharing has led to better collaboration between the organization and its partners.

Medforth (2020) studied the impact of strategic alliances on the success of energy firms in Kenya. The research sought to assess the influence of factors like knowledge transfer, market development, operational competence and technological advancement on the success of firms in the energy sector. It utilized the Balanced Scorecard (BSC) model in conjunction with resource-based theory, as well as knowledge, social exchange and transaction theories. Medforth undertook a survey targeting managers from finance, marketing, customer experience and production departments within 22 energy companies, utilizing a descriptive cross-sectional research method. The data was gathered through structured surveys, allowing for a comprehensive analysis of various factors influencing performance. Following the data collection, regression analysis was applied to investigate the relationships between research variables. The outcomes revealed positive correlations among several key elements, including knowledge transfer, technological advancement, market development, operational efficiency and organizational performance. Based on these results, Medforth concluded that the implementation of strategic alliance practices plays a crucial role in significantly improving the overall performance of energy companies. This suggests that fostering collaborative relationships can lead to enhanced operational outcomes, thereby positioning these firms for greater success in the competitive energy sector. Overall, the study highlights the importance of strategic alliances in driving performance improvements and encourages energy companies to leverage such partnerships for better results. The research recommended that energy firms carefully evaluate and choose their partners before forming alliances to ensure mutually beneficial relationships. It also encouraged these companies to explore various strategic alliances to expand their products and services while maintaining productive partnerships. The study focused on 22 energy companies while the current study targeted all branches of the NSSF in Kenya thus showing an empirical gap. The current study established that rewards from strategic partnerships provide strong incentives for continued collaboration.

### **2.3.3 Expansion and Organizational Performance**

Munee (2023) examined how market growth strategies influence the profitability of supermarkets in Nairobi City County, Kenya. The study sought to assess the impacts of various strategies, including market development, diversification, product development and market infiltration. It was based on agency theory, the balanced scorecard model and market

orientation theories. Using a descriptive research approach, data was gathered via a feedback form that was pre-tested for accuracy. The findings suggested a direct link between market expansion strategies and organizational success. The study suggested that supermarkets should adopt customer-focused pricing, boost their marketing and advertising budgets and engage in product re-engineering to develop innovative, high-quality products that attract new customers. By implementing these strategies, supermarkets could enhance their performance and better meet customer needs. The study concentrated on specific expansion strategies while the current study examined expansion as a broader strategic practice thus showing an empirical gap. The current study established that customer feedback plays a significant role in the organization's decisions to extend its product lines.

Wambui & Kavale (2022) investigated the effects of corporate diversification strategies and their effect on the profitability of insurance firms in Kenya. The purpose of the research was to assess how insurance companies' performance was affected by conglomerate, concentric, horizontal and vertical diversification methods. The research employed a descriptive survey approach and was grounded in performance maximization theory, Ansoff market theory, modern portfolio theory and agency theory. It targeted chief financial officers or their agents, concentrating on 54 insurance companies. Descriptive statistics like mean and standard deviation as well as inferential statistics like regression analysis and correlation were used to collect and evaluate both primary and secondary data. The results suggested a robust positive association between the performance of Kenyan insurance businesses and all four diversification techniques, indicating the critical role these strategies play in improving the sector's overall organizational effectiveness. The study examined diversification strategies while the current study focused on technology adoption, strategic partnerships, expansion and customer focus hence a conceptual gap. The current study findings showed that facility expansions are planned in areas that align with the target market and business objectives.

Luvusi (2020) explored market expansion strategies and their effects on the success of Telkom Kenya Ltd in Nairobi City County, Kenya. The research aimed to ascertain the effects of strategies including market infiltration, product development, diversification and market development on firm's success by utilizing the RBV and Ansoff Matrix theories. Primary data was gathered utilizing both structured and unstructured questionnaires as part of a descriptive study methodology. To evaluate the tool's accuracy and legitimacy, 10 respondents completed a pilot test of the questionnaires; these respondents were subsequently excluded from the final

analysis. The reliability and content validity were assessed using the Cronbach Alpha test. Descriptive statistics were used to evaluate the quantitative data and theme analysis was employed to look at the qualitative responses to open-ended questions. The findings showed that performance is significantly impacted by diversification initiatives, which aids Telkom Kenya in preserving its competitive edge in local and regional markets. The company implements low pricing to enhance product demand and grow its market share as part of its market penetration strategy. Additionally, its product development approach fosters new product introductions or improvements to existing offerings. The research recommends that so as to attract a broader range of consumer segments and improve its overall profitability, Telkom Kenya may introduce novel offerings or penetrate new markets. It also suggested that Telkom Kenya continuously adjust prices to increase sales, as lowering prices effectively attracts potential customers. The research employed correlation analysis while the current study employed multiple regression analysis hence showing an empirical gap. The current study findings discovered that the extension of the organization's product lines strengthened its brand's overall market presence.

Maithya (2020) studied the impact of growth strategies on the performance of telecommunications firms in Kenya. The research looked into how the company's performance was impacted by market penetration, product development, diversification and market development strategies. It was predicated on Ansoff's market growth theory, resource-based view theory and agency theory. Primary data was gathered using a descriptive study methodology and distributed via Google forms questionnaire. Descriptive and inferential statistics were utilized in the analysis to properly analyze the data and produce conclusions that were insightful to market development. These results suggest that these strategies are critical to improving firm performance. The study focused on market penetration, product development, diversification and market development strategies while the current study focused on technology adoption, strategic partnerships, expansion and customer-focus thus showing a conceptual gap. The current study established that workforce expansion introduced new skill sets that are critical to the organization's growth.

Njomo (2019) examined the effects of expansion strategies on the financial success of Kenya's insurance sector. The goal was to evaluate the impacts of diversification, product development and penetration strategies on performance. Grounded in Resource-Based Theory and Porter's Competitive Strategy Theory, the research utilized a correlational survey design, targeting 52 Chief Executive Officers from insurance companies across the country. The findings revealed

that diversification, product development and penetration strategies significantly predict performance, indicating that these expansion strategies contribute to overall success. The research concentrated on financial performance while the current study evaluated organizational performance as the dependent variable thus creating conceptual gap. The current study findings indicated that the location of the expanded facilities is strategically chosen to maximize market reach.

#### **2.3.4 Customer Focus and Organizational Performance**

Issau, Gnankob, Ansong, Acquah & Erskine-Sackey (2023) analyzed the effect of organizational learning and customer focus on the success of firms within Ghana's hotel sector. The study investigated how customer focus mediates the relationship between organizational learning and firm performance. A correlation research design was utilized, employing quantitative data to test the hypotheses. Data was gathered from 118 hotel owners or managers in Ghana's central region. The results suggested a substantial beneficial link between organizational learning and both corporate success and customer orientation. Furthermore, customer focus was positively associated with firm performance and was found to serve as a partial mediator in the relationship between organizational learning and firm performance, highlighting its importance in enhancing business outcomes. The research highlights the significance of integrating organizational learning with customer focus to enable hotels to thrive in a dynamic environment and meet customer expectations. The study used commitment-trust, customer loyalty and brand values theories while the current study utilized the customer satisfaction model thus showing a theoretical gap. The outcomes from the current study showed that the organization effectively communicates the benefits of its products/services to customers through sensitization programs.

Setiyaji, Alves & Wijaya (2022) explored the significance of customer focus for organizational performance in an information and communication technology (ICT) firm in Indonesia. Data analysis included exploratory and confirmatory factor analyses, with regression analysis conducted using SMART-PLS to evaluate the hypothesized relationships. The findings suggested that a strong organizational customer orientation leads to improved customer relationship practices. This enhancement subsequently contributes to better production performance and greater customer satisfaction, highlighting the importance of prioritizing customer-centric strategies within organizations to achieve overall success and foster stronger

connections with clients. Furthermore, customer satisfaction was found to have a direct impact on the company's financial performance, while production performance positively influenced both customer satisfaction and financial success. The research concentrated on the outcomes of organizations, client interaction practices and organizational client focus. The current study emphasized on customer focus hence showing a conceptual gap. The results from the current study showed that the organization consistently provides timely responses to customer inquiries and issues.

Wangui (2021) examined the impact of customer experience management on the profitability of oil marketing companies in Kenya, guided by the Value Hierarchy and RBV theories. The analysis employed descriptive methods, multiple linear regression and correlation techniques. The results revealed that these companies exhibit a strong emphasis on cognitive experience management, with moderate engagement in relational experience management. The research concluded that effective customer experience management significantly enhances industry performance, prompting recommendations for oil marketing firms to adopt such strategies to improve overall outcomes. The study was grounded on two theories. This created a theoretical gap. The current study incorporated five theories namely: Technology Acceptance Model, Social Exchange Theory, Resource Based View, Customer Satisfaction Model and Balanced Scorecard Model, to provide a more comprehensive framework for analysis with its results suggesting that the organization's product and service customization efforts effectively meet the specific needs of its customers.

Auko (2021) investigated on customer perceptions of service quality in private primary schools in Kisumu City. A cross-sectional descriptive survey design was adopted to gather quantitative data through the SERVQUAL Model. This pilot study led to necessary revisions, including the removal and modification of specific items, ensuring that the final instruments were more effective and aligned with the research goals. After these adjustments, the finalized research tool was employed to collect responses from the chosen participants, ensuring the data gathered accurately reflected the study's objectives. This meticulous process contributed to the overall rigor and integrity of the research findings. The survey found that all respondents valued quality education for their children and perceived the service quality of private primary schools as high, with tangible aspects contributing significantly to their positive perceptions. The study recommended that the Ministry of Education conduct regular inspections and regulations of private schools to uphold education quality and protect customers by eliminating substandard

institutions. The study used purposive sampling while the current study applied simple random sampling techniques thus showing methodological gap. The current research's findings showed that the organization offers a wide range of customization options to cater to diverse customer needs.

Tingah (2019) examined the enthusiasm of customer care managers and its effect on client contentment at selected Airtel outlets in Nairobi, Kenya. The study assessed the impact of staff training programs, supervisory structures, career development frameworks and communication strategies on customer satisfaction. Stratified random sampling was conducted, and data was gathered through questionnaires featuring open-ended, closed and Likert scale items. Descriptive statistical analysis was conducted utilizing SPSS, whilst qualitative data was analyzed through thematic analysis. Multiple linear regression was employed to explore the relationships between the research variables. The results showed a positive link between customer care executives' motivation and client contentment, highlighting that training programs, supervisory systems, career development and communication methods all positively affected customer satisfaction. The study suggested that Airtel management should invest in employee training and career development to enhance knowledge, skills and motivation, leading to higher customer satisfaction. The study employed stratified random sampling while the current study adopted simple random sampling techniques hence showing a methodological gap. The findings from the current study showed that customer sensitization initiatives have successfully increased customer awareness and understanding of the organization's offerings.

#### **2.4 Summary of Literature Review and Research Gaps**

This section outlines the gaps identified from the review of theories, concepts and previous studies. The literature on strategic practices and organizational performance revealed varying perspectives on the connection between the research variables. This research was dictated by the Technology Acceptance Model, Social Exchange Theory, RBV Theory, Customer Satisfaction Model and BSC Model to address these diverse viewpoints.

Critics argue that Technology Acceptance Model oversimplifies the factors influencing technology adoption. It mainly focuses on critical aspects such as organizational context, external pressures and individual differences. In dynamic environments, the model may not adequately address the rapid changes in technology and user preferences. Social exchange theory is criticized for its assumption of rational decision-making and self-interest. Critics

argue that it oversimplifies human behavior by not accounting for emotional or ethical considerations. Additionally, in complex social contexts, the reciprocity implied by Social Exchange Theory may not accurately represent the multifaceted nature of relationships and exchanges. Critics contend that traditional Customer Satisfaction Models often focus on short-term interactions and fail to capture the holistic and long-term aspects of customer relationships. They argue that measuring satisfaction alone may not predict customer loyalty or advocacy, which are critical for sustained business success. Critics of the balanced scorecard model argue that its emphasis on financial and non-financial metrics may not align with the diverse goals and strategies of organizations. The model's reliance on pre-defined performance indicators may hinder adaptability in rapidly changing business environments and its top-down approach may limit employee engagement and innovation.

Several scholars such as (Auko, 2021) used purposive sampling in their studies while the current study used simple random sampling. Chege (2020); Wang (2020); Maithya (2020); Suntu (2020) used only primary data while the current study employed both primary and secondary data. Some studies such as Davalos (2023) were done on Paraguayan micro enterprises; Medforth (2020) on energy companies whilst the current study was carried out in National Social Security Fund in Kenya. Emami (2022) employed structural equation modeling to analyze primary data while the current study employed inferential statistics to analyze data. Issau, (2023); Gnankob, (2023); Ansong, (2023); Acquah, (2023); Erskine- Sackey, (2023) used commitment- trust customer loyalty and brand values theory while the current study used customer satisfaction model to support customer focus practices. Some studies used cross sectional descriptive research designs (Kariuki, 2019). Other studies used correlation analysis to analyze data while the current study was analyzed using multiple regression analysis.

Scholars such as Moussa (2021); Rahmouni (2021) used hypotheses in their studies while the current study used research objectives. Mukhongo (2021); Atandi (2021); Okonda(2021) used diffusion of technology, customer service, knowledge expertise and cost synergies; Munee (2023) focused on market development, diversification, product development and market penetration expansion strategies; Setiyaji, (2022);

Previous studies have explored various factors influencing organizational performance using different variables and theoretical frameworks. Alves (2022) and Wijaya (2022) studied organizational client focus, customer interaction practices and organizational outcomes, highlighting the significance of customer-centric approaches. Similarly, Tingah (2019)

examined the role of employee motivation in driving organizational success. Wambui (2022) and Kavale (2022) investigated diversification strategies, including horizontal, vertical, concentric and conglomerate diversification, highlighting how strategic diversification impacts organizational performance.

In contrast, the current study focused on four key variables: technology adoption, strategic partnership, business expansion, and customer focus practices, reflecting a comprehensive approach to organizational performance. Additionally, past studies utilized different theoretical frameworks. For instance, Ragui (2021) anchored research on transactional cost theory, control power theory and the resource-based view theory. However, the current study was grounded on five theoretical models: The Technology Acceptance Model, Social Exchange Theory, Resource-Based View, Customer Satisfaction Model and the Balanced Scorecard Model, offering a broader theoretical perspective. Furthermore, Njomo (2019) measured financial success as the dependent variable, whereas the current study employed organizational performance as the dependent variable, emphasizing a more holistic approach to evaluating overall business success.

**Table 2.1: Summary of Literature Review and Research Gaps**

<b>Researcher &amp; Year</b>	<b>Topic</b>	<b>Research Findings</b>	<b>Research Gaps</b>	<b>Focus of the Current Study</b>
Davalos (2023)	Influence of technology adoption on organizational performance of microenterprises in Paraguay.	The findings revealed a significant positive change in the administrative performance of the participating microenterprises. Most owners and managers agreed that the new system greatly enhanced their administrative tasks and processes.	The study focused on microenterprises in Paraguay.	The current study focused on the National Social Security Fund in Kenya.
Issau et al., (2023)	Influence of organizational learning and customer focus on the success of firms within Ghana's hotel sector.	The findings showed a strong correlation between organizational learning and customer focus as well as business performance.	The study applied the theories of commitment-trust, customer loyalty and brand values	The current study utilized the customer satisfaction model.
Mukhongo et al., (2023)	Effects of strategic partnerships on the performance of broadcasting organizations in Kenya.	The research identified a substantial and strong correlation between strategic alliances and organizational efficacy, resulting in the conclusion that such collaborations substantially enhance performance levels within organizations.	The study focused on four factors: technology diffusion, customer service, expertise and cost synergies.	The current study concentrated specifically on strategic partnerships.
Munee (2023)	Influence of market growth strategies and profitability of supermarkets in Nairobi City County, Kenya.	The results demonstrated a direct connection between market expansion strategies and organizational success.	The study concentrated on specific expansion strategies namely market development, diversification, product development and market penetration	The current study examined expansion as a broader strategic practice.
Emami (2022)	How strategic alliances relate to the performance of small entrepreneurial firms in the telecommunications sector.	The results showed that partners' performance is greatly enhanced by strategic alliances, leading to an increase in organizational, operational and financial effectiveness.	The study utilized structural equation modeling for analysis.	The current study employed inferential and descriptive statistics.

Setiyaji, Alves & Wijaya (2022)	The significance of customer focus for organizational success in an ICT firm in Indonesia.	The findings demonstrated that a strong organizational customer orientation leads to improved customer relationship practices.	The research studied organizational customer orientation, client interaction practices, and organizational outcomes.	The current study emphasized customer focus.
Wambui & Kavale (2022)	Effects of corporate diversification strategies and their effect on the profitability of Kenyan insurance firms.	The results suggested a strong positive association between the performance of Kenyan insurance companies and each of the four diversification techniques.	The study examined vertical, horizontal, concentric and conglomerate diversification as the independent variables.	The current study centered on technology adoption, strategic partnerships, expansion and customer focus.
Auko (2021)	Customer perceptions of service quality in private primary schools in Kisumu City.	The survey found that all respondents valued quality education for their children and perceived the service quality of private primary schools as high, with tangible aspects contributing significantly to their positive perceptions.	The study used purposive sampling.	The current study applied simple random sampling techniques.
Moussa & Rahmouni (2021)	Effects of internet technologies on SMEs	The results revealed that both the business strategy and the adoption of internet strategies significantly affected organizational performance.	The study treated technology as an independent variable.	The current study concentrated on strategic practices.
Ragui (2021)	Influence of strategic alliances on the financial health of commercial banks in Nairobi City County, Kenya.	The findings demonstrated a strong and favorable correlation between the banks' profitability and brand marketing, agency, innovation and technological alliances. Regression research revealed that while innovative collaborations had a little impact, these alliances cumulatively affect the banks' earnings.	The study used the theories: Transaction Costs, Control Power and Resource Based View theory.	The current study was based on Social Exchange Theory.
Wangui (2021)	Influence of customer experience management on the success of oil marketing firms in Kenya.	The findings indicated that oil marketing companies in Kenya demonstrate a high level of cognitive experience management and a moderate level of relational experience management.	The study was underpinned on two theories: Value Hierarchy and Resource Based View theories.	The current study integrated five theories: the Technology Acceptance Model, Social Exchange, Resource Based View, Customer Satisfaction Model and Balanced Scorecard Model.

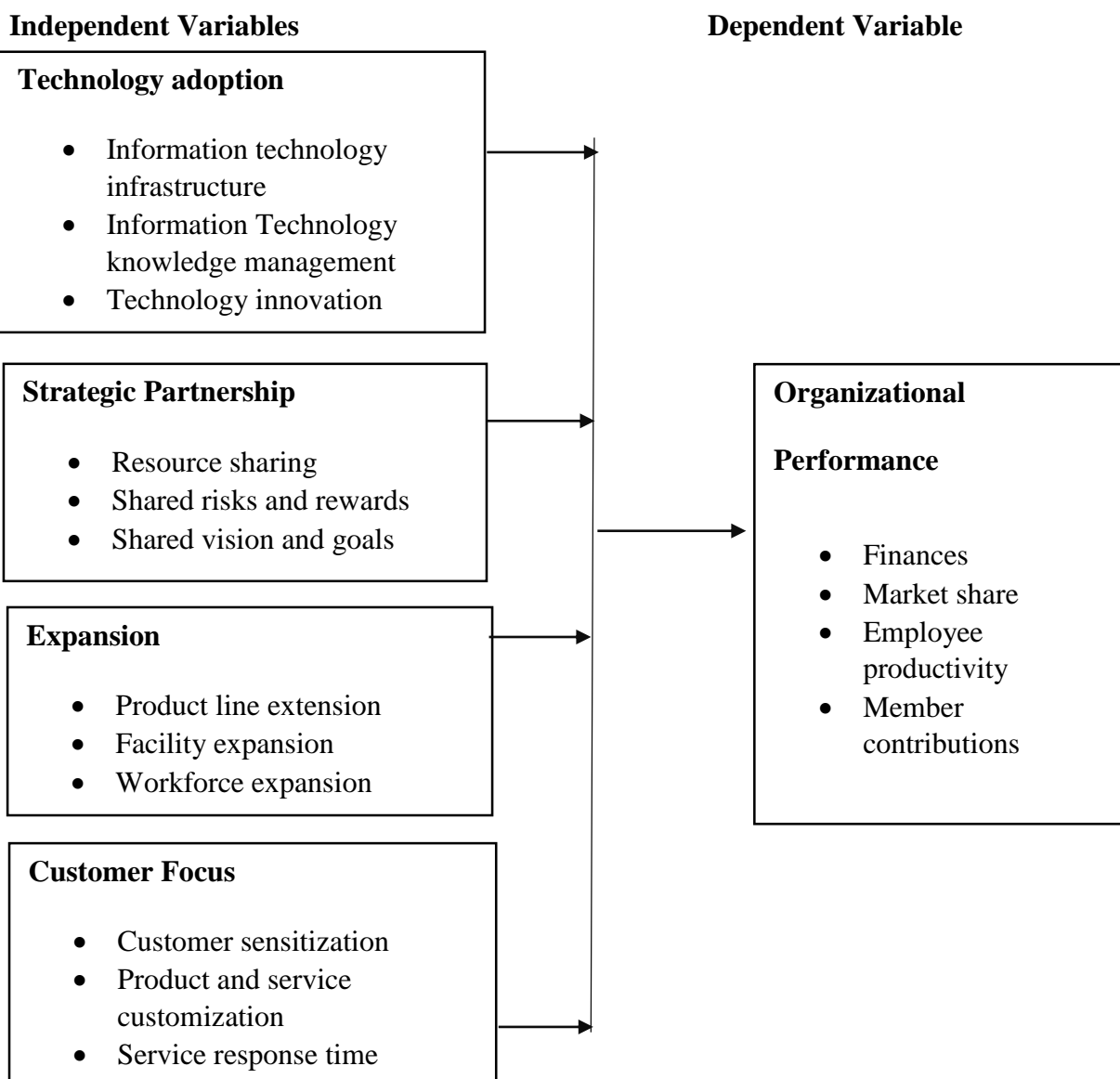
Chege, Wang &Suntu (2020)	The role of information technology in enhancing organizational performance at Population Services Kenya.	The discoveries showed that the most of staff members had access to different IT devices that effectively facilitated their work activities.	The study relied solely on primary data.	The current study used a blend of primary and secondary data to deliver a more in-depth analysis.
Cheruiyot (2020)	Effects of technology adoption on the success of dairy cooperatives in Uasin Gishu County.	The results suggested that the implementation of IFMIS, ICT, and product processing technologies had a substantial and beneficial effect on the success of dairy cooperatives.	The study focused on the years 2011- 2015.	The current study timeframe was 2016-2024.
Luvusi (2020)	Market expansion strategies and their effects on the success of Telkom Kenya Ltd. in Nairobi City County, Kenya.	The results indicated that diversification strategies positively influence success, helping Telkom Kenya maintain a competitive advantage in local and regional markets.	The study employed correlation analysis.	The current study used multiple regression analysis.
Maithya (2020)	Impact of growth strategies on the success of telecommunications firms in Kenya.	The profitability of Kenyan telecommunications firm was found to have a strong positive correlation with four growth strategies: market infiltration, product development, modification and market development. These results suggest that these strategies are critical to improving firm performance.	The study utilized tactics such as modification, product development, market penetration and market development.	The current study focused on technology adoption, strategic partnerships, expansion and customer focus.
Medforth (2020)	Impact of strategic alliances on the success of selected Kenyan energy companies.	Based on the positive correlations found between knowledge transfer, technological advancement, market development, operational efficiency and organizational performance, Medforth concluded that strategic alliance practices have a significant positive impact on the overall success of the energy firms under study.	The study focused on 22 energy companies.	The current study targeted all branches of the NSSF in Kenya.

Kariuki (2019)	Relationship between Nairobi City County's NGOs' performance, ICT and TQM.	The study found no significant correlation between TQM implementation, ICT adoption and NGO performance.	The study employed cross sectional descriptive research design to enable comparison	The current study utilized descriptive research design for fact finding
Njomo (2019)	Effects of expansion strategies on the financial success of Kenya's insurance sector.	The findings revealed that diversification, product development and penetration strategies significantly predict performance, indicating that these expansion strategies contribute to overall success.	The study focused on financial performance	The current study evaluated organizational performance as its dependent variable.
Tingah (2019)	Motivation of customer care executives and its effect on customer satisfaction at selected Airtel outlets in Nairobi, Kenya.	The results demonstrated a positive correlation between customer care executives' motivation and customer satisfaction, highlighting that training programs, supervisory systems, career development and communication methods all positively affected customer satisfaction.	The study employed stratified random sampling.	The current study utilized simple random sampling techniques.

**Source: Researcher (2025)**

## 2.5 Conceptual Framework

A conceptual framework is a set of broad and overarching ideas derived from key theoretical fields, providing a structured foundation for organizing and presenting research findings. According to Thomas & Tee (2022), it serves as a guiding framework that helps in systematically aligning research objectives, methodology and analysis in a coherent manner. It is used to illustrate a researches' understanding of how existing concepts come together to inform a particular problem (Brown, 2022). Figure 2.1 shows the association between technology adoption, strategic partnership, expansion and customer focus and organizational performance. Each variable has its measurement indicators included on the conceptual framework.



## **Figure 2.1: Conceptual Framework**

**Source: Researcher (2025)**

The conceptual framework presented in Figure 2.1 exemplifies that technology adoption was measured using information technology infrastructure, information technology knowledge management and technology innovation; strategic partnership was measured using resource sharing, shared risk and rewards and shared vision and goals; expansion was measured using product line extension, facility expansion and workforce expansion while customer focus was measured using customer sensitization, product and service customization and service response time. The dependent variable was organizational performance and was assessed using finances, market share, employee productivity and member contribution.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter contains the approaches and techniques for identifying and selecting data for analysis. It encompasses the diverse study designs, target population, selection methodology from the intended group, sample size, data gathering methods, data analysis techniques, data presentation formats and ethical concerns.

#### **3.2 Research Design**

The research utilized a descriptive research design, which was applicable because the key variables were well-defined and the study objectives were clearly stated. Research design involves various methods and techniques to achieve the study's objectives (Lewis, 2015). It is considered a strategic framework created by the researcher (Ghauri, Grenhaug & Strange, 2020) to address the research problem. Cooper & Schindler (2014), argue that a descriptive research design is particularly suitable for studies with well-structured research questions. One major advantage of this research design is its effectiveness in analyzing change and development over time.

#### **3.3 Target Population**

The target population was all the 60 NSSF branches. According to the NSSF annual report of 2023, there were 60 NSSF branches in Kenya. This formed the unit of analysis. The unit of observation consisted of 300 middle level management in NSSF, Kenya as they are primarily responsible for implementing strategic practices in the organization. The target population was therefore in the position to explain the strategic practices and organizational performance. The study population of 300 middle level management comprised; 60 from the Administration department, 60 from Benefits department, 60 from Finance department, 60 from Registration department and 60 from Compliance department as exhibited in Table 3.1.

**Table 3.1: Target Population**

<b>Category</b>	<b>Target population</b>	<b>Percentage</b>
Administration department	60	20%
Benefits department	60	20%
Finance department	60	20%
Registration department	60	20%
Compliance department	60	20%
Total	300	100%

**Source: National Social Security Fund Human Resource Department (2024)**

### **3.4 Sampling Design**

The sampling frame included all accessible members of the population, forming the basis for selecting the sample. It consisted of individuals from whom data was collected. Mugenda & Mugenda (2003) posit that a sample of 30% is sufficient to produce accurate results. Therefore, the study's sampling frame comprised middle level management from all NSSF branches. From this population, a stratified sampling method was utilized to select 90 respondents, following the formula outlined by Kothari (2004) and ensuring a 95% confidence level. The final sample of 90 was proportionately drawn from each branch size stratum, then randomly selected to ensure fair and representative participant inclusion. Strata were formed based on branch size to ensure diverse representation. From each stratum, respondents were proportionately and randomly selected, enhancing the sample's credibility and representativeness.

$$\frac{30\%}{100\%} \times 300$$

$$=90$$

**Table 3.2: Sample Size**

Category	Sample size	Percentage
	$\frac{30\%}{100\%} \times 60$	
Administration department	18	20%
Benefits department	18	20%
Finance department	18	20%
Registration department	18	20%
Compliance department	18	20%
Total	90	100%

**Source: Researcher (2024)**

### **3.5 Data Collection Procedure**

Prior to collecting data in the field, the researcher obtained permission from Kenyatta University and NACOSTI. After approval was granted, appointments were arranged with selected respondents to get their consent and explain the importance of the study. During these discussions, the researcher agreed on convenient times for participants to complete the questionnaire. Additionally, the researcher explained the benefits the organization could gain from their participation, highlighting the positive impact on the research results. This approach encouraged participation and created a cooperative research environment, ensuring meaningful engagement throughout the process.

### **3.6 Data Collection Instrument**

The research utilized primary data sources, which Mugenda & Mugenda (2009) described as first-hand information obtained directly from the field, specifically from selected respondents in the sample. The primary data was collected utilizing a Likert scale. Ninety middle level management were chosen from the administration, benefits, finance, registration and compliance departments across various NSSF branches in Kenya. A structured, closed-ended questionnaire was employed for data collection. This method was suitable because it allowed

efficient data collection over a large area within a short time while maintaining confidentiality. It also encouraged respondents to provide accurate answers. Additionally, the questionnaire design allowed respondents to complete them at their convenience. The questionnaire was subdivided into two sections. The first section (Section A) collected background information such as gender, education level, department and years of service. The second section (Section B) included questions on technology adoption, strategic partnerships, expansion, customer focus and organizational performance. Respondents rated each statement using a five-point Likert scale. To encourage thoughtful responses, the drop-and-pick approach was used for questionnaire administration, as suggested by Matthews & Ross (2014).

### **3.7 Pilot Testing**

The test was undertaken through a tenth of the total sample, comprising nine responders selected from various NSSF branches across Kenya. According to Rundle, Russell, Leo, & Dietrich (2013), pilot testing is recommended to involve about 10% of the study's sample size. This subset was determined through simple random sampling to ensure fairness and representativeness.

### **3.8 Validity and Reliability of the Research Instrument**

Validity testing enabled the researcher to determine whether the questionnaire accurately measured the intended concepts. Construct validity was assessed by examining the extent to which the questionnaire aligned with the theoretical framework of the study. Face validity was established through expert review and participant feedback to confirm that the items appeared to measure the intended variables (Lindlof & Taylor, 2017). Content validity was measured by ensuring that the questionnaire comprehensively captured all relevant dimensions of the study variables (Bauman, 2011). To determine content validity, pilot testing was conducted, which further confirmed the questionnaire's ability to capture accurate and consistent data, thereby strengthening the reliability of the research instrument.

#### **3.8.1 Validity of the Research Instrument**

Instrument validity refers to the accurateness and reliability of study results based on data collected using the research tool (Golafshani & Behnood, 2018). Face validity assesses the subjectivity of a test and whether it captures the concept being measured, ensuring the tool represents the population sample. Meanwhile, content and construct validity focus on drawing

conclusions from test results across similar items, verifying that the tool effectively measures the intended variables and provides reliable insights into the broader scope of the study. According to Joppe (2000) abilities and knowledge used in the test items should represent a domain of wide abilities and knowledge. In this study, face validity was used to enhance participants' confidence in the measured results, content validity was used to evaluate how well the questionnaire covered all relevant aspects of the research and the extent to which the research questions accurately assessed the research objectives. Construct validity was used to ensure that a test or measurement accurately represented the theoretical concept it intends to measure and to confirm that variables genuinely reflected the studied phenomenon.

### 3.8.2 Reliability of the Research Instrument

As stated by Taylor, Bogdan and DeVault (2015), reliability refers to the consistency of a measurement tool in evaluating what it is intended to measure, ensuring that the findings of a study are stable and repeatable over time. In this study, the reliability of the research instruments was tested using Cronbach's alpha ( $\alpha$ ) through SPSS. Cronbach's alpha is a statistical measure used to determine internal consistency by examining the degree to which items within a scale are correlated and, therefore, measure the same underlying construct. A coefficient of 0.7 or higher was adopted as the threshold, in line with the view of Milton, Bull and Bauman (2011), who argue that such values reflect an adequate level of reliability. Reliability test outcomes are as exhibited in Table 3.3:

**Table 3.3 Reliability Analysis**

<b>Variable</b>	<b>Cronbach's Alpha Coefficient Score</b>	<b>No. of items</b>	<b>Comments</b>
Technology adoption	0.847	7	Reliable
Strategic partnership	0.860	7	Reliable
Expansion	0.912	7	Reliable
Customer focus	0.902	7	Reliable
Organizational performance	0.889	7	Reliable
Overall reliability	0.882	7	Reliable

**Source: Researcher (2025)**

As shown above, technology adoption had a coefficient of 0.847, Strategic partnership had 0.860, expansion had 0.912, customer focus had 0.902 and organizational performance had 0.889. The coefficients varied from 0.847 to 0.912, implying that the data gathering tool was reliable. Kothari (2008) states that scores between 0.8 and 0.9 signify strong reliability, whilst values ranging from 0.6 to 0.8 denote adequate reliability. The research tool demonstrated good reliability and was therefore dependable.

### 3.9 Data Analysis and Presentation

Lindlof & Taylor (2017) describe data analysis as the systematic organization of collected information. The data was first processed through cleaning, coding and entry into analysis software. Qualitative data was coded manually with themes developed inductively from emerging patterns. For qualitative data, conceptual content analysis was conducted and findings were presented in narrative form. Credibility was ensured through respondent validation, triangulation and maintaining a clear audit trail throughout the analysis process. Descriptive statistics, including mean and standard deviation, were employed to analyze the quantitative data collected in the study. This approach provided insights into data distribution and variability. The results were systematically presented using tables and pie charts to enhance clarity and facilitate better understanding of the findings. Additionally, inferential analysis used multiple regression to examine relationships among variables, providing deeper insights into patterns and trends. This comprehensive approach enhanced the understanding of the information, hence improving the overall analysis and interpretation of the results.

$$P = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Whereby; -

P=Performance of National Social Security Fund, Kenya

$\beta_0$ =Constant

$\beta_1$ - $\beta_4$ = Variable Coefficients

$X_1$ =Technology adoption

$X_2$ =Strategic partnership

$X_3$ =Expansion

$X_4$ =Customer focus

$\epsilon$ = error term

The researcher evaluated the model's predictive ability by calculating the coefficient of determination ( $R^2$ ) to analyze changes in strategic practices at the National Social Security Fund in Kenya. An F-test, conducted through Analysis of Variance (ANOVA) at a 95% confidence level, was used to assess the model's effectiveness. Finally, the data was processed using SPSS and the results were displayed in tables for better clarity and interpretation.

### **3.10 Ethical Considerations**

Ethical considerations were prioritized throughout the study. To ensure confidence in the study's objectives, the researcher secured permits from the NACOSTI and presented participants with an introductory letter from Kenyatta University. This approach promoted credibility and transparency throughout the research process. Additionally, authorization was obtained from NSSF management to facilitate data collection. Participants were informed that their involvement was entirely voluntary, with the option to withdraw at any time. Confidentiality was strictly maintained, with no disclosure of participants' names or identities to any third parties. By ensuring anonymity, the researcher aimed to build trust and encourage participants to provide accurate information for the study. The researcher cited all sources of information to avoid plagiarism and ensured accurate reporting of the study findings without manipulation.

## CHAPTER FOUR

### DATA ANALYSIS, RESULTS, DISCUSSION AND INTERPRETATION

#### 4.1 Introduction

The research aimed to assess the effect of strategic practices on the organizational performance of the National Social Security Fund in Kenya. It precisely examined how technology adoption, strategic partnerships, expansion and customer focus influenced NSSF's performance. To analyze the data, descriptive statistics such as frequency, percentages, mean and standard deviations were used, with results presented in tables and pie charts. Additionally, correlation analysis, multiple regression and qualitative analysis were conducted based on the study's research questions.

#### 4.2 Response Rate

A total of 90 questionnaires were personally distributed to participants from the administration, benefits, finance, registration and compliance departments across various National Social Security Fund (NSSF) branches in Kenya. The overall response rate, highlighting the level of participation from these departments, is summarized in Table 4.1 below.

**Table 4.1: Response Rate**

<b>Category</b>	<b>Frequency</b>	<b>Percentage (%)</b>
Response	78	87
Non response	12	13
<b>Total</b>	<b>90</b>	<b>100</b>

**Source: Research Data (2025)**

The findings in Table 4.1 suggests that of the 90 questionnaires distributed, 78 were properly completed and resubmitted, representing a high response rate of 87%. Conversely, 12 questionnaires were not resubmitted, accounting for a non-response rate of 13%. Baruch (2021) argue that a response rate exceeding 80% is adequate for data analysis. Thus, the 87% response rate was considered suitable for analysis. The high response rate also enhanced the credibility and reliability of the research's findings, as it indicated strong participant engagement and

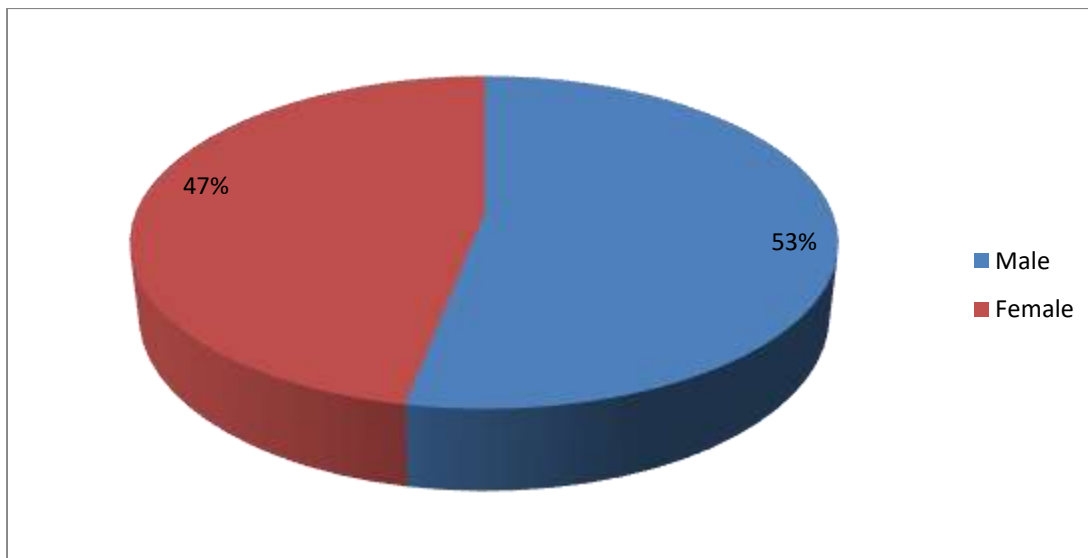
acceptance of the research. This ensured that the collected data accurately represented the target population for meaningful analysis.

### 4.3 Demographic Characteristics

The research gathered the responders' bio data, emphasizing key aspects such as gender, education level, department and years of work experience. The findings derived from this data are detailed in the subsequent sections to provide a comprehensive understanding of respondent characteristics.

#### 4.3.1 Gender of the Respondents

The research aimed to ascertain the gender representation of responders to understand the distribution between male and female participants. The findings, provided insights into gender diversity, as illustrated in Figure 4.1.



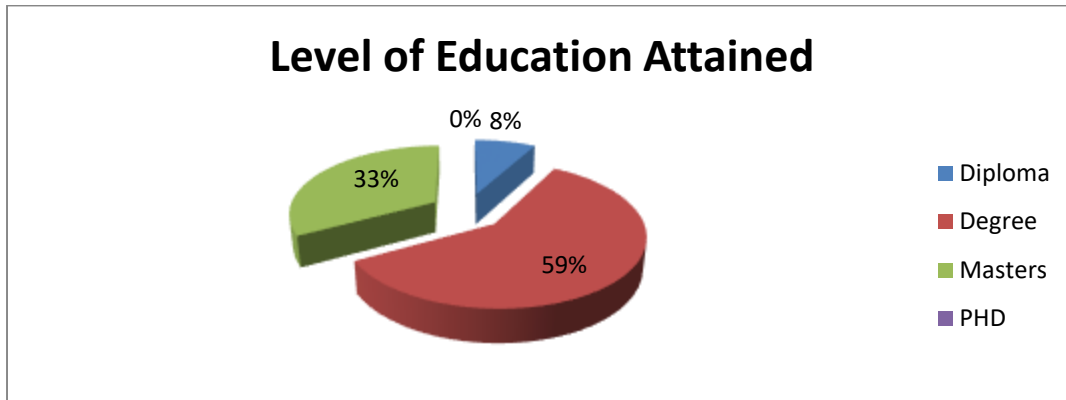
**Figure 4.1: Gender of the Respondents**

**Source: Research Data (2025)**

The results in Figure 4.1 indicate that male made up the majority at 53%, whereas female was 47%. Including sex data was essential to ensure fair representation of both sexes in the research. This balanced approach highlights the importance of gender diversity in the workplace, ensuring that the perspectives of both sexes were equally considered in the research.

### 4.3.2 Level of Education Attained

The research aimed to examine how respondents' educational levels were represented in the research. The findings, which highlight the distribution of educational qualifications among participants, are presented in Figure 4.2 below.



**Figure 4.2: Educational Level**

**Source: Research Data (2025)**

The findings in Figure 4.2 reveal that most respondents (59%) had obtained a bachelor's degree, while 33% held a master's degree and 8% had a diploma. None of the participants had a PhD. This suggests the responders held the requisite educational backgrounds to contribute meaningfully to the study and provide valuable insights. Their level of literacy ensured that they could accurately understand and respond to the research questions. According to Kasika (2020), higher education levels enhance employees' skills and knowledge, significantly influencing organizational performance. Well-educated employees are better equipped to implement strategic practices, improve efficiency and drive overall organizational success. Therefore, the respondents' educational background performed an essential role in guaranteeing the dependability of the research's findings.

### 4.3.3 Department Worked

The study aimed to determine how different departments were represented in the research. The findings, which highlight the distribution of respondents across various departments, are displayed in Table 4.2 below.

**Table 4.2: Department Worked**

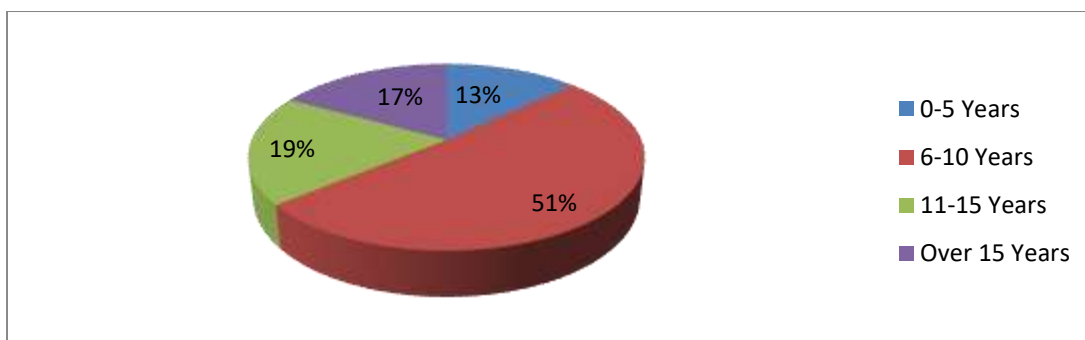
Years	Frequency	Percentage %
Compliance department	46	59
Finance department	11	14
Administration department	7	9
Benefits department	9	12
Registration department	5	6
<b>Total</b>	<b>78</b>	<b>100</b>

**Source: Research Data (2025)**

Table 4.2 demonstrate that the majority of respondents (59%) were from the compliance department, followed by 14% from finance department, 12% from benefits department, 9% from administration department and 6% from the registration department. These results demonstrate that participants were drawn from various departments, ensuring a well-rounded perspective on the effect of strategic practices on organizational success of NSSF, Kenya. The diversity of respondents allowed for a comprehensive analysis, incorporating insights from different functional areas within the organization. This variety helped enhance the study’s credibility by reflecting a broad range of experiences and viewpoints related to strategic practices and its effects on organizational performance.

#### **4.3.4 Number of Years Worked**

The research aimed to examine how respondent’s years of work experience were reflected in the research. The findings, which provide insights into the distribution of work experience among participants, are presented in Figure 4.3 below.



### **Figure 4.3: Number of Years Worked**

**Source: Research Data (2025)**

The findings in Figure 4.3 suggests that most respondents (51%) had between 6 to 10 years of work experience, while 19% had worked for 11 to 15 years, 17% had over 15 years of work experience and 13% had between 0 to 5 years of work experience. These results suggest that the respondents had sufficient professional experience to provide valuable insights into the effect of strategic practices on organizational performance of NSSF, Kenya. Their varied experience within the organization provided a knowledgeable viewpoint, enhancing their comprehension of how strategic approaches affect overall organizational performance.

#### **4.4 Descriptive Statistics**

Data was systematically arranged according to the study variables to enhance clarity and relevance. The results were then presented in an organized format, emphasizing significant patterns and trends identified during the analysis. This approach ensured a structured interpretation of the findings, allowing for a clearer understanding of the impact of various factors on the study's objectives while maintaining accuracy and coherence in data presentation. A five-point Likert scale ranging from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree was used. In the current study, the means were interpreted according to Mugenda & Mugenda's, (2003) suggestion that mean values fluctuating from 2.4 downwards indicate low approval, mean values between 2.5 and 3.4 reflect moderate approval, while mean values from 3.5 to 5.0 signify high approval. Quantitative data were analyzed using descriptive statistics, with the mean (M) and standard deviation (SD) computed through the SPSS.

##### **4.4.1 Technology Adoption and Organizational Performance**

The research aimed to assess the effect of technology adoption on the organizational performance of National Social Security Fund, Kenya. The findings, summarized in Table 4.3, provided insights into respondents' perceptions regarding technology adoption and its influence on organizational performance, offering a clearer understanding of its effectiveness.

**Table 4.3: Descriptive Statistics on Technology Adoption**

<b>Statement</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
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The reliability of our IT infrastructure positively impacts our ability to adopt and utilize new technologies.	78	4.21	0.76
The current IT infrastructure is adequate for implementing the latest technological advancements	78	4.04	0.94
There are effective mechanisms in place for sharing IT knowledge across the organization.	78	4.56	0.41
Our organization effectively utilizes knowledge repositories to manage IT knowledge.	78	4.60	0.40
Employees are motivated to contribute innovative solutions to technological challenges.	78	4.43	0.54
The organization invests significantly in research and development to drive technology innovation.	78	3.76	0.38
Technology adoption affects organizational performance.	78	4.12	0.65
<b>Aggregate</b>		<b>4.25</b>	<b>0.58</b>

**Source: Research Data (2025)**

Results in Table 4.3 indicate that most participants agreed that the reliability of their IT infrastructure positively impacts their ability to adopt and utilize new technologies (mean of 4.21). There was a minimal variance in adoption and utilization of new technologies due to the reliability of IT infrastructure (standard deviation of 0.76). The research affirmed that the current IT infrastructure is adequate for implementing the latest technological advancements (mean of 4.04) and implementation of latest technological advancements did not vary much (standard deviation of 0.94). The participants agreed that the organization has effective mechanisms for sharing IT knowledge (mean of 4.56) with minimal variation in how IT knowledge is shared (standard deviation of 0.41). The respondents agreed that their organization effectively utilizes knowledge repositories to manage IT knowledge (mean of 4.60) with low variation in IT knowledge management (standard deviation of 0.40). The respondents agreed that employees are highly motivated to contribute innovative solutions to technological challenges (mean of 4.43). The variance of employees' contribution to innovative solutions was low (standard deviation of 0.54). The research affirmed that the organization's substantial investment in research and development drives technology innovation (mean of 3.76). The variance of technology innovation due to significant investment in research and development was quite low (standard deviation of 0.38). The participants acknowledged that technology adoption greatly affects organizational performance, as indicated by a high mean of 4.12, with minimal variation reflected in a standard deviation of 0.65.

The aggregate mean of 4.25 and standard deviation of 0.58 suggest that most participants strongly agreed that technology adoption affect organizational performance. These findings highlight the perceived importance of technological integration in enhancing organizational performance. The aggregate mean of 4.25 suggests high approval regarding the significance of technology adoption. Effective IT infrastructure, knowledge-sharing mechanisms and employee motivation play crucial roles in enhancing technological advancements. Organizations that invest in research and development foster innovation and efficiency. Overall, technology adoption significantly contributes to improved organizational performance, emphasizing the need for continuous investment in IT infrastructure, IT knowledge management and technology innovation to sustain growth and competitiveness.

The findings are congruent with those of Davalos (2023), who indicated a significant positive improvement in the administrative performance of participating microenterprises. The introduction of a new system greatly enhanced their administrative tasks and processes, leading to better efficiency, accuracy and speed of operations through technology adoption. Similarly, research by Chege, Wang & Suntu (2020) revealed that IT usage contributed approximately 82.4% to an organization's overall performance. Additionally, Cheruiyot (2020) found that implementing financial information systems, ICT and product processing technologies significantly enhanced the performance of dairy societies. The study demonstrated that these technological advancements played a crucial role in improving operational efficiency, productivity, and overall organizational success.

Additionally, Moussa & Rahmouni (2021) found that both business strategy and the adoption of internet strategies played a crucial role in enhancing organizational performance. However, these findings contradict the research by Kariuki (2019), who reported no statistically significant correlation between Total Quality Management (TQM) implementation, ICT adoption and NGO performance. This suggests that while technology adoption generally enhances efficiency and performance in various sectors, its impact may vary depending on organizational structures and implementation strategies. Overall, the study highlights the critical role of technology and strategic business approaches in improving organizational outcomes across different industries.

#### **4.4.2 Strategic Partnership and Organizational Performance**

The research aimed to investigate the effect of strategic partnerships on the organizational performance of National Social Security Fund in Kenya. Table 4.4 shows the outcomes.

**Table 4.4: Descriptive Statistics on Strategic Partnership**

<b>Statement</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
Resource sharing has led to better collaboration between our organization and its partners.	78	3.70	1.32
Our organization's collaboration with partners is strengthened by the transparent management of shared resources.	78	3.25	1.71
The potential risks associated with our partnerships are outweighed by the expected benefits.	78	4.56	0.44
The rewards from our strategic partnerships provide strong incentives for continued collaboration.	78	3.38	1.64
The shared vision between our organization and its partners guides the direction of our collaborations.	78	4.20	0.74
Aligned goals between our organization and its partners have contributed to the success of our strategic partnerships.	78	3.68	1.12
Strategic partnership affects organizational performance.	78	4.70	0.32
<b>Aggregate</b>		<b>3.92</b>	<b>1.04</b>

**Source: Research Data (2025)**

Results in Table 4.4 show that most participants concurred that resource sharing has led to better collaboration between the organization and its partners (mean of 3.70). However, there was high level of variability suggesting that respondents had diverse opinions in regard to collaboration between the organization and its partners (standard deviation of 1.32). The respondents affirmed that the organization's collaboration with partners is strengthened by the transparent management of shared resources (mean of 3.25) though there was high variation on transparent management of shared resources (standard deviation of 1.71) implying mixed opinions. The respondents agreed that the potential risks associated with partnerships are outweighed by the expected benefits (mean of 4.56), with low variation in expected benefits (standard deviation of 0.44). Furthermore, most of the respondents agreed that the rewards from strategic partnerships provide strong incentives for continued collaboration (mean of 3.38), though responses exhibited high variation on the incentives for continued collaboration (standard deviation of 1.64). A shared vision between the organization and its partners was seen as a guiding factor for collaboration (mean of 4.20), with low variation in the guiding factors for collaboration (standard deviation of 0.74). Similarly, the research affirmed that aligned goals between the organization and its partners have contributed to the success of strategic partnerships (mean of 3.68), but responses showed moderate variation on success of

strategic partnerships (standard deviation of 1.12). Strategic partnerships were viewed as significantly affecting organizational performance (mean of 4.70), but was marked by minimal variation in organizational performance (standard deviation of 0.32), highlighting strong consensus on their effect.

The cumulative mean of 3.92 and standard deviation of 1.04 demonstrated that strategic partnership determines organizational performance. The findings indicate that most participants strongly support the role of strategic partnerships in their organizations. The aggregate mean of 3.92 suggests high approval of the statements regarding collaboration, resource sharing and organizational success. Specifically, participants agreed that sharing resources improves collaboration, transparent management strengthens partnerships and the benefits of partnerships outweigh the risks. Additionally, the incentives from partnerships encourage continued cooperation and a shared vision helps guide collaborations. Aligned goals between the organization and its partners contribute to the success of these partnerships, ultimately enhancing organizational performance. These results highlight the importance of strategic partnerships in fostering efficiency, trust and long-term success.

The results align with the research conducted by Ragui (2021), who used regression analysis to show that strategic alliances have a significant impact on banks' profitability. However, innovation alliances were found to have a minimal effect. Likewise, Mukhongo, Atandi & Okonda (2023) identified a strong, statistically significant link between strategic alliances and organizational success. Their results revealed that partnerships are essential for improving business performance by promoting collaboration and resource sharing. Additionally, Emami (2022) highlighted that strategic alliances contribute to better partner performance. These partnerships help organizations improve their operations, strengthen their financial standing and achieve overall efficiency. Businesses that engage in strategic alliances benefit from shared expertise, reduced risks and increased market reach. This evidence suggests that forming alliances can be an effective strategy for businesses looking to enhance their competitiveness and long-term success.

#### **4.4.3 Expansion and Organizational Performance**

The research aimed to determine the effects of expansion on organizational performance of National Social Security Fund, Kenya. Table 4.5 gives a depiction of the outcomes.

**Table 4.5: Descriptive Statistics on Expansion**

<b>Statement</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
Customer feedback plays a significant role in our decisions to extend our product lines.	78	3.90	1.11
The extension of our product lines has strengthened our brand’s overall market presence.	78	4.62	0.38
The location of our expanded facilities is strategically chosen to maximize market reach.	78	4.81	0.18
Facility expansions are planned in areas that align with our target market and business objectives.	78	3.95	1.04
Workforce expansion has introduced new skill sets that are critical to our organization’s growth.	78	4.37	0.62
Workforce expansion is carefully planned to support our organization’s long-term objectives.	78	4.21	0.16
Expansion affects organizational performance.	78	4.63	0.37
<b>Aggregate</b>		<b>4.36</b>	<b>0.55</b>

**Source: Research Data (2025)**

Results in Table 4.5 indicate that a lot of the participants approved to a notable degree that customer feedback plays a significant role in decisions to extend product lines (mean of 3.90) however, there was high variance in opinions concerning product lines expansion (standard deviation of 1.11). The respondents agreed that the extension of product lines has strengthened the brand’s overall market presence (mean of 4.62) and the variance was quite low (standard deviation of 0.38). The research affirmed that the location of expanded facilities is strategically chosen to maximize market reach (mean of 4.81) and opinions concerning maximization of market reach did not differ much. (Standard deviation of 0.18). The participants agreed that facility expansions are planned in areas that align with the target market and business objectives (mean of 3.95) however, there was divergence of opinions in regard to alignment with target market and business objectives hence high variance (standard deviation of 1.04). The study affirmed that workforce expansion has introduced new skill sets that are critical to the organization’s growth (mean of 4.37) which was marked by low variance (standard deviation of 0.62). The respondents affirmed that workforce expansion is carefully planned to support the organization’s long-term objectives (mean of 4.21) with variance in supporting of the organization’s long-term objectives being quite low (standard deviation of 0.16). Expansion

affects organizational performance (mean of 4.63) but was marked by minimal variation in organizational performance (standard deviation of 0.37).

The cumulative mean of 4.36 and standard deviation of 0.55 show that a lot of the participants approved highly of the questions posed with regard to expansion although there were mixed opinions on some issues based on different experiences. The findings indicate a strong approval among participants regarding the effect of expansion on organizational performance. The high aggregate mean of 4.36 suggests that most respondents highly approve and recognize the significance of expansion efforts. Specifically, customer feedback plays a key role in determining product line extensions, which in turn, have strengthened the brand's market presence. Additionally, the strategic selection of facility locations has maximized market reach, aligning expansion efforts with business objectives. Workforce growth has also been acknowledged as essential, bringing in new skill sets that contribute to the organization's development. Moreover, carefully planned workforce expansion supports long-term business goals, ensuring sustainable growth. Overall, the findings confirm that expansion strategies, including product, facility and workforce growth, significantly influence organizational performance. The positive responses highlight the importance of well-planned expansion efforts in enhancing market positioning, operational efficiency and long-term success.

The findings align with the research by Muneo (2023), which established a direct link between market expansion strategies and organizational performance. According to Luvusi (2020), diversification initiatives play a crucial role in enhancing performance, helping Telkom Kenya maintain its competitive advantage in both local and regional markets. Similarly, Njomo (2019) found that diversification, product development and market penetration strategies significantly influence performance, demonstrating that these expansion approaches contribute to overall business success. Additionally, Wambui & Kavale (2022) highlighted a significant positive link between the success of Kenyan insurance firms and the application of four diversification strategies. Their findings suggest that these strategies are essential in improving organizational effectiveness within the insurance sector. Overall, these studies confirm that implementing market expansion strategies such as diversification and product development leads to better performance and long-term sustainability, making them vital for businesses looking to thrive in competitive industries.

#### 4.4.4 Customer Focus and Organizational Performance

The research aimed to ascertain the effect of customer focus on the organizational performance of National Social Security Fund in Kenya. Table 4.6 gives a depiction of the outcomes.

**Table 4.6: Descriptive Statistics on Customer Focus**

<b>Statement</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
Our organization effectively communicates the benefits of our products/services to customers through sensitization programs.	78	4.60	0.42
Customer sensitization initiatives have successfully increased customer awareness and understanding of our offerings.	78	4.05	0.94
Our organization's product and service customization efforts effectively meet the specific needs of our customers.	78	4.32	0.66
The organization offers a wide range of customization options to cater to diverse customer needs.	78	4.11	0.92
Our organization consistently provides timely responses to customer inquiries and issues.	78	4.25	0.46
Our organization effectively handles urgent customer requests with minimal delay.	78	4.20	0.76
Customer focus affects organizational performance.	78	4.31	0.69
<b>Aggregate</b>		<b>4.26</b>	<b>0.69</b>

**Source: Research Data (2025)**

Research findings in Table 4.6 show that a lot of the participants approved that the organization effectively communicates the benefits of its products/services to customers through sensitization programs (mean of 4.60). The variance in sensitization programs was low (standard deviation of 0.42). The study affirmed that customer sensitization initiatives have successfully increased customer awareness and understanding of the organization's offerings (mean of 4.05) however, there was little deviation in customer awareness and understanding of the organization's offerings (standard deviation of 0.94). Participants agreed that the organization's product and service customization efforts effectively meet the specific needs of its customers (mean of 4.32) with low variance in satisfaction of specific needs of customers (standard deviation of 0.66). Respondents agreed that the organization offers a wide range of customization options to cater to diverse customer needs (mean of 4.11) which in turn had low variance (standard deviation of 0.92). The research affirmed that the organization consistently

provides timely responses to customer inquiries and issues (mean of 4.25). The variation in opinions in regard to customer inquiries was minimal (standard deviation of 0.46). Most respondents agreed that the organization effectively handles urgent customer requests with minimal delay (mean of 4.20) and the variance was quite low (standard deviation of 0.76). Customer focus significantly influences organizational performance, as replicated by a high mean of 4.31 and low variability with a standard deviation of 0.69.

Overall, the cumulative mean of 4.26 and standard deviation of 0.69 demonstrate that the respondents strongly approved the questions related to customer focus. The findings demonstrate strong participant support of customer focus as a vital component in organizational performance, evidenced by a high aggregate mean of 4.26. The results highlight that effective communication through sensitization programs helps increase customer awareness and understanding of products and services. Additionally, product and service customization play a key role in meeting specific customer needs, with organizations offering diverse options to cater to different preferences. Furthermore, timely responses to customer inquiries and efficient handling of urgent requests contribute to overall customer satisfaction. These factors collectively enhance customer relationships, leading to improved organizational performance. The findings reinforce that prioritizing customer focus through effective communication, customization and responsiveness is essential for long-term business success.

The results align with research by Issau et al. (2023), which demonstrated a substantial positive correlation amongst organizational learning, firm performance and customer focus. Their study also found that customer focus was positively linked to firm performance and acted as a partial mediator between organizational learning and firm performance, emphasizing its critical role in improving business outcomes. Similarly, Tingah (2019) identified a positive correlation between the motivation of customer care executives and customer satisfaction. His study highlighted that factors such as training programs, supervisory systems, career development and effective communication methods all contributed to higher customer satisfaction. Additionally, research by Setiyaji, Alves & Wijaya (2022) demonstrated that customer satisfaction directly impacts a company's financial success. Their findings also showed that production performance positively influences both customer satisfaction and financial success.

#### 4.4.5 Organizational Performance

The research aimed to ascertain the effect of strategic practices on the organizational performance of NSSF, Kenya. Table 4.7 gives a depiction of the outcomes.

**Table 4.7: Descriptive Statistics on Organizational Performance**

<b>Statement</b>	<b>N</b>	<b>Mean</b>	<b>Standard Deviation</b>
Financial stability is essential for organizational performance, as it provides the foundation for sustainable growth and resilience in the face of economic uncertainty or market fluctuations.	78	4.51	0.46
Organizational performance is influenced by strategic decisions related to investment and capital allocation.	78	4.47	0.50
Organizations with significant market share often play a leadership role in driving industry trends, innovation and market dynamics.	78	4.58	0.42
A higher market share typically indicates that an organization has a larger presence, stronger brand recognition and greater market influence compared to its competitors.	78	4.44	0.48
Productive employees make efficient use of organizational resources, including time, labor, materials and technology.	78	4.42	0.56
Productive employees demonstrate attention to detail, accuracy and adherence to quality standards, resulting in higher-quality products, services and customer experiences.	78	4.51	0.47
Member contributions often serve as a primary source of revenue for membership-based organizations.	78	4.52	0.49
Higher member contributions enable organizations to invest in enhancing member services, benefits and experiences.	78	4.32	0.45
<b>Aggregate</b>		<b>4.47</b>	<b>0.47</b>

**Source: Research Data (2025)**

Outcomes in Table 4.7 reflect that a lot of participants approved that financial stability is essential for organizational performance, as it provides the foundation for sustainable growth and resilience in the face of economic uncertainty or market fluctuations (mean of 4.51 and low standard deviation of 0.46). The research affirmed that organizational performance is influenced by strategic decisions related to investment and capital allocation (mean of 4.47 and low standard deviation of 0.50). The respondents agreed that organizations with significant

market share often play a leadership role in driving industry trends, innovation and market dynamics (mean of 4.58 and low standard deviation of 0.42). Participants agreed that a higher market share typically indicates that an organization has a larger presence, stronger brand recognition and greater market influence compared to its competitors (mean of 4.44 and low standard deviation of 0.48). The research revealed that productive employees make efficient use of organizational resources, including time, labor, materials and technology (mean of 4.42 and low standard deviation of 0.56). The research affirmed that productive employees demonstrate attention to detail, accuracy and adherence to quality standards, resulting in higher-quality products, services and customer experiences (mean of 4.51 and low standard deviation of 0.47). Member contributions often serve as a primary source of revenue for membership-based organizations (mean of 4.52 and low standard deviation of 0.49). Higher member contributions enable organizations to invest in enhancing member services, benefits and experiences (mean of 4.32 and low standard deviation of 0.45).

The cumulative mean of 4.47 and standard deviation of 0.47 demonstrated that a lot of the participants approved highly of the questions posed with regard to organization performance. The findings indicate strong approval among participants regarding the key factors influencing organizational performance as reflected in the high aggregate mean of 4.47. Financial stability is recognized as a crucial foundation for sustainable growth, ensuring resilience against economic uncertainties. Strategic decisions related to investment and capital allocation play a vital role in shaping organizational outcomes. Organizations with significant market share are seen as industry leaders, driving innovation and influencing market trends. A strong market presence enhances brand recognition and competitiveness. Additionally, productive employees contribute to efficient resource utilization and maintain high-quality standards, leading to better products, services and customer satisfaction. Membership-based organizations benefit from member contributions, which serve as a key revenue source, allowing for improved services and member experiences. Overall, the findings highlight that financial stability, strategic investments, market leadership, employee productivity and member contributions collectively enhance organizational performance and long-term sustainability.

The findings support the research by Farooq & Sultana (2022), who identified employee productivity as a fundamental determinant of organizational performance. Higher productivity enhances a company's overall efficiency and effectiveness, ultimately contributing to its success. Additionally, Bonn (2019) found out that a larger market share signifies a firm's ability

to attract and retain more customers than its competitors, often indicating market dominance and a strong competitive position. Companies with significant market shares are generally perceived as industry leaders with a greater influence over market trends. Furthermore, Zoubi (2023) highlighted that an increase in member contributions reflects a positive indicator of an organization's health and performance. Organizations that depend on member contributions benefit from active engagement, which strengthens their ability to achieve strategic objectives and fulfill their mission. Increased contributions often signal trust, commitment and confidence among members, reinforcing the organization's sustainability and long-term success.

#### 4.5 Inferential Statistics

The study employed Pearson correlation analysis and regression modeling to investigate the linear relationship between the research variables. These statistical methods assumed that a linear relationship exists between the variables, ensuring a systematic analysis of their interactions. Additionally, the data in the research was presumed to have a normal distribution, which is essential for generating reliable and accurate estimates. By applying these techniques, the research aimed to offer valuable insights into how the independent variables affect the dependent variable. This approach offered an extensive comprehension of the factors influencing outcomes and their overall contribution to performance. The combination of correlation and regression analysis helped in identifying patterns, measuring the strength of relationships and validating the research questions, ensuring a reliable and data-driven approach to the study's objectives.

##### 4.5.1 Pearson Correlation

This research adopted Pearson correlation to establish the connection between the research variables. The correlation coefficient ( $r$ ) represents the magnitude of the link, whilst the statistical significance value (Sig.) indicates the importance of the association. Table 4.8 displays a representation of the results.

**Table 4.8: Pearson Correlation Matrix**

		Technology Adoption	Strategic Partnership	Expansion	Customer Focus	Performance
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Technology Adoption	R	1				
	Sig					

Strategic	R	0.978				
Partnership	Sig	0.022	1			
		78	78			
Expansion	R	0.938	0.964			
	Sig	0.062	0.036	1		
		78	78	78		
Customers	R	0.920	0.934	0.994		
Focus	Sig	0.800	0.066	0.006	1	
		78	78	78	78	
<b>Performance</b>	R	0.964	0.993	0.926	0.884	
	Sig.	0.000	0.000	0.000	0.000	1
		78	78	78	78	78

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\*\* . 2-tailed correlation with significance at 0.01.

#### **Source: Research Data (2025)**

The analysis indicates a significant correlation between key strategic practices. Correlation coefficients with magnitudes ranging from 0.7 to 0.9 suggest a strong positive relationship between variables, indicating high correlation while correlation coefficients between 0.5 and 0.7 signify a moderate positive correlation between variables (Mukaka, 2012). The study demonstrated significant correlations among key variables. Specifically, technology adoption exhibited a strong positive correlation with strategic partnership ( $r = 0.978$ ,  $\text{Sig.} = 0.022$ ). There was a robust positive correlation between technology adoption and expansion ( $r = 0.938$ ,  $\text{Sig.} = 0.062$ ) and between technology adoption and customer focus ( $r = 0.920$ ,  $\text{Sig.} = 0.800$ ). Additionally, the findings indicated a significant correlation between strategic partnerships and expansion ( $r = 0.964$ ,  $\text{Sig.} = 0.036$ ) and between strategic partnerships and customer focus ( $r = 0.934$ ,  $\text{Sig.} = 0.066$ ). Furthermore, the research revealed a strong and significant correlation between expansion and customer focus ( $r = 0.994$ ,  $\text{Sig.} = 0.006$ ). These results suggest that enhancing one variable tends to positively influence the others, highlighting the interconnected nature of technology adoption, strategic partnerships, expansion and customer focus in improving organizational performance.

These findings align with studies by Davalos (2023), Ragui (2021), Munee (2023), and Wijaya (2022), which emphasize a positive relationship between technology adoption, strategic partnerships, expansion and customer focus. However, they contrast with Kariuki (2019)

findings, which indicated a negative correlation between key strategic practices. This divergence suggests that the effectiveness of strategic approaches may vary depending on organizational context, industry dynamics or external factors. The consistency with most studies reinforces the importance of adopting innovative strategies, while the differing results from Kariuki (2019) highlight the need for further research to explore context-specific influences on performance.

#### 4.5.2 Multiple Regression Analysis

The research adopted multiple regression analysis to determine the extent to which the independent variables; technology adoption, strategic partnerships, expansion and customer focus affected the dependent variable, organizational performance. This analysis aimed to evaluate how each factor contributed to overall performance outcomes. The findings are summarized in Table 4.9 as follows:

**Table 4.9: Analysis of Coefficient of Determination using SPSS Version 21.0**

Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	0.665a	0.435	0.415	2.89666

a. Factors: (Constant), Technology Adoption, Strategic Partnership, Expansion and Customer Focus

**Source: Research Data (2025)**

The analysis in Table 4.9 demonstrated a correlation coefficient (R) of 0.665, signifying a strong linear relationship between technology adoption, strategic partnerships, expansion, customer focus and organizational performance. The adjusted R<sup>2</sup> value of 0.415 indicates that these four variables collectively account for 41.5% of the variations in organizational performance. This suggests that more than half, specifically 58.5%, of the performance variability is influenced by other factors not included in the regression model. These findings highlight the significant but partial role of the selected variables in determining organizational performance, emphasizing the need to explore additional contributing factors.

**Table 4.10: Analysis of Variance using SPSS Version 21.0**

<b>Model</b>	<b>Some of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	7.558	4	1.890	25.810	0.000 <sup>a</sup>
Residual	11.201	315	.073		
Total	18.759	319			

a. Dependent Variable: Performance  
b. Predictors: (Constant), Technology adoption, strategic partnership, expansion, customer focus

**Source: Research Data (2025)**

Table 4.10 demonstrate the significance level of 0.000, being less than 0.05, suggests that the model is statistically significant in explaining how the independent variables influence the dependent variable. Furthermore, the F-tabulated value (25.810) surpasses the F-critical value (2.400) at a 5% significance level, confirming the model's goodness of fit. This indicates that the independent variables play a significant role in elucidating fluctuations in the dependent variable. These findings validate reliability of the model in assessing the effect of technology adoption, strategic partnership, expansion and customer focus on organizational performance.

**Table 4.11: Analysis of Coefficients using SPSS Version 21.0**

<b>Model</b>	<b>Unstandardized Coefficients</b>	<b>Standardized Coefficients</b>		<b>T</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1(Constant)	.681	.277		13.273	.000
Technology Adoption	.620	.025	4.175	2.484	.001
Strategic Partnership	.529	.013	2.142	2.143	.001
Expansion	.610	.021	1.051	1.762	.002
Customers Focus	.739	.037	3.584	9.203	.000

a. Dependent Variable: Performance

**Source: Research Data (2025)**

According to the regression model, with all independent variables held constant, the organizational performance of National Social Security Fund, Kenya, is projected to be 0.68 (68.1%). Among the studied factors, customer focus had the most significant effect on organizational performance at 0.739 (73.9%), followed by technology adoption at 0.620 (62.0%), expansion at 0.610 (61.0%) and strategic partnership at 0.529 (52.9%). These findings suggest that enhancing customer focus plays a crucial role in improving performance, while other factors also contribute significantly to the organization's overall success.

The regression equation established was:

$$Y=0.681+ 0.620 X_1+ 0.529X_2+ 0.610X_3 + 0.739X_4$$

Whereby; -

**Y**=Performance of National Social Security Fund, Kenya

**X1**= Technology adoption

**X2**= Strategic partnership

**X3**= Expansion

**X4**=Customer focus

The study determined that a unit change in technology adoption changes organizational performance of NSSF, Kenya by 0.620 units. These findings align with research conducted by Davalos (2023), who examined the effects of technology adoption on microenterprises in Paraguay. The research emphasized the importance of technology adoption in improving organizational performance.

Additionally, the study found that a unit change in strategic partnerships changes organizational performance of NSSF, Kenya by 0.529 units. These findings are congruent with Ragui (2021), who explored how strategic alliances affect the financial success of financial institutions in Nairobi City County, Kenya. The study concluded that such partnerships provide a vital part in augmenting profitability, highlighting their importance in achieving financial growth and stability. These findings suggest that forming strategic partnerships can improve organizational performance.

The research further demonstrated that a unit change in expansion changes organizational performance of NSSF, Kenya by 0.610 units. These findings align with Muneo (2023), who examined influence of market growth strategies and the success of supermarkets in Nairobi City County, Kenya, highlighting a significant link between strategic growth initiatives and overall business performance. The research established a direct correlation between market expansion efforts and improved organizational performance, emphasizing that businesses that strategically expand their market presence tend to achieve better financial outcomes and competitiveness.

Moreover, the research established that a unit change in customer focus changes organizational performance of NSSF, Kenya by 0.739 units. This aligns with Tingah's (2019) study, which explored how motivating customer care executives affected customer satisfaction at selected Airtel outlets in Nairobi, Kenya, revealing a significant positive impact. The study revealed that motivated customer care executives significantly influenced customer satisfaction. Key factors such as training programs, effective supervisory systems, career development opportunities and strong communication methods were essential in improving service quality. These elements not only enhanced the overall customer experience but also emphasized the importance of employee motivation in achieving higher service standards.

Overall, the study highlights that technology adoption, strategic partnerships, expansion and customer focus are key determinants of organizational performance at National Social Security Fund, Kenya. Among these factors, customer focus had the most substantial impact, emphasizing the need for the organization to prioritize customer-oriented strategies. The findings align with existing literature, reinforcing the significance of adopting technology, fostering strategic partnerships, expansion and maintaining a strong customer focus in driving organizational performance.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

The research sought to assess the effect of strategic practices on the organizational performance of National Social Security Fund, Kenya. The chapter offers an overview of the research findings, followed by conclusions and recommendations that correspond with the research's objectives. It additionally provides recommendations for future research in pertinent domains.

#### 5.2 Summary of the Research Findings

This section highlights the findings for technology adoption, strategic partnership, expansion and customer focus as linked to organizational performance of NSSF, Kenya.

##### 5.2.1 Technology Adoption and Organizational Performance

The research aimed to examine the effect of technology adoption on the organizational performance of NSSF in Kenya. Regression analysis results indicated a significant statistical correlation between technology adoption and organizational performance. The findings suggested that embracing technology at NSSF could enhance efficiency and overall performance. The study further demonstrated a strong positive correlation between technology adoption and organizational performance, with a correlation coefficient of 0.964 and a significance level of 0.000. These results highlight the crucial role of technological advancements in driving organizational success at NSSF, Kenya.

The findings showed that a unit change in technology adoption changes organizational performance at National Social Security Fund, Kenya by 0.620 units. The findings highlight the strong approval of participants regarding the effect of technology adoption on organizational performance. Effective IT infrastructure, knowledge-sharing mechanisms and employee motivation play crucial roles in enhancing technological advancements. Organizations that invest in research and development foster innovation and efficiency. Overall, technology adoption significantly contributes to improved organizational performance, emphasizing the need for continuous investment in IT infrastructure and IT knowledge management to sustain growth and competitiveness.

### **5.2.2 Strategic Partnership and Organizational Performance**

The research aimed to investigate the impact of strategic partnerships on the organizational performance of the NSSF in Kenya. Results from regression analysis reveal that there is a statistical correlation between strategic partnership and organizational performance of NSSF, Kenya. Implementing strategic partnership at NSSF, Kenya will improve organizational performance. The study found out that strategic partnership showed an even stronger correlation ( $r = 0.993$ , Sig. = 0.000). The findings indicate that most participants strongly support the role of strategic partnerships in their organizations.

The overall mean of 3.92 suggests a high level of concurrence with the statements regarding collaboration, resource sharing and organizational performance. Participants agreed that sharing resources improves collaboration, transparent management strengthens partnerships and the benefits of partnerships outweigh the risks. Additionally, the incentives from partnerships encourage continued cooperation and a shared vision helps guide collaborations. Aligned goals between organizations and their partners contribute to the success of these partnerships. Results highlight the importance of strategic partnerships in fostering efficiency, trust and long-term success.

### **5.2.3 Expansion and Organizational Performance**

The research aimed to ascertain the effect of expansion on the organizational performance of the NSSF in Kenya. Regression analysis results demonstrated a significant statistical link between expansion and organizational performance. The findings indicated that through expansion, NSSF, Kenya could enhance its overall performance. Additionally, the research demonstrated a robust positive association between expansion and organizational performance with a correlation coefficient of 0.926 and a significance level of 0.000. These results highlight the critical role of expansion in driving organizational success at NSSF, Kenya emphasizing the need for continued growth initiatives. The findings indicate a strong approval among participants regarding the impact of expansion on organizational performance. The high aggregate mean of 4.36 suggests that most respondents recognize the significance of expansion efforts.

The study highlights that customer feedback plays a key role in determining product line extensions, which, in turn, have strengthened the brand's market presence. Additionally, the strategic selection of facility locations has maximized market reach, aligning expansion efforts

with organization objectives. Workforce growth has also been acknowledged as essential, bringing in new skill sets that contribute to the organization's performance. Moreover, carefully planned workforce expansion supports long-term business goals, ensuring sustainable growth. Overall, the findings confirm that expansion strategies, including product, facility and workforce growth, significantly influence organizational performance. The positive responses highlight the importance of well-planned expansion efforts in enhancing market positioning, operational efficiency and long-term success.

#### **5.2.4 Customer Focus and Organizational Performance**

The research aimed to determine the effect of customer focus on the organizational performance of the NSSF in Kenya. Regression analysis results indicate a significant statistical correlation between customer focus and the organizational success of NSSF in Kenya. Embracing a customer-focused approach at NSSF, Kenya is likely to enhance overall performance, emphasizing the importance of aligning services with customer needs and expectations. The study showed that customer focus also displayed a notable positive correlation with organizational performance ( $r = 0.884$ , Sig. = 0.000). The findings show strong participant support for the significance of customer focus in organizational performance, evident from the high aggregate mean of 4.26. This suggests that prioritizing customer needs is widely regarded as a crucial factor in enhancing organizational success.

The results highlight that effective communication through sensitization programs helps increase customer awareness and understanding of products and services. Additionally, product and service customization play a key role in meeting specific customer needs, with organizations offering diverse options to cater to different preferences. Furthermore, timely responses to customer inquiries and efficient handling of urgent requests contribute to overall customer satisfaction. These factors collectively enhance customer relationships, leading to improved organizational performance. The findings reinforce that prioritizing customer focus through effective communication, customization and responsiveness is essential for long-term business success.

### **5.3 Conclusion**

This section highlights the conclusions on findings for technology adoption, strategic partnership, expansion and customer focus in relation to the organizational success of National Social Security Fund, Kenya.

The research concludes that technology adoption has a statistical relationship with the organizational performance of NSSF in Kenya. Technology adoption significantly contributes to improved organizational performance, emphasizing the need for continuous investment in IT infrastructure, IT knowledge management and technology innovation to sustain growth and competitiveness. The reliability of IT infrastructure positively impacts the ability to adopt and utilize new technologies. In order to implement the latest technological advancements, the organization requires adequate IT infrastructure. Effective mechanisms for sharing IT knowledge across the organization and effective utilization of knowledge repositories to manage IT knowledge helps improve organizational performance. Motivating employees to contribute innovative solutions to technological challenges and significant investment in research and development drives technology innovation hence improving overall organizational success.

The research concludes that strategic partnerships have a statistical connection with the organizational performance of NSSF in Kenya. Strategic partnerships significantly contribute to improved organizational performance, emphasizing the need for resource sharing, shared risks and rewards and shared vision and goals. Resource sharing leads to better collaboration between the organization and its partners. The organization's collaboration with its partners is strengthened by the transparent management of shared resources. The potential risks associated with partnerships are outweighed by the expected benefits. The rewards from strategic partnerships provide strong incentives for continued collaboration. The shared vision between the organization and its partners guides the direction of collaborations. Aligned goals between the organization and its partners contributes to the success of strategic partnerships.

The research concludes that expansion has a statistical connection with the organizational performance of NSSF in Kenya. Expansion significantly contributes to improved organizational performance, emphasizing the need for product line extension, facility expansion and workforce expansion. Customer feedback plays a significant role in decisions to extend product lines. The extension of product lines strengthens the brand's overall market

presence. Locations of expanded facilities are strategically chosen to maximize market reach. Facility expansions are planned in areas that align with the target market and business objectives. Workforce expansion introduces new skill sets that are critical to the organization's growth. Workforce expansion is carefully planned to support organization's long-term objectives.

The study concludes that a statistical relationship exists between customer focus and the organizational performance of the National Social Security Fund in Kenya. Customer focus significantly contributes to improved organizational performance, emphasizing the need for customer sensitization, product and service customization and service response time. The organization effectively communicates the benefits of its products/services to customers through sensitization programs. Customer sensitization initiatives successfully increase customer awareness and understanding of the organization's offerings. The organization's product and service customization efforts effectively meet the specific needs of its customers. The organization offers a wide range of customization options to cater to diverse customer needs. The organization consistently provides timely responses to customer inquiries and issues. The organization effectively handles urgent customer requests with minimal delay.

#### **5.4 Recommendations**

The recommendations highlight strategies for technology adoption, strategic partnership, expansion and customer focus to enhance the organizational performance of the National Social Security Fund, Kenya.

National Social Security Fund, Kenya should continue investing in modern IT infrastructure and digital solutions to enhance operational efficiency. Regular training programs should be implemented to improve employees' technological skills and ensure smooth integration of new systems. Additionally, the organization should establish a structured approach to IT knowledge management, enabling seamless access to information and fostering innovation.

National Social Security Fund, Kenya should strengthen strategic partnerships with key stakeholders, including government agencies, financial institutions and private sector players. Clear partnership goals and incentive structures should be developed to ensure mutual benefits and long-term collaboration. Enhancing trust and transparency in partnerships will further improve operational efficiency and overall organizational performance.

National Social Security Fund, Kenya should adopt a well-structured expansion plan focusing on workforce growth, new product development and facility improvements. Market research should guide expansion efforts to ensure alignment with customer needs and industry trends. Additionally, strategic planning should be integrated into expansion initiatives to optimize resources and sustain long-term growth.

To improve customer satisfaction, National Social Security Fund, Kenya should implement personalized service delivery and efficient complaint resolution mechanisms. Regular customer feedback should be collected and analyzed to tailor services to evolving needs. The organization should also invest in advanced customer relationship management (CRM) systems to enhance communication, improve service response time and strengthen customer loyalty.

### **5.5 Recommendations for Further Studies**

This research evaluated the strategic practices and organizational performance of the NSSF in Kenya. It is noted that the results couldn't be applied to businesses outside the pension industry. This is because different organizations are influenced by different factors that affect them in unique ways. Consequently, the study recommends that future research should examine similar topics in other industries to identify potential similarities or differences. It also recommends examining other pension companies other than National Social Security Fund, Kenya to uncover relevant trends and patterns. Lastly, this study used semi-structured questionnaire which limited responses to only what was planned and didn't allow for unexpected answers that could provide additional insights. To improve this, future research should include interviews to capture unanticipated responses.

### **5.6 New Knowledge and Contribution to the Research Arena**

This study contributes to the strategic management literature by offering empirical evidence on the impact of strategic practices such as technology adoption, strategic partnerships, customer focus and expansion on organizational performance within a public sector context in Kenya. Unlike much of the existing research focused on the private sector, this study highlights how these practices function in a government institution, specifically NSSF, Kenya. The findings underscore the significance of technology and customer-centric approaches in improving service delivery, the value of strategic partnerships in enhancing institutional capacity and the

role of expansion strategies in driving sustainability. The study also extends the application of theories such as the Resource-Based View to the public sector, providing a contextualized understanding of how internal capabilities and external partnerships influence performance. These insights offer both theoretical and practical implications for public sector reform and strategic planning in similar institutions.

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## APPENDICES

### Appendix I: Researcher's Letter of Introduction

Greetings,

#### **RE: REQUEST FOR PARTICIPATION IN RESEARCH STUDY**

I am Doreen Gacheri Njeru, a post-graduate student of MBA at Kenyatta University. I am currently conducting a research on the effects of strategic practices on the organizational performance of the National Social Security Fund in Kenya.

I request that you fill the questionnaire below and submit it to me. The gathered material will be utilized exclusively for educational reasons, and I guarantee that discretion will be preserved during all phases of the research process. Kindly answer each question based on your experiences.

I highly appreciate your assistance.

Yours faithfully,

Doreen Gacheri Njeru

Mobile: +254 715 741 552

## Appendix II: Questionnaire

The primary aim of this questionnaire is to gather data that will be essential in determining the strategic practices and organizational performance of the National Social Security Fund, Kenya. The information given will remain private and confidential, utilized solely for educational reasons. Answer each question by marking a tick (✓) if applicable. Please refrain from including your name.

### SECTION A: Background Information of the Respondent

1. your Gender: Male ( ) Female ( )

2. Educational level attained

Diploma ( )

Degree ( )

Masters ( )

PHD ( )

3. Which department do you work in?

Administration ( )

Benefits ( )

Finance ( )

Registration ( )

Compliance ( )

4. Duration years worked in your position?

0-5 Yrs.( )

6- 10 Yrs.( )

11-15 Yrs.( )

Over 15 Yrs.( )

## SECTION B: Measurement of Independent Variables

### SECTION B1: Technology Adoption

Specify your level of concurrence on technology adoption and organizational performance on five- point Likert scale:

1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree

<b>Technology adoption</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
The reliability of our IT infrastructure positively impacts our ability to adopt and utilize new technologies.					
The current IT infrastructure is adequate for implementing the latest technological advancements					
There are effective mechanisms in place for sharing IT knowledge across the organization.					
Our organization effectively utilizes knowledge repositories to manage IT knowledge.					
Employees are motivated to contribute innovative solutions to technological challenges.					
The organization invests significantly in research and development to drive technology innovation.					
Technology adoption affects organizational performance.					

**SECTION B2: Strategic Partnership**

Specify your level of concurrence on technology adoption and organizational performance on five- point Likert scale:

1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree

<b>Strategic Partnership</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>1</b>
Resource sharing has led to better collaboration between our organization and its partners.					
Our organization’s collaboration with its partners is strengthened by the transparent management of shared resources.					
The potential risks associated with our partnerships are outweighed by the expected benefits.					
The rewards from our strategic partnerships provide strong incentives for continued collaboration.					
The shared vision between our organization and its partners guides the direction of our collaborations.					
Aligned goals between our organization and its partners have contributed to the success of our strategic partnerships					
Strategic partnership affects organizational performance.					

**SECTION B: Expansion**

Specify your level of concurrence on technology adoption and organizational performance on five- point Likert scale:

1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree

<b>Expansion</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Customer feedback plays a significant role in our decisions to extend our product lines.					
The extension of our product lines has strengthened our brand’s overall market presence.					
The location of our expanded facilities is strategically chosen to maximize market reach.					
Facility expansions are planned in areas that align with our target market and business objectives.					
Workforce expansion has introduced new skill sets that are critical to our organization’s growth.					
Workforce expansion is carefully planned to support our organization’s long-term objectives.					
Expansion affects organizational performance.					

**SECTION B4: Customers Focus**

Specify your level of concurrence on technology adoption and organizational performance on five- point Likert scale:

1 – Strongly Disagree, 2 – Disagree, 3 – Neutral, 4 – Agree, 5 – Strongly Agree

<b>Customers Focus</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Our organization effectively communicates the benefits of our products/services to customers through sensitization programs.					
Customer sensitization initiatives have successfully increased customer awareness and understanding of our offerings.					
Our organization's product and service customization efforts effectively meet the specific needs of our customers.					
The organization offers a wide range of customization options to cater to diverse customer needs.					
Our organization consistently provides timely responses to customer inquiries and issues.					
Our organization effectively handles urgent customer requests with minimal delay.					
Customer focus affects organizational performance.					

**SECTION B5: Organizational Performance**

Specify your level of concurrence on technology adoption and organizational performance on five- point Likert scale:

1 – Strongly Disagree, 2 – Disagree, 3 – Nuetral, 4 – Agree, 5 – Strongly Agree

<b>Organizational Performance</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
Financial stability is essential for organizational performance, as it provides the foundation for sustainable growth and resilience in the face of economic uncertainty or market fluctuations.					
Organizational performance is influenced by strategic decisions related to investment and capital allocation.					
Organizations with significant market share often play a leadership role in driving industry trends, innovation and market dynamics.					
A higher market share typically indicates that an organization has a larger presence, stronger brand recognition and greater market influence compared to its competitors.					
Productive employees make efficient use of organizational resources, including time, labor, materials and technology.					
Productive employees demonstrate attention to detail, accuracy and adherence to quality standards, resulting in higher-quality products, services and customer experiences.					

Member contributions often serve as a primary source of revenue for membership-based organizations.					
Higher member contributions enable organizations to invest in enhancing member services, benefits and experiences.					

## Appendix III: KU Research Authorization



### KENYATTA UNIVERSITY GRADUATE SCHOOL

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

Website: [www.ku.ac.ke](http://www.ku.ac.ke)

P.O. Box 43844, 00100  
NAIROBI, KENYA  
Tel. 8709901 Ext. 57530

Our Ref: D53/NKU/PT/21929/2021

DATE: 31<sup>st</sup> January, 2025

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

Dear Sir/Madam,

**RE: RESEARCH AUTHORIZATION FOR DOREEN GACHERI NJERU – REG. NO. D53/NKU/PT/21929/2021**

I write to introduce Doreen Gacheri Njeru who is a Postgraduate Student of this University. The student is registered for M.B.A degree programme in the Department of Business Administration.

Doreen intends to conduct research for a M.B.A Project Proposal entitled, "Strategic Practices and Organizational Performance of National Social Security Fund in Kenya."

Any assistance given will be highly appreciated.

Yours faithfully,

A handwritten signature in blue ink, appearing to read 'E. Njagi', is written over the printed name of the Executive Dean.

**PROF. ELIUD NJAGI  
EXECUTIVE DEAN, GRADUATE SCHOOL**

499/000

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



Page 1 of 1

## Appendix IV: Approval of Research Proposal



### KENYATTA UNIVERSITY GRADUATE SCHOOL

E-mail: [dean-graduate@ku.ac.ke](mailto:dean-graduate@ku.ac.ke)

Website: [www.ku.ac.ke](http://www.ku.ac.ke)

P.O. Box 43844, 00100  
NAIROBI, KENYA  
Tel. 810901 Ext. 4150

#### Internal Memo

FROM: Executive Dean, Graduate School

DATE: 24<sup>th</sup> January, 2025

TO: Doreen Gacheri Njeru  
C/o Business Administration Dept.

REF: D53/NKU/PT/21929/2021

#### SUBJECT: APPROVAL OF RESEARCH PROJECT PROPOSAL

This is to inform you that Graduate School Board at its meeting of 15<sup>th</sup> January, 2025 approved your Research Project Proposal for the M.B.A Degree Entitled, "Strategic Practices and Organizational Performance of National Social Security Fund in Kenya."

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking and progress report Forms per semester. The Forms are available at the University's Website under Graduate School webpage downloads.

Also, please ensure that you publish article(s) from your project before submitting it to Graduate School for examination as per the Commission for University Education and Kenyatta University guidelines.

Thank you.

**ANNBELL MWANIKI**  
**FOR: EXECUTIVE DEAN, GRADUATE SCHOOL**

c.c. Chairman, Business Administration.

Supervisors:

1. Dr. Kipkoir Sitienei  
C/o Department of Business Administration  
Kenyatta University

AM:ww



Appendix V: NACOSTI Research Permit

  
REPUBLIC OF KENYA  
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

  
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION  
Date of Issue: 11/February/2025

**RESEARCH LICENSE**



This is to Certify that Miss. **DOREEN GACHEHI NJERU** 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: **STRATEGIC PRACTICES AND ORGANIZATIONAL PERFORMANCE OF NATIONAL SOCIAL SECURITY FUND IN KENYA** for the period ending : **11/February/2026**.

License No: **NACOSTI/25/415823**

Applicant Identification Number: **990336**

  
Director General  
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION

Verification QR Code



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See overleaf for conditions