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# INFLUENCE OF OPERATIONAL STRATEGIES ON SERVICE DELIVERY AMONG COMMERCIAL BANKS IN KENYA; A CASE OF NCBA BANK

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**ABSTRACT**

*In today's dynamic environment, financial institutions are adopted technique of being competitive that is characterized by efficiency in service delivery aimed at quality and customer satisfaction. Banks have greatly strived in ensuring that it improves customers' service level and tie their customers closer. The main objective of the study is to determine the effect of operational strategies on service delivery among commercial banks in Kenya; a case of NCBA. The specific objectives of study were to evaluate the effect of customer care/service on service delivery; to determine the effect of business processes on service delivery and to establish the effect of automation on service delivery. The study was guided by Neo-Classical Theory and Market Power and Efficiency Structure Theory. The study adopted descriptive research that was effective in establishing the relationship between the variables. The target population captured by the researcher was 67 employees of NCBA. A sample of 67 respondents obtained upon administration of census by the researcher. Data collection was primary and therefore the researcher relied on questionnaire. The study reliability was calculated using coefficient Cronbach's alpha 0.7. To ensure that the instruments were valid, content validity was used. The collected data was analyzed with the help of Statistical Package for Social Sciences (SPSS) version 21. Percentages, means and standard deviation was used for descriptive analysis of the indicators for each variable of the study. Multiple regression analysis was done to test the hypothesis. Summary of data analysis results were presented in tables and figures. The hypothesis testing results at 0.95 significant level showed that customer care/service has a significance influence on service delivery (-0.041), while automation (-0.005) which suggested to have a negative influence on service delivery. The study therefore accepted that alternative hypothesis of bot customer care (p=0.03<0.05) and business processes (p= -0.41<0.05), which suggested that there is a statistically significant relationship between customer care and business processes. Finally, it is recommended in this study that other financial institutions should embrace operational strategies if they want to yield both short- and long-term success. The findings of the study may be useful in adding knowledge on operational strategies on service delivery. It also presumed that the study results may be useful to the NCBA Bank to make changes that will improve service delivery. The findings of study were of beneficial to financial institution and academicians.*

***Key Words:*** *Customer Care/Service, Business Processes, Automation*

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## INTRODUCTION

It is well known that efficiency in service delivery is considered as a technical, multi-dimensional aspect which requires critical analysis during interpretation in any particular context of service delivery. Evidently, operational efficiency tends to cover a wider coverage in that it is not only intended to determine the qualities associated with staffs, machines, materials, finance and management but rather the need to measure of the ability of productivity with a desired effect (Cheng, Goh, & Kim, 2018). On the other hand, Banu, (2019) had a similar opinion of operational efficiency by defining it as the acquired skills and techniques of making the most out of the available resources. Moreover, it constitutes to the actual combination of men, materials, machine and capital employed to yield the highest output. Further, it has been established that operational efficiency plays a pivotal role in the productivity of an organization. Operational efficiency is basically a measure of the efficiency of profits earned as a function of operating costs (Riccardo, Andrea, & Francesco, 2021). The greater the operational efficiency, the more profitable a company. Moreover, the alluded the fact that operational efficiency can be a success in an organization when the right people are hired, well assessed and assigned roles which are in line with their abilities and capabilities.

Mohamed and Xavier, (2016) examining the significance of transformation that took place in line with service delivery in the public sector in Malaysia. Moreover, the actual implementation of electronic government (e-government) had a positive impact especially at the third tier of government-local authorities. The e-government initiative did offer a better platform in the administration of reforms in order to advance the public service. Indeed, the progress and challenges were witnessed upon the local authorities in implementing the e-government and offer policy interventions to expedite implementation further. Masson, Jain, Ganesh, and George, (2016) did evaluate the performance of Indian telecom service providers through the process of benchmarking study which portrayed operational efficiency and service delivery effectiveness. However, they further noted that existence of a two-stage data envelopment analysis (DEA) model that was significant in comparing the performances of the service providers. In which the first stage represents how efficiently a unit is able to use its infrastructure and resources to generate better quality services while the second stage captures how well a company is able to communicate and deliver these services to the customer (Masson, Jain, Ganesh & George.,2016).

On the other hand, Wang, Nguyen, & Dang, (2021) examined the significance of operational efficiency in the Real Estate Companies in Taiwan. It was evident that the real estate management and its operation played a crucial role in supporting the company in achieving its objective. Moreover, they further noted that the rapid growth of the real estate companies was mainly attributed by the existing portfolios which have witnessed expansion, attracting large numbers of domestic and foreign investors. Dong, Zhu, Li, Wang, and Rajpal, (2019) examined the existing relationship between performance and operational efficiency of container ports at the Maritime Silk in China. Moreover, they noted that operational efficiency was the key determinant of performance which resulted to competitiveness and sustainable development.

The significance of operational strategies cannot be over emphasized. Syntia, Fahira, Himawan, and Keke, (2020) did a study on the implementation of delivery order online as an effort of operational efficiency in Indonesia. Moreover, they claimed that advancement of technology entering various fields had greatly become a major factor and is widespread in various sectors. Their main argument was that the IT is a driver of utilization in all aspects in which a number of companies are trying so much to improve their business operation, especially in the field of goods transportation service that are closed interlinked to information technology. As such, such companies tend to carry out their

business activities manually, as in handling Delivery Orders (DO) which by extension will constitute to high operational costs for the company. Therefore, upon implementing of the DO Online, the transfer of documents becomes faster, the process of dispensing goods at the terminal becomes faster, in terms of security due to the fact that it can easily be monitored by the company's operational efficient department.

In the study on operational strategies on rural water coverage institutions in Ghana, Kumasi, (2018) examined a study on financing sustainable water, service delivery of small-town water systems in Ghana. Further, he noted that rural water coverage in Ghana is on the increase, yet there are real concerns attached to the level of service received and sustainability due to inadequate funding and unreliable cash flow for capital maintenance expenditure. Moreover, he deduced that the existence of a mechanism inherent in the National Community Water and Sanitation Strategy for addressing capital maintenance expenditure which works for systems that have been implementing it. As a matter of fact, the operations efficiency is indeed affected by limited capacity and weak management characterize water systems with inadequate mechanism to address capital maintenance. Limited awareness and application of water sector guidelines for the management of the piped systems by the management models and the districts.

Oghojafor and Ighodalo, (2015) assessed the significance of performance measurement system effectiveness and Public Private Partnership: Evaluating service delivery efficiency in Lagos State, Nigeria. However, they further claimed that government constant involvement in public private partnership has greatly enriched service delivery and efficient in governance. As a matter of fact, operations of government like any private institutions requires constant evaluation in the form of performance measurement system for improvement, satisfaction of customers, employees and stakeholders. Yahaya and Awen, (2020) seconded that idea raised by Oghojafor and Ighodalo (2015) whose emphasis was on the fact that efficiency in service delivery among financial institution in Nigeria is greatly attributed by banks specific characteristics. Further, noted that bank managers should possession or rather pay attention to profits, total assets, debt structure and intellectual capital which is mainly determined by effectiveness in the operations.

Korir, Rotich, and Bengat, (2015) conducted a study on the extent in which operational efficiency constitute to performance and efficient service delivery in public sector, Kenya. Evidently, they noted that performance management aims at attaining operational effectiveness which in a broader sense is determined by possession of a sense of a number of practices that allow an organization to have a better scope on better utilization of resources. The need for productivity, quality and speed has spawned a remarkable number of management tools and techniques, total quality management, benchmarking, re-engineering and change management. As a matter of fact, all these are pursued from the strategy point of view may lead to emphasis being put on the wrong place. Odunga, Nyangweso, Carter, and Mwarumba, (2013) did a study on credit risk, capital adequacy and operating efficiency of commercial banks in Kenya. In deed commercial banks play an important role as financial intermediaries for savers and borrowers in an economy. Extensively, it is well noted that all sectors in the banking sector for their very survival and growth. As a matter of fact, operating efficiency for banks is therefore essential for a well functioning of the institution. Over the past few years, the banking system has experienced a tremendous in terms of numbers, size and profitability despite the challenges still remains to experience major challenges such as market risk, credit and operational risk.

The research hypothesis were;

- $RH_{01}$: Customer service significantly influence service delivery among commercial banks in Kenya.

- $RH_{02}$: Business processes significantly influence service delivery among commercial banks in Kenya.
- $RH_{03:}$ Automation significantly influence service delivery among commercial banks in Kenya.

## LITERATURE REVIEW

This study was supported by theory of change and contrast theory

### Theory of Change (ToC)

The proponents of the Theory of Change are not clearly defined but it can be traced to the field of development where it is seen as to have grown out of the tradition of the logical planning in the 1970s (Vogel, 2012). 'This theory is an outcomes-based approach (Vogel, 2012). As a concept, ToC has a strong base in the fields of sociology, environment, political science and psychology (Stachowiak, 2010). The main principles behind the ToC are one, it focuses on the process which helps the practitioner think systemically with clear purpose and indicators. The theory also prioritizes learning. This means that when it is applied, the practitioners have to keep reflecting and finding adaptive approaches to navigate any challenge. The theory also advocates for stakeholder participation; which is key to sustainability of any effected change (Mosse, Farrington, & Rew, 1998). In their work, Austin and Bartunek (2004) noted that in organizational development; ToC help the managers to make critical assumptions regarding the process of change in the organizations and interventions required to effect desired change.

In the field of strategic management, ToC emerged as an effort to model and evaluate community development interventions in the 1990s at the Aspen Institute Roundtable on community change (Weiss, 1995). This can be attributed to prominent methodologists such as Michael Quinn, Peter Rossi, Carol Weiss and Huey Chen among others. In fact, it is Weiss who popularized the term "Theory of Change" in monitoring and evaluation through her book *'New Approaches to Evaluating Community Initiatives'* (Weiss, 1995).Different researchers in various fields have applied the Theory of Change in their work. For example, Newbury-Birch et al. (2009) used change theory to uncover the complex relationship that alcohol users have with the drink.

The research identified that good family unit relationship and level of awareness about alcohol would lower levels of alcohol abuse. Through this research a campaign on behavior and attitude change was launched to collaboratively work with families and the young people on solutions and interventions were designed to combat alcohol abuse in Scotland. This shows that if well used, Toc is capable of unearthing systemic problems and hence strategize on bringing change. Lofthouse, Leat, and Towler (2010) used Toc to explain why after-school activities would be important in improving students' performance. The research was part of a wider research taken by the Newcastle University to establish reasons behind the educational gap between the poor and the rich in the UK. The research revealed that giving students extra activities after the official class hours could help some students improve on their educational performance. These research findings were taken up by the government who made it a mandatory requirement for schools to offer after class activities. This theory was used in this study to complement on the strategic thinking. The theory helped the researcher to look at the process of operational strategies on service delivery among financial institutions that determine the effective application of operational strategies.

### Contrast Theory

The proponent of Contrast Theory was Hovland, Harvey and Sheriff (1987). Anchored by Dawes et al (1972) who clearly pointed out on the existing tendency to magnify the discrepancy between one's own attitude and the attitudes represented by opinion statements. Contrast theory presents an alternative view of the consumer post usage evaluation process than was presented in assimilation theory in that post usage evaluations lead to results in opposite predictions for the effects of expectations on satisfaction. The theory

posits that consumers will seek to minimize the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated.

The existing contrast of the theory is that the existing discrepancy of experience from expectations will be exaggerated in the direction of discrepancy. As a matter of fact, firms tend to raise expectations through advertisements, and then customer's experience is only slightly less than that promised, the product/service would be rejected as totally un-satisfactory. Conversely, under-promising in advertisement and over-delivering will cause positive disconfirmation also to be exaggerated. Notably, a number of studies in the marketing literature had offered some support for the theory. Moreover, the contrast theory of customer satisfactions predicted that customer reaction instead of reducing dissonance, the consumer will magnify the difference between expectations and the performance of the product/service. The theory helped the researcher to look at the process of operational strategies on service delivery among financial institutions that determine the effective application of operational strategies.

**Conceptual Framework**

The conceptual framework conceptualizes how the three independent variables (Customer care/service, business processes and automation) influence service delivery. Operational efficiency will be assessed through the assessment of the business case of service delivery. Other aspects assessed include business growth, process efficiency, performance management and financial efficiency.

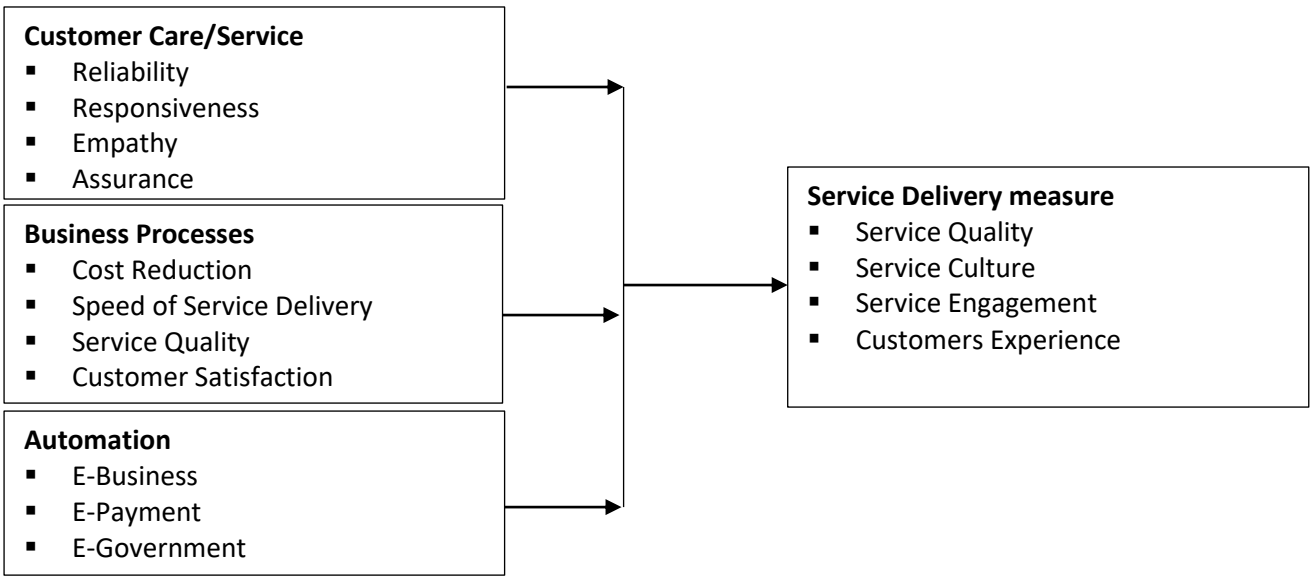


**Figure 1: Conceptual Framework**

**METHODOLOGY**

The study employed descriptive and exploratory research design. In that, the descriptive research design was concerned with offering a description on the nature and characteristics of a particular group of employees in NCBA Bank. On the other hand, exploratory research design was attributed by the need for formulation of problems that is of significance for further investigation from operational point of view. To arrive at a convenient sample size for the study, the researcher administered census survey. The significance of census survey was recommended since the target population was small and deemed fit to fully participate in the study without leaving other portions out (Creswell, 2014). The researcher

administered primary data collection tool i.e., questionnaires to the employees of NCBA. Data collected was analyzed using the descriptive and inferential statistics and in which qualitative methods will also be administered in the study. In this study the use of a mean and standard deviation will be used in arriving at a conclusion for the study. For the inferential statistics, the use of correlation and regression analysis will be used in trying to establish the relationship between the existing variables. The study also used of statistical package of social sciences (SPSS) version 21.

Regression equation was:

$$\gamma = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 \beta_3 + \varepsilon$$

Where; $\gamma$ = Service Delivery

$\beta_1 - \beta_3$ = Regression coefficients

$X_1$ = Customer Care/Service

$X_2$ = Business Processes

$X_3$ = Automation

$\varepsilon$ = Error term

## FINDINGS

### *Customer Care/ Service*

The researcher presented the findings on customer care/service. According to the study findings, respondents agreed that the management that's identified various customer care practices that fully enhanced customers' satisfaction with a composite mean of 3. 025. It is evident that majority of the respondents agreed that customer care/service positively influences delivery of service. Separately, the results that majority of the respondents 34% and 37% who agreed that good customers care enhances customer management while 9% were neutral 17% and 4% disagreed with a mean 3.808 and standard deviation of 1.295.

**Table 1: Customer Care/Service**

| Statements | Mean | Std. Dev |
|---|---|---|
| Good customer care/service by the employees of NCBA Bank leads to quality management | 3.808 | 1.205 |
| Provision of quality services offered by NCBA employees usually meets and address the needs of the customers | 2.904 | 1.287 |
| Customer care/service normally supports the quality of interaction between employees and customers which by extension entices customers experience | 2.827 | 1.309 |
| Due to merger has enabled the organization to increase its ability of service experience to its clients | 2.981 | 1.366 |
| Enhanced customer cares/service has enabled the organization to attract clients. | 3.019 | 1.379 |
| Customer care constitute to making of informed decisions | 3.038 | 1.316 |
| It addresses the issues brought about by the customers | 2.596 | 1.376 |
| **Composite Mean** | **3.025** | |

### *Business Processes*

Efficiency in business process is key to service delivery as indicated by composite mean of 3.179 as shown in table 2. The findings further revealed that respondents agreed that their existences of constant review of updates relating to customers need that enhances services delivery with a mean of 3.039. Generally, 38% and 21% of the respondents agree that all business processes outputs were clearly listed and adequate for resource allocation. 5% of the respondents were neutral while 2% and 10% of the respondents disagree. The general mean was 3.385 and a standard deviation of 1.316.

**Table 2: Business Processes**

| Statements | Mean | Std. Dev. |
|---|---|---|
| All the business processes outputs were listed, and adequate resource allocated | 3.385 | 1.316 |
| All activities required to deliver the outputs of the business processes were identified and allocated enough time and resources | 3.423 | 1.363 |
| There was effective subdivision of business processes into sub activities and tasks | 3.058 | 1.305 |
| There were effective deliverables and milestones of task in the business processes | 3.270 | 1.330 |
| There was an effective risk management plan during the business process | 3.404 | 1.431 |
| Existences of constant review of updates relating to customers need | 3.039 | 1.701 |
| Embraces effective and better communication to its customers | 2.673 | 1.368 |
| **Composite Mean** | **3.179** | |

***Automation***

**Table 3: Automation**

| Statements | Mean | Std. Dev. |
|---|---|---|
| The adoption of technology has assisted the organization in designing and developing new product service line. | 3.462 | 1.290 |
| The organization has proper equipment's and tools | 3.308 | 1.164 |
| The constant adoption of technology has enabled the organization to link the product/service to the market information/needs | 3.538 | 1.128 |
| Due to adoption of technology, the organization has sufficient tools needed at the incubator | 3.250 | 1.326 |
| Advancement of technology has made it possible for the organization to adopt a post incubation services which are of great help. | 3.558 | 1.274 |
| The automation of its products/services has aided to increased production | 3.115 | 1.231 |
| It is everyone's responsibility to ensure that they embrace change brought about by technology to serve the clients better. | 3.269 | 1.157 |
| **Composite Mean** | **3.357** | |

Service delivery is greatly influenced by the dynamic changes that are brought about by constant automation of product/services offered thus need to develop effective planning mechanisms in enhancing performance. Based on the study, findings as presented in table 3, respondents agreed that automation greatly affects services delivery with a composite mean of 3.357. This was supported by indicating that they have put best quality systems in place to help in achieving sustainability.

***Service Delivery***

**Table 4: Service Delivery**

| Statements | Mean | Std. Dev. |
|---|---|---|
| High quality administrative systems are in place to support service delivery. | 3.462 | 1.146 |
| I always show sincere interest when solving customers problems. | 3.519 | 1.260 |
| My action by extension always instill confidence in my clients | 2.904 | 1.125 |
| The bank continuously assesses customer satisfactions thus ensures timely information, customers expectations and customers communication protocols | 2.962 | 1.188 |
| Customers tend to have a positive attitude towards the bank | 3.269 | 1.173 |
| Customers are impressed by good perceptions. | 3.115 | 1.799 |
| Having a positive attitude goes hand in hand with service delivery | 3.308 | 1.229 |
| **Composite Mean** | **3.220** | |

Service delivery has remained a big challenge for many organizations. With increased competition for resources among firms, small and upcoming project organizations must develop effective mechanism of enhancing service delivery. The study findings in table 4 clearly indicated that respondents agreed that they have taken into consideration that facilitate service delivery, with a composite mean of 3.220. They also agreed that they design their activities and goals towards improving service delivery.

***Inferential Statistics Results***

The section presented the findings on correlation and regression analysis.

***Correlation Analysis***

Pearson correlation analysis was used to determine the strength of the relationship between independent and dependent variables. Table 5 presents the findings on correlation analysis. The study established that both customer care and business processes had a positive correlation on service delivery. However, automation had a negative correlation on service delivery. Further, the study indicated that customer care and business processes had a positive coefficient value of 0.3166 and 0.0416 respectively; with a p-values of 0.0222 < 0.05 for customer care and 0.0397 < 0.05 for business processes. Automation had a negative correlation coefficient value of -0.0700 with a p-value of 0.6219, which is greater than significant level of 0.05. Of the three independent variables of the study, customer care had the highest positive correlation coefficient value while automation had the lowest negative correlation coefficient value on service delivery.

**Table 5: Pearson Correlation Analysis**

**Pearson Correlation Coefficient Table**

| | | Customer Care | Business Processes | Automation | Service Delivery |
|---|---|---|---|---|---|
| **Customer Care** | Pearson Correlation | 1.0000 | | | |
| | Sig. (2-tailed) | | | | |
| | N | 52 | | | |
| **Business** | Pearson Correlation | 0.1167 | 1.0000 | | |
| **Processes** | Sig. (2-tailed) | 0.4101 | | | |
| | N | 52 | 52 | | |
| **Automation** | Pearson Correlation | -0.1963 | -0.0918 | 1.0000 | |
| | Sig. (2-tailed) | 0.1630 | 0.5175 | | |
| | N | 52 | 52 | 52 | |
| **Service** | Pearson Correlation | 0.3166 | 0.0416 | -0.0700 | 1.0000 |
| **Delivery** | Sig. (2-tailed) | 0.0222 | 0.0397 | 0.6219 | |
| | N | 52 | 52 | 52 | 52 |

*Significance level at 0.01 (2-tailed)

***Regression Analysis***

Regression analysis sought to determine the relationship between customer care, business processes and automation as independent variables and service delivery as dependent variable of the study. Additionally, coefficient of determination also known as ($R^2$) was used to determine the extent of influence of customer care, business processes and automation independent variables on service delivery (dependent variable). The model of the study therefore was.

**Table 6: Model Summary**

| Model | R | R-Square | Adjusted R-Square | Std. Error of the estimate |
|---|---|---|---|---|
| 1 | 0.7939 | 0.6303 | 0.6746 | 0.8920 |

*Predictors (Constant); Customer Care, Business Processes, Automation

The model summary in table 6 sought to explain the extent of which variations in service delivery is caused by variation in customer care, business processes and automation as independent variables; using coefficient of determination (R2). The findings established that the model explains 0.6746 (adjusted R-Square) changes in service delivery caused by independent variables. This implied that customer care, business processes and automation contribute 67.46% changes on service delivery while other changes, 32.54%, are explained by other factors not captured in the study.

**Table 7: Analysis of Variance (ANOVA) Results**

| Source | Sum of Squares | do | Mean of Sum of Squares | f | Sig. |
|---|---|---|---|---|---|
| Model | 1.729 | 3 | 0.576 | 1.78 | 0.016 |
| Residual | 15.502 | 48 | 0.323 | | |
| **Total** | **17.231** | **51** | **0.338** | | |

*Dependent variable; Service Delivery

*Predictors (Constant); Customer Care, Business Process, Automation

The ANOVA analysis estimated the significant level of the overall model of the study by testing the study hypothesis, null and alternative hypothesis. It also estimated the mean differences of the group variables. Based on the findings on table 7, the ANOVA results revealed that the overall model of the study was significant at 5% level of significance. The F calculated was greater that the F critical 1.78. The sig. value of 0.016 further confirmed that the model was significant in obtaining the research objectives.

**Table 8: Regression Coefficient Results**

| Model | Unstandardized coefficient | | Standardized coefficient | | |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | t | Sig. |
| Customer Care | 0.378 | 0.143 | 0.004 | 0.03 | 0.030 |
| Business Processes | 0.004 | 0.169 | 0.315 | 2.24 | 0.041 |
| Automation | -0.008 | 0.146 | -0.008 | -0.06 | 0.956 |
| Constant | 2.095 | 0.829 | | 2.35 | 0.023 |

*Dependent variable; Service Delivery

Regression analysis indicated the relationship between independent variables and dependent variable of the study. As shown in table 8, Customer Care (= 0.030) and Business Processes ($\beta$ = 0.004) had a positive relationship on service delivery, while automation ($\beta$ = -0.008) had a negative relationship on service delivery. The study therefore accepted the alternative hypothesis of both customer care ($p = 0.030 < 0.05$) and business processes ($p = 0.041 < 0.05$) which suggested that there is statistically significant relationship between customer care and business processes as independent variables and service delivery and rejected the null hypothesis. Further, the study accepted the null hypothesis of

automation (P = 0.956 > 0.05) and rejected the alternative hypothesis; suggesting that there is no significant relationship between automation and service delivery.

The regression coefficient values of the model were.

$\gamma = 2.095 + 0.378X_1 + 0.004X_2 - 0.008X_3 + \varepsilon$

It was estimated that when all other factors are held constant, the sustainability of a project will be 2.095. However, a unit increases in both customer care and business processes will result to a unit increase in service delivery by 0.378 and 0.004 units respectively. Further, a unit increase in automation will result to a decrease in service delivery by -0.008.

**CONCLUSIONS**

This study sought to evaluate customer care on service delivery of financial performance. Whilst organizations need to drive customer focused change within their organizations. To provide service excellence organizations need to have customer insight, to build a customer focused organizational culture, to deliver what they promise and to provide timely, professional, and polite service delivery.

From the descriptive findings of the study, it was established that respondents agreed that business processes are key in determining service delivery. This was evident on the need that the members always realign their resources with goals to achieve efficient in service delivery. A correlation analysis was performed to determine the strength of the relationship between business processes and service delivery. The findings established that there was a weak positive correlation between business processes and service delivery. The need for business process is aimed at boosting the level of efficiency across the organization thereby bringing sufficient benefits. In determining the hypothesis of the study in relation to business processes and service delivery among financial institutions using regression analysis, the study established that there is statistically significant relationship between business processes and service delivery among financial institution

Based on the descriptive findings, the study established that on overall, respondents agreed that automation being implemented requirement by all stakeholders involved in the project performance. The study further tested the hypothesis using the regression analysis. From the study findings, it was estimated that there is no significant relationship between automation and service delivery. A p-value above the recommended significance level was determined which suggested that null hypotheses of the study was accepted, and alternative hypotheses rejected. This implied that automation does not have significant influence on service delivery.

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