

**RISK EXPOSURE AND MANAGEMENT STRATEGIES AS DETERMINANTS  
OF CUSTOMERS' SATISFACTION IN SELECTED GOLF CLUBS WITHIN  
NAIROBI CITY AND KIAMBU COUNTIES, KENYA.**

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MANAGEMENT OF KENYATTA UNIVERSITY.**

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## **DEDICATION**

This Ph.D. thesis work is dedicated to my darling wife, Hannah, our son Kyle and daughters Kelsey and Kaylin, for their love, prayers, kind words of encouragement, care and constant reminder that my success is theirs too. To my loving parents, Mr. and Mrs. Wamai Mbothu, and Mr. and Mrs. Maina Nguru, and my sister Alice Nyambura, for their spiritual, emotional and moral support through and during my studies. Lastly, to my dear friends and workmates at Zetech University, your continued support, encouragement and, insight during all the stages of this thesis preparation and development is highly acknowledged.

**Surely, ‘Not by might, nor by power, but by my Spirit,’ says the LORD Almighty.**

**(Zechariah 4:6)**

**But they who wait for the Lord shall renew their strength;**

**they shall mount up with wings like eagles;**

**they shall run and not be weary;**

**they shall walk and not faint.**

**(Isaiah 40:31)**

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## **OPERATIONAL DEFINITIONS OF TERMS**

**Affiliated:** Being part of or member of the golf club association which is bound by the Kenya Golf Union regulations.

**Caddies:** Individuals who carry golfers' playing clubs and as well provide directional assistance during the play/match

**Captain:** An elected individual who acts as the 'Managing Director' and is responsible for the team members, referred to as the committee, who work with him to run the club.

**Corporate Governance Strategies:** Efforts geared towards improvement of performance and customer satisfaction in the golf clubs.

**Covid-19:** The Corona virus disease 2019 (COVID-19) is the respiratory-communicable disease resulting from Corona virus strains.

**Customer:** Recipient of golf services (golf players) from a golf club.

**Customer Satisfaction:** A measure of how satisfied a golfer is with the golf clubs' services and/or experience.

**Environmental Conservation Strategies:** Efforts geared towards improvement of golf courses and entire surroundings for the benefit of customers.

**Golfers/Players:** Individual members actively involved in utilizing the golf clubs services and premises.

**Golf Clubs:** A hospitality institution offering varieties of leisure activities, golfing, and food and beverage services.

**Golf Professional Trainers:** Instructors responsible for equipping and training golfers to help them play better golf through improved awareness.

**Hazards:** Anything that has the potential to cause harm if not controlled.

**Hospitality Services:** The practices of good reception and guests' treatment through services provision. These services range from food, beverage, golfing, and leisure activities.

**Respondents:** Individuals involved in this study to fill the data collection tools

**Risk:** The possibility of injuries and loss sustained by the golf clubs' customers, which further affect their satisfaction.

**Risk Controls:** A golf club's measurement of possible losses and actions taken to reduce or eliminate them.

**Risk Exposure:** The extent to which customers face risks emanating from golf activities.

**Risks Management:** All activities that identify, assess, measure, monitor golf related risks that threaten customers satisfaction.

**Risk Management Framework:** Components that provide the golf clubs planning, arrangements and foundations for implementing, monitoring, designing, improving, and reviewing the risk management strategies continually.

**Risk Management Strategies:** Application of management procedures, activities, and policies of consulting, communicating, establishing analysing, evaluating, identifying, treating, monitoring, and risk reviewing in the golf clubs.

**Risk Mitigation:** Coherent and, structured approaches in assessing, identifying and, managing the risks.

**Risk Transfer:** Movement of a firm's losses and damages to another organization.

**Satisfaction:** The measure of how needs, wants and requirements of a customer/golfers were met or achieved.



## **ABBREVIATION AND ACRONYMS**

<b>AKI:</b>	Association of Kenya Insurers
<b>EFB:</b>	Environmentally Friendly Behaviour
<b>ERM:</b>	Enterprise Risk Management
<b>ERMS:</b>	Enterprise Risk Management System
<b>GCSAA:</b>	Golf Course Superintendents Association of America.
<b>GOK:</b>	Government of Kenya
<b>KGU:</b>	Kenya Golf Union
<b>KNCA:</b>	Kenya National Caddies Association
<b>KPI:</b>	Key Performance Indicators
<b>KPMG:</b>	Klynveld Peat Marwick Goerdeler
<b>PGA:</b>	Professional Golf Association
<b>RIMP:</b>	Risks identification and measurement Practices.
<b>SRI:</b>	Scientific Research Institute
<b>U.K:</b>	United Kingdom
<b>U.S.A:</b>	United States of America
<b>VAR:</b>	Value at Risk

## ABSTRACT

Risks have been reported to hamper operation and customer satisfaction in various service-based organizations. In golf clubs, the main objectives are to enhance quality and safe services and facilities, which in turn satisfy and attract customers (golfers). For a golf clubs management to achieve customer satisfaction, they must examine operational risks and make decisions to counter their effects. Today golf clubs are experiencing poor management practices, weak governance, and difficulties related to membership growth. This study investigated risk exposure and management strategies as determinants of the customer satisfaction in selected golf clubs within golf clubs in Nairobi City and Kiambu Counties, Kenya. This study had five specific objectives as follow; to evaluate the influence of risk exposure on customer satisfaction, to examine the relationship between the management strategies and customers satisfaction, to establish the relationship between corporate governance and customers satisfaction, to establish the relationship between environmental conservation strategies and customer satisfaction and, to investigate the moderating effects of demographic factors on the relationship between risk exposure and management strategies and customer satisfaction. The cross-sectional descriptive survey was adopted where questionnaires, interviews, observation checklists and secondary sources provided the data. The study population was 31,159 individuals comprising of clubs' captains, golf managers, professional trainers, customers, and caddies where a sample of 799 respondents was drawn. The qualitative data was ordered, coded, then, summarized into themes while descriptive and inferential analyses were conducted on the quantitative data. Descriptive analysis was conducted on demographic data. Regressions analyses were employed to determine the relationships existing between variables. In addition, multiple regression analyses were applied to establish the impact of the predictors on the study's dependent variable. Regression analysis assisted in determining relationships between the four predictors and customers' satisfaction. The findings indicated significant influences of risk exposure to customer satisfaction with  $p=0.017<0.05$ . It was also established that risk management strategies and customer satisfaction had a statistically significant relationship with  $p=0.008<0.05$ . Further analysis established significant relationships between corporate governance and customer satisfaction with a  $p=0.045<0.05$ . Environmental conservation strategies and customer satisfaction had a statistically significant relationship established by  $p=0.003<0.05$ . Additionally, the findings established that golf industry context indicators and customers had no statistically significant relationship with a  $p=0.866>0.05$ . Based on the analysis, the R-value was established as 0.829 denoting a high correlation between the predictors and dependent variable. A resulting  $R^2$  (Square) value obtained was 0.687, indicating that risk exposure and management strategies explained 68.7% of Customer Satisfaction. The ANOVA results showed the f-statistics = 11.715 and  $p=0.000<0.05$  denoting that the model of regression obtained was significant statistically. Multiple regressions established that all the  $\beta$ -values (beta) were positive indicating positive and significant relationship existed between the study variables. This study recommended that the golf clubs' management formulate and implement effective risk management policies for ultimate customers (golfers) satisfaction. The study further recommended that good corporate governance; effective risk management and conservation strategies ought to be implemented as part of customers' satisfaction goal within the golf clubs.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Background to the Study**

Recently, golfing has emerged as key sport and has grown both in popularity and significance, specifically, in the elderly individuals it provides a good opportunity for them to engage in their leisure time (Sports Marketing Surveys, 2018). Lee (2015) noted that golf sport is a popular form of exercise, which from a health view, is an activity associated with low physical exertion level without physical contact over an extended period unlike other known sports. Furthermore, golf sport has become an avenue where people interact to make business deals (AON, 2018). In this regard, golf clubs are striving to ensure they retain their customers by ensuring they meet their expectations and that they are satisfied.

According to Reigman (2018) a golf club normally finds unique ways that set its products and services apart from competitors in order to reach and attract new customers. This in-turn helps it to succeed in membership enrolments. In this way they retain their customers over an extended period and continue to record good performance and customer reviews (Golf 20/20, 2017). The golf clubs have realized that the key to attaining a competitive position within the market require the preparedness to respond promptly and adjust to the customers' needs (Ramly & Rashid, 2010). The golf clubs therefore, ensure that they offer services that can meet their customers' expectations (Lee, 2015). In this way, the golf clubs create a good loyal connection and maintain a long-term relationship with their customers which assist in the attainment of organizations' goals.

Golf clubs entirely depends on membership enrolment for their growth and survival. Thus, enhancement of satisfaction at the golf clubs create loyal customers in addition to attracting new golfers (Gacheru, 2018). According to Rowany Golf Club Limited (2019) earnings from the golf membership enrolment fees is the principle source of revenue for the golf clubs. Clubs' operations are usually severely affected when adequate revenue is not realized from their customers (Kraker, 2017). Therefore, golf clubs' management ought to create an excellent environment, atmosphere and a pleasant ambiance for the customers. This will make them feel safe and comfortable, and, remain loyal and frequent users of the clubs' services (Yeomans, 2017).

In the golf industry and related sectors, it is generally acknowledged that finding a new customer is far more challenging than to retain a current one. McHardy *et al* (2007) stated that the main objective of the golf clubs' management was to create an environment where customers were proud to be present. The key areas that the golf clubs' management focuses on are effective handling of all hazards and ensure proper risk mitigation measures are in place. This would further ensure that golfers/players are not exposed to harm or injuries (Resolution Insurance, 2018). According to the Scientific Research Institute (SRI) International (2017) on the "golf economy", golf clubs have been leading in customer satisfaction and revenue performance worldwide.

According to Heitner (2018) revenue generated by golf sport in year the 2017 amounted to \$68.8 billion with an economic impact was estimated at \$176.8 billion. Further to this, the golf industry is estimated to support over 1.98 million individual jobs, generating \$55.6 billion of salary and wages per annum (Heitner, 2018). Dick's Sporting Goods Inc (2018)

observed that the global golf industry is a \$70 billion industry employing 11% of the population. However, golf clubs are struggling to engage millennial and change their perceptions that the sport is expensive, takes too long, it's "boring" or "uncool" (National Golf Foundation, 2018). Sports and Fitness Industry Association report (2016) indicated that the number of 13 to 18-year-old golfers had reduced by 13% in years between 2010 and 2015. In the year 2017, the average age of UK golfers was 45 years up from 41 in the year 2009, while that of frequent golfers was up from 48 to 63 years (Sports Marketing Surveys 2018).

Subsequently, risk elements take a large proportion of revenue generated by the industry to cover litigation and insurance claims from injured customers (Mikes & Kaplan, 2014). According to the National Golf Foundation (2018) survey on demographics, 11% of the golfers were from a generation born prior to 1946, and 27% of them were boomers, who (born between the years 1946-1964). Another 27% were born between years 1965-1979 (from generation X), about 29% were from Generation Y (years 1980-1999) and 6% of them were from Generation Z (those born after 1999). Kraker (2017) noted that the clubs were experiencing a loss of customers due to the older generation retiring from golf activities (about 38% of members) especially those who were born between years 1946 and 1965. The above outweighs new golf club customers' enrolments (35%) of those who were born between the years 1980 and 1999.

Recently, golf clubs have increased focus on risk management to enhance customer satisfaction. This has been partially achieved through avoidance of excessive losses in settling customer claims (Meredith, 2014). Risk management strategies have been

observed as important factors in improving customer satisfaction and revenue performance of many firms (Siba, 2012). According to Redja, (2008), golf clubs usually fail when risks are inadequately managed. Thus, risks management should take the centre stage in all service-based organizations' operations. Currently, there are unique challenges in the social sphere affecting golf clubs including the economic, natural, political, and the environment forces.

The demanding risky operations environment call for golf clubs to continuously adapt to the changes globally (Christophe, 2018). Recently, golf clubs have greatly emphasized on the risk management as a determinant to their survival through customer satisfaction for the revenue improvement (Mikes & Kaplan, 2014). Golf clubs deal with risky activities that affect their customers and so it's necessary for them to manage risk to eliminate losses and compensation claims (Redja, 2008). According to Lange (2021) African golf clubs' revenue has remained stagnant while in Kenya, golf revenue declined by 0.4% from 18.5% to 18.1% between years 2015 and 2019. In Africa and Kenya in particular, golf sport is a means of attracting tourists from around the world (Hall 2018).

This significant change in revenue was attributed to low membership enrolment and renewal due to customer satisfaction issues (KGU, 2018). According to the Kenya Tourism Agenda (2018-2022), efforts to raise revenue through membership enrolment and international golf events have been explored and included in the tourism events marketing strategy action points. Although this has been partially achieved through the hosting of the Magical Kenya Open Championship (European Tour Series) in 2019, the size of the industry in revenue terms is insignificant as compared to other firms (Gacheru, 2018).

According to Gacheru (2018) golf sport in Kenya began during the world-war era when the British settlers constructed private golf courses. These golf clubs have since evolved to be the current golf and country clubs nationwide.

However, several golf clubs have ceased to exist in areas such as Magadi and Makuyu due to low membership, poor customer satisfaction, and governance issues. According to KGU (2018), the Kenya Open Golf Championship inclusion as part of the PGA Tour has transformed the sport into a major event that has attracted hundreds of international golf players across the globe. Due to the risks attributed to golf sport, insurance companies currently provide cover for legal liability and personal injuries, total disablement, death, caddies injury, and theft of equipment (UAP 2018; Resolution Insurance, 2018).

According to Veloutsou *et al.* (2015) customers' satisfaction refers to a state or a situation in which, the needs of the buyers or users of a product are met fully as per their expectations. It is a state in which the attributes of the quality they get match their expectations. According to Gacheru (2018), golf clubs' service performance can only be viewed from the customer satisfaction point and revenue generated to cater to their needs. Danjuma *et al.* (2015) defined satisfaction as the extent of which the needs or expectations of a firm's customers have been correctly met whether obligatory or implied. As indicated by Oliver *et al.* (2017) and, cited, in Amoah-Mensah (2010), Customer satisfaction is when the service provider meets the customers' norms and expectations, a point of view shared and adopted by Anderson *et al.* (1994).

Oliver and Westbrook (1991) admitted that customer satisfaction means consumer's ability to cognitively compare the expected performance to the actual performance of the

service. Kotler (1991) postulated that customer satisfaction is usually the post-purchase services of products evaluation, with consideration of their expectations. Abdullahi and Ruzariu as cited in and by Amoah-Mensah (2010) noted that customers' satisfaction levels were also influenced by internal elements such as corporate governance. According to Veloutsou *et al.* (2015) total customer satisfaction is a dynamic process and often change after the customers utilize given services over time. Amoah-Mensah (2010) further posited that the affirmative evaluations of one's service are signals of an impressive customers' satisfaction.

Therefore, continued service satisfaction results in customer loyalty and increased membership enrolment (Gacheru, 2018). According to Freeman (2015), corporate governance strategies such as regulatory compliance and internal control have been the main risk management focus in customer satisfaction enhancement (Banks, 2014). In addition, the risks focus leads to improved customer satisfaction and overall performance as regulatory control and compliance assist the golf clubs to minimize costs (Ernest & Young, 2018). According to Mike and Kaplan (2014), high risk exposure, poor risks mitigation and management strategies, and weak governance are the primary causes of failure and distress in firms. Therefore, there is a need to manage these elements efficiently in the golf club industry in order to avoid customer dissatisfaction and operations failure.

Mikes and Kaplan, (2014) posited that organizations including golf clubs with efficient risk structures are better prepared for hazards and will have a favourable performance in meeting customer needs. Golf clubs rely on the payment of membership subscription fees



and individual expenses to provide services to their customers. KPMG International Cooperative (2018) report showed that golf clubs' customers billing was done monthly for customers to settle implying that there was a limited revenue stream. The report further indicated that the collected revenue is often overburdened by risks and claims from the aggrieved customers. According to Gacheru (2018), golf clubs are incorporating new customer engagement activities including fitness classes and open enrolment in order to turn them into full membership.

### **1.1 Statement of the Research Problem**

Ernest and Young (2018) noted that the hospitality industry is prone to high risk exposure and requires effective management and mitigation strategies. This will eliminate losses and guide the organization towards achievement of their goals. These strategies usually assist the firms to identify possible problem and design solutions for maintaining or increasing their profitability, customer satisfaction and survival (Stulz, 2013). High risk exposure, poor management practices, weak governance, and difficulties related to the rapid growth of the golf clubs have been identified as the primary causes of failure, distress, and the collapse of the golf clubs' operations (Mikes & Kaplan, 2014). Golf clubs with more stable and mature risk management strategies often outdo their peers in customer satisfaction aspects. aspects, New golf clubs are highly rated by the golfers and usually attract more customers (Aruwa & Musa, 2014).

However, running a successful golf club today is involving and requires provision of world-class courses and secure facilities to the golfers (Resolution Insurance, 2018). Effective golf club's management has been equated to running successful events venue, which poses significant challenges for any establishment (Acquaah & Agyapong, 2015).

The Club Managers Association (2017) report noted that risks drain resources from golf clubs resulting to low customer satisfaction levels and losses. The emerging issues of litigation and claims from injured customers, increasing regulatory and environmental code compliances in service delivery (KPMG International Cooperative, 2018).

According to Reigman, (2018) decline in the population of the experienced and financially stable golfers has been attributed to low customer satisfaction due to the growing risk exposure. Mikes and Kaplan (2014) noted that poor management practices, weak governance and lack of compliance with regulations have also contributed to customers dissatisfaction. Jacobs (2018) noted that there is a tremendous growth in golf clubs offering residential settlements around the world and Kenya in particular implying that individuals needed no travel outside their homes for golf's related activities. This is a potential financial risk and threat to the survival of the golf clubs which solely rely on membership subscriptions. Carrow and Fletcher (2017) noted that there were unique concerns on land-use for golf clubs, destruction of wetlands and ecosystems.

Signature Golf Information Centre (2018) report indicated that utilization of water for irrigation in addition to fertilizers, and pesticide usage usually exceeded the health and environmental regulations. This was a concern for government agencies and clubs which has led to the development of methodologies for environmental sustainability of the golf courses (Koppel & Kosko, 2019). Gacheru (2018) observed that for sustainability purpose, golf clubs are expected to recruit new golfers to replace the inactive customers who leave the sport due to age and health-related issues. According to the Kenya Golf

Union Board (2018) report, the junior golfers' initiative had not been fully implemented by the affiliated clubs as a sustainability strategy.

Kenya Tourism Board Magical Kenya project has partially raised revenue through sponsorship and registration of the Kenya Open Championship into European Tour Series (KGU, 2019). However, risk exposure outweighs the revenue generated by the golf clubs which is vital for provision of services to customers (Gacheru, 2018). In addition, poor governance, improper management, and difficulties in membership growth have resulted to the collapse of operations, poor customer service and dissatisfaction worldwide (Signature Golf, 2018). Based on the above issues of concern in the golf clubs, this study aimed at filling the knowledge gaps through the investigation of risk exposure and risks management strategies employed impacted on customers' satisfaction among the golfers within the study area.

## **1.2 Purpose of the Study**

The research study investigated the extent to which risk exposure and management strategies in place impacted customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties, Kenya. This was achieved through the investigation of the risk exposure, management strategies, corporate governance, and environmental conservation strategies as determinants of the customer satisfaction. Additionally, this study intended to establish the significant indicators for golfers' satisfaction in the golf club industry context.

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

In this research, objectives and hypotheses were employed to guide this research study as follows.

#### **1.3.1 General Objective**

To investigate the risks exposure and the management strategies as determinants of customers' satisfaction in the golf clubs within Nairobi City and Kiambu Counties, Kenya.

#### **1.3.2 Specific Objectives**

- i). To evaluate the influence of risk exposure on customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.
- ii). To examine the relationship between the management strategies and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.
- iii). To establish the relationship between corporate governance and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.
- iv). To establish the relationship between environmental conservation strategies and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.
- v). To investigate the moderating effect of demographic factors on the relationship between independent (predictor) variables and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.

### **1.4 Research Hypotheses**

**H<sub>01</sub>:** There is no significant influence of risk exposure on customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties.

**H<sub>02</sub>:** There is no significant relationship between management strategies and customer satisfaction in golf clubs in Nairobi City and Kiambu Counties.

**H03:** There is no significant relationship between corporate governance and customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties.

**H04:** There is no significant relationship between the environmental conservation strategies and customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties.

**H05:** There is no moderating effect of the demographic factors on the relationship between the independent (predictor) variables and customer satisfaction within golf clubs in Nairobi City and Kiambu Counties.

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

This study advances discussion on the risk exposure and management strategies as the main determinants of customer satisfaction in the golf clubs. The study findings further make contribution to the knowledge in research, policy makers and management on the corporate governance, risks management and environmental conservation strategies to raise customers' satisfaction levels.

#### **1.5.1 Researchers/Academia**

The finding of this study advances the facts on the risk's exposure impact on the customer satisfaction in the golf clubs. The findings further assist the researchers in establishing emerging risks in the golf industry and formulating management strategies that can be applied in minimizing their effects. The study further gives the extent of risk mitigation strategies implementation and pointed out problematic risk areas. The results provide a platform for a control mechanism for minimization risk exposure and designed strategies for enhancing customer satisfaction in the golf clubs.

### **1.5.2. Policy Development**

The research findings provide a platform for the policy makers to establish supportive and effective risk management strategies that will prevent and eliminate golf clubs' operational risks. In addition, these policies should be geared towards customer satisfaction for the sustainability of the golf clubs.

### **1.5.3 Management and Practice**

The study findings provide a foundation for the golf clubs' management to establish the actual and potential risk exposure and explore their impact on customer satisfaction. The finding further advances the role of management strategies and corporate governance in achieving customer satisfaction. In addition, the findings explain the role of environmental conservation strategies in improving customer satisfaction levels. The findings would provide a mechanism that the management ought to apply individually or collectively to counter the risks within the golf clubs and improve customer satisfaction.

## **1.6 Scope of the Study**

The data collection for this study was conducted between August 2020 and February 2021 within selected golf clubs within Nairobi City and Kiambu Counties, Kenya. The sampled establishments comprised of fifteen (15) Kenya Golf Union affiliated golf clubs within the study area (KGU, 2019). One golf club was selected for the purposes of pre-testing and all the selected golf clubs census was considered. The study was centred on investigating risk exposure, management strategies, corporate governance, and environmental conservation strategies as determinants of customer satisfaction. The study main respondents were

drawn from five categories of golf clubs' staff namely; Captains, Golf Managers, Professional Golf Trainers, Customers Golfers and the Caddies.

Data collection tools included semi-structured questionnaires, an observation checklist and interview schedule (Creswell et al., 2010). Data collection was carried out by the researcher together with a team of trained and vetted assistants drawn from the postgraduate class. Different Questionnaires were administered to customers, golf managers, professional golf trainers, and the Caddies to collect data for analysis. Unstructured Interviews were scheduled for the club captains in order to gather data applicable research and an observation checklist used to ensure triangulation.

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

This study was restricted to fifteen (15) Kenya Golf Union affiliated golf and country clubs within Nairobi City and Kiambu Counties, Kenya (KGU, 2019). The respondents were drawn from only five categories of staff which would otherwise limit the degree to which the findings were applied. However, probability sampling techniques were applied to yield representative study samples thus minimizing possibility of biasness that the sampled population. The study encountered minimal literature on risk exposure and management strategies on customer satisfaction locally, regionally and internationally in area of golf clubs. Thus, researcher mitigated this challenge by accessing, utilizing and applying available related literature from hospitality and tourism studies.

Due to the busy nature of golf sport and the prevailing health restrictions at the time of data collection, direct interaction was denied by some golf clubs. To counter and eliminate this challenge, the researcher dropped the questionnaires to these groups of respondents at

each golf club so that they could fill and reply to the tools at their convenience, preferably before or after their golf rounds, shifts and tasks completion. Another challenge experienced by the researcher involved data collection from the golfers/customers. The researcher took time to explain and convince the participants to take part in the study by assuring them that confidentiality and health restrictions matter would be observed. This was achieved by observing the COVID-19 rules in place and assuring them that this study was purely for the purpose of academics. The researcher made frequent visits to the golf clubs to maximize of data collection and assured the customers that their participation would be highly appreciated. The study area was Nairobi City and Kiambu Counties where only the Kenya Golf Union affiliated clubs were selected. Therefore, caution needs to be exercised on the part in the generality of results to the larger population of golf clubs' in Kenya.

### **1.8 Assumptions**

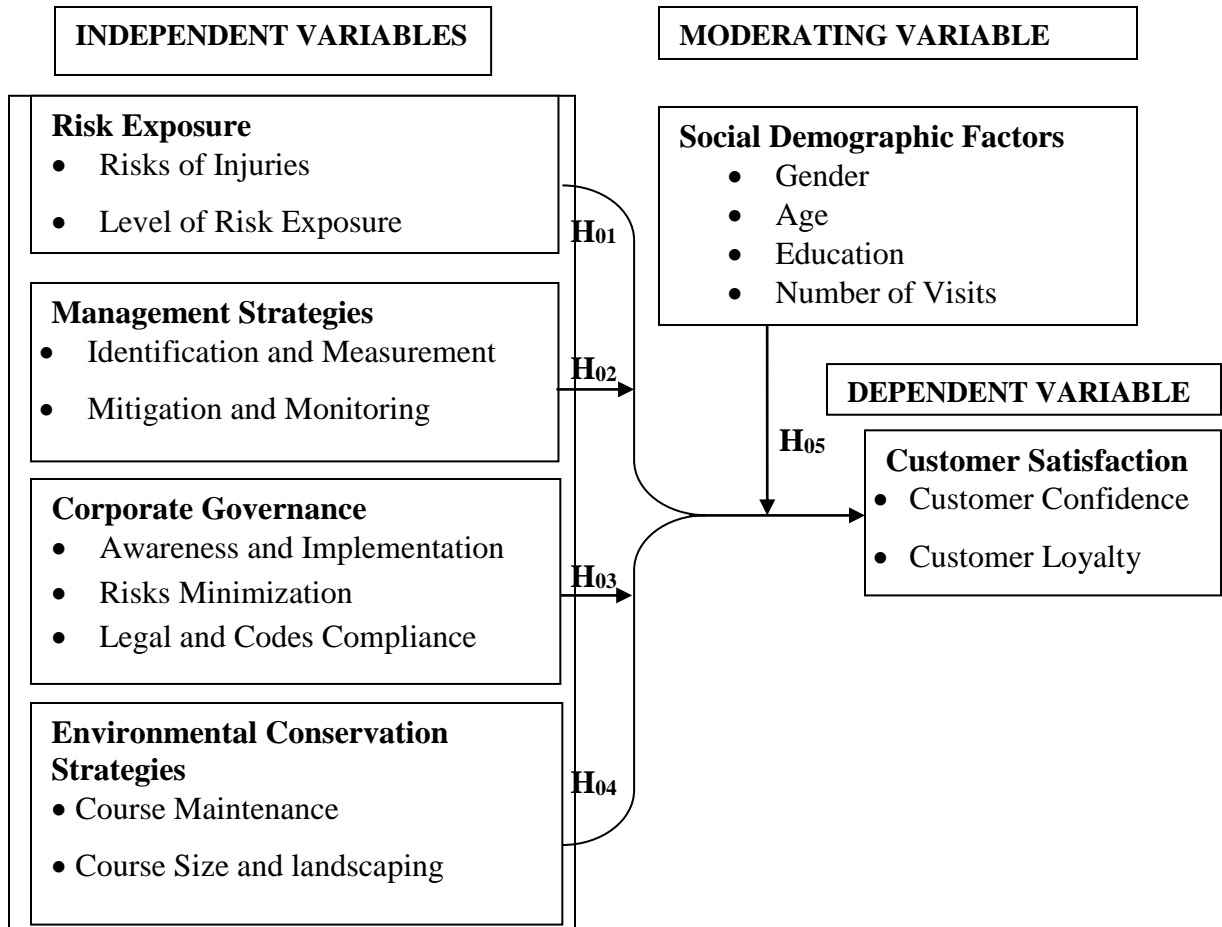
This research study made assumptions that there was no significant differences in the type of customers served by the selected golf clubs. This was informed by previous studies' findings that the hospitality and tourism industry serve similar clientele as evidenced and documented in related studies. The researcher also assumed that there are risk management strategies employed to manage these risks which had a great impact on customer satisfaction. The researcher further assumed that the study respondents would give factual information and reliable data through the answering research instruments' questions truthfully and correctly.



## **1.9 Conceptual Framework**

This is a research instrument that assists the researchers in developing an in-depth understanding and awareness of the situations under study. The tool further helps to communicate effectively while making meaning of outcomes and findings. It forms the map of the study agenda that is to be reviewed, negotiated, tested, and scrutinized in addition to investigation to explain the possible connections between the variables (Magali, 2014). The framework below indicates a connection between the independent variables namely risk exposure, risk management strategies, corporate governance, the environmental conservation strategies, and dependent variable as customer satisfaction.

The moderating variable is the social demographic aspects comprising of gender, respondents' age, level of education and number of visits to the golf clubs. Although the length of the course and the number of holes is important in attracting players as it determines the number of rounds to be played, risk elements outweighed the golf clubs' performance in terms of revenue generation and golfers' satisfaction (Buchanan, Artin, & Cherry, 2017). The aim of management strategies is to provide a mechanism that creates value for customers by reducing the negative impacts of risk exposure (Ramly & Rashid, 2010). An integrated approach to enhancing customer satisfaction in the golf clubs presented in Figure 1.1 below shows the connection between the variables of the study as adopted and modified for this research study from Lai and Azizan (2011).



**Figure 1.1: Conceptual Framework**

Source: This conceptual framework was adapted and then Modified from Lai & Azizan (2011). Path diagram of the causal relationship between the risk exposure, management strategies, corporate governance and, environmental conservation strategies as determinants of Customers' Satisfaction in the golf clubs.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This second chapter describes the review on literature regarding risk exposure, management strategies, corporate governance and environmental conservation strategies and, customer satisfaction with regards to the golf industry. The review focused on the relevant empirical literature and evaluated the themes underpinning the study in addition to the analysis of research gaps summary.

#### **2.1 Empirical Literature Review**

Numerous research studies on risks related issues and customer satisfaction has been conducted in various firms including the golf industry. This section reviewed the empirical literature in line with the golf club in hospitality industry context.

##### **2.1.1 Risks Exposure and Customer Satisfaction**

Golf clubs often experience various types of risk ranging from injuries sustained by golfers, caddies, and spectators in addition to the destruction of the environment (Lee, 2015). There are major risk areas affecting golf clubs' customers, which have been identified such as golf cart and equipment operation defects, negligence in the golf course and its environment and errant golf shots (Kraker 2017). According to Jacobs (2018) the increasing number of golf courses, tournaments, and sponsored events presented a special problem in risk management and environmental codes compliance. Reigman (2018) observed that non-golf customers such as nature walkers, bird watchers and cyclists were not accustomed to the rules of golf and the landscape.

This phenomenon has resulted to golf clubs' customers being injured from errant shots, slips, trips, and falls. Gacheru (2018) observed that these identified risk areas have attracted compensation claims from dissatisfied customers. Currently, emerging litigation issues and regulatory compliance have negatively affected the golf clubs' operations (KPMG International Cooperative, 2016). Occupational Health and Safety Magazine (2018) stated that in 2017, over 103,000 injuries related to golf activities were reported, resulting to over \$2.4 billion in medical expenses and legal costs. The Travelers Insurance Company (2018) study established that the most frequent litigation claims from golf clubs were slips and fall injuries (26%) and windstorm and water damage (22.2%), worker strains (15.2%), and theft (3%).

In Kenyan scenario, insurance firms have developed golf clubs' customers compensation claims cover for injuries and permanent disabilities (Amaya & Mamba, 2015). Hall (2018) noted that the number of golf rounds played in 2019 dropped from 460.8 million in 2016 to 447.4 million, signifying a decline in golf clubs' activities and customers membership enrolment. KPI Golf Management (2019) noted that this declining trend has been established since the year 2000, which is attributed to low enrolment and high baby boomer's attrition. Kraker (2017) noted that there was a decline of population of millennial, minorities, and women golfers, attributed to the satisfaction issues. Jacobs (2018) further noted that the risks faced by golfers within the leisure golf resorts worldwide was a significant factor affecting their satisfaction and willingness to enrol for membership.

According to the Signature Golf Information Centre (2018) report, golf sport is among the most popular and regularly played sports worldwide. This is attributed to the fact that over 32 million golfers across the United States of America and the European nations have reported to play about four rounds in a month (Club Managers Association of America, 2017). Due the physical activities and the social interactions associated with playing this unique sport, it is usually associated with multiple benefits ranging from the metabolic to cardiovascular health, especially in older population. This finding is true for all physical sports as indicated in the Sports and Fitness Industry Association report (2016).

However, when compared to other recreational activities and physical sports, golf sport is more associated with many risks (Aven & Krohn, 2013). According to KPMG International Cooperative (2018) golf sport is an outdoor recreational activity that presents unpredictable environmental risks to the players and the clubs. This is informed by the fact that golf clubs are located in areas that expose the golfers to dehydration, heat exhaustion, stresses and steep terrain in high ambient temperatures. According to the Insurance Journal (2019) on the golf risks, few clubs provide safe shelter to the players to take cover during the thunderstorm and lightning strikes.

These are potential hazards that are projected to be a common phenomenon due to climate change. Physical injuries attributed to the golfing activities have claimed golfers' lives who try to retrieve golf balls from water hazards (Signature Golf Information Centre, 2018). Gacheru (2018) observed that the risks of injuries from errant shots, fire, slips, trips, falls, carts accidents, snakes bite, and insect stings continuously dominated the clubs reported injuries. Recently, golf clubs have experienced losses and some even closed down

their operations due to the failure to manage risks appropriately (Golf 20/20, 2017). This is further attributed to the high costs' coverage on insurance claims, high membership turnover, and inexperienced leadership (Kraker, (2017).

The biggest risk for golf clubs is fire accounting for almost (30%) of all insurance claims followed by falls (23%) and slips (12%). According to Jacobs (2018), the above risks account for over 65% of revenue claimed at golf facilities worldwide and there is a high number of claims for those “struck by objects”, worker strains, and damages. According to US Consumer Product Safety Commission (2018) and Occupational Health and Safety Magazine (2018), golf-related injuries averaged 103,000 in 2017 incurring over \$2 billion total on legal fees and medical expenses. KPIs for Golf Management (2019) reported that slips, falls, strains and trips accounted for 61% of all the claims in 2018 made by workers and golfers. Reviewing the golf club's claims history is a proactive step in understanding and managing the risks and customer satisfaction (Golf 20/20, 2017).

According to Signature Golf Information Centre (2018) numerous studies have been conducted to determine risk exposure in golf clubs in terms of injuries sustained by the customers. According to McHardy, Pollard, and Luo (2017) the overall rate of occurrence of the golf related injuries was 15.8% cases for every 100 golfers, However, the recurrent of the injuries was the most common, but they were most likely to re-occur over time, but not on the onset (Gacheru, 2018). This clearly indicated that risks of injuries were likely to increase with time, hence the need for their management. Specific risks such as the lower-back injuries were more frequent as reported by 18.3% while elbow/forearm injuries accounted for 17.2%, foot/ankle injuries accounted for 12.9% (Jacobs, 2018).

The shoulder and upper arm injuries accounted for 11.8% (Smith, 2018). About 46.2% of all the injuries reported were sustained from the golfing events, and the damages were most likely to reoccur at the ball impact points with follow-through accounting for 21.5%. The study established that the amount of play-time was a significant determinant of the injuries sustained. Gender, age, handicap, warm-up and practice habits were significantly factors associated with golf injuries (KPMG International Cooperative, 2018). A study by Smith (2018) to determine the risk factors that are associated with low-back pains for the golfers showed that it was a common problem for the professional and recreational golf players.

According to Signature Golf Information Centre (2018) the prevalence of the low-back injuries was estimated to affect about 15% to 35% of the amateurs in addition to 55% of the golf professional players. This was associated with a significant loss of time for the golf practice and play. However, several factors were established as potential and principle causes of the low back pain among golfers. Lee (2015) noted factors such as the golf swing movement, physical characteristics, individual demographic, volume of practice and play as significant. The review indicated that demographic characteristics might be connected to low-back pains but then would not encourage any relationship between the swing-characteristics and pains related to the golf. The individual body mass and age were associated with the golf related low-back pain. Previous history on back pain and BMI may be used to predict the golfers who would experience symptoms (Gacheru, 2018).

Murray *et al.* (2017) study on golf matters assisted to map out the literature on health and golf and further examined the relationship between the golf and the physical and mental

health. The study involved a review of both published and unpublished reports of golf players of all age groups and languages. These were identified through an electronic search in the databases, websites reference lists, platforms and the consultants (Smith, 2018). Based on the review, initial search identified 4944 records where and among the studies established, 301 met the criteria for the scoping review (University of Adelaide, 2019). Study by Systemico (2015) concluded that golf sport provides activity moderate physical intensity that is usually come with variety of health benefits. Such benefits comprise of improvement in metabolic rates, cardiovascular, respiratory in addition to wellness in general.

Limited evidence relating to the golf sport and issues of mental health exist in scanty sources. The incidences of golf related injuries were moderate, with only back injuries being more frequent. The accidental injuries on the head injuries were minimal and less serious. Edwards, Dickin and Wang (2020) did a research study based on relationships between the back pain and golfers' satisfaction. Study analyses established that regardless of skills' level, many golfers experienced injuries more often which affected their satisfaction with the sport. According to Young (2014) most of the golf related injuries affected the customer enjoyment of this outdoor recreation sport. The study concluded that due to differences in golf clubs' preferences and frequency of play, the level of satisfaction differed between the professional golfers and the amateur golfers.

For the part of professional golfers, injuries were common and were a result of the amount of practice, poor terrain and. decreased risk monitoring. This increased the cyclic nature of the injuries within the golf clubs (University of Adelaide, 2019). The study further



established that typically, an amateur golfer was bound to make errors that contributed to injury development. The study also found out that improper golf course management provided a ground for injuries to the golfers (Smith, 2018). This is because poorly maintained facilities increased the chances of risks over time. Injuries due the golf clubs' facilities usage were noted to be on the rise, in addition to an acute decline in golfers' population, an indication of dissatisfaction (Sports Marketing Surveys, 2018).

### **2.1.2 Management Strategies and Customer Satisfaction**

Risks are the unfavorable outcomes attributed to an event or occurrence (Banks, 2014). Risk management entails identifying, assessing, analysing, monitoring, and controlling uncertainties resulting in better processes and decisions (Saleem & Abideen, 2011), The concept of risks management entails identification of hazards, analysing, assessment, controlling and monitoring for all potential risks resulting in better decisions (Saleem & Abideen, 2011). Amaya and Mamba (2015) further stated that firms undertaking effective risk management and practices report a higher competitive edge and favourable customer satisfaction indices. Freeman (2015) also observed that businesses transfer their risk management function to insurance companies to minimise expenses. This is achieved through compensation and management of their clientele claims.

In the hospitality industry, risks have become a priority matter for policymakers and practitioners thus no doubt that these issues need effective attention (Yeomans, 2017). Despite the current circumstances, it is a low priority issue of concern area due to a negative feeling about management concepts coupled with handling the emerging issues in particular (Bardi, 2018). The aim of management strategies was to raise the possibility of

favourable consequences and reduce their negative impacts (Yeomans, 2017). However, some golf clubs are neither embracing risk management strategies nor documenting policies to deal with uncertainty accordingly or systematically (Kraker, 2017). According to Darzi (2011) many of the famous golf clubs have encountered financial losses and operational collapse as a result of known risks which were not properly managed.

According to Lee (2018) golf clubs are not exceptional and do suffers the risk of negligence from situations among other risks. Jacobs (2018) noted that golf clubs are sophisticated operations covering a large part of real estate and ultimately should be treated as a collection of mini-organizations. It is therefore imperative to have proper risk management strategies that aims at minimizing accidents and losses that are apparent in golf clubs worldwide (Signature Golf Information Centre, 2018). According to Magali (2014) corporate governance, internal and external audits and controls form the backbone of welfare organizations such as golf clubs and a first line of risk management efforts.

#### **2.1.2.1 Identification and Measurement**

Risks identification and measurement Practices (RIMP) are vital tools for a firm's strategic management in order to produce positive contributions to its objectives, goals, and almost all its activities (ISO-IEC, 2012). Identifying and measuring risks is a key step in a proactive risk management process. According to Queensland government Policy and Procedure Register (2019), identification of risks is an important step in their management and involves establishing a comprehensive list of opportunities and threats that might prevent, enhance, delay or accelerate the achievement of goals. Vaughan and Vaughan (2008) observed that is imperative for firms to scan their environment frequently to

identify new hazards as risk exposure may be constantly changing. Identification of risks brings out the source of risks. Ndwiga, Waithaka, Gakure, and Ngugi, (2012) observed that risk identification techniques are tools for optimizing opportunities of establishing hazards inherent in facilities and systems. Risks cannot be eliminated but only managed through a combination of methods that eliminate loss and exposure (Rejda, 2008; Ndwiga, *et al.*, 2012).

#### **2.1.2.2 Mitigation and Monitoring Strategies**

Mitigation strategies involve knowing, evaluating, and determining the occurrence and behaviour of risks within the operations (Ernst & Young, 2018). Mikes and Kaplan (2014) noted that mitigation is a multi-step activity that supports the policy making process via a better understanding of inherent operational risks and likely results. The strategies involve risk transfer to other parties, risks avoidance, minimizing their probability, actual risk acceptance, or potential consequences of threats and opportunities. Bagshaw (2013) noted that the optimal control risk strategy adopted by a firm must be in line with the organization's strategy for effective risk management. This does not eliminate loss but results in better value in line with the golf clubs' aims and objectives.

According to Dick's Sporting Goods Inc. (2018) golf club operations cover a large piece of the real estate with numerous recreational and foodservice facilities. These facilities require implementation of proper risk management and mitigation strategies to enhance customer satisfaction and minimize loss of revenue. Resolution Insurance (2018) report indicated that insurance services had helped the golf clubs to take control of risks and provided technical guidance in mitigating them. According to Rowany Golf Club (2018),

insurance firms play an integral role in helping golf clubs to identify, assess and address the risks they face. Signature Golf (2018) report indicated that effective risk mitigation program assists the golf clubs in maintaining customers' satisfaction. In addition, the golf clubs achieve profitability despite the operations challenges and hazards present (Signature Golf, 2018).

Mitigation strategies are steps taken to minimize or eliminate the negative effects of hazards in a firm where a risk cannot be avoided entirely. A proper mitigation plan establishes an acceptable risks level and a proper mechanism for their monitoring. An organization's performance survival is usually determined by its ability to meet its customer needs and satisfaction ratings (Ping & Muthueloo, 2015). Rejda, (2008) noted that strong risk management systems improve a firm's performance. Systems such as enterprise risk management (ERM) have been credited with creation and value addition for the success of the businesses through customer satisfaction and reduction of uncertainty.

Ndwiga *et al.* (2012) noted that risks reduction is often achieved via control in addition to monitoring through setting policies and the standard that minimize hazards and improve customer satisfaction. According to Kiragu (2014), practicing risks reduction usually impacts on the survival of a firm positively. This is achieved through hazards mitigation; loss control and risk transfer to insurance companies and significantly improve the business returns. Shahroudi, Taleghani, and Mohammadi (2012) confirmed that risk exposure reduction increases the firms' service quality and their customer satisfaction. A study by Ernst and, Young (2018) discovered that vibrant organizations with mature risk

reduction practices were able to meet customers' needs and their risk maturity was linked with positive customer feedback.

La and Choi (2012) observed that risk monitoring had a statistically positive-significant relationships with customer satisfaction in a firm. Mitigation in addition to monitoring of organizations' risks have a significant positive correlation to their customer satisfaction (Waweru & Kisaka (2013). However, the study does not clearly indicate the nature and extent of their correlation, Udchachone and Zumitzavan (2014) asserted that a significant-positive-relationships subsisted between the firms' risks mitigation processes, performance and customer satisfaction. However, report by the Auditor General's (2015) stated that failure to comply and implement the risk mitigation policies resulted into poor customer performance.

However, Kiragu (2014) failed to show the risk reduction effect on customer satisfaction but asserted that risk levels should be assessed and monitored for improvement. Bandara and Weerakoon (2012), noted that risk mitigation is vital, though its link with customer satisfaction is under-rated. According to Shahroudi, Taleghani, and Mohammadi (2012) risk policies integration in the setting of firms' goals have significant impacts on the customers' satisfaction levels. Though other customer satisfaction determinants exist, integrating management policies assist a firm to achieve objectives, where one of these aims is customer satisfaction (Ernst & Young, 2018).

### **2.1.3 Corporate Governance and Customer satisfaction**

DeFranco and Schmidgall (2009b), observed that golf club's corporate governance should be monitored to achieve the firm's goals. Audit Committee charters and the Internal and

auditors' code of ethics and conduct are clearly set out as operational guidelines for operation and reviewed annually for their appropriateness. Standard and Poors (2013) observed that improper management, poor governance, and growth difficulties of the golf industry have been identified as the main causes of failure and distress in golf clubs. Governance involves how a firm is managed and directed through rules and procedures to achieve set objectives. Research findings by OECD (2014) showed that customer satisfaction and loyalty were influenced by corporate governance. In this regard, corporate governance components in relation to customer satisfaction matrix are as discussed below.

### **2.1.3.1 Corporate Governance Awareness and Implementation**

Golf Australia (2018) noted that effective governance demands leadership, integrity, and sound judgment in business operations. These elements enhance efficient decision making, accountability, transparency, and responsibility in the undertaken activities, resources expended and customer service provision. DeFranco and Schmidgall (2009b) further observed that corporate governance had significant impacts on Customer satisfaction in service industry. Poor corporate governance is associated with directors and committee conflicts of interest, inexperience, failure to manage risks, improper financial controls, and inadequate internal reporting systems (Zheng & Tsai, 2019).

Stacchezzini, Rossignoli, and Corbella. (2020) observed that corporate governance awareness enhances implementation and codes compliance in the service industry. corporate governance practices provide appropriate knowledge of business operation which significantly the achieve customer satisfaction. According to OECD (2014) corporate governance implementation promotes transparency, responsibility,

professionalism and ethics in service provision. The study posit that good corporate governance principles increase customers confidence in the golf industry (DeFranco & Schmidgall, 2009b). Accordingly, the corporate governance framework enables the organization to meet customer needs. However, the researchers fail to bring out the challenges associated with implementation of corporate governance in modern golf operations (Tan, Habibullah, & Tan, 2017).

### **2.1.3.2 Corporate Governance and Risks Minimization**

According to OECD (2014) Corporate Governance involves determination of the kind and extent of risk that organization intends to take in meeting customers' needs. Oak and Iyengar (2019) observed that corporate governance practices design strategies to counter risk exposure. Corporate governance is tasked with the application of suitable risk management and, internal control systems. According to Li and Singal (2022) control systems single out the risks challenging an organization and enable the assessment of the principal risks in service industry. OECD (2014) further pointed out that corporate governance determines the extent and kind of the principal risks which may hinders achieving strategic objectives including customer satisfaction.

Wang, Chen, Fang, and Tian (2018) observed that corporate governance ensures appropriate customer focused culture is embedded throughout the organization. Yeh (2013). Further stated that corporate governance directs on how risks ought to be supervised or mitigated to decrease their likelihood of incidence impacts. In this regard, observing, management, review of risk exposure and internal control systems to satisfy customers are at the core of corporate governance (Tan, Habibullah, & Tan, 2017). Zheng

and Tsai (2019) further observed that complete core and exterior information and, communication methods on risk management and internal control are by-product of good corporate governance.

### **2.1.3.3 Corporate Governance and Customer Loyalty**

Wang *et. al.* (2018) posited that corporate governance was a critical instrument for the accomplishment of any firm. According to OECD (2014) application of Corporate governance have been observed to produce constructive significant relationships with the customers' loyalty in the golf industry. Zheng and Tsai (2019) further stated that accessibility of the good services, the transparency and compliance are deliberation for customers to establish their level of loyalty. Oak and Iyengar (2019) observed that good corporate governance improves the image of an establishment and further influences customers use of their services. In this regard, a good golf club's image through application of proper corporate governance strategies would intensify customer's loyalty.

A study by Golf Australia (2018) found that corporate governance had positive influence on customer loyalty and trust in golf clubs. DeFranco and Schmidgall (2009b) observed that customers' satisfaction by services greatly affect their repurchase intention. This is a significant indicator to improved customer loyalty. Therefore, services or products that meet and exceed the requirements for customers would increase satisfaction and encourage their loyalty. Yeh (2013) noted that for the service sector, the ultimate key to the customer satisfaction rests on good relationship between customers and organization. This is achieved through good corporate governance within the provider of products and services.



Tan *et al.* (2017) posited that the greatest and single most important factor in enhancing customer loyalty satisfaction with services provided.

#### **2.1.3.4 Legal and Codes Compliance and Customer Satisfaction**

The growth in leisure golf holiday clubs and tournaments presents a special problem in legal and environmental code compliance (Jacobs, 2018). An increase in golf clubs' number and competition requires balancing the golf fees, compliance, and course appearance hence clubs must manage risks to remain competitive (Reigman, 2018). Risk areas in golf clubs such as poorly maintained foot-paths and negligence have resulted in revenue loss through litigation claims (Kraker 2017). Lee (2015) noted that the above risk accounted for nearly one-third of all claims made. The emerging litigation issues and increasing regulatory compliance are a threat to the financial performance of clubs world-wide (KPMG International Cooperative 2016).

According to Signature Golf (2018), the role of the golf clubs is to provide recreational facilities and quality services that are responsive to customers' needs and sustained with a focus on environmental conservation. According to DeFranco and Schmidgall, (2010) each golf club is unique and offers specific amenities and thus must have internal control measures and commitment to achieve its goals. The risk and audit committee check whether the internal control systems are the compliance with regulations, rules, and performance. Ernst and Young's (2012) audit standards report showed that the committee was responsible for independent advising, consulting and building assurance fairly on the internal control system sufficiency. The report further stated that the internal control system ought to conform to the law, golf club performance, regulations, and information

accuracy. External and internal auditors must submit reports and regularly monitor operations in an appropriate, sufficient and efficient way with risks at a level accepted (Mudaki *et al.*, 2012).

#### **2.1.4 Golf Club Environmental Related Risks on Customer Satisfaction**

Carrow and Fletcher (2017) noted that golf clubs have contributed to the destruction of wetlands and the general environment by the use of fertilizers, pesticides, and irrigation as evidenced by the diminishing water resources, chemical deposits in the soil, and water that exceeds the environmental regulations. According to Penrith Golf Club (2016) environmental policy, various strategies have been developed and adopted as a measure of sustainability. Beadlow Manor Club (2018) stated that an environmental policy for golf clubs should focus on specific sustainable objectives in six critical areas: nature and wildlife conservation; energy and water resources conservation; chemical use and waste management.

##### **2.1.4.1 Course Maintenance and Customer Satisfaction**

According to GoK (2013) environmental policy is a platform for the golf clubs to develop, manage and utilize resources in promoting quality, value, and ecosystems carrying capacity. According to Golf 20/20 (2017) report, golf clubs use large amounts of irrigation water and sand for their landscapes which have an impact on the operations. The USA Golf Association (2018) found that about 2.08 billion gallons of water are used daily for irrigation. New irrigation technologies, drought-tolerant grass varieties, and best practices have been established and adopted to enhance sustainability, reduce cost. and

improved on services (GCSAA, 2018). The existing research has highlighted the importance of businesses to operate in environmentally friendly behaviour (EFB).

Stern (2000) proposed the implementation of organizational activities in ways that reduced the undesirable effects on the natural environment (Stern, 2000). This would help the firms to actively improve environmental standards, which then create a good relationship with their stakeholders including fulfilling their customers' expectations and satisfaction. Beadlow Manor Club (2018) noted that EFB can be used as a good measure of any firm's responsibility towards the environment. According to Penrith Golf Club (2016), corporate environmental responsiveness levels and the environmental risk, EFB strategies help solve serious and minor environmental issues.

Particularly the first category, the endogenous risks involving the firms' internal operations such as the materials, human resources and the technologies used. The exogenous risks include the external environment of the firms such as location, demographic, ecological characteristics and the population environmental attitudes. According to Global Golf Insight (2019), numerous studies have been conducted to determine how golf clubs operate in an environmentally friendly manner. This study surveyed 3,250 club managers who comprised the target population.

The study results showed that the US golf clubs considered corporate environmental responsibility (CER) as more important than the European clubs. In addition, US golf clubs were engaged in the environmentally responsible behaviour (ERB) practices more and perceived minimal barriers to the ERB implementation. Lai, Azizan, and Samad (2017) study concluded that engaging in environmentally friendly practices benefited the

firm the stakeholders support which improved their performance and attraction of the potential customers. Ferreira and Gustafson (2014) noted that ERB implementation helped to differentiate a club's image from its competitors, encouraged customer satisfaction and loyalty through improved the golf course environment.

#### **2.1.4.2 Course Size and Landscaping on Customer Satisfaction**

According to the Signature Golf Information Centre, (2018), fewer risks and accidents means fewer claims, a direct and positive impact on the golf clubs' services in addition to reputation and brand. Risk management is demanding especially when time, budgets, and resources are already stretched to the maximum. There are two physical measures of golf club size, length, and the number of holes, indicate the structure of a golf course. According to Golf 20/20 (2017), the 18 holes golf courses are referred to as "regulation" courses, while 9 holes golf courses are classified as "short". These two aspects are very important in attracting players and increasing the frequency of play shown by the number of rounds played and membership size (Signature Golf, 2018).

According to Beadlow Manor Club (2018), golf courses require regular grass mowing, irrigation, pest control, and sand-trap maintenance. Failure to do regular maintenance deteriorates the golf clubs' course condition leads to clientele movement to the better-maintained clubs which have a higher and greater demand for golfing services (University of Georgia, 2016). However, Dick's Sporting Goods Inc (2018) observed that regular course maintenance was associated with higher expenditures and customer satisfaction especially where the realized golf clubs' revenue exceeded the operation cost. According

to the University of Georgia (2016) report on golf clubs' profile, revenues varied as per the prevailing economic conditions of their location.

Large "regulation" golf facilities (18 holes courses and above) had a higher number of patrons, charged higher membership fees than small "short" golf clubs (9 holes' courses). The summary of revenue volume by source showed unique insights into the golf clubs' performance according to the clientele base and the prevailing economic conditions (Golf 20/20 (2017). Lai, Azizan, and Samad (2017) observed that golf membership subscriptions decline negatively affected the clubs' services provision and consequently their survival. New golfers, millennials, and younger demographics were discouraged from golf activities by the high subscription fees and satisfaction-related issues (Global Golf Insight, 2018; Signature Golf Information Centre, 2018).

### **2.1.5 Demographic Factors as a Mediating Variable**

According to Tefera and Migiro (2017) demographic factors are individuals characteristics that include gender, age, education levels, racial composition and experience. In this context, it refers the broad characteristics of the golf clubs' customers. Demographic factors have been applied by various researchers in exploration of social phenomenon. The research study examined four demographic characteristics of customers namely gender, age, education level and frequency of visits to the golf clubs. The demographic characteristics were profiled as moderators of the relationships between the risk exposure, management strategies, corporate governance, environmental conservation strategies and customer satisfaction. According to Petrick and Backman (2020) gender as a moderating

variable on golf clubs' customer satisfaction intention showed the results with effects significantly higher in male golfers than females.

Serrano, García, Gambau & Rial, (2020) observed that customers' traits differ and women tend to exhibit a higher-levels of anxiety while men were more likely to indulge in golf services. Chung and Nam (2018) found that the perceived usefulness to influence attitude and behavioural intention to use golf clubs more strongly for male than it influences female. Heitner (2018) found out that there were no differences in the moderating effects amongst the gender other than ease of use and attitudes towards the golf clubs. According to Hanks (2020) gender is statistically a significant moderator of customer satisfaction in service industry. The moderating effect of gender was insignificant in the cases of experienced golf clubs' users. The involvement of male and female showed that gender moderated the relationship between the perceived enjoyment and usage and, intentions to use the golf clubs' services (Chung & Nam, 2018).

According to Maranga (2015) respondents' age is one of the demographic variables which provide the basis for classification. Respondents' age in years had been ascertained to poses the moderating effects upon the link between the predictors and dependent variable in various studies (Serrano, García, Gambau & Rial, 2020). According to Hanks (2020) older customers have unlimited exposure to golf clubs' environment hence a higher degree of satisfaction. However, Won *et al.*, (2019) study established that age of the customers had no significant impacts on their choice of golf club. According to Chung and Nam (2018) customers age affect their level of motivation to engage in golfing activities as well as the ultimate satisfaction index. Mousavi and Meshkini (2011) found that age explains

behavioural intention and that younger respondents had more intention to engage in golfing activities.

Research study by Douglas and Carless (2015) entailing elderly respondents found out that older-people were hesitant to indulge in golf clubs' services. According to Kim and Park (2016) educational levels refer to prior education and, the kind of qualifications attained. Education background component of categorization of golf clubs ensured that data obtained is reliable to the researcher (Petrick & Backman, 2020). Studies on educational level as a moderator of relationship between predictors and independent variables are limited. According to Serrano *et al*, (2020) education level as a moderating factor has received less attention in prior studies. Hart (2019) observed that education level had significance relationship with the level of satisfaction in golf world. However, the degree of satisfaction varied among regular golf clubs' services users. According to Heitner (2018) higher levels of education of the golfers was connected to appropriate utilization of the golf club facilities.

The number of visits was considered a moderating factor in relationships between risk predictors as determinants of customer satisfaction in the golf clubs. Serrano *et al*, (2020) defined the number of visits as the frequency of time the individual patronize and establishment. Chung and Nam (2018) stated that customers with high frequency of patronage understand their environment and hence are reliable source of data. According to Heitner (2018) number of visits to the golf club and utilization of the facilities have a significant relationship with level of satisfaction. However, a study by Kim (2017)

indicated that frequency of visits to a golf establishment over time create familiarity with the environment which further cause dissatisfaction.

## **2.2 Customer Satisfaction.**

According to Naureen and Sahiwal (2013), customers are persons interacting regularly with a firm through the consumption of Service products. Therefore, customer satisfaction describe the measure of the feeling of disappointment or pleasure towards their expectations from the provided goods or services and their performance (Akinyele et al., 2011). Lovelock and Wirtz (2005) denoted that customer satisfaction is judgment, an attitude, after purchasing action, or series of service interactions. Generally, customers attach importance to satisfaction especially in the hospitality industry such as golfing sector, as it is an outcome and a process, the difference between the expectation and performance (Amoah-Mensah, 2010).

According to Amoah-Mensah (2010) customer satisfaction is the measure which is based on total experiences with certain service products, but not a single transaction. When the clients are satisfied by offered services, they become loyal customers and ambassadors of the specific organizations (Sit *et al.*, 2009). There are numerous benefits to any establishment derived from satisfied customers including: re-purchasing, increased profits and sales, loyalty and good product presentation for others to buy (He & Song, 2009). Customer satisfaction is the achievement of the purpose of a particular activity. This achievement measured by the standard and assessment of a firm's ability to be competitive in the market and produce returns for the industry stakeholders (Sari, 2010).



Excellent customers satisfaction score is depicted by firms' abilities to provide quality service to customers and operations survival. According to DeFranco and Lattin (2014), efficient operations indicate the health of the golf clubs and effective risk mitigation is critical to any firm in achieving customer satisfaction (Club Managers Association of America, 2017; Sport and Fitness Industry, 2016; Singh, 2013). According to Heitner (2018) clubs charged members monthly after services were provided thus dissatisfied customers delayed in settling their bills. According to Global Golf Insight (2019), membership clubs sell golfing services and promote a social lifestyle hub focusing on operations break-even and the customers' satisfaction.

Dick's Sporting Goods Inc (2018) noted that successful golf club operations aspects must meet members' expectations and satisfaction. According to KPMG International Cooperative (2018), customer satisfaction is shown by the higher annual subscription payment, refreshment sales, a stable membership count, and equipment hire. Sports and Fitness Industry Association's (2016) annual report showed that golf clubs were losing clientele through natural attrition, estimated to be between 5% and 8% of the total membership. Dick's Sporting Goods Inc (2018) noted that the golf clubs' costs were usually higher than in other hospitality operations due to the labor and services provision expenses taking between 35% and 42% of the revenue. Golf clubs have limited revenue inflow channels thus controlling risks and expenses are vital in meeting members' satisfaction (KPI Golf Management, 2019).

The concept of customer satisfaction among golfers has received wide interest. It is worth noting that in the sports environment, golf has grown both in popularity and importance

and the industry has become highly competitive. Therefore, in their endeavours to reach, attract customers, and succeed, golf clubs usually differentiate themselves from their competition through offering risk free and unique services (Čáslavová *et al.* 2018). This is done to attract and retain customers on a long-term basis. Clubs have realized that to gain an advantageous market position and share, it is paramount to respond promptly to customers' needs and then adjust appropriately. In this regard, golf clubs are striving to offer services to meet their customers' expectations.

Čáslavová *et al.* (2018) sought to establish the customer satisfaction levels among golfers in various resorts within the Liberec region. The study aimed at evaluating the contribution of service quality to customer satisfaction in golf resorts in the region. The findings would assist in proposing effective policy measures for the improvement of the golf clubs. The study utilized two primary data collection tools; a written and an electronic survey where respondents were drawn from the golf clubs' players. Based on the study, it was established that golfers were more satisfied with the Malevil, Grabštejn, and Ypsilon Golf Courses services. However, in these golf courses, the largest gap was established in the level customer satisfaction with the risk exposure, and golf facility management.

Ferreira and Gustafson (2014) study on customer satisfaction among golf clubs and golf courses in the United States of America established that customer satisfaction remained paramount in the golf club industry as most dependent upon the membership enrolment in addition to renewed subscription annually. The study established that the golf clubs' courses in the USA increased in the early 2000s, while the golfers' population had decreased resulting in multiple-membership options being created. The study concluded

that, when a golf club provide a risk-free environment, membership enrolment increases and customer satisfaction level were more likely to be high. This was established as an important factor in successful clubs. According to Golf Australia (2018) stated that satisfied members utilize the golf club facility frequently thus increasing the revenue which aids risk preparedness and reduction. In addition, satisfied customers were likely to make recommendation about a golf club to other clients and freely renew their annual membership (Koppel, & Kosko, 2019).

The study further established that customer satisfaction led to increased loyalty. In this regard, customer loyalty emerged as an important factor in the golf club business as the members' equity was protected and assured through active golf customers. This helped in creating operations sustainability through full membership, and conversion of potential customers aspiring to enrol in the club. Ferreira and Gustafson (2014) study found out that referrals were high among satisfied customers particularly through the word of mouth. Free word of mouth from the loyal members was a major benefit to golf clubs because it helped in the recruitment of new members. This study further established that retaining existing customers was an easier task than recruiting new golfers for enrolment.

Additionally, customers' loyalty was identified as a crucial for golf clubs advancement and growth (PGA Tour, 2020; Official World golf ranking, 2021). Golfers were ready to renew their subscription when the clubs met their expectations on safety and risk reduction; their needs fulfilled and created high perceived value through total satisfaction. Bencito (2014) conducted a study on the customer satisfaction levels amongst the Summit Point Golf and Country Club members. This study focused on customer satisfaction factors which formed

the basis of improvement continuously. The study further intended to establish the levels of customers satisfaction from the services provided such as food and beverages, customer service, and facilities risk.

The study further sought to test the significance differences in the levels of customer satisfaction when grouped according to their membership variables of the club. The study utilized the descriptive design to gather data which was then analysed through weighted mean and ANOVA methods. This study established that members of the Summit Point Golf and Country Club were generally satisfied with the facilities, amenities, and customer service. There was no significant difference between the membership profile and level of customer satisfaction in terms of facilities and amenities and customer service. This means that their responses differ as to their reasons for joining the club, their obtained degree, and the frequency of playing in the club (Golf Australia, 2018).

Won (2018) conducted a study on the impacts of service-quality attributes on the customer satisfaction among private golf courses in South Korea. The purpose of the research study was to explore the influences of different service quality attributes to customer satisfaction among golf clubs. Service-quality attributes in this study were; caddy competency, website reservation system, accessibility, cost, physical environment and the course difficulty. Data for the study was obtained from 609 recreational golfers from 12 private golf courses across South Korea. The analysis of the study established that the service-quality attributes with the exception of the website reservation convenience explained about 40.5% of customer satisfaction. For the individual's attributes such as caddy competency and

service quality had the greatest influence on customer satisfaction in addition to the physical environment, accessibility cost, employee service and course difficulty.

Burnside (2018) conducted a study to determine the strategies used in attracting and retaining customers in a US Private Country Clubs. Data was obtained using the semi-structured questionnaires, open-ended interview guides, marketing and sales documents, and website contents. The data analysis followed a 6-phase approach to thematic manner. Primary themes that emerged from the analysis included broadening the marketing message to potential and frequents customers, creating experiences that rated high in satisfaction by customers, guests, and the employees, as well as using a variety of communication media. It is worth noting that retaining and attracting new customers was vital to the survival of the golf clubs. In this regard, customers' loyalty formed the base and the ability for the golf clubs to remain operational despite their competitive engagement.

## **2.3 Theoretical Review**

The theoretical framework below consists of definitions, concepts, and theories that are used for the study and demonstrates an understanding and application of the risk management theory, the enterprise risk management theory, the contrast theory and agency theory that are relevant to this research topic.

### **2.3.1 Risk Management Theory**

This contemporary theory posits that risk indicators have indirect and a direct-impacts on an organization's survival and the ability to meet customers' needs (Baxter, Bedard, Hoitash, and Yezegel, 2015). Wu & Olson, (2010) noted that risk indicators affect a

firm's ability to meet customer needs in absence of efficient and effective management. Risks measurement is expensive thus managers must compromise between the cost and the precision to satisfy their customers (Sovan, 2009). Risk return tradeoff has profound effects when adopted by the firms hence managers have only one goal of minimizing losses likely to be experienced (Muhammad & Bilal, 2014). This theory has two risk measurement dimensions; Scenario analysis which assumes that past and future results are reliable without distribution of risks calculation and value at risk (VAR) which estimates the potential loss through assets return distribution (Stulz, 2016).

### **2.3.2 Enterprise Risk Management (ERM) Theory**

This theory considers firms' risk management strategy through a strong monitoring and control process with defined responsibilities (Basics & Braham, 2014). Risks impacts can be reduced through prevention and loss control mechanisms thus giving firms a wider view to mitigate and recognize risks in a holistic manner (Hoyt & Lienberg, 2011). ERM is a strategic process affected by all firms' stakeholders, designed and applied to identify potential operation hazards and effects (Moeller, 2016). It provides a reasonable assurance of customer satisfaction and the goal achievement (Fraser & Simkins, 2010). Hillson (2017) noted that ERM benefits are beyond the older risk management approaches through effective handling of threats and opportunities. ERM gives golf clubs insight into the associations and interdependences among risks, increases members' value, and satisfaction (Nair, McShane & Rustambekov, 2016; Lam, 2014).

### **2.3.3 Agency Theory**

Kenny, Jumoke, and Faderera (2014) observed that this theory covers set propositions in governing modern firms, characterized by many stakeholders such as golf clubs where a group of professionals directs and controls the use of the collectively contributed resources for members benefit (Percy, 2013). The theory focuses on the firms' risk reduction to increase satisfaction and value through proper corporate governance. Akindele, (2012) noted that prudent corporate governance mechanisms align the interest of all stakeholders and translate them into efficient and effective strategies for risk management and better customer satisfaction.

According to Lan and Heracleous (2010), the principle role of the corporate governance within a firm is to scrutinize management strategies employed in attaining agreed objectives, monitoring the performance, integrity, financial systems, and controls. The theory applies to this study in the sense that when the golf clubs' risks are managed the organization's costs are minimized thus better services to members are attained. The theory supports the management decision-making roles in adopting the best risk management strategies and optimally utilization of the golf clubs' resources for members' benefits in a risky environment (Hamad & Karoui, 2017).

### **2.3.4 The Contrast Theory**

This theory is contrary to Dissonance Theory. The theory posits that when the value of goods and services offered do not meet the consumers' expectations, the contrast between the expectation and outcome leads to consumers' exaggeration of the difference (Yi, 1990). According to the theory, when the customers receive less value in the products and

services than they expected, they magnify the disparity between the anticipated quality and the quality they get. The theory in this regard argues that customers and consumers may tend to rate the quality of products and services offered to them poorer than normal are if they do not get the value they expected. Contrast theory holds that when outcomes deviate from expectations, the consumers are compelled to either positively or negatively reacts to their disconfirmation with experience.

Negative disconfirmation usually leads to poor and negative product evaluation, while positive disconfirmation is expected to results to high appraisal of the products (Oliver, 1977). In golf clubs' industry, customers might rate the golf clubs as poorer than normal if they are not satisfied with the services offered. Among the issues that are likely to cause dissatisfaction among the golfers were risk exposure and management strategies in place. Therefore, golf clubs strive to ensure that good and effective management strategies that mitigate risks are in place. Also, the golf clubs are constantly striving to ensure that effective management strategies and good corporate governance practices have been put in place to ensure the golfers are satisfied.

#### **2.4 Summary of gaps in reviewed Literature**

Reviewed literature showed apparent contradicting findings in that risk exposure and management strategies had both negative and positive outcomes in firms in different including golf clubs. Signature Golf Information Centre (2018) findings indicated that golfing was a physical activity with high social interaction and inherent risks exposure. The study however, did not address the extent of risk exposure and its' effects on customer satisfaction. Padachi and Howorth (2013), noted that enterprises tend to ignore the risks



and their management which then results in customer dissatisfaction. Although customer satisfaction can be influenced by many factors, reviewed literature provided vital evidence and crucial reasons for any organization to study risk exposure and management.

According to Waweru and Kisaka (2013) risks mitigation and monitoring activities in a particular firm have a positive correlation with their customer satisfaction. However, their study failed to show the nature and extent of this correlation, Vaughan and Vaughan (2008) observed that firms must have risk mitigation strategies as their principal aim is entity continuity and attainment of all goals. Golf 20/20 (2017), the golf economy report showed that golf clubs failed to manage risks appropriately leading to high operational costs. This report however failed to establish the customer satisfaction feedback regarding to the golf clubs with poor operations. Reviewed literature showed that the desires to achieve customer satisfaction ought to be balanced with associated operations' risks (KPI Golf Management, 2019).

According to Kraker (2017) implementation of management strategies helps the golf clubs to focus on meeting the organizational goals and customer satisfaction. It is clear that research and knowledge gaps do exist there was limited literature that addressed the concept of risk exposure and management strategies on golf clubs' customers' satisfaction, especially in Kenya. In addition to this, the methodologies adopted by the researchers were different and could not adequately address this research topic (Bencito, 2014; Golf Australia, 2018). Fontaine (2018) noted that an enterprise risk management framework for the organizations would translate to satisfied customers and better performance.

Additionally, these studies are in the insurance and banking sectors and, in developed economies hence limited literature on golf clubs.

Woo (2016) study focused on the attributes to the golf clubs' facilities as determinant of customer satisfaction. Although the study looked at the facilities in general, the risk elements were omitted. Burnside (2018) conducted satisfaction survey using interviews for 12 private golf clubs. The data collection tool appears to be inadequate as the triangulation of research could not be achieved through a single data collection tool. Reviewed literature brought out data collection and analysis procedures that were focusing on specific groups of respondents such as caddies and golfers with no management involvement. It is because of these reasons that the present research study purposed to focus on a broader approach of incorporating more respondents.

All the identified gaps informed this study on the specific important areas and provided a guide on the research survey to be adopted. Additionally, various studies reviewed on the risk exposure, management strategies, corporate governance, environmental conservation strategies and customer satisfaction showed over-reliance on the secondary data and online surveys. By employing multi-personal subjective questionnaires and interviews for the purposes of data collection, the researcher minimized the biasness associated with online administered tools. The study sought to focus on risk exposure and management strategies as determinants of customer satisfaction in golf clubs within Nairobi City and Kiambu Counties, Kenya. **Table 2.1** outlines the gaps summary brought out by this reviewed prose.

**Table 2.1: Reviewed Literature Gaps Summary**

<b>Objectives</b>	<b>Sources</b>	<b>Key Contributions</b>	<b>Research Gaps</b>
Objective 1: Risk Exposure on customer satisfaction	Signature Golf Information Centre (2018). Kraker, M. (2017). Edwards, Dickin & Wang (2020) Golf 20/20 (2017).	-Golfing and inherent risks. -Managing risks and exposure appropriately -Golfers experienced risk of injuries more often.	-Does not address the extent of risk exposure effect on customer satisfaction. -Fails to link the high risks to customer satisfaction. -Does not address the degree to which risk exposure. -Fails to link issues of customers' satisfaction to risks
Objective 2: Management strategies and customers satisfaction	Ferreira & Gustafson (2014). Bencito. (2014). Burnside (2018). OECD (2014).	-Satisfaction is paramount to golf clubs. - Golfers satisfied with the amenities. -Strategies used in retaining customers -Risk management on Governance	-Customers declined even with satisfaction remaining constant. - Their responses differ on their reasons. -Managing associated risks not given as a determinant.
Objective 3: Corporate Governance and Customers Satisfaction	Tan, Habibullah, & Tan, (2017). OECD (2014). Oak, & Iyengar.(2019).	-Corporate governance is a vital component of clubs - Risk management on Corporate Governance -Corporate governance and Business operations	-Corporate governance impact customer satisfaction was not fully addressed -Contribution to customer satisfaction not addressed
Objective 4:	Won, Hwang &	-Golfers choose courses	-Environmental

<p>environmental conservation strategies and customer satisfaction</p>	<p>Kleiber. (2019). Čáslavová et al. (2018). Woo (2016).</p>	<p>that are well maintained. -Golfers most satisfied when secure services. -Corporate governance ensures adequate risk measures.</p>	<p>Conservation Strategies were not evaluated -No link for Customer satisfaction with golf courses -Physical environment not discussed as determinants of satisfaction</p>
<p>Objective 5. Moderating effects: Demographic factors-the relationship between predictor Variables and customer satisfaction</p>	<p>Koppel &amp; Kosko, (2019). Tefera &amp; Migiro .(2017). Petrick, Backman &amp; Bixler (2019). Petrick &amp; Backman. (2020).</p>	<p>-Age and Satisfied customers in the golf clubs -Demographic factors, perceptions and expectation. -Demographic factors’, customer satisfaction and value</p>	<p>-Specific factors contributing to enrolment not discussed -Education and visits frequency not addressed by the studies. -The moderating effect of the Gender not addressed.</p>

**Source: Author (2020)**

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.0 Introduction

The third segment unveils the blueprint for this study with procedures which explored the study purpose, objectives, and hypotheses. The research study methodology employed considered all of these outlined sections; The research philosophy, the study design, variables, location, target population, sampling techniques and procedures, sampling frame, sample size determination, Sampling Techniques, research tools and instruments, pretesting, instrument validity, instruments reliability, the data collection techniques, and data analysis and management techniques. The logistical and ethical considerations for this study were further discussed in the tail end of the chapter.

#### 3.1 Research Philosophy

This study considered positivism philosophical assumptions consisting of the socially constructed reality, subjectivity, and objectivity of social actors in addition to their independence (Lewis, Saunders, & Thornhill, 2012). Deductive and inductive approaches were used to form, contribute, test, and apply the study theories and hypotheses (Cohen, Manion, & Morrison, 2013). The philosophy explored risk management related theories that helped in enriching the study findings and explained the phenomenon of the social actors (Hammersley, 2013). Blaxter et al. (2013), posited that positivism directs the procedures and techniques of the social sciences to be mirrored in natural sciences as well.

Therefore, the researchers ought to be unbiassed when conducting these studies. Positivist researches main aim is to elucidate the findings that can result to predictability and control. This is a major technique for interpretation of the social world (Zahrabi,

2013). This positivism philosophy yields preferences to the utilization of observable social norms research where quantitative analyses are generalized (Saunders, Lewis, & Thornhill, 2016). This research study embraced the positivist philosophy since its' concepts further relate to philosophical stances of the natural scientists. This philosophy rests on quantifiable observations that leads to statistical analyses, hence, it was perfect for this study that largely relied on quantitative approaches (Zikmund, Babin, Carr, & Griffin, 2013).

### **3.2 Research Design**

This study engaged the descriptive cross-sectional survey design with quantitative and qualitative approaches that explored and explained the relationship between the study variables (Kubde, Pattankar, & Kokiwar, 2016). The adopted research design provided in-depth awareness of the study facts that existed between the research variables and all the measurements. According to Brotherton (2008), the design was considered for this study since it is relatively easy and quick to obtain subjective data for statistical analysis. Further to this, the survey design helped researcher to make observations of the status and facts as opposed to manipulating the study variables (Gall & Borg, 2010). In summary, this research design was selected since it allowed collection of quantitative data in addition to open and closed-end information that was statistically tested to generate numerical findings and qualitative data for the interpretation of observations and the respondents' expressions (Mahmood, 2019).

### 3.3 The study Variables and their Characteristics

This study was founded on the interaction of three different types of elements which included; independent (predictors), dependent and moderating variable. All these variables had specific indicators and unique characteristics that the researcher pursued to establish their levels of fulfilment by study respondents' responses.

#### 3.3.1 The Independent (Predictor) Variables

These variables comprised of four different categories: risk exposure, management strategies, corporate governance strategies and environmental conservation strategies. These variables form the basis of the research by providing an insight into existing risks, the extent of exposure and the proposed management strategies by various researchers. Each of the above variables' category composed of various indicators that the researcher sought to study. Table 3.1 below shown the independent (predictors) variables **Table 3.1.**

**Table 3.1: Independent (Predictors) Variables**

Variable	Indicators
Identification of risk exposure	1. Identification of risks of injuries from the use of Golfers 2. Identification of defects in clubs' facilities such as carts 3. The extent of risk Exposure within the golf clubs
Management Strategies	1. Identification and measurement of prevailing risks 2. Mitigation and monitoring strategies in the golf clubs. 3. Measures taken to minimize negative effects of risks.
Corporate Governance	1. Legal and all codes compliance within the golf clubs 2. Leadership and Audits within the golf clubs 3. Risk management through Insurance practices
Environmental Conservation Strategies.	1. Resources conservation and management. 2. Absolute use of the resources for the right purpose.

**Source: Adopted and modified (Lai & Azizan, 2011).**

### **3.3.2 The Dependent Variable**

The study's dependent variable was customer satisfaction which had indicators as new membership enrolment and loyalty. When customers are satisfied by a product or service, they are more likely to re-purchase or consume. In golf clubs, risk exposure is a major deterrent on golfers' involvement in the activities. According to signature golf information centre (2018), golf clubs with an adequate risk management policy attracts and retains more patrons. Attracting and keeping customers is becoming a great challenge for majority of firms (Pratm iningsih, Lipuringtyas & Rimenta, 2013). In a competitive environment, the most critical issue the organization is to keep loyal customers, who will in turn contribute to the long-term growth (Khan, 2019).

### **3.3.3 Moderating Variables**

This study incorporated the moderating effects of social demographic factors on risk exposure, management strategies, corporate governance, and environmental conservation strategies as determinants on customer satisfaction. These demographic factors comprised of Age, marital status, gender, level of education coupled with duration of work/ and membership in the golf clubs. According to KPMG International Cooperative (2016) report on golf management the above factors were observed to have a bearing on the association between the predictors and the dependent variables. Thus, they were considered as moderating variables for the study.



### **3.4 Location of the Study**

Location of the study comprised of two metropolitan counties of Nairobi City and Kiambu (See attached Appendix N). This is a highly networked urban area with the highest number of international standards golf resorts and country clubs (GoK, 2013; Ogutu, 2012). According to Kenya Golf Union (2019) data, there are 18 golf clubs within Nairobi City and Kiambu Counties out of 42 golf and country clubs nationwide. The study area further enjoys 42.8% of all Kenya golf clubs and the epicentre for golfing activities including two international golf clubs hosting the PGA series. Golf clubs in this area serves both local and multi-national clientele and corporations who form the main population of study (GoK, 2015). The selected study location area is also metropolitan capital, a political and administrative centre comprising of two highest populated counties, with about ten (10) million people living and working within its boundaries (GoK, 2019).

### **3.5 Target Population**

The study's population of interest included participants in five categories (See attached Appendix I) namely; 30 Captains, 22 golf managers, 21 professional golf trainers, 28,713 active golf players, and 2378 active caddies from 15 Kenya Golf Union (KGU) affiliated golf clubs (Appendix H) in Nairobi City and Kiambu Counties (KGU, 2019; KNCA, 2019). Mugenda and Mugenda (2008), noted that observable characteristics and traits of the population of interest must be strongly related to the traits proposed for generalization, hence this informed the selection of the above groups of respondents. These categories of respondents were chosen because, multiple research findings showed that issues related to golf operations revolved around them (Mensah, 2014). The study population was as illustrated in below **Table 3.2**.

**Table 3.2: The Study Population Distribution**

<b>Golf Clubs/ Population</b>	<b>Captains</b>	<b>Golf Managers</b>	<b>Golf Trainers</b>	<b>Customers</b>	<b>Caddies (Active)</b>
1.Air Force Golf Club	2	1	1	653	40
2.Golf Park (Race Course)	2	2	1	2,078	100
3.Karen Country Club	2	2	2	2,965	220
4.Kiambu Golf Club	2	1	1	2,198	151
5.Limuru Country Club	2	2	1	2,059	200
6.Muthaiga Golf Club	2	2	1	3,210	204
7.Railways Golf Club	2	1	1	1436	122
8.Royal Nairobi G. Club	2	1	1	2142	277
9.Ruiru Sports Club	2	1	1	1206	182
10.Sigona Golf Club	2	2	1	1987	253
11.Ndumberi G. Club	2	1	0	856	30
12.Thika Greens	2	2	1	1891	70
13.Thika Sport Club	2	1	1	1,611	174
14.Vet lab Golf Course	2	1	1	1,945	200
15.Windsor Golf & C. Club	2	2	2	2,476	155
<b>Total</b>	<b>30</b>	<b>22</b>	<b>16</b>	<b>28,713</b>	<b>2,378</b>
<b>Total Population</b>	<b>31,159</b>				

**Source: Kenya Golf Union (2018), Kenya National Caddies Associations, (2019).**

### **3.6 Sampling Procedures**

Sampling procedures involves selection of the sub-sets or representatives (sample) from the given population to estimate its characteristics. by generalizing the findings to the whole population. This research study engaged multi-stage sampling approaches and techniques that included Census, Purposive, Convenient and Proportionate sampling methods for the heterogenous population (Jackson, 2009).

#### **3.6.1 Sampling Frame**

Sampling frame denotes a list comprising of all individuals in the population targeted by the research study (Mohadjer, Krenzke & Kerckhove, 2013). The lists of the respondents

(Captains/Lady Captains, Golf Managers, Professional golf trainers, Golfer/players, and Caddies) from 15 KGU affiliated golf clubs operating within the study area were obtained from the Kenya Golf Union and Kenya National Caddies Association (Appendix H).

### 3.6.2 Sample Size Determination

All the captains, the golf clubs' managers, and the professional golf trainers within the 15 Kenya Golf Union affiliated golf clubs in the study area were considered. This was because the entire population of the above respondents was relatively small, thus formed the study samples. This is in line with Kothari (2004) study which posited that when the population of interest is relatively small, all the individuals should be used as the sample for the study, in this case the census. The inclusion of all the three groups of respondents was done to reduce the sampling error associated with small samples in the study.

For the golfer/player/customers, the sample size was determined by the application of the Cochran's (1963:75) sampling formula indicated below.

$$n = \frac{z^2 pq}{(e)^2}$$

Where, n = denoted the Size of the sample

$z^2$ = Desired confidence level (95%)

e= Desired level of precision,

p= The proportion of estimated customers

q=1-p.

For this research study,

$$n = \frac{1.96^2 (0.05)}{(0.05)^2}$$

Thus,  $n = (3.8416)100$

$n = 384$  Golfers/ Customers

Where  $n$  is the sample size,  $Z^2$  is the abscissa of the normal curve that cuts off an area  $\alpha$  at the tails ( $1 - \alpha$  equals the desired confidence level, e.g., 95%)  $1/e$  is the desired level of precision,  $p$  is the estimated proportion of an attribute that is present in the population and  $q$  is  $1-p$ . The  $Z$  score value is in the statistical table, which contains the area under the normal curve.

The caddies (respondents) sample size was determined and calculated using the Yamane (1967) sample size formulae;  $n = \frac{N}{1 + N(e)^2}$

Where  $n$  is the sample size,  $N$  is the population and  $e$  is the margin of error at 5%. The caddies sample obtained ( $n$ ) were 342 respondents at 95% confidence level as shown in:

$$\begin{aligned} n &= \frac{2378}{1 + 2250(0.05)^2} \\ &= 342.4046076 \\ &\neq 342 \text{ Caddies} \end{aligned}$$

This is as shown in **Table 3.3** summary of distribution in five categories.

**Table 3.3: The Study Sample Distribution**

<b>Respondents Categories</b>	<b>Population</b>	<b>Percentage</b>	<b>Sample Size</b>
Captains	30	100%	30
Golf Managers	22	100%	22
Professional Golf Trainers	21	100%	21
Active Golf Players	28,713	1.3374%	384
Caddies	2,378	14.38%	342
<b>Total</b>	<b>31,159</b>		<b>799</b>

**Source: KGU (2019) and KNCA (2019) Records**

### 3.6.3 Sampling Techniques

Since the population of the captains and lady captains in the 15 golf clubs was homogeneous and reachable, census sampling was considered. The decision to sample the entire captains' population followed recommendations by Kothari (2004) which posited that, if the target population was relatively small, then all the respondents should be included in the sample to minimize the sampling error. The technique of purposive sampling was employed in selecting the golf clubs' managers and the professional golf trainers since they were part of the principal respondents for the study as recommended by (Mugenda & Mugenda, 2008). Purposive sampling was preferred for the above subset of respondents because they were directly involved in golf clubs' operations, hence would be reliable in providing the information sought by the researcher (Kothari, 2004).

Convenient sampling was applied to the customers (golf players) as per their availability during the study. This sampling technique was necessary because specific vital information could only be obtained from the active golfers who frequented the golf clubs. Convenient sampling assists the researcher to obtain data from customers during their visits to an establishment (Vitiis, et al, 2014). Proportionate random sampling was then employed in selecting caddies as their population differed within the golf clubs (Kothari, 2004). According Babbie (2014), proportionate sampling technique is employed when the researcher's target population is large, fragmented and comprise of sub-groups that are different and with diverse in characteristics. **Table 3.4** presented the sampling techniques that were applied in this study.

**Table 3.4: Sampling Techniques Summary**

<b>Sampling Techniques</b>	<b>Areas applied</b>	<b>Justifications</b>
Census Sampling	All KGU affiliated golf clubs- captains within the study area.	Clubs' Captains' population was homogeneous and accessible
Proportionate Sampling	For the Caddies, as their population differs within the golf clubs numbers in ea	Different Sub-groups and numbers in each of the selected golf club
Convenient Sampling	Used for the golf players/ Customers who visited the golf clubs	Available only when playing golf and visiting the clubhouse
Purposive Sampling	Selecting Club Captains, Golf Clubs Managers, and Professional Trainers	For the individuals directly involved in golf clubs

**Source: Author (2020)**

### **3.7 Research Instruments**

This study utilized both secondary and primary data to achieve the set specific objectives and creation of new knowledge. Primary sources of data were the semi structured open-ended questionnaires, oral interviews and direct observations. The secondary data sources include information retrieved from related literature in journals, books, published articles and periodicals. These three research tools were used for triangulation purpose as per Kothari (2012) recommendations. The tools further improved certainty of the collected data and validated the information obtained from each category of respondents. These data collection tools were further designed on the basis of the study objectives, then validated standardized and tested for reliability. Secondary data sources include any author(s) publication work, which is/are not a part the direct participants of the study (Mugenda & Mugenda, 2013). The research considered using

the three sets of tools for the purpose of triangulation. According to Lawlor, Tilling and Smith (2016), triangulation helps to improve the findings quality by providing a deeper understanding of the research problem.

### **3.7.1. Questionnaires**

The researcher utilized four semi-structured, closed and opened ended questionnaires to gather information of and from the four categories of respondent; golf managers, professional golf trainers, customers/golfers, and caddies respectively (Appendices B, C, D, and E). The questionnaires comprised of six sections namely; Demographic information, Risks exposure, Management strategies, Corporate governance, environmental conservation and customer satisfaction. The questionnaires were formulated for each category of respondents according to the hypotheses and the study objectives in a systematic procedure. The participants were required to complete the questionnaires individually at an agreed time with the researcher. Demographic information collected was particularly important as it formed the moderating variable for this study.

Moderating effects of the selected demographics on the relationships between the predictors and dependent variable was thus investigated and achieved through the data collected. The predictor variables were investigated on the bases of the elements that constituted risk exposure, management strategies, and contribution of corporate governance and environmental conservation strategies to golf clubs' customers satisfaction. The tools were preferred because they assisted to collect general information and current data in respondents' own words and views (Creswell et.al 2010). According to Murgan (2015) the quality of opinions and independence of each respondent guaranteed the reliability of data collected through

questionnaires. Well-designed questionnaires in Likert scale were preferred as they aided the researcher in mathematical manipulation of the data through several techniques (Shayamunda, 2015). Orodho (2009) pointed out that use of questionnaires for data collection minimize biasness and increase confidentiality of the respondents' opinions.

### **3.7.2 Interview Schedule**

The researcher administered a semi-structured interview to golf club captains to obtain additional data for the triangulation purpose (Appendix F) focusing on demographics, membership, audit, risk mitigation, and customer satisfaction. These gave further insight and in-depth information that would have been left out or omitted, helped to test responses consistency, and increased the reliability of the data obtained (Mugenda and Mugenda (2008). Mahmood (2019) noted that face-to-face or oral interviews enable the researchers to get better clarifications, interpret the non-verbal cues and understand the perspective and facial expressions of respondents. As data collection tool, the researcher obtained qualitative input into the study. The researcher took notes during interview sessions with golf clubs captains, where individual schedules were recorded. The interview scheduled were further transcribed to confirm the notes and close the gaps. The qualitative data gave a deeper grasping of the study and a back-up to the quantitative data.

### **3.7.3 Observation Checklist**

An observation checklist (Appendix G) with risks and customer satisfaction indicators was used to capture the reality shared by the respondents and shed more light on any additional details that may have been omitted by the questionnaires and interview schedule guide. Observations were done through the interaction of the researcher and study environment using a customized and standardized scoring scheme adapted from similar studies (Fields, 2014).



### **3.7.4 Secondary Sources of Data for Content Analysis.**

According Mugenda and Mugenda (2008) secondary sources of data involves using already existing data that were collected by other researchers and available in form of print or online. This existing data is usually collated and summarized to add to and increase the effectiveness of a research study. For this research study, secondary data sources involved retrieval of related information for the study from books, periodicals, journals, and other current and relevant literature in line with the topic. The researcher extracted relevant information based on the study variables and utilized it for triangulation. Perneger et. al. (2015) observed that information obtained from content analysis add variety to the data collection process and further increase credibility and validity.

### **3.8 Pre-testing**

According to Presser, Couper, Lessler, Martin, (2004) pre-testing is an important step to take before the actual data collection or survey process. The step helps to examine the instruments reliability and effectiveness in obtaining the correct data (Tussyadiah, 2014). The goal of this exercise was to flush out errors in the tools for data collection and establish their suitability for the research study. Pretesting aimed at establishing data collection tools' practicability in achieving study objectives and provide an acceptable response rate. The responses and the study objectives were checked and analysed to eliminate ambiguity, errors, and flows for the respondents to comprehend and understand the questions in the refined tools (Perneger, Courvoisier, Hudelson & Gayet-Ageron, 2015). Pretesting further ensured that all the participants had a good and easy understanding of the final research instruments questions. All the ambiguous and unclear questions were deleted and possible response rate was determined.

The instruments reliability test was determined for the purposes of quality assurance as posited by Borg and Gall (2003).

Perneger, *et al* (2015) posited that the sample size of about 32 survey respondents for studies is acceptable and can achieve 80% power for the problem under study at 0.005 significance level. Presser *et al* (2004) further observed that in order to flush out all errors, a sample size of 1% to 10% of the respondents should be considered for pre-testing exercise. Therefore, 70 respondents (8.76% of 799) was consider for pretesting the data collection tools in one-KGU affiliated golf club where one interview for the Captain, and questionnaires for 1 Golf Managers,1 Golf Trainers, 28 Customers and 39 Caddies were used. This exercise was carried out in the 28<sup>th</sup> May to 5<sup>th</sup> June, 2020 to enable the researcher prepare adequately for the actual data collection. This interview, and 28 questionnaires were returned yielding a response rate of 41.43%. The low response rates were ascribed to the ineffectiveness in the drop, the pick later technique for questionnaires hence the researcher included trained assistant to assist in data gathering.

### **3.8.1. Instrument Validity**

Instruments' validity describes the research tools ability to accurately measures and conforms to establish truth or knowledge (Patton, 2002). The Internal consistency techniques were applied in assessing the data collection instruments validity and applicability. Content validity was established through the pretesting in the study environment (two non-KGU affiliated golf clubs) and from experts' opinion. The responses were checked against the specific objectives, conceptual framework, and the supervisors' input to ensure that the variables tested were relevant. The selected content for the data collection tools must be correct and relevant to the variables the validity. The Pretesting exercise was done and the relevant corrections were

performed on the data gathering tools. The research assistants engaged to support the data assembly were properly trained on the procedures which involved making clarification on the study objectives to the participants, crafting suggestions, and applying observations for relevant inputs.

### **3.8.2 Instrument Reliability**

Reliability test establishes whether data collection tools can give consistent results over and after subsequent trials and tests (Mugenda & Mugenda, 2008). Pretesting with a test-retest technique was done and repeated to establish a reliability coefficient. Data collection tools were administered again to the respondents (One KGU affiliated golf clubs) after twenty-one (21) days to establish the reliability. The data acquired from the pretesting was analysed to identify errors and rectify all flows. The Cronbach (reliability) coefficient was calculated to ascertain the tools' reliability level. This technique was employed to ascertain quantitative estimates of the tools' internal consistencies (Zikmund, 2009). From researcher's view point, a reliable data collection's tool should have a coefficient of 0.7 and above (Cooper & Schindler, 2007). From the pretesting exercise, a 0.771 reliability coefficient was obtained from the calculation. This coefficient showed that the data collection instruments were reliable to give quality data since a coefficient alpha of 0.70 and higher is usually recommended (Mugenda & Mugenda 2008; Brusse, 2004). **Table 3.5** presented the calculated reliability test for the study variables.

**Table 3.5: Test for the Instruments Reliability**

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**Reliability Statistics**

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S/No	Constructs	Cronbach's obtained Alpha	Cronbach's Alpha- For standardized Items	No. of Items
01	Risk Exposure	0.751	0.752	4
02	Management Strategies	0.789	0.789	5
03	Corporate Governance Strat	0.771	0.772	5
04	Environmental Conservation Strat	0.767	0.768	4
05	Customer Satisfaction	0.765	0.766	7
	<b>Overall Reliability</b>	<b>0.7686</b>	<b>0.7694</b>	<b>25</b>

**Source: Field Survey, 2020**

The reliability-coefficients were determined to assist in maximizing the internal consistencies of the study variables. The resulting study variables' Cronbach alpha coefficients were as follows; Risk Exposure (0.751), Risk Management Strategies (0.789), Corporate Governance Strategies (0.771), Environmental Conservation Strategies (0.767), and Customer Satisfaction (0.765). From the above analysis, all the items had a coefficient above 0.7 which indicated a strong reliability level (Sauro, 2012). The overall Cronbach's alpha coefficient (0.7686) and the alpha based on standardized items (0.7694) indicated that the data collection instruments were reliable to replicate similar results with their subsequent application.

### **3.9 Data Collection Techniques**

The data collection procedures and techniques enhance systematic gaining of facts about the study objects (Thomas, Silverman & Nelson, 2015). Therefore, to adequately answer the study questions and hypotheses conclusively, the data collection task was outlined in a systematic flow. The data collection tools were planned on the basis of the specific objectives and hypotheses. The researcher began by testing the data collection tools validity and

reliability through a pretesting exercise (Tavakol & Dennick, 2011). Thus, the instruments were validated, reliability tested and standardized before the actual collection of data. Three research assistants selected from post-graduate class were trained on effective data collection procedures through numerous simulations. The training exercise covered introduction to the study, objectives and goals of the study and questionnaire administration.

In addition, simulations on handling of the unpleasant circumstances that could occur during actual data collection exercise was discussed. Researcher acquired letter of introduction from the dean of Graduate School of Kenyatta University, which assisted in applying for a permit for this research from the National Council for Science, Technology and Innovation. The introduction letter and research permit were submitted to the selected golf clubs' management for consent to gather data from them, their customers/golfers, and the caddies. The researcher and his assistants visited the selected golf clubs to acquaint themselves with the environs and health protocols in place prior to actual data collection. The introduction letter was presented together with a copy of research permit and a consent form to the golf clubs' management during the first visit. Time and procedures for the data collection by the was set and agreed upon between the researcher and the golf clubs' management. Data collection exercise was carried out over duration of four months (17 weeks, 2 days) between 7<sup>th</sup> August 2020 and 5<sup>rd</sup> December 2020, with observation checklist filled and interviews conducted to clubs' captains during various dates of visits. This allowed maximum data collection as the availability of the respondents was limited due to prevailing health restrictions during the exercise.

### **3.10 Data Management and Analysis Techniques**

This study used qualitative and quantitative techniques and approaches since the data gathered was both narrative and numerical (Kothari, 2004). Data analysis exercise was guided by the interaction between the study elements and variables, where the study independent variables (IV) were Risk Exposure, Management Strategies, Corporate Governance and Environmental Conservation Strategies. The study dependent variable (DV) was Customer Satisfaction while the moderating variable (MV) was demographic factors. The collected data from tools was organized and screened to eliminate errors prior to coding through spreadsheets for further analysis. The following data analysis procedures and techniques were applied in this study.

#### **3.10.1. Diagnostic Data Tests**

The researcher carried-out tests for assumptions violations which included linearity, multicollinearity and normality. This was done prior to regression analysis as posited by Oluwadiya (2015). Linearity helped to examine whether the independent variables were correlated for a suitable linear regression analysis. Normality assumption helped to confirm on whether the distribution of residuals was normal. The multicollinearity conducted helped to ascertain the extent of independent (predictors) variables correlation as posited by Kothari (2004).

#### **3.10.2 Qualitative Data Analysis**

Harris and Brown (2010) noted that qualitative analysis techniques were used by various researchers to gain an understanding of people's emotions, behaviour, perspectives and experiences. Since this research involved verbal and non-verbal data collection, qualitative data analysis techniques were employed. The data obtained through interview schedules and

observations checklists comprised of opinions and non-verbal cues, as heard, understood, and observed by the researcher from the clubs' captains' responses and study environment setting. This qualitative data was grouped into broad sections as per the specific objectives as themes, categorized and ordered. The open-ended responses were manually analysed as per their frequency and numerical scores further given to the closed ended questions (Denzin & Yvonna, 2000). The ordered-data was summarized as prescribed by Mugenda and Mugenda (2008) and presented in form of text. These summaries were then applied in the interpretation of results and writing of final reports. The reasons behind use of qualitative data analysis approaches for this study was informed by the type of data sought. The golf clubs' captains were key respondents for this study and their responses were appropriately obtained from them through verbal interview to supplement the researcher's observations.

### **3.10.3 Quantitative Data Analysis**

Both inferential and descriptive analyses were employed for the quantitative data using the software for Social Sciences' Statistical Package (SPSS-Version 20). For this study, only the correctly filled and complete instruments were considered, checked, verified, and then analysed. Descriptive statistics analysis was conducted on demographic and related data using percentages in addition to the basic study variables features (Quinlan, 2011). Descriptive statistics analysis was preferred because they provided simple summaries' about the study samples and the measures (Trochim, 2006). In analysing study research hypotheses, linear and multiple regression analyses were employed as recommended by Vitiis *et. al.* (2014).

The coefficient ( $R^2$ ) helped to establish the extent of independent (Predictors) variables contribution to the dependent variables taking moderating variables in consideration. The F-

statistic was then generated by the ANOVA table, to give the best line of fit from the analysis. Hair *et al.* (2017) observed that the resulting model for the study was statistically-significant if, and, or, when the calculated p-value obtained was lower than the 0.05 of the level of significance. The resulting model will be statistically-insignificant if, and when the p-value will be found to be greater than the 0.05 threshold. Statistical levels of significance for the hypotheses testing were considered with an established limit points of  $p \leq 0.05$ , (95%) significance level and confidence.

This study results interpretation was based on resulting significance of the beta ( $\beta$ ) values obtained. The coefficients' table was therefore generated to provide information that helped to predict the variables' relationship and statistical significance. The following regression equation for the model showing the relationships between study variables,  $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ , was presented as posited by Kothari (2004). Summary of the employed data analyses methods were as illustrated in the **Table 3.6**



**Table 3.6: Summary of Data Analysis Methods**

<b>Specific Objectives for the study</b>	<b>Research Hypotheses for the study</b>	<b>Data collection Tools</b>	<b>Type of Analysis</b>
i) To evaluate the influence of risk exposure on customer satisfaction in golf clubs within Nairobi City and Kiambu Counties.	<b>H<sub>01</sub></b> : There is no significant influence of risk exposure on customer satisfaction in the golf clubs within Nairobi City and Kiambu Counties.	Questionnaires- Interview schedule Observations	<ul style="list-style-type: none"> <li>•Descriptive</li> <li>•Linear Regression</li> <li>•Content Analysis</li> </ul>
ii) To examine the relationship between the management strategies and customers satisfaction in the golf clubs.	<b>H<sub>02</sub></b> : There is no significant relationship between risk management strategies and customer satisfaction in golf clubs.	Questionnaires Interview schedule Observations	<ul style="list-style-type: none"> <li>•Descriptive</li> <li>•Linear Regression</li> <li>•Content Analysis</li> </ul>
iii) To establish the relationship between corporate governances and customers satisfaction in the golf clubs.	<b>H<sub>03</sub></b> : There is no significant relationship between the role of corporate governance and customer satisfaction in the golf clubs	Questionnaires Interview schedule Observations	<ul style="list-style-type: none"> <li>•Descriptive</li> <li>•Linear Regression</li> <li>•Content Analysis</li> </ul>
iv) To establish the relationship between environmental conservation strategies and customer satisfaction in the golf clubs.	<b>H<sub>04</sub></b> : There is no significant relationship between environmental conservation strategies and customer satisfaction in the golf clubs.	Questionnaires Interview schedule Observations	<ul style="list-style-type: none"> <li>•Descriptive</li> <li>•Linear Regression</li> <li>•Content Analysis</li> </ul>
v) To investigate the moderating effects of demographic factors on the independent (predictor) variables and customer satisfaction within golf clubs.	<b>H<sub>05</sub></b> : There is no moderating effects of the demographic factors on the relationship between the independent (predictor) variables and customer satisfaction within golf clubs.	Questionnaires Interview schedule	<ul style="list-style-type: none"> <li>•Descriptive</li> <li>•Multiple Regression</li> <li>•Content Analysis</li> </ul>

### 3.10.4 The Empirical Model Formulation and Estimation

From this study, Customer satisfaction in golf clubs was found to be a result of interaction of risk exposure, risk management strategies, corporate governance, environmental conservation strategies and the moderating-effect of the demographic factors, where the resulting model was illustrated as follows: -

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

Whereby: -

Y= Composite index of dependent variable (customer satisfaction)

$\beta_0$ = the constant (intercept of model)

$\beta_1, \beta_2, \beta_3, \beta_4,$  and  $\beta_5$ =coefficients for the five Predictors of the study.

$\varepsilon$ = term for the random error. (For the Y variability, not accounted for by the effect of independent variables)

Therefore;

Customer Satisfaction(Y) =  $\beta_0 + \beta_1$  Risk Exposure +  $\beta_2$  Management Strategies +  $\beta_3$  Corporate Governance +  $\beta_4$  Environmental Conservation Strategies +  $\beta_5$  Demographic Factors + Random Error.

The p-values obtained from the analysis were employed in testing of null hypotheses  $H_{01}, H_{02}, H_{03}, H_{04}$  and  $H_{05}$ . The testing of study hypotheses was guided by the specific objectives as well as the above statistical model equation interpretation as illustrated in **Table 3.7**.

**Table 3.7: Research Hypotheses Testing Criteria**

<b>Null</b>	<b>Alternate</b>	<b>Statistical Model</b>	<b>Interpretation</b>
<b>H<sub>01</sub>:</b> There is no significant influence of risk exposure on customer satisfaction in the golf clubs within Nairobi City and Kiambu Counties.	<b>H<sub>a1</sub>:</b> There is a significant influence of risk exposure on customer satisfaction in the golf clubs within Nairobi City and Kiambu Counties.	$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ Where: Y=Customer Satisfaction, $\beta_0$ =Constant, $X_1$ =Risk Exposure, $X_2$ =Management Strategies, $X_3$ =Corporate Governance, $X_4$ = Environmental Conservation Strat. $X_5$ = Demographic Factors and $\epsilon$ =Error term.	<b>H<sub>01</sub>:</b> $\beta = 0$ <b>H<sub>a1</sub>:</b> $\beta \neq 0$ Reject $H_{01}$ if $p > 0.05$ , Otherwise fail-to-reject the $H_{01}$ $\beta$ =the Regression coefficients
<b>H<sub>02</sub>:</b> There is no significant relationship between risk management strategies and customer satisfaction in golf clubs.	<b>H<sub>a2</sub>:</b> There is a significant relationship between risk management strategies and customer satisfaction in golf clubs.	$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ Where: Y=Customer Satisfaction, $\beta_0$ =Constant, $X_1$ =Risk Exposure, $X_2$ =Management Strategies, $X_3$ =Corporate Governance, $X_4$ = Environmental Conservation Strat. $X_5$ = Demographic Factors and $\epsilon$ =Error term.	<b>H<sub>02</sub>:</b> $\beta = 0$ <b>H<sub>a2</sub>:</b> $\beta \neq 0$ Reject $H_{02}$ if $p > 0.05$ , Otherwise fail-to-reject the $H_{02}$ $\beta$ = the Regression coefficients
<b>H<sub>03</sub>:</b> There is no significant relationship between the role of corporate governance and customer satisfaction in the golf clubs	<b>H<sub>a3</sub>:</b> There is a significant relationship between the role of corporate governance and customer satisfaction in the golf clubs	$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ Where: Y=Customer Satisfaction, $\beta_0$ =Constant, $X_1$ =Risk Exposure, $X_2$ =Management Strategies, $X_3$ =Corporate Governance, $X_4$ = Environmental Conservation Strat. $X_5$ = Demographic Factors and $\epsilon$ =Error term.	<b>H<sub>03</sub>:</b> $\beta = 0$ <b>H<sub>a3</sub>:</b> $\beta \neq 0$ Reject $H_{03}$ if $p > 0.05$ , Otherwise fail-to-reject the $H_{03}$ $\beta$ = the Regression coefficients
<b>H<sub>04</sub>:</b> There is no significant relationship between environmental conservation strategies and customer satisfaction in the golf clubs.	<b>H<sub>a4</sub>:</b> There is a significant relationship between environmental conservation strategies and customer satisfaction in the golf clubs.	$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon$ Where: Y=Customer Satisfaction, $\beta_0$ =Constant, $X_1$ =Risk Exposure, $X_2$ =Management Strategies, $X_3$ =Corporate Governance, $X_4$ = Environmental Conservation Strat. $X_5$ = Demographic Factors and $\epsilon$ =Error term.	<b>H<sub>04</sub>:</b> $\beta = 0$ <b>H<sub>a4</sub>:</b> $\beta \neq 0$ Reject $H_{04}$ if $p > 0.05$ , Otherwise fail-to-reject the $H_{04}$ $\beta$ = the Regression coefficients

<p><b>H<sub>05</sub>:</b> There is no moderating effects of the demographic factors on the relationship between the independent (predictor) variables and customer satisfaction within golf clubs.</p>	<p><b>H<sub>a5</sub>:</b> There is moderating effects of the demographic factors on the relationship between the independent (predictor) variables and customer satisfaction within golf clubs.</p>	<p><math>Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \epsilon</math>  Where: Y=Customer Satisfaction,  <math>\beta_0</math>=Constant, <math>X_1</math>=Risk Exposure,  <math>X_2</math>=Management Strategies,  <math>X_3</math>=Corporate Governance,  <math>X_4</math>= Environmental Conservation Strat.  <math>X_5</math>= Demographic Factors  and <math>\epsilon</math>=Error term.</p>	<p><b>H<sub>05</sub>:</b> <math>\beta = 0</math>  <b>H<sub>a5</sub>:</b> <math>\beta \neq 0</math>  Reject H<sub>05</sub> if <math>p &gt; 0.05</math>,  Otherwise fail-to-reject the H<sub>05</sub>  <math>\beta</math>= the Regression coefficients</p>
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### 3.11 Logistical and Ethical Consideration

Prior to the commencing of the data gathering exercise, the researcher considered both ethical and logistical factors for the study. These considerations bordered on seeking consents, confidentiality, honesty and truthfulness on the researcher and respondents’ part as follows.

#### 3.11.1 Logistical Consideration

For the purpose of this study, budgeting, engaging trained research assistants and pre-testing of the instruments were key parts of logistical consideration. After the proposal approval, a research approval letter (Appendix J) and authorization letter (Appendix K) were obtained from the Kenyatta University Graduate School both of which facilitated the data collection process. These documents assisted the researcher to get the research permit for the study (Appendix M) from NACOSTI. This granted permit and allowed the data gathering for the study from the golf clubs. In an effort to achieve positive logistics for the data collection exercise, the researcher visited the selected golf clubs to familiarize with the study environment. The prior visits to the golf clubs helped the researcher to form rapport with the participants and management for a smooth process.

### **3.11.2 Ethical Considerations**

Informed consent was sought through contacting the golf clubs' management, for permission to conduct data collection exercise from the clubs' captains, golf managers, customers/ golfers, the caddies, and the professional golf trainers. The researcher requested the golf clubs' management to complete the consent form (Appendix L) to confirm that their acceptance for the data to be gathered from the mentioned respondents. The participants were verbally requested to be participants in this study by following the principle of informed and voluntary consent as posited by Sharmoo and Resnik (2009). Confidentiality for all respondents was guaranteed by retaining or disclosing personal details in data collection instruments.

The researcher further upheld high integrity by following objective data collection, openness, and observing the covenant of confidentiality. Additionally, the study respondents were further guaranteed that the research findings obtained would only be used for academic purposes during and after the exercise. The assured confidentiality and integrity of respondents' views elicited the honesty of the respondents and further assured collection of meaningful findings. The research approval and authorization documents were attached to and presented together with the data collection tools for verification by the respondents.

## **CHAPTER FOUR**

### **FINDINGS**

#### **4.0 Introduction**

The fourth segment displays the analysis of data gathered through questionnaires, semi-structured interview schedules and the observation checklist from selected golf clubs' respondents within Nairobi City and Kiambu Counties. Specifically, the study set-out to evaluate the influence of risk exposure on customer satisfaction, to examine the relationship between management strategies and customer satisfaction, to establish the relationship between corporate governance and customer satisfaction, to establish the relationship between environmental conservation strategies and customer satisfaction, and, to investigate the moderating-effect of the social demographic factors on the relationship between risk exposure, management strategies, corporate governance, environmental conservation strategies and customer satisfaction in the golf clubs. These analyses present the results as final product of specific objectives and tested hypotheses. The fourth chapter was divided in two sections with the first part presenting the demographic analysis capturing the response rates, information on study respondents and, the selected golf clubs. Additionally, the second section detailed how these objectives and hypotheses were analysed is provided in this chapter.

#### **4.1 Response Rates**

This study had five categories of respondents as follows; the clubs' captains, the golf manager, professional golf trainers, active golf players/golfers/customers, and the Caddies. The aim of collecting data from various categories of respondents was to increase the reliability of the

findings. High response rates minimized the chances of skewed statistics and also increased validity and reliability of the study results as presented in **Table 4.1**.

**Table 4. 1: Response Rates**

<b>Respondents' Category</b>	<b>Sample Size</b>	<b>Responses</b>	<b>Response Rates</b>	<b>Non-Response Rates</b>
Captains/Lady Captains	30	17	56.7%	43.3%
Golf Managers	22	16	72.7%	27.3%
Professional Trainers	21	21	100.0%	0.0%
Active Golf Players	384	271	70.6%	29.4%
Caddies	342	238	69.6%	31.4%
<b>Total</b>	<b>799</b>	<b>563</b>	<b>70.46%</b>	<b>29.54%</b>

The study sought to collect data through a semi-structured interview schedule from 30 golf clubs' Captains where 17 interviews were successfully conducted, giving a response rate of 56.7%. The study further collected data from 22 golf clubs' managers, of which, 16 fully filled the questionnaires returned giving 72.7% in response rate. The study also sought to collect data from 21 professional golf trainers of which all (21 Individuals) managed to fill the questionnaires giving a response rate of 100%. Also, the study targeted to collect data from a sample of 384 golf players/golfers/customers of which 271 filled the questionnaires giving a 70.6% response rate. The study sample for caddies was 342, out of which 238 caddies filled the questionnaires giving a response rate of 69.6%.

In all the above cases, the calculated response rates were higher and beyond 50% making the data sufficient for analysis. These response rates were calculated after the data cleaning and consideration of all fully and correctly answered instruments. A 27.3% non-response rate from the golf managers, 29.4% from the golfers/customers, and 30.1% of the Caddies' was attributed to questionnaires which were incomplete and incorrectly filled and therefore were discarded

during data cleaning exercise. A non-response rate of 43.3% from captains was attributed to the incomplete interviews which were discarded and those that were not successfully conduct. The non-response rate was due to time constraints for respondents who were in a hurry especially the golfers as well as strict health protocol in place at the time of data collection. From the above analysis, the obtained response rates for all the respondents were found to be sufficient and significant for analysis.

These response rates were-in agreement with Brewer, and Rojas (2012) findings and Kothari (2004) who posited that any response rate that is greater than 50% is adequate for analysis and would give reliable findings and conclusions. The calculated response rates showed how effectively the targeted samples were covered by the researcher. The average of response rate (73.72%) obtained from the study higher, acceptable and similar to study findings from third world countries such as Guatemala 73.58% (Freese et al. 2008); South Africa 73.3% (Martins & Anelich, 2010); Nigeria 73.4% (Olufemi & Agboh-Bakkole, 2012); Cameroon 73.9% (Acho-Chi, 2012); in addition to Republic of Uganda 71.9% (Muyanja, 2011). The average response rates of 70% and above are acceptable measures and good representations of targeted population (Mugenda & Mugenda, 2003). Therefore, the high average rate of response obtained in the study suggested that the data collection instruments, techniques and procedures used were precise and clear and further tallied with acceptable range.

#### **4.2 Respondents Demographic Information**

Analysis in this sub-section set-out to determine the demographic elements of the golf clubs' study respondents. The study participants were drawn from five categories as follows; drawn from five categories as follows; the golf clubs' Captains, the golf managers, professional golf trainers, active golf players/customers, and the Caddies.



#### 4.2.1 Demographic information of the Study Respondents.

This particular section presented an analysis of the demographic characteristics of the Golf Clubs' Captains, Golf Managers, Professional golf Trainers, Customers and Caddies as presented in Table 4.2.

**Table 4.2: Respondents Social Demographic Information**

Variable	Categories	Captains		Golf		Golf Trainers		Customers		Caddies	
		Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
<b>Gender</b>	Male	13	76.9	9	56.3	12	57	191	70.5	136	57.1
	Female	4	23.1	7	43.7	9	43	80	29.5	102	42.9
	<b>Total</b>	<b>17</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>271</b>	<b>100</b>	<b>238</b>	<b>100</b>
<b>Age</b>	Below 20 yrs	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	31	11.4	0	0
	21-30 years	1	7.6	0	0	4	19	23	8.5	22	9.2
	31-40 years	8	46.2	6	37.5	9	43	62	22.9	136	57.1
	41-50 years	8	46.2	10	62.5	8	38	115	42.4	68	28.6
	Over 50 years	0	0	0	0	0	0	40	14.7	12	5.1
	<b>Total</b>	<b>17</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>271</b>	<b>100</b>	<b>238</b>	<b>100</b>
<b>Marital Status</b>	Single	4	23.1	1	6.3	2	9.5	39	14.4	112	46.9
	Married	12	69.2	12	75	16	76	154	56.8	92	38.7
	Divorced	1	7.7	3	18.7	2	9.5	63	23.2	34	14.4
	Widowed	0	0	0	0	1	4.8	15	5.5	0	0
	<b>Total</b>	<b>17</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>271</b>	<b>100</b>	<b>238</b>	<b>100</b>
<b>Education</b>	Primary	0	0	0	0	2	9.5	4	1.4	0	0
	Secondary	3	15.4	1	6.3	5	24	22	8.1	104	43.7
	College	5	30.8	2	12.4	8	38	73	26.9	12	5.2
	Undergraduate	7	38.5	5	31.3	2	9.5	105	38.7	25	10.2
	Post-graduate	3	15.4	8	50	4	19	68	25.1	97	40.9
	<b>Total</b>	<b>17</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>271</b>	<b>100</b>	<b>238</b>	<b>100</b>
<b>Duration work in the Golf Club</b>	1-5 years	0	0	1	6.3	5	24	0	0	15	6.2
	5-10 years	1	7.6	12	75	6	29	0	0	32	13.3
	10-15 years	8	46.2	3	18.7	5	24	0	0	48	20.3
	Over 15years	8	46.2	0	0	5	24	0	0	143	60.2
	<b>Total</b>	<b>17</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>21</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>238</b>	<b>100</b>
<b>Number of visits to the golf clubs per Month</b>	Regular (>3 Times)	0	0	0	0	0	0	212	78.15	0	0
	Irregular(<3 Times)	0	0	0	0	0	0	44	16.35	0	0
	First Time Visits	0	0	0	0	0	0	15	5.5	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>271</b>	<b>100</b>	<b>0</b>	<b>0</b>	

#### **4.2.1.1 Gender of the Five Categories of Study Respondents..**

The analysis was done to determine the gender of the golf clubs' captains. From the above findings on Table 4.2, the majority (76.9%) of the golf captains in golf clubs within Nairobi City and, Kiambu Counties were males while a proportion of them (23.1%) were females. The findings from a related study done in the U.S.A golf clubs found that had 72.5% male captains against 27.5% lady captains. These findings were indication that it was a global phenomenon and not only in Kenyan clubs where male gender were more than their female counterpart, but. The finding implied that, male gender was predominated which could be attributed to the attitude of people towards golf activities as masculine in nature and the cultural beliefs that it was a male sport (USA Golf Association, 2018).

From the analysis, the majority of the golf clubs' managers were male (56.3%) while 43.7% were female. The findings implied that the management of the golf clubs within Nairobi City and, Kiambu Counties was male-dominated. This could be attributed to the notion that golf operations is involving and appeal to the male gender more as compared with their female counterpart. Another reason could be cultural factors that management appeals to the male gender and perceptions that golf sport and its management is a male dominated world. This is a common phenomenon across the world including golf clubs in developed nations (Sports Marketing Surveys, 2018).

Based on the gender analysis, majority (57.1%) of the professional golf trainers study participants were male and the female trainers accounted for 42.9% respectively. The findings implied that the majority of golf trainers in Nairobi City and Kiambu Counties were of the male gender. However, there were still a considerable proportion of female trainers in respectively. As

earlier stated the dominant male gender phenomena could be attributed cultural factors and perception of golf sport as a man profession. This could further be explained by the nature of the golfing activities which are considered technical, difficult and time consuming hence not appealing to the female gender (Kracker, 2017).

The data analysis to determine the gender characteristic of the customers/ golfers in golf clubs within Nairobi City and, Kiambu Counties was conducted. Based on the findings, the majority of the golfers in the clubs covered by the study were males accounting for 70.5% and only a small proportion of them were females accounting for 29.5%. This indicates that the membership of the golf clubs in Nairobi City and Kiambu Counties was dominated by male gender. These results further concurred with (Mutisya, 2011; Maingi, 2014) study findings which showed that there were more male gender customers than the female gender in the establishments. The findings showed that selected golf clubs' attribute during the study time attracted male golfers more than female. This can also be attributed to the cultural factors and gender roles with male gender having more leisure time than the female gender.

Analysis was done to establish the gender categories of the golf clubs' caddies who participated in the study. Based on the findings, 57.1% of the caddies were male while 42.9% were female. The findings implied that the majority of the caddies in golf clubs within Nairobi City and, Kiambu Counties were male. However, from the findings, a considerable number of golf caddies are female. These findings could be explained by notion that golf activities are considered physical demanding in nature which appealed to more men than women.

#### **4.2.1.2 Age of the Five Categories of Study Respondents.**

Regarding the respondents' age, majority (92.30%) of captains were in age 31 years and above where 46.15% were aged between 31-40 years and 46.15% were aged above 45 years. A

proportion of the captains were aged 21-30 years accounted for 7.69%. This implied that golf clubs had higher number of youths and middle-aged golfers, implying a continuity and reliability in customer satisfaction (Pepra-Mensah, 2010). The findings further implied that the golf clubs' population was sensitive and extremely likely to quit if an unfavourable satisfaction occurred.

Regarding the age, majority (62.5%), of the golf managers were of age above 45 years while 37.5% of the managers were between 31-40 years of age. According to (Maranga, 2015), respondents' age is one of the demographic variables which provide the basis for classification. The study showed that most of the sampled managers were 45 years and beyond. This advanced age could be explained by the demand of managerial work which requires an individual to have adequate experience and exposure.

Regarding the analysis of age, the study found out that, the largest proportion of professional golf trainers (42.86%) were between 31-40 years by age. Respondents within 21-30yrs age bracket accounted for 19.05% while those above 45 years accounted for 38.1%. These findings implied that the majority (61.89%) of the professional golf trainers in the clubs studied was relatively young and productive. It can also be attributed to the nature of the golf training profession which requires vibrant, active and flexible individuals.

Further analysis was done to determine the age distribution of the customers/ golfers' respondents. Based on these findings, majority (42.4%) of the Customers/ golfers were above 45 years of age. Additionally, a significant proportion of the golfers were aged between 31-40 years accounting for 37.6%. From this study, 8.5% were drawn from age 21-30years and while those below 20years accounted for 11.4%. The study showed that most of the customers were above

31years of age implying that they have been using the golf clubs' services for a considerable time hence their ability to give reliable feedback.

Based on the age analysis of the caddies, 9.2% were aged between 21-30years, about 57.1% were aged between 31-40 years, 28.6% were between 41-50 years of age and a proportion of the caddies accounting for 5.1% had an age of 50 years and above. The study results implied that the about 66.3% of caddies sampled were relatively young. The low numbers of caddies with age above 50years could be attributed to Covid-19 restrictions at the time of data collection, where elderly workers were discouraged from visiting the golf clubs

#### **4.2.1.3 Marital Status of the Five Categories of Respondents.**

This study additionally set-out to determine marital status of golf clubs' captains. Based on the analysis, the majority (69.2%) of the captains who took part in the study were married. The captains with marital status as single accounted for 23.1% and those who were divorced amounted to 7.7 %. These findings imp suggested that the large proportion of the golf clubs' captains were married. The findings implied that married captains were assigned and entrusted with golf clubs' leadership as compared to the unmarried, an indicator of the nature of captaincy work. Another reason could be the fact that they were more flexible, accommodative and were likely to contributed immensely to the operations and growth of the golf clubs' membership through family members' enrolment. In addition to this, cultural factors such as married individuals are more stable to handle leadership may have contributed to the above findings.

Regarding their marital status, majority (75%) of the golf club managers were married, 18.7% were divorced, while 6.3% indicated they were single. These findings implied that generally, the majority of the golf club managers in Nairobi City and Kiambu are married. These findings can

be attributed to and explained by the facts that golf clubs' managers are entrusted with the critical management functions, an indicator of the depth in responsibilities. Another reason could be the fact that they were more reliable, stable and likely to make vital contributes to the growth of the golf clubs. Cultural factors and perception that golf club management is a man's profession could have contributed to these findings.

This study further set-out to establish the professional golf trainers' marital status within the selected golf clubs within Nairobi City and Kiambu Counties. Based on these findings, 76.2% were married, about 5% were single, another 9.5% were divorced, and a small proportion was widowed accounting for 4.8%. The findings implied that the majority of the professional golf trainers in Nairobi City and Kiambu Counties were married. These findings can be attributed to and explained by the facts that golf profession training is a critical function with a depth in responsibilities. Another reason could be the fact that the trainers were more reliable, stable and likely to make vital contributes to the growth of the golf clubs.

The analysis was done to determine the customers' marital status. From the analysis, 56.8% of the golfers were married, 23.2% were divorced, 14.4% were single and a proportion of 5.5% was widowed. The results indicated that a large proportion (56.8%) of respondents stated married giving an indication that they settled down with family. This implied that the bulk of the participants had more commitments which impacted on their ability to use the golf clubs' facilities. It could also imply that a sizable number of golfers have ample time to engage in golf activities together with their families.

Analysis was conducted to establish the marital status for the caddies who participated in the study. Based on the findings, 46.9% of the caddies were single, 38.7% were married and 14.4%

were divorced or separated. The findings implied that majority (61.3%) of the golf clubs' caddies at the time of study were young and not married. This finding could be explained by the fact that caddy work was involving, taking a lot of time and yield little pay.

#### **4.2.1.4 Education of the Five Categories of Study Respondents..**

The analysis further set-out to determine the education levels attained by golf clubs' captains. Based on the analysis, the majority (38.5%) of the captains had attained undergraduate degree level, 30.8% college level, 15.4% had post-graduate degrees and 15.4% had secondary education. These findings showed that the majority (over 80%). of the captains had obtained high education levels. The study agrees with similar statistical findings in Canada (2011) that the golf clubs captains had significantly high education (78%). This is attributed to the fact that golf operations and leadership demanded for higher levels of knowledge and unique skills.

Regarding the education levels attained, the majority (50%) of the golf club managers had attained post-graduate degrees. The managers who had undergraduate degrees accounted for 31.3%, about 12.4% of the managers had college diplomas, a small proportion of the managers accounting for 6.3% had attained secondary level education. Generally, the level of education among the managers was high which implies that they were well skilled and knowledgeable on management matters of the clubs. Results indicated that a large proportion (81.3%) of managers held undergraduate (31.3%) and post graduate (50.0%) level of education. A proportion of the managers had secondary education (6.3%) while 12.4% of them had attained college level education level. This was an indicator that golf management as a profession attracted highly educated workforce. Analysis further helped to determine the education level of the golf trainers. Based on these analyses, 40% of the professional golf trainers had college education level, 25%

secondary education level, 15% post-graduate education level, 10% had primary education, while 10% had undergraduate education. From the findings, the majority of the golf trainers had a college education and above. This implies that education was a major component of golf professionalism and training.

Additionally, the analysis was conducted to establish the levels of education attained by the customers/ golfers within golf clubs within Nairobi City and, Kiambu Counties. Based on these findings, majority (38.7%) of the golfers had attained undergraduate degrees. Also, a significant proportion had attained college diplomas accounting for 26.9%. Generally, the findings indicated that the customers had attained a considerably education level. This implied that they had a good understanding of their world especially the golf sport and related issues, hence could give reliable information.

Analysis was done to establish the education levels attained by caddies in golf clubs within Nairobi City and, Kiambu Counties. From analysis, 43.7% of the caddies had a college education, 40.8% had secondary education, and about 10.5% had primary education while 5% had undergraduate education level. This implied that the caddy job attracted workers across different educational levels. It can further be stated that since caddies work was more manual, education levels did not have a significant impact.

#### **4.2.1.5 Duration of Membership for Golf Club Captains**

Further analysis was done to establish the membership duration for the golf club captains in their respective golf clubs. This was vital as it would help to determine whether they were experienced enough to give reliable data. Based on the analysis, the majority of the golf captains had a membership of 5-10 years accounting for 66.67%. Those who had been members for over



10 years accounted for 16.67% while 16.67% had been members in the clubs for 1-5 years. The findings implied that the captains had been members in their clubs for a considerable duration and were therefore well placed to give reliable data regarding risk exposure and management practices and customer satisfaction among the golfers. Majority of the captains also reported that to a very large extent they had an understanding of risk management. Therefore, they stood in a better position to give reliable data about extent of the risk exposure influence and risk management strategies on customer satisfaction. As indicated by Pepra-Mensah (2010), the findings further implied that the duration of membership had a significant influence on risk management awareness.

#### **4.2.1.6 Work Experience for the Golf Managers. Professional Trainers and Caddies.**

Further analysis was done to determine the work experience of the golf clubs' managers. This was crucial as it helped to determine whether the managers were well placed to give reliable data about the operations of the golf clubs. From the analysis, generally, the majority of the golf clubs' managers in Nairobi had worked in their current clubs for 1-5 years. This proportion accounted for 43.8%. A considerable number of golf managers stated that they had already worked for their golf clubs for 10 years and above. From the findings, 25% had worked in the clubs for 5-10 years, 6.2% had worked in their clubs for 10-15 years, and 25% of the golf managers had worked for their clubs for longer than 15 years.

Since the bulk of the managers had worked for the clubs for more than 5 years, it implied that they were well versed with the operations of the clubs and were well placed to give reliable data about the operations of the clubs. Among the managers, 43.75% had worked in other golf clubs while 56.25% of the managers had worked only in their current golf clubs. This implied that a

sizable number of the golf managers had extensive experience and knowledge in their current clubs as well as in other clubs and were thus well versed with the operations of the golf clubs. The findings extend and agree to a greater degree with the Centre for Business and Economics Research (2014) findings indicating managers in service sector had high work experience.

Analysis was done to determine the working experience of the trainers. The purpose here was to determine the years the trainers had worked to determine whether they would give reliable data. From the analysis findings, 28.57% of the golf trainers had worked in the clubs for 5-10 years, 23.81% for 1-5 years, another 23.81% for 10-15 years, and a similar proportion of 23.81% had worked in the clubs for more than 15 years. These findings showed that majority (71.43%) of the professional golf trainers had worked in the club for more than 5 years. From the findings, majority of the golf trainers were in their current golf clubs for a considerable duration and were thus well informed to give reliable information that was required for the study.

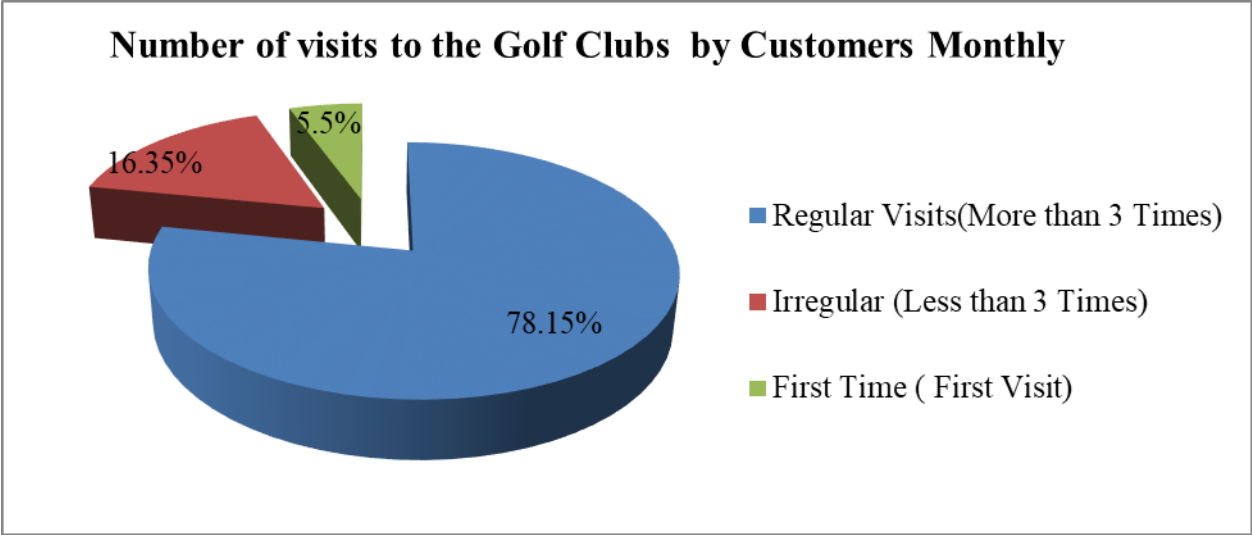
From the analysis of the managers who had worked in other golf clubs, the majority (66.67%) had worked elsewhere for 5-10 years. Those that had worked for less than 5 years accounted for 22.22% while those that had worked longer for over 10 years accounted for 11.11%. This implied that, besides the experience in their current clubs, these managers had experience drawn from other clubs. This further implied that the golf managers were a reliable source of information sought by the researcher.

The researcher examined the work duration of the caddies in the golf clubs to ascertain their reliability in providing useful data for the study. The findings established that over 60% of golf caddies respondents had worked in the same golf club for more than 15 years. Another 20.5% had worked for 10-15 years, 13.3% had worked for 5-10 years 6.2% while had worked for 1-5

years. This indicated that a large proportion of the caddies had great knowledge and experience about golf clubs' operations. These results further indicated that about 86.7% of caddies had worked in other golf clubs and 13.3% of them were in their first golf club. These results reinforced assurance about caddies sufficient and wide experience regarding the golf clubs operations hence able to provide reliable data about the topic of study.

**4.2.1.7 Number of visits to the Golf Clubs by Customers/Golfers**

The researcher further examined the frequency of visits to the golf clubs by the customers and the findings are presented in **Figure 4.1**



**Figure 4.1: Number of times the Customers have visited the Golf clubs**

On the number of times the golfers have visited the clubs, the study established that the majority of the golfers (78.15%) had visited the golf clubs more than three times per month. In addition, 17.65% had visited for less than three times, while 5.5% of the customers had made first time visit during the same duration. Having visited the club multiple times, it implied that the golfers had enough experience at the golf clubs to give accurate and reliable data regarding risk

exposure and management practices at the golf clubs. Generally, 76.5% of respondents were found to have indicated that patronage frequency was influenced by their level of satisfaction with the golf club services. This implied that the customers were reliable to provide factual information to the researcher. A proportion of 23.5% indicated that their satisfaction was influenced by factors outside the golf clubs.

### **4.3 Background Information of the Golf Clubs**

Analysis was done to determine the background information of the golf clubs. The information sought bordered on the risk management and membership population matters. These were areas of interest to the researcher because they helped in understanding the awareness and preparedness of the golf clubs to related risks and contribution to customer satisfaction.

#### **4.3.1 Preparedness to Golf Related Risks**

The findings from interview schedules and observation checklist summary on golf clubs' preparedness to related risk are as presented in **Table 4.3**

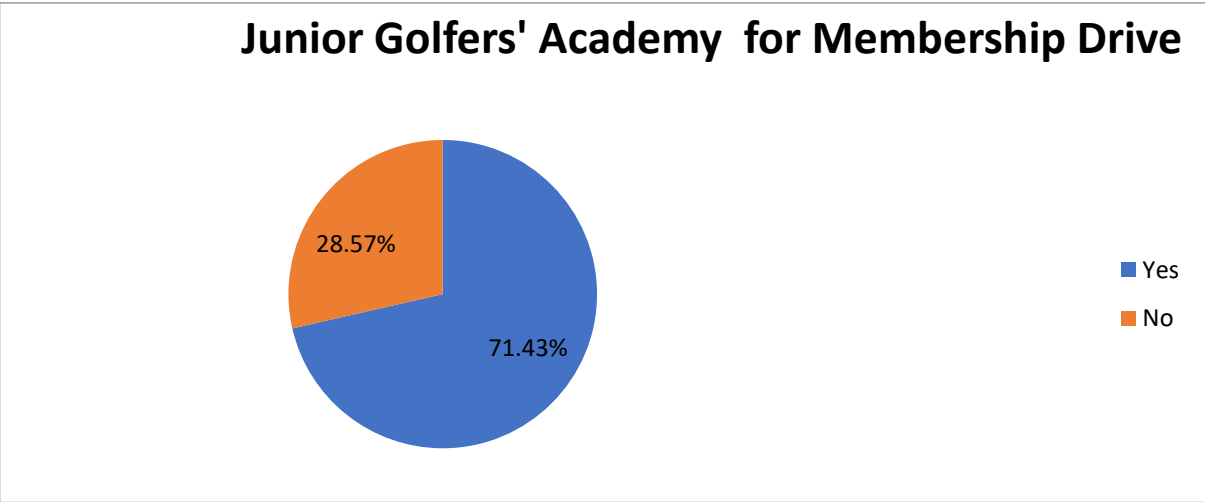
**Table 4.3: Interview and Observation Checklist Summary**

<b>Item</b>	<b>Frequency</b>	<b>Percentage</b>
Risk and audit committee available	15	100
Responsibilities of Risk and Audit committee clearly defined.	15	100
Committee Roles clearly documented and available	15	100
Audited Risk Register for the golf clubs available	15	100
Golf Clubs Policies and Procedures documented	15	100
Membership population and trends increasing available	15	100

From the analysis, it emerged that all the golf clubs had risk and audit committees available, where the roles and responsibilities of various sub-committees were clearly defined and documented. Membership population and trends for the last five years were also available with data showing a decline in the majority (70%) of the clubs. This implied that more golfers were leaving the sport as compared to new customers coming on board. In about a third (30%) of the clubs, the membership population and trends showed an increase for a period of five years. The interview feedback was that the increase was attributed to the aggressive membership recruitment drive through junior golfer initiative as proposed by the Kenya Golf Union.

**4.3.2 Presence of Junior Golfers’ Academy as a Membership Drive**

The findings on junior golfers’ initiative as a membership drives initiative within the golf clubs are as presented in **Figure 4.2**.



**Figure 4.2: Presence of Junior Golfers’ Academy and Membership Drive**

Further analysis indicated that the majority of the golf clubs within Nairobi City and, Kiambu Counties did not have junior golfers’ academies and membership drives. This proportion

accounted for 71.43%. A sizeable proportion of the golf clubs reported that they have junior golfers' academy and membership drives accounting for 28.57%. This implied that the golf clubs had not embraced this membership drive technique and relied only on referrals.

### 4.3.3 Strategic Plan for Customer Satisfaction

Regarding the availability of strategic plans as part of risk preparedness for customer satisfaction, the study established that all the golf clubs within Nairobi City and, Kiambu Counties had strategic plans. Selected golf clubs that had defined strategic plans as part of risk preparedness for customer satisfaction accounted for 80%. The golf clubs that did not have a strategic plan at all accounted for 6.67%, while those that had a strategic plan but were not fully defined as part of risk preparedness for customer satisfaction accounted for 13.33%. This implied that the majority of the golf clubs had laid down for continuity, meaning that they were geared to achieving customer satisfaction for sustainability. The findings were as illustrated in

Figure 4.3.

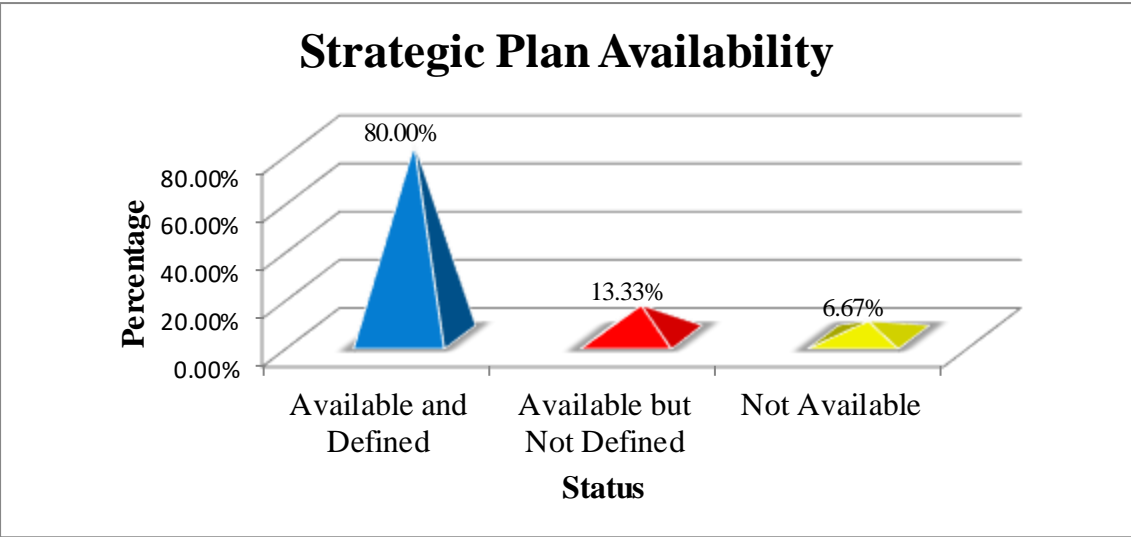
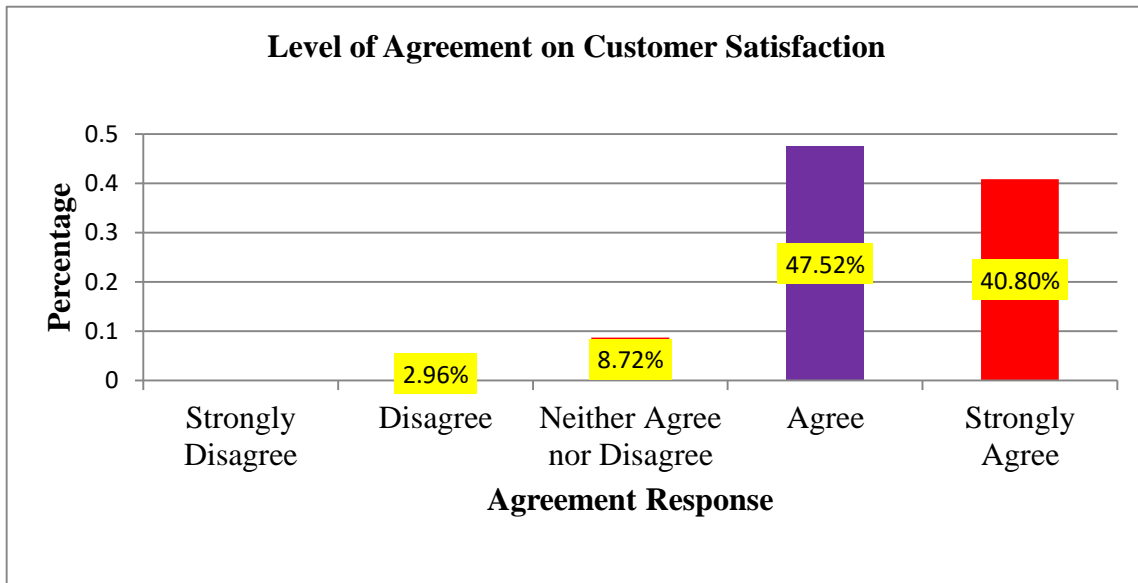


Figure 4.3: Strategic Plan Availability and Definition

#### 4.3.4 Customer satisfaction

The analysis here was done to determine customers' satisfaction level among the golfers within Nairobi City and Kiambu Counties. The results of data analysis are presented in **Figure 4.4**.

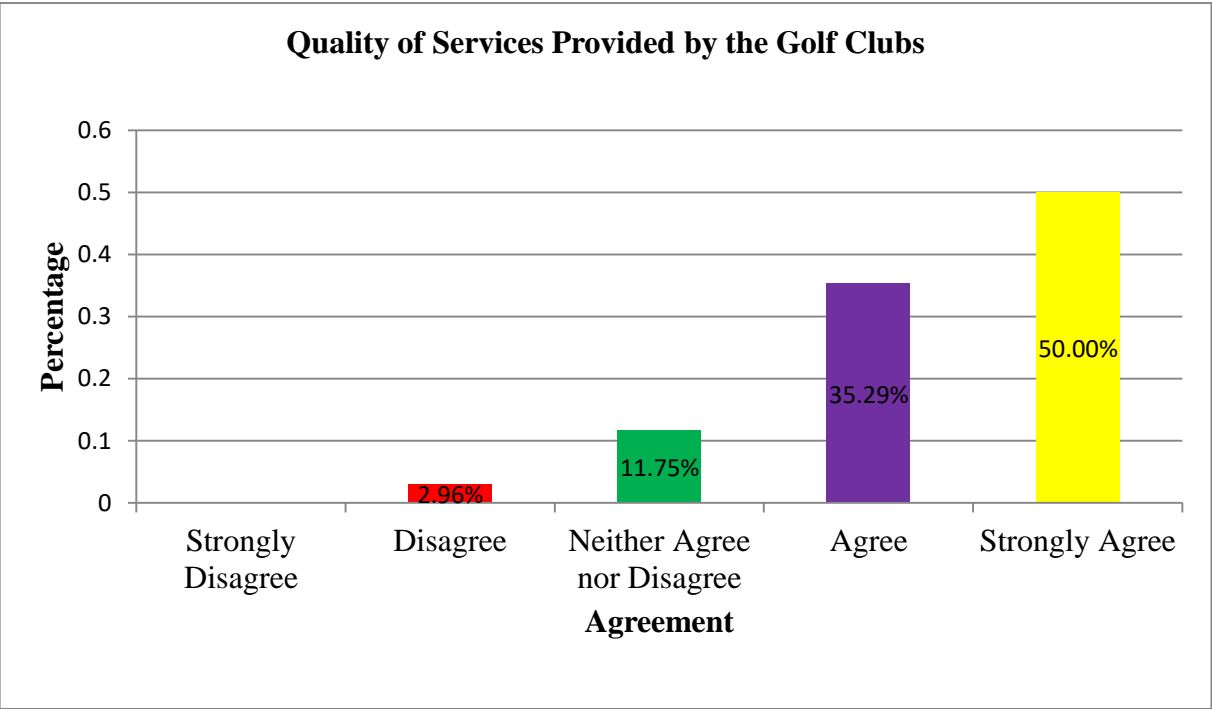


**Figure 4.4: Customer Satisfaction Level**

Based on the analysis, the majority (47.52%) of the golfers agreed that they were satisfied with golf clubs services. Those who strongly agreed accounted for 40.8%, those who neither agreed nor disagreed accounted for 8.72% while the proportion that indicated they disagreed with the satisfaction with the services offered by the golf club which accounted for 2.96%. This implied that the respondents for this study were satisfied with the services offered by the golf clubs.

### 4.3.5 Quality of Services Provided by the Golf Clubs

The analysis here was done to determine customers' satisfaction level with regard to the quality of Services Provided to the golfers within Nairobi City and Kiambu Counties. The findings are presented in **Figure 4.5**.



**Figure 4.5: Quality Services Provided by the Golf Clubs**

Regarding whether the golf clubs provided good and quality services, majority (50%) of the golfers strongly agreed that overall, the club provided good quality service to customers. A considerable proportion of the golfers accounting for 35.29% agreed that the clubs offer good quality services, 11.75% neither agreed nor disagreed that the clubs offer good quality services and a small proportion of 2.96% disagreed that golf clubs within Nairobi City and, Kiambu Counties offer quality services to the customers.

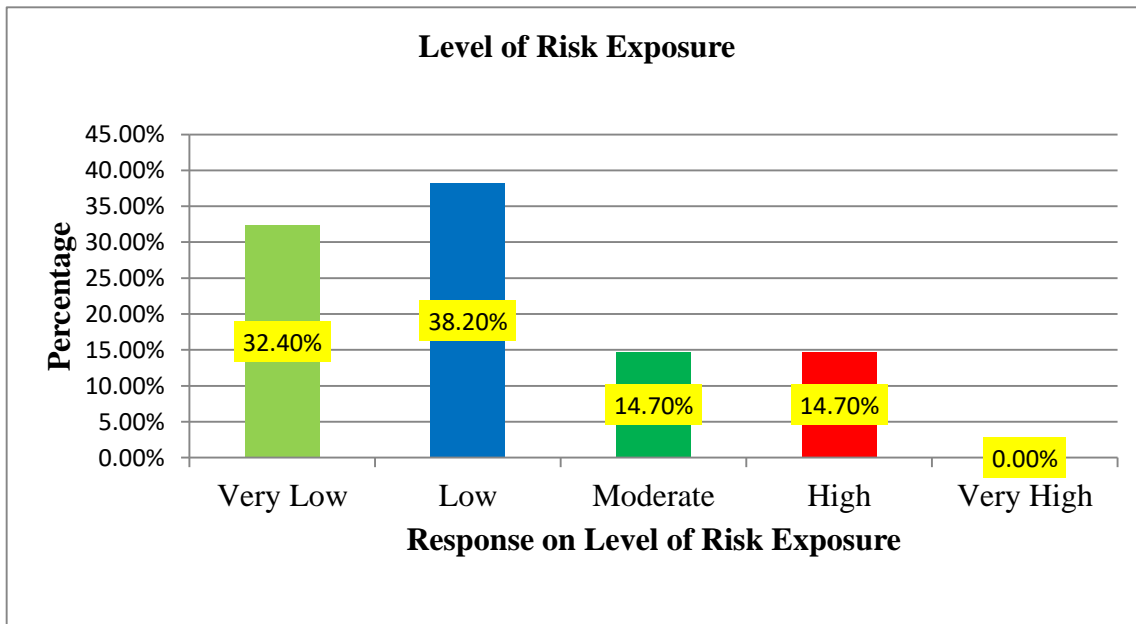


#### **4.4 Objective One: To evaluate the influence of risk exposure on customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

The purpose of objective one was to evaluate risk exposure influence on customer satisfaction in golf clubs within Nairobi City and, Kiambu Counties. This study objective was realized through the answering of research questions on the data collection instruments followed by the analysis of the resulting data. The analysis here was done to evaluate the extents to which, golfers/customers were exposed to various risks and how this affected their satisfaction in the golf clubs.

##### **4.4.1 Level of Risk Exposure of Golf Clubs' Customers**

To begin with, the study determined the level of risk exposure among the customers in the golf clubs. Based on the descriptive analysis, about 38.2% of the customers reported that they had low-risk exposure at their golf clubs. Another proportion (32.4%) of the Customer golfers reported that they had very low-risk exposure at their clubs. Moderate and high-risk exposure accounted for 14.70% each. The findings implied that, generally, risk exposure at the golf clubs within Nairobi City and, Kiambu Counties was low accounting for 70.6% of the responses. The findings were as illustrated in **Figure 4.6**.

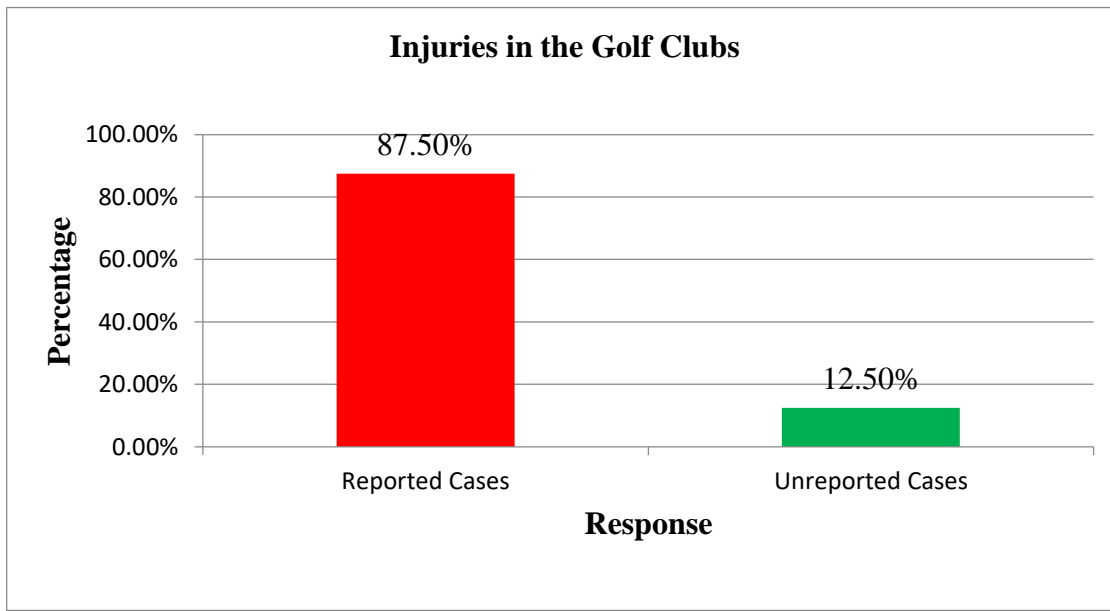


**Figure 4.6: Level of Risk Exposure**

Results of this study contradicted findings obtained from McHardy, Pollard, and Luo (2007) in Australia, in which revealed that there were numerous cases of injuries reported by the golfers. The study concluded that the overall occurrence rates of golf injuries were about 15.8 cases per 100 golf players, equating to the range of 0.36 -0.60 injuries for 1000 hours per golfer. The study found out that almost 16% of the amateur golf players in Australia were expected to sustain golf-related injuries yearly (Sports Marketing Surveys, 2018). National Golf Foundation (2018) found that factors such as gender, age, handicap, practice and warm-up habits were insignificant determinants of the sustained injuries.

#### **4.4.2 Reported Golf Related Risks**

Regarding reported risks, the views of the customers/ golfers indicated that about 87.50% of cases of injuries reported while 12.50% of the customers reported that there were no cases of injuries at the golf clubs. The findings are indicated in **Figure 4.7**.

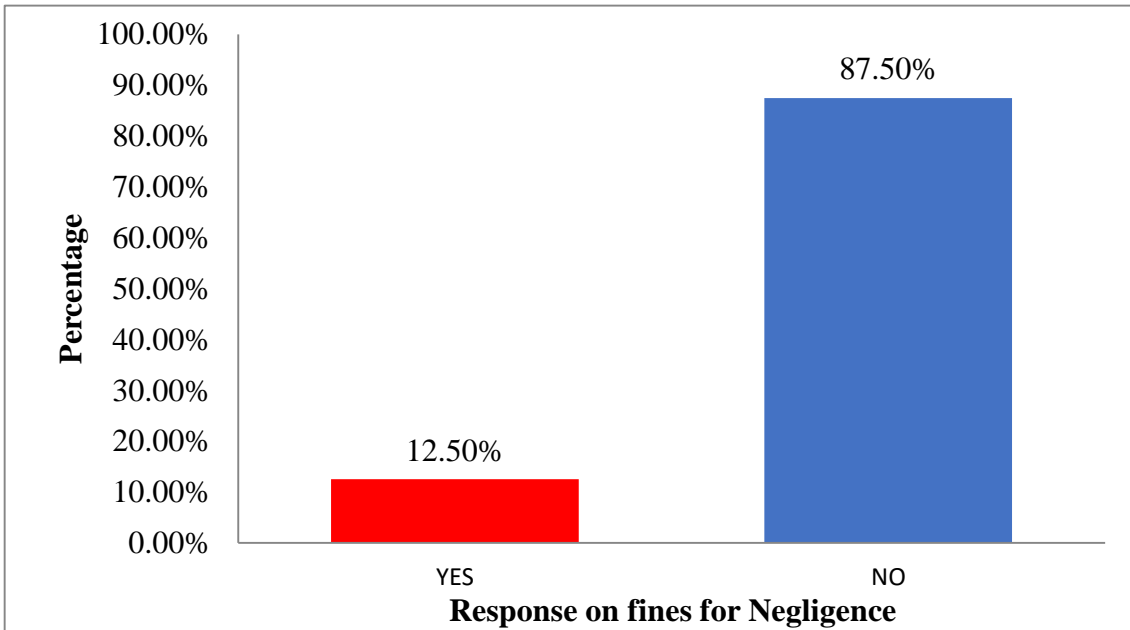


**Figure 4.7: Injuries Reported/Unreported to Golf Clubs’ Management**

On the part of the management, the findings indicated that majority (87.50%) of the golf clubs’ managers indicated that the cases of injuries were reported by the golfers while 12.50% of injuries were not reported.

#### **4.4.3 Fines for Negligence**

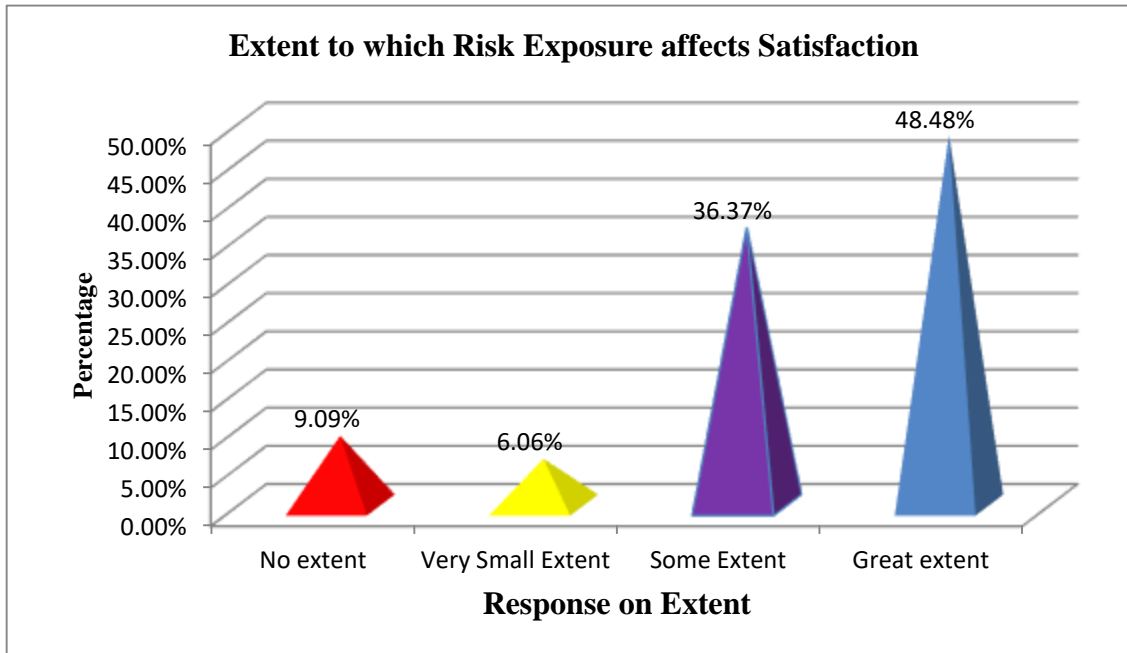
Although there were cases of injuries reported by the customers, the management of the risks had been effective as evidenced by low instances of the golf clubs being fined for negligence. Based on the findings from the golf clubs’ managers, the majority of them reported that the clubs have not been fined for negligence accounting for 87.50% of responses. Only a small proportion of the managers agreed that their golf clubs have been fined for negligence accounting for 12.50% on matters related to injuries sustained. The findings implied that the golf clubs had put in place proper and effective risk management strategies to handle risk-related issues effectively and efficiently to satisfy their customers. The findings were as illustrated in **Figure 4.8**.



**Figure 4.8: Fines for Negligence**

#### **4.4.4 Extent to which Risks Exposure affect Customers Satisfaction.**

Regarding the extent of risk exposure effects on customer satisfaction analysis were done as indicated in **Figure 4.9**.



**Figure 4.9: Extent of Risks Exposure on Satisfactions**

The analysis of the findings showed that majority (48.48%) of the participants reported that risk exposure affects customer satisfaction to a great extent. Also, a considerable proportion (36.37%) of golfers reported that risk exposure at the clubs affected customer satisfaction to some extent. The findings generally implied that risk exposure was a key determinant (84.85%) of customer satisfaction among golfers in golf clubs within Nairobi City and, Kiambu Counties.

#### **4.4.5 Golf Clubs' Services and Customers Satisfaction.**

From the satisfaction analysis, the majority of the golfers stated they were satisfied with the golf club's services (Mean=4.2647). Also, the golfers agreed that they would continue using the services provided by the golf clubs (Mean=4.3824), that in general, the golf clubs provide good quality services to its customers (4.2941), and that they would recommend the club to other potential customers (Mean=4.2059). The analysis findings were presented in **Table 4.4**.

**Table 4.4: Customer Satisfaction Levels**

<b>Statements</b>	<b>Mean</b>	<b>Standard Deviation</b>
I will continue to use the provided services by the golf club	4.3824	.81704
Overall, the Club provides good quality service to its customers	4.2941	.90552
I am satisfied with this golf Club's	4.2647	.75111
I will recommend the golf club to other customers	4.2059	.88006

The low effect of risk exposure to satisfaction among the golfers was attributed to and explained by the facts that majority (93.75%) of the golf clubs had risk management policies documented while 6.25% of the clubs lacked risk management policy. This implies that in case of occurrences of risk-related issues, the golf club management managed the situation effectively and hence did not have an effect on customer satisfaction. This was supported by the golf clubs' captains as one of them reported that the risk and audit committees had a great contribution to customer satisfaction as expressed by **Captain number 1**;

*‘The risk and audit committee has contributed to risk management. It helps in developing effective risk management policies. In case of risks, they are handled in a very professional manner’*

#### **4.4.6 Testing Hypothesis (Ho1) for Objective One using a linear Regression analysis.**

The rationale of objective one involved evaluation of risk exposure influence on customer satisfaction in selected golf clubs within Nairobi City and, Kiambu Counties. The study objective was realized through the answering of research questions on the data collection instruments followed by the linear regression analysis of the resulting hypotheses. The research null

hypothesis ( $H_{01}$ ) and the corresponding alternative hypothesis ( $H_{a1}$ ) were presented and stated as follows:

$H_{01}$ :  $-\beta_1 = 0$  (There is no significant influence of risk exposure on customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties).

$H_{a1}$ :  $-\beta_1 \neq 0$  (There is a significant influence of risk exposure on customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties).

Analysis was conducted to determine the extent to which exposure influenced on customer satisfaction in the selected golf clubs. The hypothesis was tested using regression and the results presented in **Table 4.5**.

**Table 4.5: Linear Regression Summary of the influence of Risk Exposure on Customers' Satisfaction**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.445	.710		2.036	.057
Risk Exposure	-.605	.229	.528	-2.641	.017

From the findings, the t-statistic and the p-value obtained from the analysis was  $t = -2.641$ ,  $p\text{-value} = 0.017$  respectively. This risk exposure influence (predictor) p-value figure was lower than a significant level ( $p = 0.017 < 0.05$ ) needed to confirm the hypothesis. Therefore, the research null hypothesis was rejected followed by conclusion that risk exposure had a statistically significant influence on customer satisfaction in the selected golf clubs. The obtained t statistic was negative ( $t = -2.641$ ) which indicates a reversal in the directionality of the effect. Therefore, the findings

implied that high-risk exposure would lead to low customer satisfaction among the golfers/ customers.

**4.5 Objective Two: To examine the relationship between the management strategies and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

Analysis further sought to examine the relationship between the management strategies and customers satisfaction in the golf clubs in Nairobi City and, Kiambu Counties. This was achieved through analysis of the data collected through the research instruments as below.

**4.5.1 Management Strategies**

To begin with, the analyses were done to examine the management strategies in place at the selected golf clubs. These results are as illustrated in **Table 4.6**.

**Table 4.6: The Descriptive Analyses of Management Strategies**

Variable	N	Mean	Std. Deviation
The club has identified risks and mitigation strategies	21	4.4762	.81358
The risk management strategies have a significant impact on customer satisfaction	21	4.4286	.97834
Establishing golf course standards enhances risk identification and customer satisfaction	21	4.5238	.67964
The reported membership population represents the true position of the golf club	21	4.3333	1.11056

Based on the analysis, the golf trainers generally agreed that the clubs had identified risks and mitigation strategies (M=4.4762, Std=.81358). The golf trainers also agreed that the risk



management strategies had a significant impact on the golfers' satisfaction ( $M=4.4286$ ,  $Std=.97834$ ). This implies that, by putting in place effective risk management strategies, the golf clubs have satisfied their customers. Besides putting in place risk management strategies, the trainers agreed that the golf clubs have established golf standards and this has helped to enhance risk identification and customer satisfaction ( $M=4.5238$ ,  $Std=.67964$ ).

#### 4.5.2 Implementation of Risk Mitigation Strategies by the Golf Clubs

On the views of the implementation of the risk mitigation strategies by the golf clubs, the findings were as presented in **Figure 4.10**.



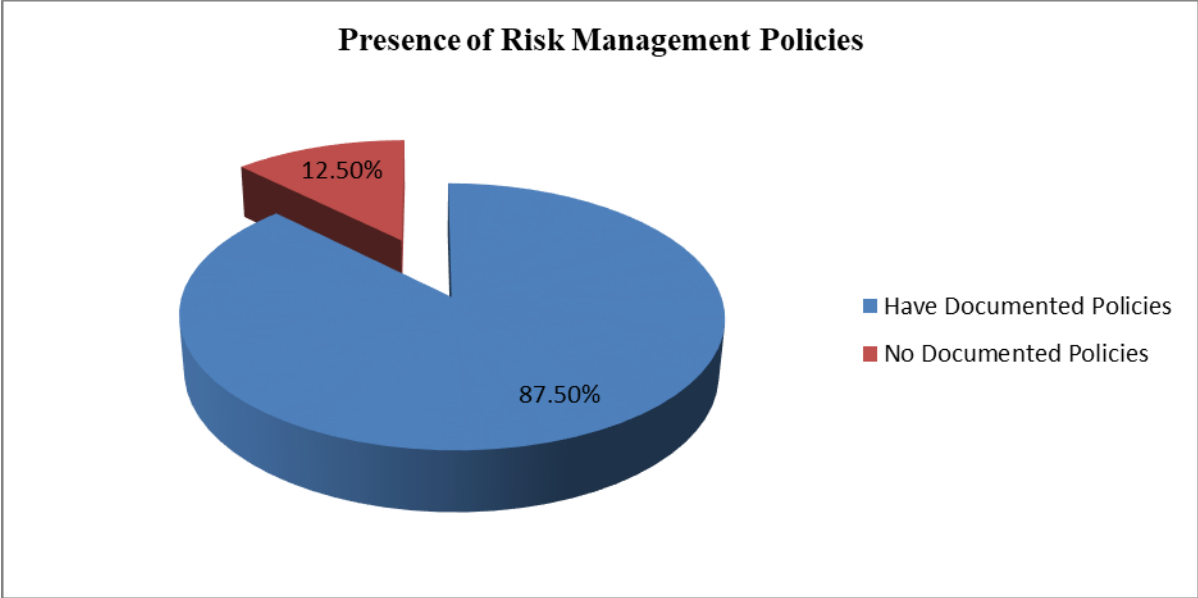
**Figure 4.10: Implementation of Risk Mitigation Strategies in the Golf clubs**

On the views of the golf clubs' captains, the majority of the respondents reported that the golf clubs have implemented the risk mitigation strategies to a great extent. This proportion accounted for 52.9%. A significant proportion of the golf clubs' captains were of the view that the golf clubs had implemented risk mitigation strategies to moderate extent (17.65%) while very

great extent accounting for 17.65%. Only a proportion of the golf clubs' captains (11.8%) reported that the golf clubs have implemented risk mitigation strategies to a small extent. From the analysis, the implication is that the golf clubs had to a large extent (70.55%) complied with risk mitigation strategies implementation to a favourable and acceptable level in the golf clubs.

### 4.5.3 Documented Risk Policies

The findings further set-out to establish whether the golf clubs had documented their risk management policies as presented in **Figure 4.11**.



**Figure 4.11: Presence of Risk Management Policy in the golf clubs**

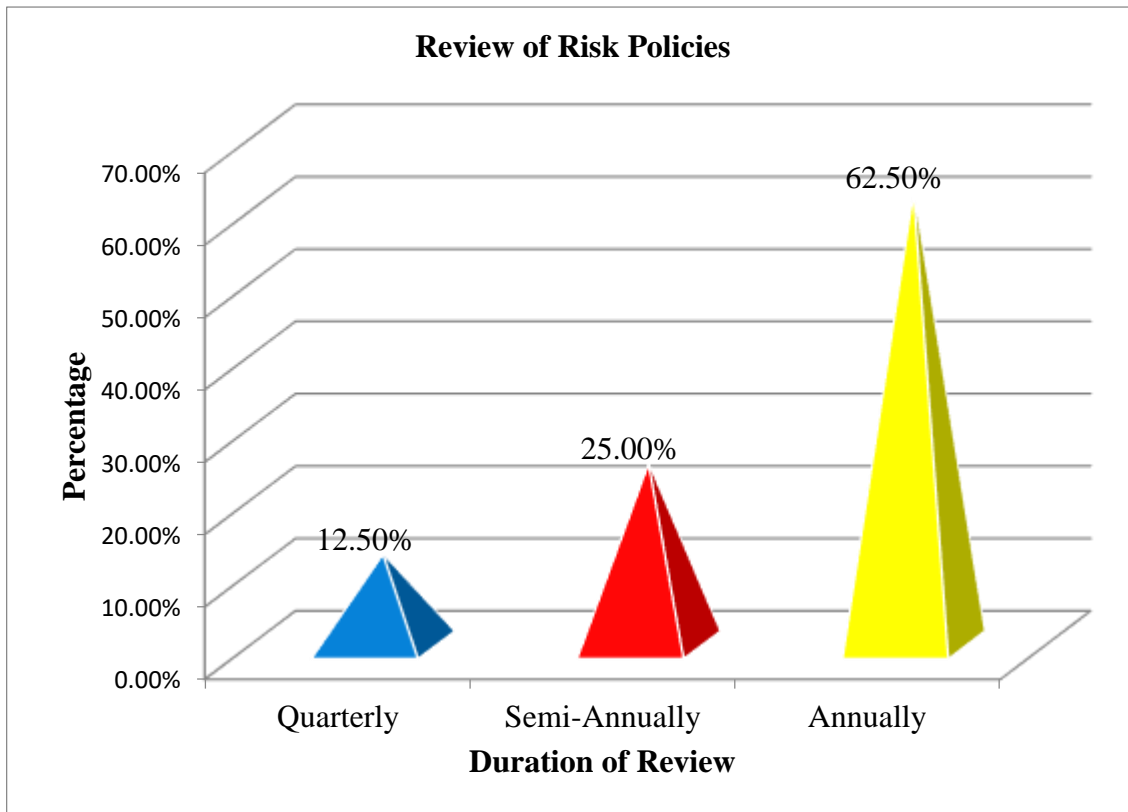
From the analysis, 87.50% had well-documented risk management policies while 12.50% had no documents with regards to the Risks Management.

#### 4.5.4 Risk and Audit Committees

Additionally, all the managers (100%) in all the selected golf clubs for the study reported that their clubs had risk and audit committees. Generally, the findings implied that risk management issues at the selected golf clubs were in place even though some had no documented policies

#### 4.5.5 Review of the Risk Policies

The analysis set-out to evaluate the frequency with which risk policies were reviewed within the golf clubs were as presented in **Figure 4.12**.



**Figure 4.12 Review of Risk Policies in the golf clubs**

Of the clubs with risk management policies, the majority of the managers reported that the risk

policies are reviewed on an annual basis as indicated by 62.5%. Also, 25% reported that the risk policies are reviewed semi-annually, and another portion of the managers (12.5%) reported that the risk policies are reviewed quarterly.

#### 4.5.6 Testing Hypothesis ( $H_{02}$ ) for Objective Two using a linear Regression analysis

The purpose of this specific objective two was to examine the relationship between the risk management strategies and the customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties. This research objective was evaluated through a linear regression analysis of the resulting hypotheses. The researcher formulated null hypothesis ( $H_{02}$ ) and an alternative hypothesis ( $H_{a2}$ ) presented and stated as follows:

$H_{02}:-\beta_2= 0$  (There is no significant relationship between management strategies and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties).

$H_{a2}:-\beta_2\neq 0$  (There is a significant relationship between management strategies and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties).

Analyses were conducted and the results were displayed in **Table 4.7**.

**Table 4.7: Linear Regression Summary of the Risk Management Strategies and Customer Satisfaction**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.375	.661		2.081	.052
Management Strategies	.702	.237	.573	2.967	.008

The findings showed that risk management strategies coefficient had a t-statistic=2.967 and a p-value= 0.008. This calculated p-value was lower than the significant value that would confirm

the hypothesis ( $p=0.008<0.05$ ). Therefore, null hypothesis was rejected and conclusion stated that statistically-significant relationships existed between Management Strategies and Customer Satisfaction in golf clubs within Nairobi City and, Kiambu Counties. The obtained positive t-statistic ( $t= 2.967$ ) indicated a similarity in the directionality of the effect. The findings therefore, implied that risk management strategies are key determinants of customer satisfaction among golf players.

**4.6 Objective Three: To establish the relationship between corporate governances and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

Analysis further set-out to establish the relationship between corporate governance and customer satisfaction within the golf clubs in Nairobi City and Kiambu Counties. To achieve this objective, data analysis was carried out as below.

**4.6.1 Corporate Governance Awareness**

To begin with, the analyses were done to evaluate awareness of corporate governance impact on the various customer satisfaction aspects. The results were as illustrated in **Table 4.8**.

**Table 4.8: Descriptive Statistics of Corporate governance Awareness**

<b>Statements</b>	<b>Mean</b>	<b>Std. Deviation</b>
Corporate governance affect satisfaction	4.025	.71880
Corporate governance minimizes risks	4.118	.34157
Corporate governance affects confidence	4.063	.57373
Leadership and audit attract customers	4.125	.34157

Based on the analysis, the respondents reported that corporate governance affected satisfaction (Mean=4.0250), help to minimize risks (Mean=4.1180), and affects the confidence of the golfers (Mean=4.0625). The study also found put that leadership and audit helped to attract customers (Mean=4.1250). Generally, the findings implied that governance and leadership are vital determinants of customer satisfaction among golf clubs within Nairobi City and Kiambu Counties.

Based on the interview data, the captains were of the view that corporate governance has helped the clubs to put in place effective risk management strategies as expressed by one captain in golf club number 2:

*“I can say that the good governance structure has contributed to the success of our golf club. The strategies put in place to manage risks are very effective. Complains have reduced significantly”*

#### **4.6.2 Corporate Governance Implementation**

This study set-out to establish the levels of corporate governance implementation by the golf clubs. The findings indicated that the golf clubs had put in place effective corporate governance strategies to improve customer satisfaction. All the golf clubs had risk and audit with well-defined and documented roles and responsibilities, and policies and procedures were well documented. Also, results showed a large proportion of golf clubs stated clearly defined strategic plans. According to the golf clubs’ captains interviewed, corporate governance structures were crucial and played a significant role in ensuring that the golfers/ customers were contented with the services offered as expressed by one Captain number 3:

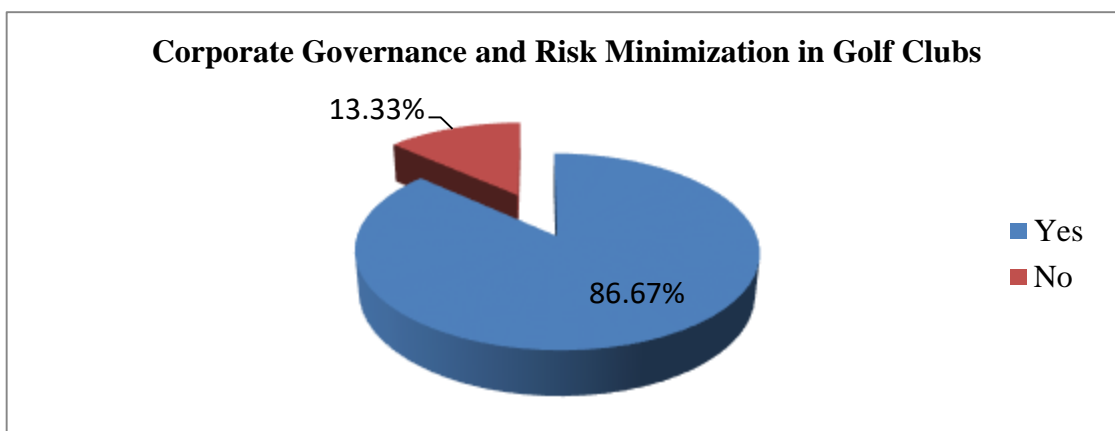
*“Proper governance structures and leadership increase the confidence and trust of our golf club members. This increases satisfaction among our members and they become more committed. They get the value of their money. This is the reason our club has maintained a large number of members for a long time.”*

The interviewees in addition to stating the significance of good corporate governance on the golfers’ satisfaction further highlighted the significance of good corporate governance to shareholders as explained by golf club Captain number 4:

*“In addition to the increasing satisfaction in our golfers, the good corporate governance has helped our club to safeguard our shareholders. I can say that the good corporate governance at our club has helped the club to operate in the best interest of the shareholders”*

#### **4.6.3 Corporate Governance and Risks Minimization**

The findings on corporate governance and its’ contribution to risk minimization were as indicated in **Figure 4.13**.

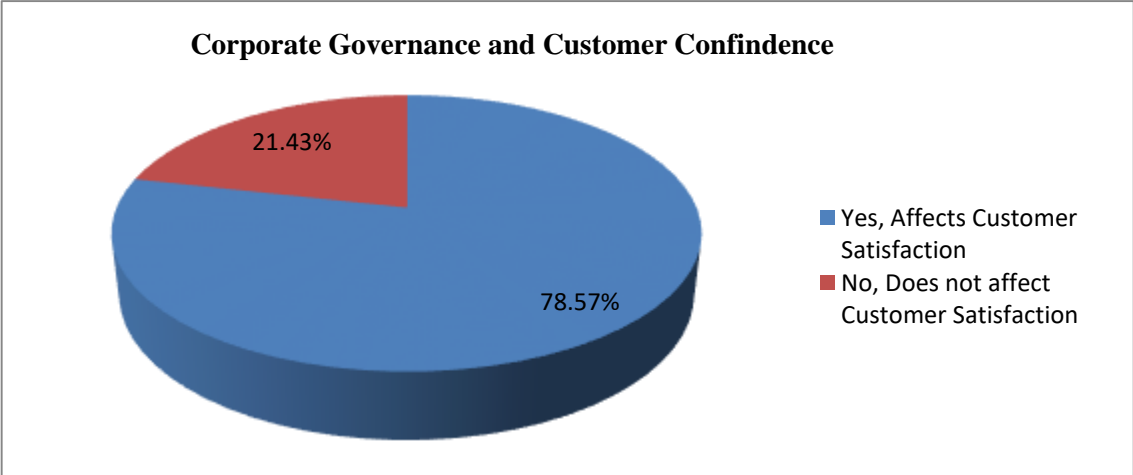


**Figure 4.13: Corporate Governance and Risks Minimization**

From the analysis, majority (86.67%) of the respondents reported that good corporate governance helped the golf clubs to minimize and eliminate various risks. The other proportion of the respondents (13.3%) were of opinion that corporate governance had no significance influence on risk minimization or elimination in the golf clubs. This implied that corporate governance was a significant factor in risk exposure minimization and elimination.

#### 4.6.4 Corporate Governance and Customer Confidence

The findings on corporate governance and its' contribution to customer confidence were as indicated in **Figure 4.14**.



**Figure 4.14: Corporate Governance and Customer Confidence**

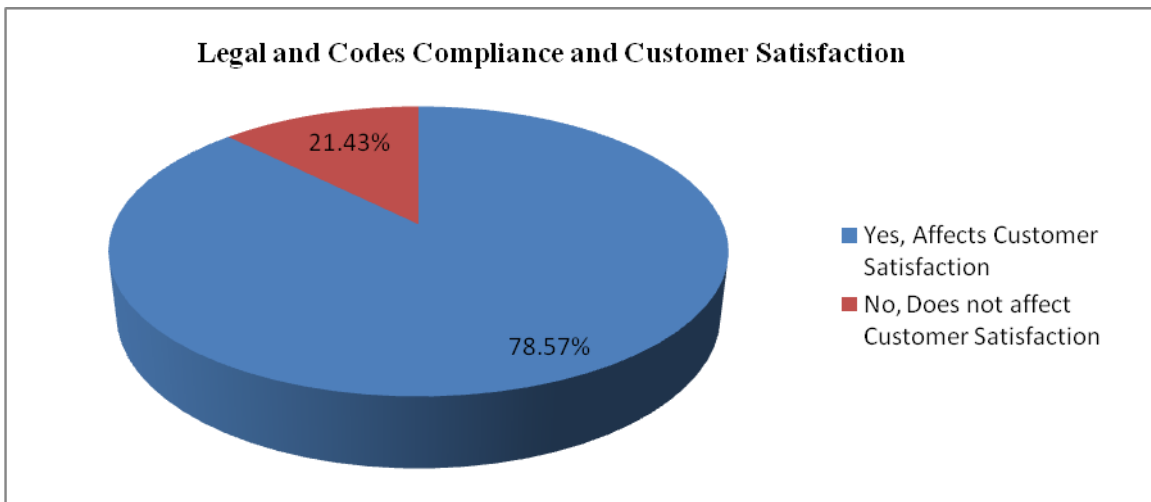
Majority (78.57%) of the respondents agreed that corporate governance influenced customers' confidence and ultimately satisfaction within the selected golf clubs. Another proportion of the respondents (21.43%) were of the view that corporate governance does not influence customer confidence. This implied that corporate governance is a vital component in customers'



satisfaction matrix in the selected golf clubs and hence must be included as a customer satisfaction strategy.

#### 4.6.5 Legal and Codes Compliance and Customer Satisfaction

The study further sought to determine whether golf clubs' legal and code compliance affected customer satisfaction and the findings were as illustrated in **Figure 4.15**.



**Figure 4.15: Legal and Codes Compliance and Customer Satisfaction**

Analysis indicated that a large proportion (87.5%) of customers reported their golf clubs' was compliant with laws and regulations affected their satisfaction with the services offered. From these respondents, 12.5% of the golf players were of the view that legal and codes compliance in the selected golf clubs had an insignificant effect on their satisfaction. The findings implied that the golf clubs that had adhered to the set laws and codes had increased contentment among their customers which in turn helped the clubs to record good performance. In addition to legal and compliance codes, the study found that proper leadership and auditing ensured that quality

services were provided, which lead to customers' satisfaction and attracted more membership enrolment to the golf clubs.

Based on the analysis, all the respondents agreed that good leadership and auditing is vital as it increases the efficiency with which the clubs conduct their operations. Further to this, leadership and auditing processes were noted to increase transparency in operations and improved the quality of services offered to the customers as reported by golf clubs' captain number 6;

*“Leadership and the auditing processes will increase golfers' confidence. It will also ensure services offered to them meet their expectation. The transparency of operations will enhance golfers' confidence in the clubs”*

#### **4.6.6 Testing Hypothesis ( $H_{03}$ ) for Objective Three using a linear Regression analysis.**

The study objective was to establish the relationship between corporate governances and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties. This research objective was achieved through a linear regression analysis of the hypotheses. Formulated null hypothesis ( $H_{03}$ ) and, the alternative hypothesis ( $H_{a3}$ ) are presented and stated as follows:

**$H_{03}:-\beta_3= 0$**  (There is no significant relationship between the role of corporate governance and customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties).

**$H_{a3}:-\beta_3\neq 0$**  (There is a significant relationship between the role of corporate governance and customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties).

These hypotheses were tested using regression and presented in **Table 4.9**.

**Table 4.9: Linear Regression Results of the relationship between Corporate Governances and Customer Satisfaction.**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.835	.685		2.679	.015
	Corporate governance	.593	.275	.453	2.157	.045

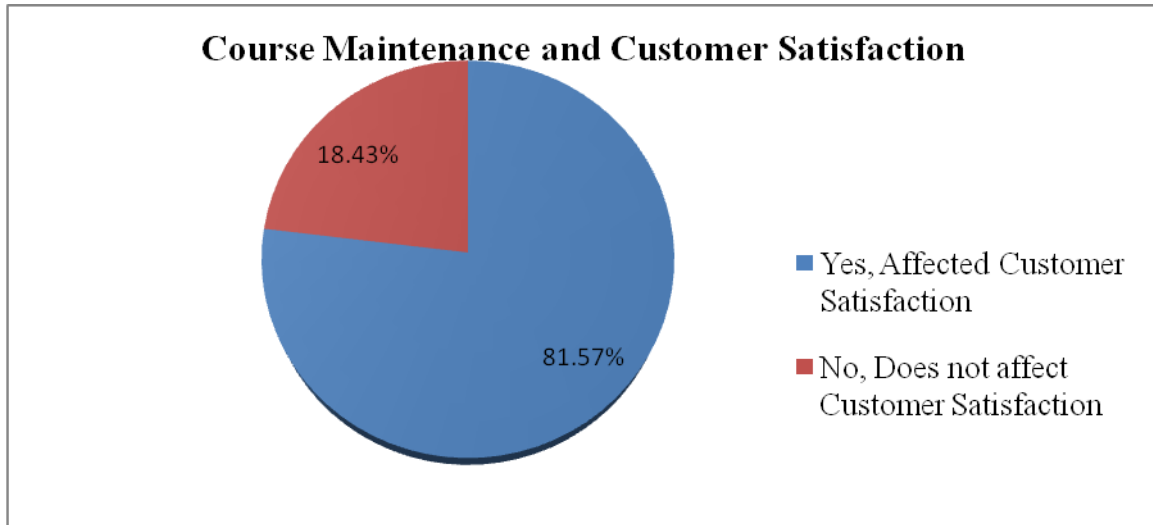
Based on the findings, the t-statistic and the calculated p-value obtained was ( $t=2.157$ ) and ( $p=0.045$ ). This p-value was below the significance level ( $p=0.045 < 0.05$ ). Thus, null hypothesis was therefore rejected and further conclusion stated that, there was statistically significant relationship between corporate governance and the customer satisfaction in the golf clubs within Nairobi City and Kiambu Counties. Resulting positive t-statistic ( $t=2.157$ ) indicated a similarity in the directionality of the effect. The findings implied that corporate governance strategies were key determinants of the customer satisfaction within the golf clubs' industry as reported by the selected golf.

**4.7 Objective Four: To establish the relationship between environmental conservation strategies and the customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

Analysis further set-out to establish the relationship between environmental conservation strategies and customer satisfaction among golfers in selected golf clubs within Nairobi City and, Kiambu Counties. To begin with, this analysis determined whether the golf clubs had put in place mechanism for maintaining the golf clubs' environment.

#### 4.7.1 Course Maintenance and Customer Satisfaction

The study found out that the activities of all the golf clubs covered in the study did not contribute to environmental pollution, and had environmental policies. Regarding customer satisfaction, the study found out that course maintenance influences satisfaction as indicated in **Figure 4.16**.

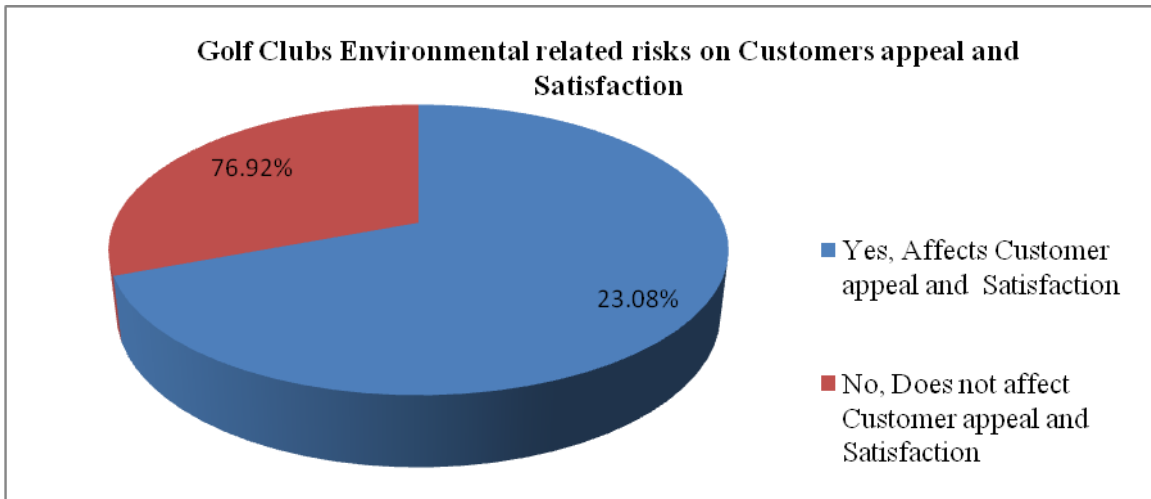


**Figure 4.16: Course Maintenance and Customer Satisfaction in the Golf Clubs.**

From the analysis, a large proportion (81.57%) of the respondents stated that course maintenance influenced customer satisfaction. A considerable proportion of the respondents (18.43%) reported that course maintenance had no influence on customer satisfaction. From the study findings, course environment maintenance greatly impacted customer satisfaction in the selected golf clubs as shown by the respondents.

#### 4.7.2 Golf Club Environmental Related Risks on Customer Satisfaction

Analysis was further done to determine whether environmental-related risks had any significant impacts on the golfers'/customers' satisfaction as presented in **Figure 4.17**.

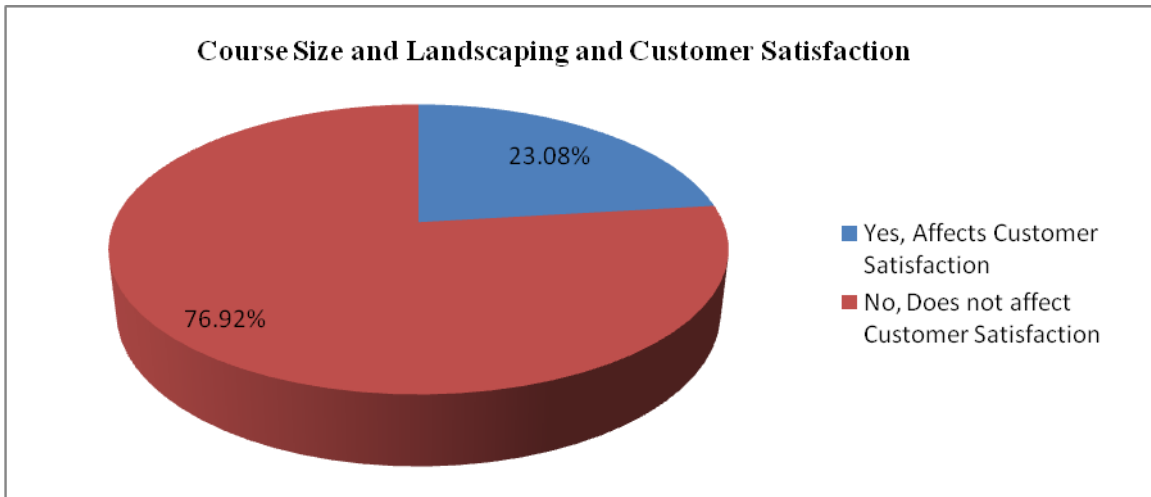


**Figure 4.17: Clubs’ Environmental Risks on Customer Appeal and Satisfaction**

Based on the data analysis, results established that large proportion (69.23%) of study participants stated that environmental-related risks affected their satisfaction. A proportion of the respondents (30.77%) were of the opinion that environmental-related risks had no significant effects on customer satisfaction.

**4.7.3 Course Size and Landscaping on Customer Satisfaction**

Analysis further set-out to establish the relationship between Golf club’s course size and landscaping on Customer Satisfaction and the results were as illustrated in **Figure 4.18**.



**Figure 4.18: Impacts of Course Size and Landscaping on Customers’ Satisfaction**

The study established that though courses size landscaping services were very vital among the golf clubs, majority (76.92%) of the respondents reported that they had little impact on customers/ golfers’ satisfaction. A proportion (23.08%) of the respondents believed that course size and landscaping services contributed to customers’ satisfaction. From these findings, it is clear that course size and landscaping had little effect on golfers’ enjoyment of golf clubs’ activities hence less significant.

#### **4.7.3 Testing Hypothesis ( $H_{04}$ ) for Objective Four using a linear Regression analysis**

The aim of the specific objective set-out to establish the relationship between environmental conservation strategies and the customer satisfaction in the golf clubs within in Nairobi City and, Kiambu Counties. This objective was achieved through a linear regression analysis of the hypotheses. Formulated null ( $H_{04}$ ) and the alternative ( $H_{a4}$ ) hypotheses for the study are presented and stated as follows:

**H<sub>04</sub>: -β<sub>4</sub> = 0** (There is no significant relationship between the environmental conservation strategies and the customer satisfaction in golf clubs in Nairobi City and Kiambu Counties).

**H<sub>a4</sub>: -β<sub>4</sub> ≠ 0** (There is a significant relationship between the environmental conservation strategies and the customer satisfaction in golf clubs in Nairobi City and Kiambu Counties).

The hypothesis was tested using regression analysis and presented in **Table 4.10**.

**Table 4.10: Linear Regression Results of the Environmental conservation strategies on the overall customer satisfaction**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	1.545	.535		2.887	.010
	Environmental Conservation	.675	.197	.628	3.421	.003

Based on the analysis of findings, the t=statistic and calculated p-value for the predictor variable environmental conservation was, t (3.421), p-value (0.003) respectively. Calculated p-value was less than the significant level ( $p = 0.003 < 0.05$ ). Thus, null hypothesis was therefore rejected and a conclusion stated that, there was a significant relationship between environmental conservation strategies and customer satisfaction. The obtained t-statistic was positive ( $t = 3.421$ ) which indicates a similarity in the directionality of the effect. The findings implied that the golfers were more satisfied with the clubs that had well maintained environment and had effective environmental conservation policies in place. Generally, the environmental policies at the clubs have contributed greatly to the reduction of environmental pollution. According to the

interviews, waste management has been greatly improved as a result of environmental policies as explained by golf club Captain number 9.

*“Our environmental policy has clearly outlined rules that govern waste disposal.*

*Litters and other wastes have greatly reduced”.*

#### **4.8 Objective Five: Moderating Effects of Social Demographic Factors on the Relationship between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction.**

Further analysis was executed to investigate moderating effect of the social demographic factors on the relationship between predictors variables and Customer Satisfactions within selected golf clubs. Demographic factors considered for these objectives were Gender, Age, Marital Status, level of Education and number of visits to the golf clubs. The study aimed at establishing the moderating variable effect on risk exposure, management strategies, corporate governance, environmental conservation strategies and customer satisfaction relationship.

##### **4.8.1 ANOVA of the Social Demographic Factors**

To establish the moderating effects of the social demographic factors, a One-way ANOVA was applied on the moderating variable and the findings presented in **Table 4.11** below.



**Table 4.11. ANOVA of the Social Demographic Factors**

<b>Factors</b>		<b>Sums of Squares</b>	<b>df</b>	<b>Means Square</b>	<b>F</b>	<b>Sig.</b>
<b>Gender</b>	Between Groups	0.866	4	0.217	.923	0.412
	Within Groups	54.345	267	0.204		
	Total	52.211	271			
<b>Age</b>	Between Groups	1.642	4	0.411	.706	0.564
	Within Groups	169.432	267	0.634		
	Total	171.074	271			
<b>Level of Education</b>	Between Groups	1.117	4	0.279	.812	0.501
	Within Groups	77.698	267	0.291		
	Total	78.815	271			
<b>No of visits to Golf Clubs</b>	Between Groups	10.972	4	2.743	.784	0.000
	Within Groups	106.764	267	0.396		
	<b>Total</b>	<b>117.736</b>	<b>271</b>			

The means of the selected demographic factors were tested and their corresponding F-values obtained as 0.923, 0.706, 0.812, and 0.784. The significant values (sig. = p value) of 0.412, 0.564, 0.501 and 0.000 respectively were further obtained. To further investigate moderating effects of Social demographic factors on the relationships between the predictors and dependent variables, the following null and alternate hypotheses were formulated.

**H<sub>05</sub>: -β<sub>5</sub> = 0** (There is no moderating effect of the demographic factors moderating effect of demographic factors on the relationships between risk exposure and management strategies and customer satisfaction within golf clubs in Nairobi City and Kiambu Counties).

**H<sub>a5</sub>: -β<sub>5</sub> ≠ 0** (There is a moderating effect of the demographic factors moderating effect of demographic factors on the relationships between risk exposure and management strategies and customer satisfaction within golf clubs in Nairobi City and Kiambu Counties)

#### 4.8.2 Testing Hypothesis (H<sub>05</sub>) for Objective Five

To establish the effect of the social demographic factors on the relationship between independent (Predictors) variables and Customer Satisfaction, the formulated null hypothesis was then tested. This was achieved using a hierarchical multiple regression analysis at 95% confidence level as presented in Table 4.12.

**Table 4.12: Testing Hypothesis (H<sub>05</sub>) for Objective Five our using Hierarchical Multiple Regression Model Summary on the Moderating Effect of Demographic Factors on the Relationships between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction.**

Model	R	R Squares	Adjusted R Squares	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	Df1	Df2	Sig. F Change
1	.423 <sup>a</sup>	.179	.178	.45549	.179	52.994	1	274	.000
2	.476 <sup>a</sup>	.227	.221	.40545	.048	3.908	5	269	.001

a. Predictors: (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation

b. Predictors: (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies, Gender, Age, Education, No. of Visits to clubs.

From the summary, two models, Model 1 and Model 2 were obtained. Model 2 established the interaction between demographic factors and the relationship between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and customer satisfaction. Model 2 significantly accounted for more variances than if demographic

factors and dependant variables resulting to an R Square (R<sup>2</sup>) change of 0.48 and a p-value of 0.001.

#### 4.8.3 Hierarchical Multiple Regression ANOVA Table

The above model summary further yielded the ANOVA table with a hierarchical multiple correlation R and significance (P) as presented in **Table 4.13**.

**Table 4.13: Hierarchical Multiple Regression Tables on the Moderating Effects of Social Demographic Factors on the Relationships between the Analysis of Variance Statistics.**

Model		Sum of Squares	Df	Mean Square R	F	Sig. P
1	Regression	25.181	5	5.036	11.715	.0000 <sup>b</sup>
	Residual	6.019	14	.430		
	Total	31.200	19			
2	Regression	22.144	6	4.189	9.225	.0001 <sup>b</sup>
	Residual	9.056	13	.488		
	Total	31.200	19			

a. Dependent Variable: Customer Satisfaction

b. Predictor Variables: (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies.

c. Predictors: (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies, Gender, Age, Education, No. of Visits to Golf Clubs

The findings produced a two-model summary, Model 1 and Model 2. In model 1, there was no interaction between the demographic factors and dependent variables. This yielded a hierarchical multiple regression R of 0.430 and F value of 11.715. The significance (p-Value)

was 0.0000, less than 0.05. ( $p=0.0000<0.05$ ). In Model 2 there was interaction between the demographic factors and variables yielding a hierarchical multiple regression  $R^2=0.488$  and F value of 9.225. The significance p-Value ( $p=0.0001$ ), which was lower than significant value of 0.05 ( $p=0.000<0.05$ ).

#### 4.8.4 Multiple Regression Coefficients Table

In addition to this, the hierarchical multiple regressions ANOVA produced a Multiple Regression Coefficients table presented in **Table 4.14**

**Table 4.14: Hierarchical Multiple Regression Coefficients Table on Moderating Effects of Social Demographic Factors on Relationships between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customers Satisfaction**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Confidence Interval (95%)	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1.	Constant	.780	.124		1.981	.0000	.644	1.102
	Risk Exp, Mngt St.	.452	.076	.451	3.854	.0000	.327	.617
2.	(Constant)	.651	.258		.453	.0002	.153	.956
	Risk Exp, Mngt St.	.434	.064	.446	3.443	.0000	.294	.441
	Gender	.106	.064	.085	.398	.0002	-.019	.243
	Age	.128	.076	.078	.445	0.012	-.113	.189
	Level of Education	.132	.084	.144	2.157	.0049	-.216	-.027
	Number of Visits	.144	.061	.125	.689	.002	-.038	.172

a. Dependent Variable: Customer Satisfaction

The analysis produced results indicating significance values for Gender ( $p = 0.002 < 0.05$ ), Age ( $p = 0.012 < 0.05$ ), level of Education ( $p = 0.0049 < 0.05$ ) and number of visits to the golf clubs,  $p=0.002 < 0.05$ . The corresponding beta,  $\beta$ -values on the moderating variables were as follow; Gender ( $\beta$ -values=106), Age( $\beta$ -values=0.128), Level of Education( $\beta$ -values=0.132) and number of visits( $\beta$ -values=0.144).

In summary of the investigation on the Moderating Effect of Demographic Factors on the independent (Predictors) variables and customer satisfaction, the analysis produced model 2 at 95% confidence level with the interaction of variables. The resulting F-value of 3.908 and p-value of 0.001 which is  $< 0.05$  confirm that the demographic factors had a significant relationship and mediating effect on the independent (Predictors) variables and independent variables.

#### **4.9 Overall Effect Model**

Analyses were conducted to explore the overall impact of the predictors (independent variables) on study dependent's variable. A multiple regression analysis assisted to determine Risk Exposure, Management Strategies, Corporate Governance, and Environmental Conservation Strategies influence on the customer satisfaction in golf clubs within Nairobi City and Kiambu Counties. This analysis further helped to establish the impacts of each independent variable on the study dependent's variable.

##### **4.9.1 Model Summary of Moderated Multiple Regression Analysis**

To begin with, correlation analysis was done to determine the relationship between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies on customer satisfaction. The findings are illustrated in **Table 4.15**.

**Table 4.15: Model Summary of Moderated Multiple Regression Analysis on Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies as determinants of Customer Satisfaction.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	Df1	Df2	Sig. F Change
1	.829 <sup>a</sup>	.687	.682	.55334	.521	11.715	5	14	.000

a. Predictors (Independent Variables): (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies

b. Dependent Variable: Customer Satisfaction

Based on the analysis, the resulting R-value denoting the simple correlation value was calculated as 0.829. The R-value (0.829) obtained further indicated a high correlation degree between the risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction. The resulting R<sup>2</sup> (Square) value obtained was 0.687, which indicated that the independent (Predictors) variables explained 68.7% of Customer Satisfaction among Customers (golfers) in Nairobi City and Kiambu Counties. Therefore, this meant that other determinants which were not studied or covered by this research accounted for 31.3% of the satisfaction among customers at the selected golf clubs. Therefore, further research was suggested to be conducted to investigate these other determinant (31.3%) of customer satisfaction in the golf clubs.

#### 4.9.2 Analysis of Variance Statistics (ANOVA)<sup>a</sup>

In order to establish whether the regression model obtained was statistically significant, Analysis of Variance Statistics (ANOVA) was calculated and the findings presented in **Table 4.16**.

**Table 4.16: Analysis of Variance Statistics**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	25.181	5	5.036	11.715	.0001 <sup>b</sup>
	Residual	6.019	14	.430		
	Total	31.200	19			

a. Dependent Variable: Customer Satisfaction

b. Independent (Predictor) Variables: (Constant), Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies

The analysis of variance results showed the F statistics = 11.715 and the p-value ( $p=0.000$ ) where the p-value was lower than a conventional level of significance ( $p=0.0001 < 0.05$ ). The analysis findings yielded a statistically significant model. The analysis findings showed the overall regression model obtained was sufficient to predict the impact of the risk exposure and management strategies on customer satisfaction among customers (golfers) in golf clubs within Nairobi City and Kiambu Counties. This model further showed a statistically positive-significant relationships, between predictors and dependent variable as shown by the resulting p-value ( $p=0.0001$ ).

#### 4.9.3 Stepwise Multiple-Regression Analysis Coefficients

In order to establish the most significant predictors (independent variables) and resolve multicollinearity in the model, a stepwise multiple regression was calculated and the findings were as illustrated in **Table 4.17**.

**Table 4.17: Stepwise Multiple Regression Analysis Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-1.553	.784		-1.981	.0068
Risk Exposure	-.631	.164	.551	3.854	.002
Management Strategies	.629	.183	.513	3.443	.004
Corporate Governance	.075	.189	.057	.398	.006
Environ. Conserv. Strat	.329	.153	.306	2.157	.049

a. Dependent Variable: Customer Satisfaction

The findings of the multiple regressions revealed the parameters in the model. All the predictors and moderating variables were considered for the model and the estimates of each of the variable's beta (b) value contribution determined. Therefore, the model was defined by the equation as follows:

$$\text{Customer Satisfaction} = \beta_0 (\text{constant}) + \beta_1(\text{Risk Exposure}) + \beta_2(\text{Management Strategies}) + \beta_3(\text{Corporate Governance}) + \beta_4(\text{Environmental Conservation Strategies})$$

Therefore;

$$\text{Customer Satisfaction} = -1.553 + -0.631(RE) + 0.629(MS) + 0.075(CG) + 0.329(ECS)$$

From the regression equation, taking all the indicators as proposed by the model (Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and constant at -1.553, the satisfaction among customers at the golf clubs will be at  $\beta$ -1.151. The findings also showed that a unit increase in the following independent variables (Management Strategies, Corporate Governance, Environmental Conservation Strategies would



lead to a unit increase in the customer satisfaction level. A unit increase in risk exposure (an independent variable) would lead to a decrease in customer satisfaction among golfers in selected golf clubs. This inferred that customer satisfaction is highly affected by risk exposure and would be improved if risk management strategies, corporate governance and environmental conservation were applied. At the 95% confidence and the 5% significance levels, risk exposure showed a  $p=0.002$  level of significant, management strategies had a  $p=0.004$ ; Corporate governance had  $p=0.006$  while environmental conservation showed a  $p=0.049$ . These were found to be the most significant determinants of customers' satisfaction among the golfers.

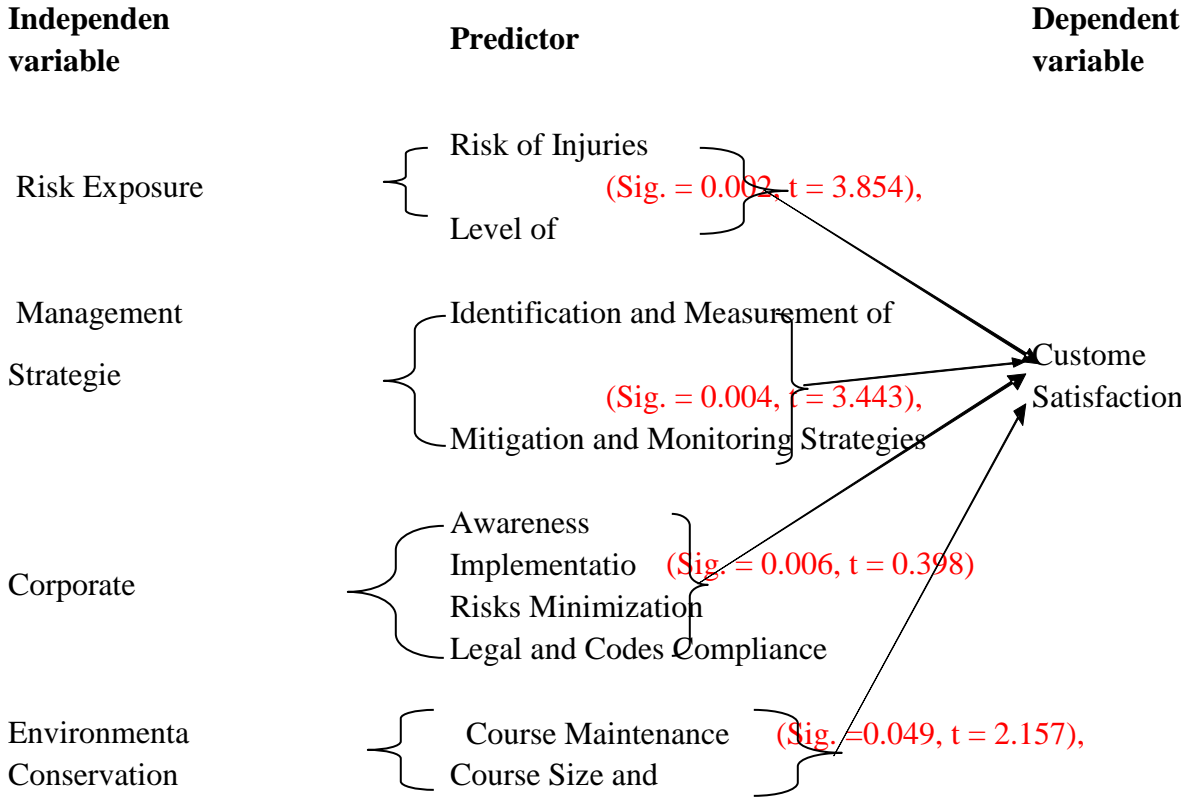
From standardized beta ( $\beta$ ) values on predictors' levels of importance, it was established that risk exposure recorded  $\beta=0.551$ , Management strategies was  $\beta= 0.513$ , corporate governance,  $\beta=0.057$  while environmental conservation was,  $\beta= 0.306$ . All the standardized beta ( $\beta$ ) values returned positive figures and indicated significant relationship between predictors and the outcome (Customer Satisfaction). The study findings agreed with Ernst and Young (2018) who posited that risk management and customer satisfaction had a significant positive relationship where the better the risk management strategies implementation the higher the satisfaction levels. A report by Kiragu (2018) affirm the findings by denoting that practicing effective risk management through identification, measurement, mitigation and the employment of good corporate governance ensured that the customers were contented and satisfied within the golf industry. From the results, risk exposure showed a statistically significant and negative influence on the Customer satisfaction of golfers ( $p = .002 < 0.05$ ) indicating that an increase in risk exposure would result to a decline in customer satisfaction.

This underscores the essence of the golf clubs' management to ensure the golfers are not exposed to risks. Also, risk management strategies had a statistically significant impact on the satisfaction of golfers in Nairobi and Kiambu Counties ( $p = .004 < 0.05$ ). This implied that the golf clubs that have effective risk management strategies ensured the golfers were satisfied. Similarly, corporate governance and environment conservation had a statistically significant impact on the golfers' satisfaction as indicated by  $P = .006 < 0.05$  and  $P = .049 < 0.05$  respectively. Regarding corporate governance, the findings implied that the golf clubs with good corporate governance offer quality services, accountability and leadership which in turn lead to customer satisfaction. Regarding environmental conservation, the findings implied that the golf clubs that adhered to environmental conservation satisfy their customers.

The study further yielded t-values of the predictor variables as follow; Risk Exposure (Sig. = 0.002,  $t = 3.854$ ), Management Strategies (Sig. = 0.004,  $t = 3.443$ ), Environmental Conservation Strategies (Sig. = 0.049,  $t = 2.157$ ), and Corporate governance Strategies (Sig. = 0.006,  $t = 0.398$ ) respectively in descending order. Based on the findings, customer satisfaction within golf clubs in Nairobi City and Kiambu Counties was determined by several factors. However, risk exposure emerged as the highest determinant of customer satisfaction while the Corporate governance Strategies emerged as the least customer satisfaction determinant. This implied that the golfers are more satisfied in clubs in which they are not exposed to risks and not necessarily the size of the golf course. Other customer satisfaction factors were ordered as environment conservation, corporate governance, and risk management strategies.

Results of the study agreed with the results by DeFranco and Schmidgall (2009), Golf Australia (2018) and the University of Georgia (2016) on the major factors affecting customer

satisfaction in golf clubs. Thus, for the golf clubs to achieve high customer satisfaction, the management will be required to look at each of the predictor variables contribution and adjust them accordingly. The summary of the significant indicators that the golf clubs' management should focus on as the main elements that contributor to customer satisfaction among the golfers within Nairobi City and Kiambu Counties are as indicated in **Figure. 4.19**



**Figure 4.19: Summary of the significant Indicators**

## CHAPTER FIVE

### DISCUSSION OF FINDINGS

#### 5.0 Introduction

The fifth chapter parades discussion of findings from data analysed and reported in chapter four. The study purpose denoted investigation of Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction as determinants of customer satisfaction in selected golf clubs in Nairobi City and Kiambu Counties. In current business environment, satisfaction aspects have been proposed as part of the corporate goals among many ventures (Banks, 2014). According to Veloutsou *et al.* (2015) customer's overall service quality perceptions and satisfaction are highly interrelated and, correlated. Amoah-Mensah (2010) noted that customer satisfaction was identified to be a good predictor of any repurchase intentions and therefore, organizations strive to ensure that their customers are satisfied. Danjuma *et al.* (2015) noted that dissatisfied customers usually complain and were reluctant to repurchase a product.

In contrast, satisfied customers were highly committed and loyal to an organization's services (Bencito, 2014). Experienced golf clubs' customers are more likely to become a stable base of satisfied customers and full-time members (Gacheru, 2018). The study purpose was to investigate risk exposure and management strategies influence on customer satisfaction. It is worth noting that, management of risk exposure and proper service delivery is vital in ensuring the customers are satisfied. According to Smith (2018) risk management assists organizations to establish potential future problem areas

that require interventions. This will further determine the means through which the organization can maintain profitability and survival in a highly competitive industry (Golf 20/20. 2017).

### **5.1 Influence of Risk Exposure on Customer Satisfaction**

In this study, the first objective evaluated the extent of risk exposure influence on customer satisfaction levels among golfers in Nairobi City and Kiambu Counties. According to Kraker (2017) golf operation deals with risky activities that affect their customers directly and indirectly. According to Redja, (2008) golf clubs often experience risks ranging from injuries sustained by golfers, caddies, and spectators, destruction of the environment, and golf courses related challenges among other risks. Therefore, they must manage risks to eliminate losses and reduce compensation claims from injured parties (Yeomans, 2017).

The study analysis established that risk exposure at the selected golf clubs was significantly low. A conclusion on the hypothesis was made that risk exposure had statistically significant influence on customer satisfaction in the selected golf clubs. The findings implied that high-risk exposure would lead to low customer satisfaction among the golfers/ customers. These findings were however contrary to the results of the study conducted by Smith (2018) showing numerous cases of risk exposures were reported. In the above study, the risk exposure comprised of injuries such as low back pain. Kraker (2017) observed that the injuries were prevalent among the amateur golfers (35%) and 55% for the professional golfers. These injuries were associated with the significant loss of time for golf practice and play.

Further to this, the key factors identified as contributors to these injuries were the customers' demographic, physical characteristics, golf swing and length of play and practice. The study identified that physical characteristics and individual demographic were highly associated with injuries as well as age and body mass. This study findings were contrary to the results of Murray *et al.* (2017) in which a conclusion was made that there was a moderate incidence of golfing injuries. Additionally, the finding was inverse to Edwards Dickin and Wang (2020) discovery on the relationship between injuries and golf risk exposure. The results indicated that regardless of skill level, all golfers were exposed to risks.

Most golf-induced injuries affected their enjoyment of the sport and kept them away from the golf clubs. The study concluded that due to differences in golf clubs, injury prevention mechanisms differ between professional and amateur golfers (Kraker, 2017) For professional golfers, injuries were commonly a result of the volume of practice and play, the golf course terrain and the risk management strategies in place. The study established that, typically, an amateur golfer's had frequent flaws than the professional's and, made more errors that contributed to critical injuries. While there were cases of injuries reported from time to time, the management of the golf clubs had put in place risk management strategies and policies.

However, there was a general feeling among the golfers that the extent of risk exposure was a critical factor to consider as it affects their satisfaction level. The golfers were satisfied with the risk mitigation strategies at the clubs. This was further confirmed by their response on continuing to use the services offered by the clubs, and recommend

them to others. Generally, it was evident that all the golf clubs covered by the study had risk and audit committees whose role is to ensure the golf clubs comply with the legal regulations. Heitner (2018) observed that committees also provide oversight in performance reports as a means of increasing accountability. This has, in turn, helped to foster safety among the golfers which has, in turn, helped to increase customer satisfaction among the golfers. According to Hall (2018) golf clubs' compliance with the set legal regulation increases customer loyalty evident by the golfers' strong attachment to the clubs. The study results agreed with Ernst and Young (2018) study which posited that risk exposure elimination and management were vital ensure that customers are satisfied. This means that the golf clubs with vibrant and mature risk management policies generated more revenue which assisted in meeting customers' needs for a positive customer feedback.

Similar findings were obtained by Kiragu (2014) who also highlighted the significance of effective risk reduction and management in ensuring customer satisfaction. According to Kiragu (2018), firms that practice effective risk management and reduction ensure the customers are contented with the services offered and leads to an increase in sales. In this regard, the golf clubs have put in place effective risk management strategies, and effective hazard mitigation measures to ensure their customers are satisfied. The study findings agree with results of by Shahroudi, Taleghani, and Mohammadi (2012), Ernst and Young (2018), and feedback. La and Choi (2012) confirmed that the establishment of effective risk exposure reduction measures increases the firms' quality of service and customer satisfaction.

## **5.2 Relationship between the Management Strategies and Customers Satisfaction**

This objective intended to examine relationship between risk management strategies and the customer satisfaction among golfers in Nairobi City and Kiambu Counties. It is worth noting that irrespective of the industry, risk management strategies were vital and key determinants of a firm's performance (KPI Golf Management, 2019). The management strategies adopted by any firm determines the efficiency with which organizational activities are performed and goals achieved. Effective management ensures resources are effectively allocated and directed towards the achievement of goals. According to Ferreira and Gustafson (2014) management strategies adopted by an organization further shape the employee's behaviours and ensure that customers are well satisfied.

In this study, it was hypothesized that effective risk management would contribute to customer satisfaction among golfers. The analysis established that generally, golf clubs within Nairobi City and Kiambu Counties had put in place effective risk management strategies. The analysis of the hypothesis established there was a positive and statistically significant relationships between predictors and the Customer Satisfaction. The study findings implied that the risk management strategies put in place is key determinants of customer satisfaction among golf players. The study respondents were of the view that these management strategies put in place by the golf clubs are vital in determining the service delivery which in turn affected satisfaction. The findings were in line with study by La and Choi (2012) which observed that risk management had a positive and significant relationship to any firms' performance, including customer satisfaction.



According to the respondents, besides ensuring service delivery, effective risk management strategies ensure that the risk exposure among the golfers is minimized hence increasing their comfort and satisfaction. The study is also in line with DeFranco and Lattin (2014) whose findings posited that efficient operations and effective risk management are vital in achieving excellence customer satisfaction. The management strategies further ensured that there is fairness in service delivery among all the customers by fostering a sense of responsibility among the golf clubs' staff. However, Farley and Kwon (2013) study on the customer satisfaction levels among golfers concluded that risk management was just one of the elements. According to the study findings, effective managers who are risk conscience are vital in promoting the performance of the club.

### **5.3 Relationship between Corporate Governance and customers satisfaction**

The study objective was to establish the relationship between corporate governance and customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties. Currently, corporate environment, organizations are increasingly pursuing good corporate governance practices and mechanisms in customer satisfaction matrix (Golf Australia, 2018). In this study, the analysis concluded that corporate governance had a positive statistically significant and positive relationship to the customer satisfaction. It emerged that the application of proper corporate governance strategies would help improve operational efficiency within the golf clubs. This in turn improves service delivery, and increase customer satisfaction as posited by Standard and Poors (2013).

Through good corporate governance practices, the golf club management run the clubs in a manner that maximizes the shareholder value and in the best interest of society (DeFranco & Schmidgall, 2009b). This further enable the golf clubs to meet the interest of all stakeholders including the customers, in this case the golfers (Farley & Kwon, 2013). The findings agreed with the results of DeFranco and Schmidgall (2009) who identified the significance of good corporate governance measures and their contribution to customer satisfaction in addition to the general organizational performance. It is through the implementation of good corporate governance that the organizations can achieve the firm's goals.

This is because the organizations have adhered to the set operations guidelines. The findings are also in agreement with the Standard and Poor (2013) who stressed the need for good corporate governance in the golf industry. They highlighted that poor management and improper corporate governance practices are the key factors that cause failure and distress among golf clubs. The findings are further in agreement with Golf Australia (2018) which highlighted the need for effective corporate governance in the golf industry. Good corporate governance fosters leadership integrity, transparency, accountability, sound judgment, and responsibility which in turn promote quality service delivery (Club Managers Association of America, 2017).

#### **5.4 Relationship between Environmental Conservation Strategies and Customer Satisfaction**

According to Global Golf Insight (2019), environmental conservation in golf clubs is a vital component in customers' satisfaction matrix. In some instances, the golf clubs

contribute to environmental destruction through the use of fertilizers, pesticides, irrigation, and waste disposal among other means (Stern, 2000). It is thus crucial for the golf clubs to put in place environmental policies and different sustainability strategies and measures that focus on natural environment, resources conservation and waste management. This research study aimed at establishing the contributions of environmental conservation strategies to customer satisfaction among the golfers.

Analysis established that all the selected golf clubs had put in place effective environmental conservation measures. The study findings further showed that a statistically significant and positive relationship between environmental conservation strategies and the customer satisfaction existed. The analysis results affirmed the findings in Golf 20/20 (2017) report which posited that golf clubs with effective environmental conservation strategies enjoyed high customer satisfaction ratings. The findings implied that the golfers were more satisfied with the clubs that had well maintained environment and had effective environmental conservation policies in place.

According to Penrith Golf Club (2016) the environmental policies at the clubs have contributed greatly to the reduction of environmental pollution. The findings further showed that the activities and operations within the clubs did not contribute to environmental pollution, which in turn helped to increase customer satisfaction. The study established that the golf courses were well maintained to increase the comfort of the golfers. Such maintenance helped to reduce complaints and increase satisfaction. The study findings are in line with the Global Golf Insight, (2019) results which showed that

improved environmental conservation measures greatly influence the golfers' satisfaction levels.

### **5.5 Moderating Effects of Social Demographic factors on the Relationships between Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction.**

The study further investigated moderating effects of social demographic factors on Relationships between the independent (predictors) variables and dependent variable (Customer Satisfaction) in golf clubs within Nairobi City and Kiambu Counties, Kenya. Social demographic factors that were considered were; Age, Gender, level of education and frequency of visits. A multiple regression analysis conducted assisted in investigating moderating effects of the social demographic factors on relationships between the study variables.

#### **5.5.1 Age of the Customers/golfers**

Analysis was done to determine the age distribution of the customers/ golfers' respondents. Based on these findings, majority (42.4%) of the Customers/ golfers were above 45 years of age. Additionally, a significant proportion of the golfers were aged between 31-40 years accounting for 37.6%. From this study, 8.5% were drawn from age 21-30years and while those below 20years accounted for 11.4%. The study showed that most of the customers were above 31years of age implying that they have been using the golf clubs' services for a considerable time hence their ability to give reliable feedback. The findings agreed with Mousavi and Meshkini (2011) that the age range of the golf professionals was 35-58 years. The study by Douglas

and Carless (2015) concurred with the results that a substantial proportion (80%) of the golfers worldwide were aged between 31-55 years.

### **5.5.2 Gender of the Customers**

Analysis to determine the gender characteristic of the customers/ golfers within Nairobi City and, Kiambu Counties was further conducted. Based on the findings, the majority of the golfers in the clubs covered by the study were males accounting for 70.5% and only a small proportion of them were females accounting for 29.5%. This indicates that the membership of golf clubs within Nairobi City and Kiambu Counties was dominated by male gender. These results further concurred with (Mutisya, 2011; Maingi, 2014) study findings which showed that there were more male gender customers than female in the establishments. The findings showed that golf clubs attributes appealed and attracted a large proportion of male golfers than female. This can also be attributed to the cultural factors and gender roles with male gender having more leisure time than the female gender. The study results concur with Mcardle, Katch and Katch (2015) findings that golf sport was male dominated where 82 (23%) out of 385(77%) golfers sampled were female. The findings were reinforced by a study by professional golf association and world golf ranking that more than 70% of the golfers were males (PGA Tour, 2020; Official World golf ranking, 2021).

### **5.5.3 Education Levels of the Customers**

Additionally, the analysis was conducted to establish the levels of education attained by the customers/ golfers within golf clubs within Nairobi City and Kiambu Counties. Based on these findings, majority (38.7%) of the golfers had attained undergraduate degrees.

Also, a significant proportion had attained college diplomas accounting for 26.9%. Generally, the findings indicated that the customers had attained a considerably education level. This implied that they had a good understanding of their world especially the golf sport and related issues, hence could give reliable information. The findings are in line with Signature Golf Information Centre (2018) report that 66% of all golfers worldwide had attained higher education level. However, the findings by Golf 20/20 (2017) on the education levels of golfers in USA indicated that almost half (50%) of the golfers had only basic education.

#### **5.5.4 Number of visits to the Golf Clubs by Customers/Golfers**

The researcher further examined the frequency of visits to the golf clubs by the customers. On the number of times the golfers have visited the clubs, the study established that the majority of the golfers (78.15%) had visited the golf clubs more than three times per month. In addition, 17.65% had visited for less than three times, while 5.5% of the customers had made first time visit during the same duration. Having visited the golf club multiple times, it implied that the golfers had enough experience at the golf clubs to give accurate and reliable data regarding risk exposure and management practices at the golf clubs. Generally, 76.5% of respondents were found to have indicated that patronage frequency was influenced by their level of satisfaction with the golf club services. This implied that the customers were reliable to provide factual information to the researcher. A proportion of 23.5% indicated that their satisfaction was influenced by factors outside the golf clubs. The findings are in line with World Travel Guide (2019) results where a large proportion (54.2%) of customer (respondents) visited the golf

establishments beyond 10 times followed by 25.8% visiting about 8 times, then 20% of them having visited for 5 times. This further implied that customers were acquainted with the study setting thus the responses conveyed were realistic, truthful and reliable.

### **5.6 Hierarchical Multiple Regression on the Moderating Effects of Demographic Factors.**

Hierarchical Multiple Regression was done to establish whether the null hypothesis could be rejected or not. From the summary, model 2 established the interaction between demographic factors and the relationship between Risk Exposure, Management Strategies Corporate Governance, Environmental Conservation Strategies and customer satisfaction. The model significantly accounted for more variances resulting to an R Square ( $R^2$ ) change of 0.48 and a p-value of 0.001. The study further produced a Multiple regression ANOVA on moderating effects of social demographic factors on relationships between the study variables. This yielded a hierarchical multiple regression  $R = 0.488$ , F value of 9.225 and significance p-Value ( $p=0.0001$ ), which was lower than 0.05 ( $p=0.000 < 0.05$ ).

Additionally, the hierarchical multiple regressions ANOVA produced a Coefficients table with results indicating significance values for Gender ( $p= 0.002 < 0.05$ ), Age ( $p=0.012 < 0.05$ ), level of Education ( $p=0.0049 < 0.05$ ) and number of visits to the golf clubs ( $p=0.002 < 0.05$ ). The corresponding beta,  $\beta$ -values on the moderating variables were as follow; Gender ( $\beta$ -values=106), Age( $\beta$ -values=0.128), Level of Education( $\beta$ -values=0.132) and number of visits( $\beta$ -values=0.144). The investigation on the moderating effects of social demographic factors on relationships between risk

exposure, management strategies, corporate governance, environmental conservation strategies and customer satisfaction produced model 2 at 95% confidence level. The results of F-value were 3.908 and p-value was 0.001 where  $p\text{-value} < 0.05$ . Therefore, formulated null hypothesis was rejected, followed by conclusion that social demographic factors had a significant relationship and mediating effect on the predictors and independent variables.



## **CHAPTER SIX**

### **SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS**

#### **6.0 Introduction**

This last chapter present the summary based on reviewed literature and the analysed data. The conclusion and recommendations provided in this section were based on the findings in the areas of policy and practice, golf clubs' operations management and further studies. The presentations were based and informed by the output of the data analysed in chapter four and discussed in five respectively.

#### **6.1 Summary**

The study purpose involved investigation of risk exposure, management strategies, corporate governance and environmental conservation strategies as determinants of customer satisfaction in golf clubs within in Nairobi City and Kiambu Counties. The study specific objectives included; to evaluate the influence of risk exposure on customer satisfaction, to examine the relationships between the management strategies and customers satisfaction, to establish the relationships between corporate governance and customers satisfaction, to establish the relationships between environmental conservation strategies and customer satisfaction and to investigate the moderating effect of demographic factors on the relationships between risk exposure, management strategies corporate governance, environmental conservation strategies and customer satisfaction in selected golf clubs within golf clubs in the study area.

Data was collected from five the categories of respondents who formed the key informants in this study namely the golf clubs' captains, golf managers, professional golf trainers, Customer/golfers and caddies. The inclusion of multiple respondents with

different data collection tools enhanced triangulation and further increased the credibility and validity of research findings. In this regard, the data was collected using the questionnaires, interviews and observation.

#### **6.1.1 To evaluate the influence of risk exposure on customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

This first objective focused on the influence of risk exposure on customer satisfaction in selected golf clubs. The majority (70.6%) of golfers reported that they were to some extent exposed to risks in low scales. However, all the participants agreed that risk exposure was a key determinant of customer satisfaction. This was established by the statistically significant relationship that was found between risk exposure and the customer satisfaction through the data analysis ( $p=0.017<0.05$ ). The findings are that the Customers/ golfers would not be interested in subscribing to the golf clubs with high-risk exposure. To avert this, the golf clubs had effective policies and they had put in place risk identification and mitigation strategies. As a result, the golfers were highly satisfied and contented with the golf clubs' services. Customers further agreed that they would continue using the services offered by them and that they would recommend other potential subscribers.

#### **6.1.2 To examine the relationship between the management strategies and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

Regarding the management strategies and customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties, this study established positive and significant relationship ( $p=0.008<0.05$ ). About (70.55%) of respondents reported that

implementation of good management strategies would minimize risks and improve customer satisfaction. Also, proper management strategies helped the golf clubs to attract and retain customers within the golf clubs. A significant proportion of the golf clubs' captains were of the view that the golf clubs had implemented risk mitigation strategies to moderate extent (17.65%) while very great extent accounting for 17.65%. Only a proportion of the golf clubs' captains (11.8%) reported that the golf clubs have implemented risk mitigation strategies to an insignificant extent. This finding implied that the management strategies application was a key determinant of customer satisfaction in the selected golf clubs.

### **6.1.3 To establish the relationship between corporate governances and customers satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

Regarding the corporate governance and customer satisfaction, the study found that there was a positive-significant relationship between the variables ( $p=0.045<0.05$ ). Generally, all the golf clubs had put in place good and effective corporate governance strategies. These strategies included risk and audit committees with well-defined roles and responsibilities and documented policies and procedures. Majority (78.57%) of the respondents agreed that corporate governance influenced customers' confidence and ultimately satisfaction within the selected golf clubs. From the analysis, majority (86.67%) of the respondents reported that good corporate governance helped the golf clubs to minimize and eliminate various risks. The other proportion of the respondents (13.3%) were of opinion that corporate governance had no significance influence on risk minimization or elimination in the golf clubs. This implied that corporate governance was

a significant factor in risk exposure minimization, elimination and increased customer satisfaction.

**6.1.4 To establish the relationship between environmental conservation strategies and the overall customer satisfaction in selected golf clubs within Nairobi City and Kiambu Counties.**

This study further identified that environmental conservation strategies were key determinants of customer satisfaction among golfers in selected clubs. The study found out that the activities for all the golf clubs covered in the study did not contribute to environmental pollution, and had environmental policies. Based on the data analysis, the study findings established that 69.23% of respondents stated environmental-related risks affected customer satisfaction. On the relationship between environmental conservation, the analysis established that environmental conservation strategies and the customer satisfaction were significantly related ( $p=0.003<0.05$ ). The implication was that golf clubs with good environmental conservation strategies had the potential to attract more customers. The study established that courses size and landscaping services were very vital among the golf clubs. This is attributed to the majority (76.92%) of the customer respondents who reported that these two elements had impact on their level of satisfaction. Further to these findings, a large proportion (81.57%) of the participants stated that course maintenance influenced customer satisfaction

### **6.1.5 Moderating effects of the Demographic Factors on the Relationships Risk Exposure, Management Strategies, Corporate Governance, Environmental Conservation Strategies and Customer Satisfaction.**

Lastly, the study set-out to investigate the moderating effects of the demographic factors on the relationships between the independent variables (predictors) and Customer Satisfaction. The analysis produced results indicating significance values for the Gender as  $p=0.002 < 0.05$ , Age as  $p= 0.012 < 0.05$ , level of Education as  $p=0.0049 < 0.05$  and number of visits to the golf clubs as  $p=0.002 < 0.05$ . The corresponding beta,  $\beta$ -values on the moderating variables were as follow; Gender ( $\beta$ -values=106), Age( $\beta$ -values=0.128), Level of Education( $\beta$ -values=0.132) and number of visits( $\beta$ -values=0.144). The summary of the investigation was explained by model 2 at 95% confidence level. The resulting f-value of 3.908 and, p-value of 0.001 which is less than 0.05 confirmed that the selected demographic factors had a significant relationship and mediating effect on the independent (predictors) and dependent variables.

### **6.2 Conclusion**

From the data analysis, this study resolved that risk exposure, management strategies, corporate governance and environmental conservation strategies had significance relationships to customers satisfaction among the golfers in Nairobi City and Kiambu Counties. From the researcher's perspective, when the golf clubs have high risk exposure, customers tend to limit their visit and even usage of the facilities. Such golf clubs will have high attrition of customers and low or no new golfers' enrolment. It is therefore paramount for the golf clubs' management to establish mechanisms to minimise and eliminate risk exposure for customers satisfaction, enrolment and loyalty. The study

further settled that corporate governance and, environmental conservation influence customer satisfaction.

Regarding risk exposure, the study resolved that risk exposures were significant determinants of the customer satisfaction among golfers. In this regard, the golf clubs have put in place effective risk management policies to ensure the customers are satisfied. Regarding management strategies, the study concludes clubs with effective management strategies have higher-level customer satisfaction as compared with the clubs with poor management strategies. Regarding the corporate governance, this study concluded that good corporate governance contributes to ultimate customer satisfaction. In this regard, the study concludes that the golf clubs covered by the study have put in place effective governance structures with well and documented roles and responsibilities.

Regarding environmental conservation strategies, the study concludes that good environmental conservation contributes to customer satisfaction. In this regard, the study concludes that the golf clubs have put in place effective environmental conservation policies and procedures to ensure that the customers are satisfied. The clubs have well maintained the golf courses to ensure the golfers are satisfied. This would improve the quality of the golf course and satisfaction with the usage of a well-maintained facility. Further, the study concluded that demographic factors had a significant relationship and mediating effect on the predictors and independent variables. The moderating variables that were considered; Gender, Level of Education ,Age, and number of visits to the selected golf clubs had a significant relationship and mediating effect on the variables within the selected golf clubs.

### **6.3 Recommendations**

From the reviewed literature, data analysis, findings and the research gaps created, the study proposed recommendations as follows.

#### **6.3.1 Recommendations for Policy**

This study proposed the following recommendations on the basis of research objectives.

1. This research study identified that risk exposure had a significant contribution to customers satisfaction among golfers in Nairobi City and Kiambu Counties. The policy makers in the golf clubs' industry should ensure that risk related policies are formulated and effectively implemented. This will further ensure their customers are satisfied besides attracting new members thus improving the performance of the clubs.
2. The study identified that the management strategies employed by the golf clubs influenced the customer satisfaction level among the golfers. This is because it is the golf clubs' management that determines how resources are effectively allocated and managed to meet the customers' needs in a secure environment. Management strategies further, also, help to reshape the manner in which quality services are provided to customers through risk exposure reduction. The golf club's industry policy makers in Nairobi City and Kiambu Counties were thus recommended to ensure formulation and application of effective management strategies which will lead to customers satisfaction.
3. The study concluded that corporate governance practices were significant determinants for customer satisfaction among golfers in Nairobi City and Kiambu Counties. This implies that good corporate governance practices are integral to a firm's success as they allow the leaders and the managers to be accountable to the stakeholders.

In this regard, the study recommends the golf clubs uphold good corporate governance structures to ensure their customers are satisfied.

4. The study concluded that environmental conservation strategies were found to be key determinants of customers' satisfaction in golf clubs within Nairobi City and Kiambu Counties. In this regard, the study recommends the golf clubs industry policy makers propose adherence to environmental conservation policies and guidelines as a customer satisfaction strategy.

5. This research study also concluded that the selected demographic factors had a positive-significant mediating effects on the independent (predictors) variables relationship to customer satisfaction. Therefore, policies on customer characteristics must be an integral part on golf clubs' operations.

### **6.3.2 Recommendation for Practice**

This study proposed recommendations that the golf club management check on the actual and potential risk exposure to establish their extent and employ mechanism to minimize and eliminate them. The study further recommended the golf clubs' management to explore the role of corporate governance and environmental conservation strategies as means of achieving customer satisfaction. The management should ensure that the golfers in these establishments are informed of the potential risks associated with using the golf clubs' facilities. The management should further ensure that a risk management policy is in place and implemented as a means of customer satisfaction strategy. The management ought to ensure effective governance structures are adopted to enhance responsibilities of



customer satisfaction. Effective environmental conservation policies and procedures need to be applied in the golf clubs to ensure that the customers are satisfied.

### **6.3.3 Recommendations for Further Research**

From data analysis, research findings and the conclusion established, the following areas were recommended for further research.

1. This research results established out that risk exposure and management strategies explained 68.7% of Customer Satisfaction among the golfers in Nairobi City and Kiambu Counties. Therefore, this meant that other determinants which were not studied in this research contributed to 31.3% of the satisfaction among customers at the selected golf clubs. Therefore, further study was suggested to be conducted to investigate those other determinants of customer satisfaction in the golf clubs.

2. The study has geographical contexts that limit the applicability of the findings. For instance, the study was only conducted in two counties and in golf clubs within a metropolitan area of Nairobi City and Kiambu Counties. Another study is thus recommended focusing on more counties and other forms of social clubs to compare and contrast the dimensions and factors affecting customer satisfaction to check whether the findings tally. This would help to get more conclusive findings in regards to customer satisfaction among golfers and further establish the differences.

3. This study respondents were drawn from population and samples from the club captains, professional golf trainers, golf managers, golf players/customers, and caddies. Another study incorporating more respondents especially the other staff involved with

golfing activities and operations was suggested. The respondents would include the green keepers, caddy masters, starters, pro-shops attendants, waiters and waitresses within clubs in Kenya. This will assist in establishing deeper findings and settling on profound conclusions.

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## APPENDICES

### Appendix A: Letter Requesting Permission to Conduct Research



KENYATTA UNIVERSITY  
SCHOOL OF BUSINESS, ECONOMICS AND, TOURISM  
DEPARTMENT OF HOSPITALITY AND TOURISM MANAGEMENT

Paul Nderitu Mwangi  
P.O. Box 2768-200,  
Nairobi, Kenya.  
6<sup>th</sup> August, 2020.  
+ 254 716 491 721  
ndemwapaul85@gmail.com

The Golf Club Management  
Private Bag  
Nairobi, Kenya  
Dear Sir/Madam,

**RE: PERMISSION REQUEST FOR DATA COLLECTION**

I am a Ph.D. candidate in the School of Hospitality, Tourism and Leisure Studies of Kenyatta University. As part of the requirements for the award of the degree, I am required to undertake a research study. My topic of study is as follows: **Risk Exposure and Management Strategies as determinants of the Customer Satisfaction in selected Golf Clubs within Nairobi City and Kiambu Counties, Kenya.**

I hereby seek your consent to proceed and collect data using the attached questionnaires, interview guide, and an observation checklist from club captains, golf managers, and the golf trainers. Attached find the permit for the research and letter of research authorization letter from the National Commission for Science, Technology, and Innovation to assist you in reaching a decision. For any further information, please do not hesitate to contact me. Your permission to collect data from your establishment this will be highly appreciated.

Yours faithfully,

Paul Nderitu Mwangi

## Appendix B: Questionnaire for Golf Clubs Managers

The purpose of this Questionnaire is to collect data that will assist in evaluating the risk exposure and management strategies as determinants of customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties, Kenya. Please note that the information provided will be used for academic purposes only and will be treated with the utmost confidentiality. Kindly answer the following questions by ticking (X) in the appropriate box or by giving the necessary details in the spaces provided

chapter

### SECTION A: DEMOGRAPHIC CHARACTERISTICS

- 1). Gender of Respondent:  Male  Female
- 2). Age in years:  Below 20yrs  21-30 yrs  31-40yrs  
 41-50yrs  Over 50 years
- 3). Marital Status:  Single  Married  Divorced  Widowed
- 4). Highest level of education completed:  
 Primary  Secondary  College  
 Undergraduate  Postgraduate
- 5). Location the Golf Club and County.....
- 6). Duration worked in this Golf Club:  
 Below 1 year  1-5 years  5-10 years  
 10-15 years  Over 10 years
- 8). Have you worked elsewhere before joining this Golf Club?  Yes  No  
If yes, please indicate the duration you have worked before joining the current club.  
 Below 5 year  5-10years  10-15years  
 15-20 years  Over 20 years
- 9). How long has this Golf Club been in operation (In Years)?  
 0-10 Years  11-20 Years  21-30 years  31-40 years  Over 40 years

### SECTION B: RISK EXPOSURE

10. Has there been injuries reported by the golfers?  Yes  No  
If yes, explain? .....
11. Has the golf club been fined for negligence?  Yes  No

- If yes, explain? .....
12. Which risk is considered most severe by the golf club? .....
13. To what extent have risks affected the services at your golf club?
- Very-Great-Extent       Great-Extent       No-Extent
- Small-Extent       Very-Small-Extent

**SECTION C: MANAGEMENT STRATEGIES**

14. The golf club has a risk management policy.     Yes       No
- If yes, how often do you review your risk policy?
- Quarterly     Semi-annually     Annually     Others (specify) .....
15. Risk management techniques applied by the golf club.....
16. Challenges faced by the golf club in implementing risk management.....

**SECTION D: CORPORATE GOVERNANCE**

17. Does the Golf Club have a risk and audit Committee?     Yes       No
- If yes, what are the main roles of the committee? .....
18. Corporate governance has an impact on golf clubs; customer satisfaction
- Yes       No
- If yes, what is the nature of the impact?.....
19. Corporate governance ensure the risks are minimized for the members' benefits
- Yes       No
- If yes, Explain?.....
20. Customers confidence in a golf club is affected by its corporate governance
- Yes       No
- If yes, elaborate?.....
21. Legal and code compliance of a golf club affects customer satisfaction.
- Yes       No
- If yes, elaborate?.....

**SECTION E: ENVIRONMENTAL CONSERVATION STRATEGIES**

22. Golf club course maintenance affects customer satisfaction.
- Yes       No
- If yes, elaborate?.....

23. Golf clubs have contributed to pollution through chemical use and waste thus lowering their appeal to customers.  Yes  No

If yes, elaborate?.....

24. The golf club has an environmental policy.  Yes  No

If yes, explain its objective?.....

25. Landscaping services affects customers' (golfers) satisfaction.  Yes  No

If yes, explain.....

26. Golf club courses size affects customers satisfaction  Yes  No

If yes, elaborate?.....

27. Golf club risks have contributed to low appeal to customers.  Yes  No

If yes, elaborate?.....

**SECTION G: CUSTOMER SATISFACTION**

28. Golf club has registered significant changes in membership numbers.

Yes  No

If yes, elaborate.....

29. Risk exposure has a significant impact on customer satisfaction.  Yes  No

If yes, explain.....

30. Golf clubs with effective leadership and auditing processes attract more members.

Yes  No

If yes, elaborate?.....

.....**THANK YOU**.....





18. Legal and code compliance of a golf club affects customer satisfaction.

Yes     No

If yes, elaborate?.....

**SECTION E: ENVIRONMENTAL CONSERVATION STRATEGIES**

19. Golf club course maintenance affects customer satisfaction.

Yes     No

If yes, elaborate?.....

20. Golf clubs have contributed to pollution through chemical use and waste thus lowering their appeal to customers.  Yes     No

If yes, elaborate?.....

21. The golf club has an environmental policy.     Yes     No

If yes, explain its objective?.....

22. Landscaping services affects customers' (golfers) satisfaction.     Yes     No

If yes, explain.....

23. Golf club courses size affects customers satisfaction  Yes     No

If yes, elaborate?.....

24. Golf club risks have contributed to low appeal to customers.  Yes     No

If yes, elaborate?.....

**SECTION G: CUSTOMER SATISFACTION**

25. Golf club has registered significant changes in membership numbers.

Yes     No

If yes, elaborate.....

26. Risk exposure has a significant impact on customer satisfaction.  Yes     No

If yes, explain.....

26. Golf clubs with effective leadership and auditing processes attract more members.

Yes     No

If yes, elaborate?.....

.....**THANK YOU**.....



## Appendix D: Questionnaire for the Golf Club Customers/ Golfers

The purpose of this Questionnaire is to collect data that will assist in evaluating the risk exposure and management strategies as determinants of customer satisfaction in the golf clubs in Nairobi City and Kiambu Counties, Kenya. Please note that the information provided will be used for academic purposes only and will be treated with the utmost confidentiality. Kindly answer the following questions by ticking (X) in the appropriate box or by giving the necessary details in the spaces provided

### A: DEMOGRAPHIC CHARACTERISTICS

1. Gender of Respondent:  Male  Female
2. Age in years:  Below 20 years  21-30 years  31-40 Years  
 41-50 Years  Over 50 years
3. Marital Status:  Single  Married  Divorced/Separated  Widowed
4. Highest level of education completed:  
 Primary  Secondary  College  Undergraduate  Postgraduate
5. Number of times you have visited the golf club per month:  
 One  2 to 3 times  Above 3 times

### B. RISK EXPOSURE AND CUSTOMER SATISFACTION

6. Rate the number of risks experienced by the golf club.  
 Very high  High  Fair  
 Low  Very low
7. Common risk areas in the golf club.....
8. How are the incidences of accidents/injuries handled by the club.....
9. Extent to which risks have affected your satisfaction with services provided.  
 Very-Great-Extent  Great-Extent  No-Extent  
 Small-Extent  Very-Small-Extent

### SECTION C: MANAGEMENT STRATEGIES AND CUSTOMER SATISFACTION

10. Indicate levels of agreement with any of the following statements as regards risk management and customer satisfaction in your Golf Club. Use a scale of 1-5, where: 1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5=Strongly Agree.

STATEMENTS	1	2	3	4	5
The club as clearly identified risks and mitigation strategies					
The risk management strategies have a significant impact on customer satisfaction					
Establishing golf course standards enhances risk identification and customer satisfaction					
The reported membership population represents the true position of the golf club.					

11. Does the Golf Club have a risk and audit Committee?  Yes  No

If yes, what are the main roles of the committee? .....

**SECTION D: CORPORATE GOVERNANCE AND CUSTOMER SATISFACTION**

12. Corporate governance has an impact on golf clubs' customer satisfaction

Yes  No

If yes, what is the nature of the impact?.....

13. Corporate governance ensure the risks are minimized for the members' benefits

Yes  No

If yes, Explain?.....

14. Customers confidence in a golf club is affected by its corporate governance

Yes  No

If yes, elaborate?.....

15. Legal and code compliance of a golf club affects customer satisfaction.

Yes  No

If yes, elaborate?.....

**SECTION E: ENVIRONMENTAL CONSERVATION STRATEGIES AND CUSTOMER SATISFACTION**

16. Golf club course maintenance affects customer satisfaction.  Yes  No

If yes, elaborate?.....

17. Golf clubs have contributed to pollution through chemical use and waste thus lowering their appeal to customers.  Yes  No

If yes, elaborate?.....

18. The golf club has an environmental policy.  Yes  No  
 If yes, explain its objective?.....
19. Landscaping services affects customers' (golfers) satisfaction.  Yes  No  
 If yes, explain.....
20. Golf club courses size affects customers satisfaction  Yes  No  
 If yes, elaborate?.....
21. Golf club risks have contributed to low appeal to customers.  Yes  No  
 If yes, elaborate?.....
22. Golf club has registered significant changes in membership numbers.  
 Yes  No  
 If yes, elaborate.....
23. Risk exposure has a significant impact on customer satisfaction.  Yes  No  
 If yes, explain.....
24. Golf clubs with effective leadership and auditing processes attract more members.  
 Yes  No  
 If yes, elaborate?.....
25. Please tick the number that represents how you feel towards the following statements on a scale ranging from 1 (strongly disagree) to 5 (strongly agree).

STATEMENTS	1	2	3	4	5
I am satisfied with the club's services					
I will continue to use the provided services by the golf club					
I will recommend the club to other potential customers					
Overall, the Club provides good quality service to its customers					

.....**THANK YOU**.....



**SECTION C: RISK MANAGEMENT STRATEGIES**

14. Risk and audit committee in place in the golf clubs.  Yes  No

If yes, what is the principle responsibility of this committee? .....

15. Risks management strategies in place to improve customer satisfaction in the golf club.....

16. Factors that significantly enhance golf club customer satisfaction.....

17. To what extent are the risk mitigation strategies implemented?

Very-Great-Extent  Great-Extent  No-Extent

Small-Extent  Very-Small-Extent

**SECTION D: CORPORATE GOVERNANCE**

18. Corporate governance has an impact on golf clubs' customer satisfaction.

Yes  No

If yes, what is the nature of the impact? .....

19. Corporate governance ensure the risks are minimized for the members' benefits

Yes  No

If yes, explain? .....

20. Customers confidence in a golf club is affected by its corporate governance

Yes  No

If yes, elaborate?.....

21. Legal and code compliance in the golf club affects customer satisfaction.

Yes  No

If yes, elaborate?.....

22. Golf clubs with proper leadership and auditing processes attract more members.

Yes  No

If yes, elaborate?.....

**SECTION E: ENVIRONMENTAL CONSERVATION STRATEGIES**

23. Golf club courses maintenance affects customers satisfaction  Yes  No

If yes, elaborate?.....

24. Golf clubs have contributed to pollution through chemical use and waste thus lowering their appeal to customers.  Yes  No

If yes, elaborate .....





		<p>golfers in the club?</p> <p>13. What is your position on this?</p>	
<b>SECTION C:</b>	<b>MANAGEMENT STRATEGIES</b>	<p>14. Risk and audit committee in place in the golf clubs. If yes, what is the principle responsibility of this committee?</p> <p>15. Risks management strategies in place to improve customer satisfaction in the golf club.</p> <p>16. Factors that significantly enhance golf club customer satisfaction.</p> <p>17. To what extent are the risk mitigation strategies implemented?</p>	
<b>SECTION D:</b>	<b>CORPORATE GOVERNANCE</b>	<p>18. Corporate governance has an impact on golf clubs' customer satisfaction. If yes, what is the nature of the impact?</p> <p>19. Corporate governance ensure the risks are minimized for the members' benefits. If yes, explain?</p> <p>20. Customers confidence in a golf club is affected by its corporate governance. If yes, elaborate.</p> <p>21. Legal and code compliance in the golf club affects customer satisfaction. If yes, elaborate.</p> <p>22. Golf clubs with proper leadership and auditing processes attract more members. If yes, elaborate?</p>	
<b>SECTION E:</b>	<b>ENVIRONMENTAL CONSERVATION STRATEGIES</b>	<p>23. Golf club courses maintenance affects customers satisfaction. If yes, elaborate.</p> <p>24. Golf clubs have contributed to pollution through chemical use and waste thus lowering their appeal to customers. If yes, elaborate</p>	



	<p>25. Do you have an environmental policy for this golf club? If yes, explain its objective.</p> <p>26. Does the landscaping services affect customers' (golfers) satisfaction? If yes, explain.</p>	
<p><b>SECTION CUSTOMER SATISFACTION</b></p>	<p><b>F:</b> 27. Golf club has registered significant changes in membership numbers. If yes, elaborate.</p> <p>28. Risk exposure has a significant impact on customer satisfaction. If yes, explain.</p> <p>29. Golf clubs with effective leadership and auditing processes attract more members. If yes, elaborate.</p>	

.....**END OF THE INTERVIEW**.....

**THANK YOU**

**Appendix G: Observation Checklist**

Name and Location of the Golf Club .....

**SECTION A: RISK EXPOSURE AND MANAGEMENT STRATEGIES**

Statements	Yes	No	Comments
1. Risk and Audit Committee available (Governance Structure/Minutes/Risk policy).			
2. Availability Risk register for the golf club filled and shared.			
3. Membership population and trends for the last five years available.			
4. Junior golfers' academy and membership drive.			
5. The risk management strategies have a significant impact on customer satisfaction			

**SECTION B: CORPORATE GOVERNANCE**

Statements	Available and Documented	Available not Defined	Not Available/Defined
1. Roles and responsibilities of various committees clearly defined and documented.			
2. Policies and procedure documents available/displayed			
3. Strategic plan available and Clearly defined			

**SECTION C: ENVIRONMENTAL CONSERVATION**

Statements	Yes	No	Comments
1. The club as clearly identified Environmental risks			
2. Environmental Management policy available for the golf club			
3. Established golf course standards for risk identification available			

.....**END OF OBSERVATION**.....

**Appendix H: List of Golf Clubs within Nairobi City and Kiambu Counties**

<b>S/N</b>	<b>NAME OF GOLF CLUB</b>	<b>COURSE SIZE</b>	<b>LOCATION</b>
1.	Air Force Golf Club	9 Holes	Eastleigh, Nairobi City County,
2.	Golf Park (Ngong' Race Course)	9 Holes	Lang'ata, Nairobi City-County
3.	Karen Country Club	18 Holes Championship	Karen, Nairobi City County
4.	Kiambu Golf Club	9 Holes	Kiambu, Kiambu County
5.	Limuru Country Club	18 Holes Championship	Limuru, Kiambu County
6.	Muthaiga Golf Club	18Holes Championship	Muthaiga, Nairobi City County
7.	Railways Golf Club	9 Holes (Par 72)	Upper Hill, Nairobi City-County
8.	Royal Golf Club	18 Holes (Par 72)	Ngong Road, Nairobi City County
9.	Ruiru Sports Club	18 Holes (Par 72)	Ruiru, Kiambu County
10.	Sigona Golf Club	18 Holes (Par 72)	Kikuyu, Kiambu County
11	St. Andrews Ndumberi Golf Club	9 Holes	Ndumberi, Kiambu County
12.	Thika Greens	18 Holes Championship	Thika, Kiambu County
13.	Thika Sport Club	18 Holes (Par 72)	Thika, Kiambu County
14.	Vet lab Golf Course	18 Holes (Par 72)	Kabete, Kiambu County
15.	Windsor Golf & Country Club	18 Holes Championship	Ridge ways, Nairobi County

**List of the KGU affiliated golf clubs within Nairobi City and Kiambu Counties, Kenya.**

**Source: Kenya Golf Union records (2018).**

**Appendix I: Target Population/Sample**

<b>Golf Clubs/ Respondents</b>	<b>Captain/ Lady Captains</b>	<b>Golf Managers</b>	<b>Golf Trainers</b>	<b>Active Golfers Players/ Customers</b>	<b>Caddies (Active)</b>
1. Air Force Golf Club	2	1	1	653	40
2. Golf Park( Ngong' Race Course)	2	2	1	2,078	100
3. Karen Country Club	2	2	2	2,965	220
4. Kiambu Golf Club	2	1	1	2,198	151
5. Limuru Country Club	2	2	1	2,059	200
6. Muthaiga Golf Club	2	2	1	3,210	204
7. Railways Golf Club	2	1	1	1436	122
8. Royal Nairobi Golf Club	2	1	1	2142	277
9. Ruiru Sports Club	2	1	1	1206	182
10. Sigona Golf Club	2	2	1	1987	253
11. St. Andrews Ndumberi Golf Club	2	1	0	856	30
12. Thika Greens	2	2	1	1891	70
13. Thika Sport Club	2	1	1	1,611	174
14. Vet lab Golf Course	2	1	1	1,945	200
15. Windsor Golf & Country Club	2	2	2	2,476	155
<b>Total</b>	30	22	16	28,713	2,378
<b>Total Population</b>	<b>31,159</b>				

Source: Kenya Golf Union Records (2018), Kenya National Caddies Associations, (2019).

## Appendix J: Research Proposal Approval Letter



### 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. 020-8704150

#### Internal Memo

**FROM:** Dean, Graduate School

**DATE:** 23<sup>rd</sup> July, 2020

**TO:** Mr. Paul Nderitu Mwangi  
C/o Department of Hospitality &  
Tourism Management

**REF:** T130/27106/2018

**SUBJECT: APPROVAL OF RESEARCH PROPOSAL**

We acknowledge receipt of your Research Proposal after fulfilling recommendations raised by the Graduate School Board of 25<sup>th</sup> November, 2019.

You may now proceed with your Data collection, subject to clearance with the Director General, National Commission for Science, Technology & 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.

By a copy of this letter, the Registrar (Academic) is hereby requested to grant you substantive registration for your Ph.D. studies.

Thank you,

  
EDWIN OBUNGU  
FOR: DEAN, GRADUATE SCHOOL



CC. Chairman, Department of Hospitality & Tourism Management  
**Supervisors:**

1. Dr. Vincent Maranga  
C/o Department of Hospitality & Tourism Management  
Kenyatta University
2. Dr. Moses Miricho  
C/o Department of Hospitality & Tourism Management  
Kenyatta University

## Appendix K: Authorization Letter



### 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. 020-8704150

Our Ref: T130/27106/2018

DATE: 23<sup>rd</sup> July, 2020

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

Dear Sir/Madam,

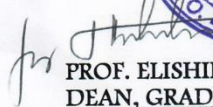
**RE: RESEARCH AUTHORIZATION FOR MR. PAUL NDERITU MWANGI –  
REG. NO. T130/27106/20**

I write to introduce Mr. Paul Nderitu Mwangi who is a Postgraduate Student of this University. He is registered for Ph.D. degree programme in the **Department of Hospitality & Tourism Management**.

Mr. Mwangi intends to conduct research for a Ph.D. thesis Proposal entitled, **“Risk Exposure and Management Strategies as Determinants of Customer Satisfaction in Golf Hotels in Kiambu and Nairobi City Counties, Kenya.”**

Any assistance given will be highly appreciated.

Yours faithfully, 23 JUL 2020

  
PROF. ELISHIBA KIMANI  
DEAN, GRADUATE SCHOOL

E01000

## Appendix L: Consent Form

### Title of Study

Risk Exposure and Management Strategies as determinants of Customers' Satisfaction in golf clubs within Nairobi City and, Kiambu County, Kenya.

**Golf Club Code:** ..... **County:** .....

**Contact:** ..... **Tel. No (Optional):** .....

### Premise of the Consent

- Your golf club is kindly requested to be a study participant on the above subject
- Golf clubs' captains, golf managers, professional golf trainers, customers and caddies are the target respondents.
- This golf club was considered because it is categorized as a KGU affiliated
- You are free to ask any questions regarding this form.

### Study Purpose

To fill gaps in knowledge on risk exposure and management strategies as determinants of Customer satisfaction by documenting the respondents' responses

### Procedures

Consent will allow researcher to proceed with data collection denotes the following:

- The golf managers, professional golf trainers, customers' and caddies will be required to fill questionnaires on risks issues and satisfaction.
- The golf clubs' captains will have interviews on satisfaction and risks related matters
- All the above to be carried out at respondents' convenience.

### Confidential

- The researcher will not collect/ retain any identity information
- Study records to be kept secure, strictly protected and confidential
- No information in the final report will be easily identifiable
- Review and approval of all published materials will be provided on request.

### Refusal/ Withdrawal Rights

- Participation decision is entirely yours

- The right to refuse or accept is guaranteed to you
- The decision will you make is final

**Report Concerns and Queries**

- Rights to ask and raise questions concerning this research study promptly.
- You can contact the researcher at any time of day.

**Consent**

- The signature on this form indicates acceptance to allow the individuals mention above to volunteer as respondents for this study.
- It also indicates your understanding after reading the provide details
- A copy signed and then dated signed by the researcher together with the introduction letter and research will be provided to you.

**Contact Name:** .....**Date:** .....**Signature:** .....

**Researcher Details:** ..... **Contact:** .....**Signature:** .....



# Appendix M: Permit to Conduct Data Collection

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: <b>106142</b>	Date of Issue: <b>05/August/2020</b>
<b>RESEARCH LICENSE</b>	
	
<p>This is to Certify that Mr. Paul Nderitu Mwangi of Kenyatta University, has been licensed to conduct research in Kiambu, Nairobi on the topic: RISK EXPOSURES AND MANAGEMENT STRATEGIES AS DETERMINANT OF CUSTOMERS SATISFACTION IN SELECTED GOLF CLUBS IN KIAMBU AND NAIROBI CITY COUNTIES, KENYA for the period ending : 05/August/2021.</p>	
License No: <b>NACOSTI/P/20/5980</b>	
<b>106142</b> Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
<p>NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.</p>	

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is Guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014

### CONDITIONS

1. The License is valid for the proposed research, location and specified period
2. The License any rights thereunder are non-transferable
3. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research
4. Excavation, filming and collection of specimens are subject to further necessary clearance from relevant Government Agencies
5. The License does not give authority to transfer research materials
6. NACOSTI may monitor and evaluate the licensed research project
7. The Licensee shall submit one hard copy and upload a soft copy of their final report (thesis) within one of completion of the research
8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice

National Commission for Science, Technology and Innovation  
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Appendix N: Maps of the Study Area

