

Shaping the Shift: Unpacking Uncertainties in change management for service delivery of Selected Commercial Banks in Nairobi City County, Kenya

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Abstract

Due to evolving technologies, the banking industry faces increased pressure to meet corporate objectives, enhance productivity and profitability, control operational costs, reduce waste, and improve service delivery. Prolonged inadequate service delivery could be the reason behind the declining customer numbers and performance of Kenyan commercial banks, which have remained unchanged for the past five years. The primary goal of this study was to examine how various change management approaches affect service delivery at selected commercial banks in Nairobi City County, Kenya. This study aimed to examine a sample of commercial banks in Nairobi City County, Kenya, to find out how different methods affected their service delivery. These methods include leadership strategy, stakeholder participation strategy, communication strategy and planning strategy. The study was guided by three theories: stakeholder theory, path-goal leadership theory, and service quality theory. This study used a descriptive research design. The unit of observation consisted of the seven commercial banks in Kenya, together with the 314 individuals employed by these banks in the areas of finance, credit, marketing, and risk management. The approach of simple random sampling was used by the researcher to choose the respondents from each stratum. The total number of individuals sampled in the study was 176. To find out whether the questionnaires are reliable,

comprehensive and easy to understand, a pilot test was carried out on 18 bank managers at SBM Bank. The investigation instrument's ultimate dependability was determined using Cronbach's alpha, which fell between the range of 0.7 and 1. Following the completion of the descriptive statistical analysis, tables were generated that displayed the frequency, mean, percentage, and standard deviation distributions. To assess the relationships and the impact of each independent variable on change management strategy, multiple linear regression was employed. The results indicated a strong positive significant correlation between leadership strategy, stakeholder engagement strategy, communication strategy, planning strategy and service delivery. The study concludes that effective leadership strategies enhance employee satisfaction and engagement, leading to improved service delivery, engaging customers through feedback mechanisms, surveys, and focus groups allows banks to understand their needs and preferences, effective communication strategies foster better engagement with customers, allowing banks to understand their needs and preferences and planning strategy aids in the optimal allocation of resources, including human, financial, and technological resources. The study recommends that banks should develop systems for collecting and analysing customer feedback to understand their needs and expectations. The banks should regularly gather feedback from customers, employees, and other stakeholders to understand their needs and expectations. The banks should recognize the various stakeholders involved, including customers, employees, regulators, and community members. The banks should conduct regular surveys and focus groups to understand customer needs, preferences, and pain points.

Keywords: Change Management, Service Delivery, leadership strategy, stakeholder engagement strategy, communication strategy, and planning strategy

Introduction

In today's competitive global landscape, service delivery is regarded as a key element in a company's success and overall performance (Christensen & Zheng 2023). Change management provides organizations with a competitive advantage in a dynamic market environment. Rising global competition, technological advancements, and growing customer expectations are driving improved service delivery within firms (Kwok et al., 2023). Change management significantly influences service delivery by ensuring that organizational changes are implemented smoothly, minimizing disruptions and enhancing overall performance (Manzoor, Wei, Nurunnabi, Subhan, Shah & Fallatah, 2019). According to Keng (2020), service delivery is a complicated process that involves a few different dimensions, including

long-term and short-term measurements, as well as financial and non-financial details. According to Rezvani, DeKorte and Shamsollahi (2018), organizational transformation is the process by which an organization transitions from its existing position and status to a future one that has the potential to improve that organization's service delivery.

Ortenzi (2018) claims that the Australian government's change management initiatives reflect a sense of urgency to restore continuity while implementing new policies and procedures for public service delivery. This held true on a national and state level as well. Strategic transformation is a way for a company to change its objectives and vision to be more successful (Naguib & Baban, 2018). According to Song (2009), organizational transformation is a complicated process that may result in the failure of the change management process from even the smallest of errors. According to Saif, Razzaq, Rehman, Javed, and Ahmad (2013), the companies that are most effective in adopting change see it as a continuous chance to improve their business activities and the quality of the services they provide. Because of this, firms are increasingly embracing strategic change management to reinvent themselves and achieve higher efficient and effective service delivery for their customers. The need to enhance service delivery by capitalizing on possibilities that are now there or that are yet to develop and by addressing risks to the market is the impetus for strategic transformation (Prins, 2021). A successful change management strategy, according to Chi, Gursay, and Chi (2022), assists in the planning and execution of changes in a manner that minimizes interruptions to service delivery. Organizations aiming to enhance their service delivery must develop strategies to address the challenges associated with introduced changes. This involves planning and implementing the necessary change programs to streamline their service delivery.

Developing nations and communities in Africa have a similar challenge: poor strategic change management techniques that cause problems with service delivery. South African municipalities, according to Govender and Kader (2020), may require staff to acquire new knowledge or modify existing procedures if changes are implemented. Change management includes training and communication strategies that help employees adapt to new processes, ensuring they can deliver services efficiently. A research project carried out in Ghana by Gyasi and colleagues (2020) discovered that change management practices ensure that changes do not negatively impact the customer experience. By managing the transition smoothly, the organization can maintain or even improve customer satisfaction levels during periods of change. Dalinjong and Laar (2022) support this view by stating that local councils in Nigeria continue to face pressure to improve their service delivery, in which effective change management fosters a

culture of adaptability within the organization. This allows for continuous improvement in service delivery as employees and systems can quickly adjust to new methods, technologies, or market demands.

In Kenya, Mugambi (2022) found that by managing change effectively, organizations ensure that service delivery remains aligned with their strategic goals, even as they undergo transformations. This alignment helps in maintaining a clear focus on delivering value to customers. Manganyi et al (2023) in the study on strategy change management and its strategies that influence delivery of services in financial institutions in Kenya, it was argued that poor management of change and non-compliance with desired ethical standards affect service delivery in Kenyan financial institutions. It was also recommended that managers embrace innovations if they are to improve service delivery to their customers. In another study, Mutunga (2022) argues that change management involves identifying and mitigating risks associated with changes. This reduces the likelihood of service disruptions or quality declines, ensuring consistent service delivery.

However, according to Ashridge (2022), most African states that gained independence have been failing in their financial service delivery. Despite several reforms undertaken by different financial sectors to enhance service delivery, this remains the case. Consequently, it is essential to investigate the change management methods that are used in these establishments. Despite numerous changes aimed at improving service delivery in the financial sector, Ashridge (2022) reported that service delivery, particularly in many post-independence African countries, has often fallen short. Therefore, it is crucial to examine the change management strategies employed by these institutions. The 21st century has brought numerous technological changes and challenges, compelling the banking sector to transform itself, be more creative, experience a fundamental change, and adopt effective change management strategies to ensure its survival. Commercial banks have invested significant time in refocusing their corporate strategies and improving business processes to stay competitive and effectively meet their customers' needs (Agatha, 2022). Commercial banks in Kenya have initiated changes in its systems aimed at achieving better and quality services among its esteemed customers, their objective. The study therefore aimed at finding out what change management strategies are been utilized to impact service provision within the chosen Commercial banks in Nairobi County, Kenya

Statement of the Problem

Efficiency in providing services is viewed as the expertise that financial institutions obtain when there is a blend of the appropriate staff, processes, and technological adoption that yields beneficial results for the business, thereby lowering operational costs (Raspa, Moultrie, Toth, &

Haque, 2021). Financial institutions now provide round-the-clock service due to globalization, deregulation, and competitiveness in the business world. However, there is a major downside in terms of inconvenience and security concerns. However, frequent downtimes in banking systems, especially during peak hours, can disrupt service delivery, causing frustration among customers who rely on digital banking services (Berger et al, 2019). Commercial banks have been forced to re-evaluate the quality of their services because of the rapid loss of consumers to their rivals (Kungu & Ngui, 2021). This is because alternative financial providers, such as SACCOs, are providing services that are superior and more focused on the customer.

Financial institutions, particularly banks, have faced numerous challenges in maintaining structures that are often at odds with the evolving environment shaped by service delivery and the shifting needs of their clients. The importance of banks is heavily affected by the trends brought about by environmental shifts. The banks are slowly transitioning from conventional banking methods to a more contemporary approach that heavily depends on technology. To endure, flourish, and gain a competitive advantage in the market, banks will choose to develop enhanced distribution channels to connect with clients. Kenyan banks have been highly engaged in establishing ambitious targets for themselves, driven by technological advancements, enhanced facilities, a redefined approach to service delivery, and customer experiences. The main goal of the financial institution is to guarantee that these banks outperform their rivals by providing exceptional service to their customers (Nithya & Kiruthika, 2021).

Several gaps have been brought to light by the afore-mentioned studies. These include the following: the dearth of local research; the relevance of expanding the change management framework under evaluation; and the significance of moving the emphasis from performance, which has been traditionally prioritized in previous studies, to service delivery.

The previous research relied only on secondary data, but the one that is now being conducted will make use of primary data. Hasanaj and Manbhari (2020) found that service delivery is positively affected by organizational structure. On the other hand, this research was carried out in a poor nation; hence, its conclusions cannot be applied to commercial banks in Kenya. Doreen (2022) carried out a study on the operational performance and service delivery of tour operators in Kenya. She found that even though micro and small companies put the same amount of importance on service delivery as medium-sized, globally associated firms, they had a difficult time achieving high performance. According to their research, there is a dearth of empirical literature examining how commercial banks' service performance

is affected by change management strategies. Additionally, some of these studies rely on data from other countries, and their findings may not be applicable to the local banking context. Conversely, local studies have not demonstrated the extent to which change management strategies impact service delivery in commercial banks in Kenya. This study aimed to address this research gap by examining the effect of change management strategies on service delivery at selected commercial banks in Nairobi City County, Kenya.

Research Objectives

This section covers the general and specific study objectives:

General objective

This study aimed to address this research gap by examining the effect of change management strategies on service delivery at selected commercial banks in Nairobi City County, Kenya.

Specific objectives

The study was guided by the following specific objectives:

- i. To investigate the impact of leadership strategies on service delivery within selected commercial banks in Nairobi City County, Kenya.
- ii. To evaluate the effect of stakeholder engagement strategies on service delivery in selected commercial banks in Nairobi City County, Kenya.
- iii. To examine the influence of communication strategies on service delivery among selected commercial banks in Nairobi City County, Kenya.
- iv. To analyze the impact of planning strategies on service delivery in selected commercial banks in Nairobi City County, Kenya

Literature Review

Theoretical Literature Review

The theories of service quality, path-goal leadership, and stakeholders will form the basis of the present investigation.

Service Quality Theory

Following Gregorios (1982), introducing the concept of service quality, Parasuraman et al. (1985) brought it to a wider audience. Behavioral, psychodynamic, cognitive, and humanistic viewpoints are among those that may provide light on the decision-making process for customers, as proposed by Howard and Sheth (1969) in their theory of consumer behavior. This

theory is the basis of this whole essay. Through academic literature on the topic of service quality, the SERVQUAL model has been central. This model postulates that the nature of the difference between expected and perceived service characteristics should determine the service quality. When expected satisfaction (ES) is more than or equal to perceived satisfaction (PS), the service is seen to be of lesser quality; conversely, when ES is less than or equal to PS, the service is deemed to be of better quality.

Since the technical factor is so subjective, critics of the theory argue that it makes it impossible to objectively quantify quality. Functional quality plays a significant role in how customers assess service quality, and it can significantly influence their overall judgment (Chen & Ting, 2002). Assuming that service quality should be determined by subtracting customer expectation scores from customer perception ratings, the service quality theory proposes that this should be taken into consideration. When commercial banks provide services on time, are eager to help consumers, and have staff members who manage customer demands in an efficient manner, they display responsiveness. Smith (2007) argues that staff members who are knowledgeable, polite, and able to gain customers' trust and confidence provide the best assurance. This theory supports the dependent variable of service delivery.

Path-Goal Leadership Theory

House (1971) was the first person to present the Path-Goal Leadership Theory, and House and Mitchell (1975) were the ones who later elaborated upon it. According to Antonakis and House (2013), the theory proposes that certain actions or courses of action will result in particular outcomes, and that leaders direct personnel down the route that leads to the accomplishment of business goals. Malik, Aziz, and Hassan (2014) state that the Path-Goal Leadership Theory is criticized for being too complex since it includes leadership traits, which might cause ambiguity while trying to understand it. One such complaint is that the theory does not provide enough room for flexibility. Because a leader's natural style is set, Fiedler stated that the best method to manage diverse circumstances is to change the leader rather than adapting their style. This is because the natural style of a leader is fixed. According to Sterkfontein (2010), this viewpoint does not take into consideration the flexibility that is needed by leaders. Furthermore, empirical research has only shown a limited amount of support for the theory, especially when considering all four characteristics of leadership behavior in a complete manner. Additionally, supportive leadership behavior can influence an employee's commitment to organizational goals, and the reverse is also true.

The theory also provides strategic leaders with guidance on how to communicate strategic decisions for effective implementation and shows leadership behaviors that can enhance employee acceptance. Since employees respond differently to various leadership styles, it is essential to align the chosen leadership style with subordinate expectations to improve service delivery. Banks often use planning strategy as a management tool for change management because of their history of long-term performance. The study's theoretical foundation is a focus on the effect of supportive leadership tactics on service delivery and change management. Leaders have a crucial role in helping their subordinates improve their service delivery by providing them with cognitive direction, inspiration, and encouragement.

Stakeholder Theory

Stakeholder theory was proposed by Freeman (1984). Freeman (1984) asserts that the stakeholder theory serves as an important alternative. This theory proposes that management's duty is to protect the various legal rights owned by all stakeholders. Organizations are social organizations, and as such, they have duties that extend beyond their fiduciary obligations to shareholders, directors, and workers (Freeman, et al.2010). According to Flak and Dertz (2005), who state that this knowledge is important since an improvement in outcomes implies that the appropriate approach has been implemented, and that these strategies have been implemented effectively. The stakeholder theory has become an established foundation that identifies and analyses the influence that companies have on their stakeholders.

The criticism of stakeholder theory is that the selection of proper stakeholders will ensure that not only are the appropriate projects formulated, but also properly planned and implemented (Laplume, 2008). Managers, according to the notion, need to take stakeholder views into account while managing change within an organization if they want to keep the business afloat and make sure everyone's interests are protected in the long run. According to Laplume, Sonar, and Litz (2008), understanding the link between stakeholder engagement through change management and the outcomes of these strategies is vital. This is because better outcomes indicate that the right approach was taken and that the strategies were successfully put into place. This theory underpins the communication strategy and stakeholder theory in change management on service delivery.

Empirical Literature Review

Leadership Strategy and Service Delivery

Tsai (2021) investigated the connection between company culture, leadership style, and employee happiness within the framework of Taiwanese organizational reform. A cross-sectional methodology was used

for the research project, and hospital nurses in Taiwan were selected as respondents. The data were gathered from a total of 300 participants via the use of a standardized questionnaire. Using correlation analysis, we looked at the relationships that occur throughout transitions between leadership behaviour, organizational culture, and employee job satisfaction. The findings indicate that leadership behaviour significantly and positively affects employee happiness in the workplace, which influences their productivity. The study also highlighted a need for similar research locally, but it focused on organizational performance rather than service delivery.

Thomas (2021) looked at the telecom and television sectors in Nigeria, namely Airtel Telecommunications Company, to see how change management relates to performance. Change leadership has a substantial impact on company performance, according to research evaluated using a one-way analysis of variance. There were several missing pieces of evidence in the study, therefore, more research into leadership and other change management tactics is needed to fill in the gaps. In addition, it brought to light contextual gaps, highlighting the need of research of a similar kind to be carried out in the neighbourhood.

The influence of strategic change management on corporate performance was examined by Omari, Atika, and Nyaboga (2020), who zeroed in on the soft drink industry in western Kenya. Research using a cross-sectional correlation approach found that leadership significantly impacts organizational performance via better change management. Regression analysis showed that organizational leadership significantly contributed to performance, with a significance level of 5% ($P=0.002<0.05$). During the research, conceptual gaps were discovered, which indicates that the analysis should be expanded to include other change management elements in addition to leadership.

Using a literature review methodology and the examination of solely secondary data, Mansaray (2019) investigated the function that leadership plays in the transition management of an organization. As a result of the results, it became clear that leadership is necessary to successfully guide people through change and accomplish corporate objectives. The study, in contrast, identified a conceptual void as it did not focus on specific types of organizations or institutions. Consequently, the results may only be relevant to specific types of settings.

Njenga (2019) investigated the potential link between change management and the effectiveness of Kenyan government agencies by analysing the Technical University of Kenya. The objective for the research was to observe the effects of change management procedures on productivity. An important part of the company's performance was determined to be a change in leadership approach. The research found certain

methodological flaws, one of which was that the scope needed to be widened beyond a single case study to allow comparisons across other types of organizations. Another important need was the use of inferential statistics to increase the results' generalizability.

Commercial banks in Kenya were examined by Maina (2018) using a census research approach. All sixteen of Nyeri County's commercial banks are part of this management-focused strategy. To collect the primary data, questionnaires were handed out through a method of dropping and retrieving. The data was examined both descriptively and inferentially to obtain statistical results. Applying a 5% significance threshold, the regression analysis showed that organizational leadership had a significant impact on performance ($P=0.002<0.05$). The research findings indicate that the leaders of commercial banks effectively cultivated a sense of urgency to highlight the necessity for change. While the research did analyse leadership in broad terms, it did not take into consideration individual leadership styles and the influence those types have on change management within the banking industry. This led to the identification of a conceptual gap.

Stakeholder Engagement and Service Delivery

The Nurse Practitioner-led Clinic in Ontario was the subject of the case study approach that Rourke, Higuchi, and Hogg (2021) used to investigate stakeholder participation in system transformation in Canada. After conducting semi-structured interviews with sixteen persons from a variety of healthcare industries, primary data was acquired. Secondary data consisted of reviewing 188 documents. Since it assists in shaping and communicating the vision of the change, the qualitative study found that the engagement of stakeholders plays an essential role in change management. In the present research, quantitative data were used for better objectivity, although qualitative data were used in the previous study, which is one of the methodological gaps. In addition, the research was carried out inside the healthcare industry, which contrasts with the findings of the present research, which were performed within the banking industry.

Using the Eldoret Branch of the Kenya Power and Lighting Company in Usain-Gishu County, Kenya, as a case study, Kenora (2021) investigated how stakeholder engagement affects organizational performance. This descriptive study employed inferential and descriptive statistics to examine data, with a foundation in stakeholder theory. The results showed that the company's performance improved when stakeholders were involved. To increase the comparability of findings, there are holes in the methodology, such as the need to do research on a greater number of firms than the case study technique.

Using a South African Secondary School in Kwamashu, Mchunu (2021) explored the engagement of stakeholders and the impacts that it has on the management of change in educational institutions. Four secondary schools located north of Durban were involved in the research project, which focused on ward 136 in KwaMashu Township, which is part of the Magudulela-Gandhi Circuit. Because of the findings, it was discovered that the administration of the school successfully implemented and maintained high levels of stakeholder participation throughout the process of change implementation. It was determined that there were gaps in the context, which indicates that the research should be repeated in local contexts. In addition, there were discoveries of empirical gaps, which brought to light the need to broaden the scope of the evaluation to include service delivery as it is impacted by change management.

British American Investments Company Limited's performance during the study period was investigated by Manya (2020) to ascertain the impact of stakeholder involvement in strategic management. To address the research topics, descriptive statistics were derived from the primary information gathered through an interview framework. According to the results, the organization's performance was much enhanced when stakeholders were included. Several methodological flaws were discovered, one of which was the need to include a greater number of businesses to get a more accurate comparison. The present research also concentrated on service delivery, in contrast to the previous study, which was primarily concerned with performance.

Terer, Mwangi, and Gichuhi (2019) examined the effect of stakeholder participation on the change management approach of the National Police Service of Kenya. They gathered primary data from sixty-five high-ranking officials in Nakuru County through questionnaires, employing a combination of correlational and descriptive survey methods. The findings indicate that stakeholder involvement significantly improved change management, which enhanced service delivery for the company. On the other hand, a contextual gap was discovered: while the research was conducted on the National Police Service, its results may not be relevant to other industries, such as the court or equity banks, owing to the dissimilar change management practices that are used in those other sectors.

Wanyama (2019) used a case study methodology to evaluate the influence that stakeholder participation has on change management at the Kenya Ports Authority (KPA). To gather data, interviews and semi-structured questionnaires were administered to external stakeholders, personnel and individuals in management at KPA. According to the findings of the study, which mostly consisted of content and descriptive analysis of qualitative data, KPA engaged stakeholders in change efforts; however, this

engagement did not occur at all phases of the process. According to the findings of the research, there is a need for more stakeholder engagement, especially during the planning phase, to make the most of their contributions. The need to investigate the connection between the engagement of stakeholders as a component of change management and the consequences that it has on service delivery is one example of the contextual gaps that exist. In addition, there is a need for the research to include a wider variety of factors that are being evaluated.

At KPLC, Aketch (2018) investigated how stakeholders were involved in change management. This study aimed to evaluate the method by which stakeholders were involved in the change management process by using a descriptive study design and interview schedules to gather data. Participation in the piloting phase prior to implementation and active involvement in process development to guarantee successful adjustments were both shown by the outcomes. However, throughout the design phase of the change system, the study discovered that stakeholders, especially staff members, were not involved enough. A lack of background information has brought attention to the requirement of studying how the delivery of service is affected by change management.

Communication Strategy and Service Delivery

According to research by Hasanaj and Manxhari (2020), communication is crucial to effective change management in the Vlora municipality. A descriptive design was used to carry out the investigation. When people can express themselves clearly and accurately, everyone involved benefits. When there is clear communication, there is less room for misunderstandings and mistakes, which ultimately results in more effective and dependable service delivery. Customers are provided with information that is both accurate and up to date on services, changes, or problems when a communication plan that has been thoughtfully created is implemented. The existence of a contextual gap was brought to light, highlighting the need to investigate the influence that change management has on service delivery.

At Unilever (Kenya) Limited, Gachungi (2019) conducted an analysis to determine the influence that communication strategy has on change management policies and procedures. Detailed interviews were conducted with a wide range of respondents, including senior managers, department heads, middle-level managers, and non-management staff members. This was the primary method of data collection. During the process, the research discovered that the communication approach had a substantial impact on change management, namely lowering resistance. The results from the private sector context, on the other hand, may not be relevant to the public sector, such as the Judiciary of Kenya, which was

recognized as a contextual barrier. Furthermore, the implications of the communication strategy on service delivery were not investigated in the research.

Odera and Muendo (2019) conducted research on the elements that influence strategic change management in the public sector, with a particular emphasis on communication as one of these aspects. With the use of a descriptive study methodology and a standardized questionnaire, they gathered information from respondents working in a variety of disciplines. When compared to the other components that were investigated, the findings suggested that communication had the most significant influence. However, even though the study was conducted within the public sector, it did not investigate how communication, which is a component of change management, affects the delivery of services.

Atambo and Momanyi (2016) investigated how employee performance is affected by internal communication as a change management strategy. This research mainly focused on the Kenya Power and Lighting Company in Kenya's South Nyanza Region. Researchers used stratified random selection to choose 30 participants from a pool of 256, representing 30% of the total population. The purpose of this research was to analyse the impact of different types of communication on the efficiency of the Kenya Power and Lighting Company's employees in the South Nyanza Region. It has been discovered. Channels for receiving and responding to input from consumers and workers are often included in communication plans. Effective feedback mechanisms allow organizations to identify and resolve issues quickly, leading to improvements in service quality.

Planning Strategy and Service Delivery

Kharroub and Mansour (2022) investigated how different types of planning affected the standard of services offered by Palestinian communities. The 114 randomly chosen employees of the Jenin Municipality were surveyed to get the main statistics. Using a descriptive technique, the inquiry was conducted. Statistical tools for both descriptive and inferential statistics formed the basis for analysis of the data. According to the findings, service quality is substantially enhanced by prior planning. The study did not focus on planning for change management, even though the SERVQUAL methodology was used to assess service performance. Instead, it concentrated on planning for the business. For another thing, the conclusions of the research could not be as relevant to the situation of commercial banks in a different nation, which would make them less reliable.

Using planning as a change management method, Zhou, Hu, and Shi (2021) investigated whether it leads to enhanced business performance in Chinese publicly traded enterprises. Their study, which included 287

businesses of this kind, found that several planning factors were positively associated with both objective financial success and perceptual innovation indices. However, methodological gaps arise from the study's reliance solely on secondary data, highlighting the need for research incorporating primary data from firms. Additionally, contextual and empirical gaps are noted, emphasizing the necessity for local studies and broader examination of diverse change management strategies.

Jan and Veronika (2020) conducted research to determine how various variables affected the process of change implementation across enterprises in Slovakia. They discovered that the planning approach had a substantial impact on the efficiency of change implementation. Primary data for the study came from questionnaires sent out to employees of various companies as part of the survey methodology. The results showed that preparation was crucial to the success of the shift. The research, on the other hand, did not investigate the impact that the planning strategy had on service delivery, nor did it investigate how the change impacted service delivery both before and after it was implemented.

Planning was shown to have an enormous effect on the success of enterprises in Nigeria, according to Daniel (2019), who investigated how change management impacts company performance. The study focused entirely on secondary data and used a methodology known as a literature review. Keeping the company aligned with the change vision and directing the change management process are both essential, according to the results, which underscore the importance of having a well-developed strategy. This research, however, did not investigate how the planning technique affected the delivery of services. To address this conceptual gap, the present study not only investigates planning strategy in change management but also evaluates the impact that it has on service delivery. Additionally, while Daniel (2019) study relied exclusively on secondary data, the current research uses primary data to provide insights into the equity bank context, which may offer different findings.

Nzioka (2019) conducted a study on the relationship between strategic planning and performance improvement for commercial banks in Kenya. The information for this research was obtained from 43 various commercial banks across the nation and utilized an empirical research method that relied on self-administered surveys. Qualitative methods were used, including statistical procedures like correlation and regression analyses, as well as descriptive statistics. The results show that strategic planning impacts company performance in a statistically meaningful way. However, the study highlights a contextual gap, as it did not explore additional change management variables or assess how these variables, both individually and collectively, impact service delivery.

Conceptual Framework

Figure 1 shows the study's conceptual framework, which shows the interrelation between the independent variable and the dependent variable.

INDEPENDENT VARIABLES

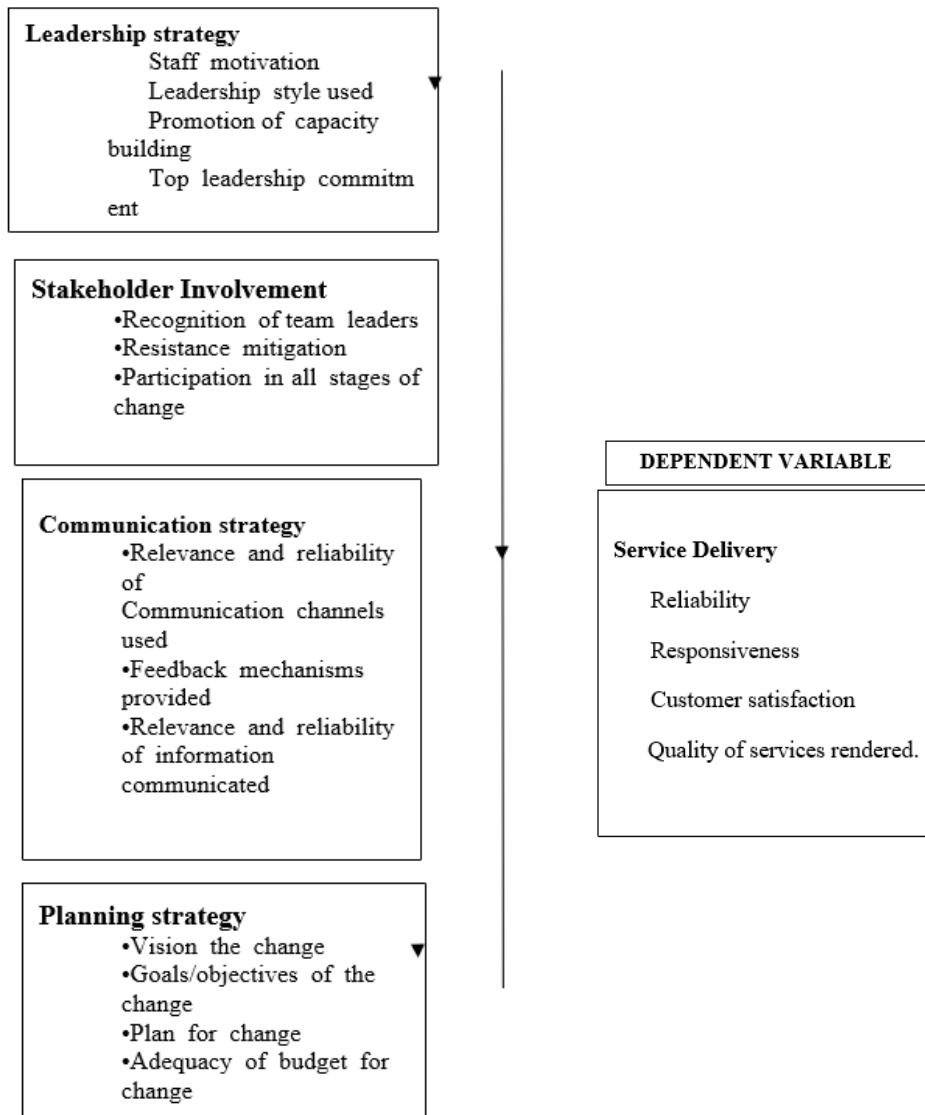


Figure 1: Conceptual Framework

Research Methodology

This study used a descriptive research design. The unit of observation consisted of the seven commercial banks in Kenya, together with the 314 individuals employed by these banks in the areas of finance, credit, marketing, and risk management. The approach of simple random sampling

was used by the researcher to choose the respondents from each stratum. The total number of individuals involved in the study was 176. To find out whether or not the questionnaires are right, comprehensive, and easy to understand, the pilot project distributed 18 questionnaires to bank managers at SBM Bank. The investigation instrument's ultimate dependability was determined using Cronbach's alpha. The Cronbach's coefficient alpha should fall between the range of 0.7 to 1. Following the completion of the descriptive statistical analysis, tables were generated that display the frequency, mean, percentage, and standard deviation distributions. To assess the relationships and the impact of each independent variable on change management strategy, multiple linear regression was employed.

Results and Discussion

Descriptive statistics

Leadership Strategy

The respondents were given a list of statements that described the effect of leadership strategy on service delivery among selected Commercial banks in Nairobi City County, Kenya, to rate them based on their level of agreement. The results obtained are presented as follows.

Table 1: Descriptive statistics on Leadership Strategy

Statements on leadership strategy	M	SD
The leadership team effectively motivates staff to achieve high performance.	3.49	1.509
Leaders use various methods to recognize and reward employee achievements.	3.54	1.460
Top leadership demonstrates a strong commitment to achieving organizational goals.	3.23	1.769
The organization provides adequate training and resources for employees to enhance their skills	3.26	1.739
Leadership prioritizes capacity building as part of its strategic goals	3.75	1.248
The leadership team provides clear direction and support for the organization's vision.	3.84	1.060
Aggregate scores	3.52	1.464

Table 1 shows that a significant majority agreed that; leaders use various methods to recognize and reward employee achievements (M=3.54, SD=1.460), leadership prioritizes capacity building as part of its strategic goals (M=3.75, SD=1.248), the leadership team provides clear direction and support for the organization's vision (M=3.84, SD=1.060). The finding suggests that this focus fosters a culture of continuous improvement and aligns employee development with long-term goals. This result aligns with the research of Green and Smith (2019), who contend that strong leadership is essential for fostering a culture that prioritizes learning and development as vital to organizational success.

Participants in the study had a neutral view on the following statements; the leadership team effectively motivates staff to achieve high performance ($M=3.49$, $SD=1.509$), top leadership demonstrates a strong commitment to achieving organizational goals ($M=3.23$, $SD=1.769$) and that the organization provides adequate training and resources for employees to enhance their skills ($M=3.26$, $SD=1.739$). This is in contrast with Tsai (2021), who notes how transformational leadership contributes to boosting employee performance and satisfaction, which in turn enhances organizational outcomes.

The aggregate mean and standard deviation score of 3.52 and 1.464 respectively, indicate that the respondents agreed on all the statements describing the effect of leadership strategy on service delivery among selected Commercial banks in Nairobi City County, Kenya. The results show that participants in this study recognize the pivotal role of leadership strategies in influencing service delivery within commercial banks in Nairobi City County. The findings align with the results of Thomas (2021), who notes that effective leadership can result in higher employee performance, superior customer service and, ultimately, increased organizational efficiency.

Stakeholder Engagement Strategy

The respondents were given a list of statements that described the effect of stakeholder engagement strategy on service delivery among selected Commercial banks in Nairobi City County, Kenya, to rate them based on their level of agreement. The results obtained are presented as follows.

Table 2: Descriptive Statistics on Stakeholder Engagement Strategy

Statements on stakeholder engagement strategy	M	SD
Recognition of team leaders is effectively practiced.	3.43	1.570
At every point of the transformation, stakeholders are actively engaged.	3.00	2.000
Stakeholders are regularly consulted.	3.51	1.590
During the change management planning process, all important parties are actively engaged.	3.43	1.570
The implementation phase of a change involves the active participation of stakeholders.	3.61	1.389
Stakeholders are informed about the outcomes and results of the change process.	3.84	1.160
Aggregate scores	3.47	1.547

Table 2 shows strong agreement among respondents on two key aspects of change initiatives. First, they agreed on the following statements: stakeholders are regularly consulted ($M=3.51$, $SD=1.590$), the implementation phase of a change involves the active participation of stakeholders ($M=3.61$, $SD=1.389$), and stakeholders are informed about the

outcomes and results of the change process ($M=3.84$, $SD=1.160$). This highlights the importance of open communication and ongoing dialogue to build trust and facilitate smoother transitions. This corresponds with Kenyoru's (2021) research, which examines the wider conversation surrounding organizational change, suggesting that effective transformations are those that emphasize stakeholder relationships and encourage an inclusive atmosphere for dialogue and engagement.

Participants indicated neutral that recognition of team leaders is effectively practiced ($M=3.43$, $SD=1.570$) and that at every point of the transformation, stakeholders are actively engaged ($M=3.00$, $SD=2.000$). This statistical data suggests that there is a notable divergence of opinions within the group. This is consistent with Mlanya (2020), a study that sees varied responses to recognition practices by team leaders. While certain people believe that acknowledgment boosts motivation and job satisfaction, others might see it as trivial or insincere.

The respondents agreed on all the statements describing the effect of stakeholder engagement strategy on service delivery among selected Commercial banks ($M=3.47$, $SD=1.547$). The moderate agreement among respondents on a diverse view on the impact of stakeholder engagement strategies underscores the necessity for commercial banks in Nairobi City County to prioritize these strategies as a means of enhancing service delivery and achieving long-term success in the industry. The results are contrary to the research of Terer, Mwangi and Gichuhi (2019), which supports a participatory method in the banking sector, emphasizing that stakeholder feedback is both appreciated and incorporated into the decision-making processes.

Communication Strategy

The respondents were given a list of statements that described the effect of communication strategy on service delivery among selected Commercial banks in Nairobi City County, Kenya, to rate them based on their level of agreement. The results obtained are presented as follows.

Table 3: Descriptive Statistics on Communication Strategy

Statements on communication strategy	M	SD
Everyone on staff at the bank is kept apprised of the company's internal happenings.	3.50	1.499
To ensure that its employees are well-informed about upcoming changes, the bank employs reliable and relevant communication channels.	3.00	2.000
Sufficient feedback has been provided on the efforts placed into executing the change.	3.10	1.895
Reliable and pertinent information on changes that have been implemented is provided by the bank.	3.55	1.450
In the process of implementing or intending to make any changes, the bank maintains communication with all relevant stakeholders along the process.	3.56	1.439

The communication of the changes that have occurred inside the bank is timely.	3.83	1.169
Aggregate scores	3.42	1.575

Table 3 shows that respondents strongly agree on several points on the bank's communication practices during change initiatives. Everyone on staff at the bank is kept apprised of the company's internal happenings ($M=3.50$, $SD=1.499$), reliable and pertinent information on changes that have been implemented is provided by the bank ($M=3.55$, $SD=1.450$), in the process of implementing or intending to make any changes, the bank maintains communication with all relevant stakeholders along the process ($M=3.56$, $SD=1.439$) and the communication of the changes that have occurred inside the bank is timely ($M=3.83$, $SD=1.169$). This points to a need for improvement in ensuring prompt and correct communications. These results correspond with Gachungi (2019), who notes effective practices in managing organizational change, emphasizing the significance of clear communication for successful change efforts and employee morale.

Participants reached a neutral view that in order to ensure that its employees are well-informed about upcoming changes, the bank employs reliable and relevant communication channels ($M=3.00$, $SD=2.000$) and that sufficient feedback has been provided on the efforts placed into executing the change ($M=3.10$, $SD=1.895$). This finding shows a moderate perception of its effectiveness in helping employees understand their contributions to change initiatives. While there is general agreement on promptness, variability in individual experiences suggests areas for improvement in ensuring consistent updates for all employees. These results disagree with Odera and Muendo (2019), who emphasize the significance of effective communication and feedback in achieving successful organizational change, underscoring that clear and prompt information boosts employee engagement and dedication.

The finding indicates a moderate agreement among respondents about the positive impact of communication strategies on service delivery in selected commercial banks ($M=3.42$, $SD=1.575$). This high mean suggests that most participants view these strategies as significantly beneficial, while the high standard deviation reflects a varying perspective in their opinions, enhancing the reliability of the findings. These findings are consistent with earlier studies by Atambo and Momanyi (2016), highlighting the crucial role of effective communication in enhancing customer satisfaction and service quality within financial institutions. The research further incorporates Hasanaj and Manxhari's (2020) empirical evidence to emphasize that effectively executed communication strategies are essential for enhancing service delivery in commercial banks.

Planning Strategy

The respondents were given a list of statements that described the effect of planning strategy on service delivery among selected Commercial banks in Nairobi City County, Kenya, to rate them based on their level of agreement. The results obtained are presented as follows.

Table 4: Descriptive Statistics on Planning Strategy

Statements on planning strategy	M	SD
There is a distinct plan in place for each change that is implemented inside the financial institution.	3.69	1.310
Both the aims and the objectives of the shift have been articulated in perfect detail.	3.03	1.969
To successfully execute any change, a plan must first be devised	3.88	1.120
During the process of implementing change in the bank, there is sufficient financial allocation available.	3.50	1.500
It is important for workers of the bank to connect their ambitions with the aims of the organization.	3.47	1.529
Change awareness initiatives are conducted to clarify the planned changes.	3.65	1.348
Aggregate score	3.54	1.463

The results indicate that the respondents agreed that; there was a distinct plan in place for each change that is implemented inside the financial institution ($M=3.69$, $SD=1.310$), in order to successfully execute any change, a plan must first be devised ($M=3.88$, $SD=1.120$), during the process of implementing change in the bank, there is sufficient financial allocation available ($M=3.50$, $SD=1.500$) and change awareness initiatives are conducted to clarify the planned changes ($M=3.65$, $SD=1.348$). The findings indicate that this structured approach helps navigate the complexities of operational, policy, or system changes and that these initiatives are crucial for communicating the nature and purpose of modifications, fostering understanding and acceptance among stakeholders. This is significant, as inadequate funding is a common barrier to effective change management. This is in accordance with Kotter's (1996) framework, which highlights the importance of having a clear vision to direct change initiatives, boosting employee involvement.

The results indicate a neutral view that both the aims and the objectives of the shift have been articulated in perfect detail ($M=3.03$, $SD=1.969$) and that it is important for workers of the bank to connect their ambitions with the aims of the organization ($M=3.47$, $SD=1.529$). The finding implies that while some respondents could highlight the importance of careful planning for a smooth transition, others had a differing opinion. These results are contrary to earlier studies highlighting the significance of effective communication and planning in organizational change, which boost employee involvement and promote easier transitions (Smith & Jones, 2020; Brown & Green, 2019).

The respondents agreed on all the statements describing the effect of planning strategy on service delivery among selected Commercial banks ($M=3.54$, $SD=1.463$). The results align with the research by Kharroub and Mansour (2022), which emphasizes how strategic planning promotes innovation and adaptability in financial institutions. With the ongoing evolution of the banking sector, especially due to technological progress and shifting consumer preferences, the skill to successfully plan and implement strategies is becoming more essential.

Service Delivery

The respondents were given a list of statements that described the service delivery among selected Commercial banks in Nairobi City County, Kenya to rate them based on their level of agreement. The results obtained are presented as follows.

Table 5: Descriptive Statistics on Service Delivery

Statements on service delivery	M	SD
Customers are satisfied with the service given to them	3.33	1.608
Recent changes introduced by our organization as a way of responding to customer demands and have fully been implemented	2.09	2.806
Our bank is one of the organizations which have reported good and ever improving service delivery to customers	3.41	2.278
The bank offers reliable services and emphasizes on its clients	2.27	2.599
Customer satisfaction has been increased tremendously due to the new products and services introduced.	3.11	1.881
Service delivery has tremendously improved due to adoption of modern technology	2.67	2.330
Our bank responds quickly to customers' demands	2.90	2.091
Customer complaints are recorded properly and at once responded to improve quality service delivery	2.57	2.430
Our bank product and service quality have improved due to innovations put in place	2.44	2.583
There has been a reduction in administration cost.	3.01	1.773
The bank has been releasing innovative and differentiated services over a period.	2.99	2.078
Aggregate score	2.79	2.223

This finding aligns with previous research indicating customer ambivalence towards banking service delivery ($M=2.79$, $SD=2.223$), suggesting participants are neutral, lacking strong opinions or experiences. The high standard deviation of 2.223 highlights varied responses, with some having positive experiences while others faced significant issues. This neutrality may reflect broader trends in customer satisfaction in banking, where service delivery is crucial for loyalty and retention. It suggests that commercial banks in Nairobi City County have room for improvement. The discovery contradicts Ebongkeng (2021), who stated that when clients

receive precisely what they want, it reflects the establishment's and company's elevated standards. Addressing market demands results in customer satisfaction with the offered services and a favorable inclination towards a specific company or service provider.

Regression Analysis Results

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.883 ^a	.779	.725	0.0754

The analysis reveals a strong correlation between the variables, with an R value of 0.883 indicating a robust relationship between the change management strategies and service delivery among selected Commercial banks in Nairobi City County, Kenya. The R-squared value of 0.779 shows that about 77.9% of the variance in service delivery is explained by the model, which includes leadership strategy, stakeholder engagement strategy, communication strategy and planning strategy. The adjusted R-square value of 0.725 confirms that a significant 27.5% of the variance remains explained even after accounting for the number of predictors. Additionally, the standard error of 0.0754 indicates low prediction error, enhancing the credibility of the findings.

Table 7: Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	501.562	4	125.391	137.816	0.003
Residual	150.124	165	0.9098		
Total	651.686	169			

The ANOVA results show a significant difference among groups, with an F value of 137.816 and a mean square value of 125.391, indicating that factors like leadership strategy, stakeholder engagement strategy, communication strategy and planning strategy influence service delivery among selected Commercial banks in Nairobi City County, Kenya. The significance level of 0.003, well below 0.05, confirms that these differences are statistically significant and not due to chance.

Table 8: Test of Hypothesis

		Unstandardized Coefficients		Standardized Coefficients		
Model		β	Std. Error	Beta	t	Sig.
1	(Constant)	0.501	0.115		4.357	0.003
	Leadership strategy	0.715	0.264	0.0341	2.708	0.002

Stakeholder engagement	0.613	0.109	0.0224	5.624	0.004
Communication strategy	0.714	1.006	0.0442	0.709	0.002
Planning	0.664	0.225	0.3301	2.951	0.003

Test of Hypothesis One

H₀₁: Leadership strategy does not have major influence on service delivery among selected Commercial banks in Nairobi City County, Kenya

A beta value of 0.0341 indicates a positive correlation, meaning that improved leadership effectiveness enhances service quality. The significance value of 0.002 confirms the reliability of these results, suggesting that the relationship is statistically significant and not due to chance. Therefore, the study rejected the hypothesis and concluded that leadership strategy had a significant positive influence on service delivery among selected Commercial banks in Nairobi City County, Kenya. The finding agrees with Thomas (2021), who looked at the telecom and television sectors in Nigeria, namely Airtel Telecommunications Company, to see how change management relates to performance. Change leadership has a substantial impact on company performance, according to research evaluated using a one-way analysis of variance.

H₀₂: Stakeholder engagement strategy does not have a major influence on service delivery among selected Commercial banks in Nairobi City County, Kenya

A beta value of 0.0224 indicates a positive relationship, suggesting that increased stakeholder engagement correlates with improved service performance. The significance value of 0.004 confirms the statistical relevance of these results, indicating that the relationship is statistically significant. Therefore, the study rejected the hypothesis and concluded that stakeholder engagement strategy had a significant positive influence on service delivery among selected Commercial banks in Nairobi City County, Kenya. The finding agrees with Mlanya (2020) research who found that the organization's performance was much enhanced when stakeholders were included.

H₀₃: Communication strategy does not have a major influence on service delivery among selected Commercial banks in Nairobi City County, Kenya

A beta value of 0.0442 indicates a positive relationship between communication efforts and service delivery, suggesting that improved

communication enhances customer experiences and operational efficiency. The significance value of 0.002 confirms the reliability of these results, indicating that the relationship is statistically significant. Therefore, the study rejected the hypothesis and concluded that communication strategy had a significant positive influence on service delivery among selected Commercial banks in Nairobi City County, Kenya. The finding concurs with Odera and Muendo (2019), who conducted research on the elements that influence strategic change management in the public sector, with a particular emphasis on communication as one of these aspects. The findings suggested that communication had the most significant influence.

H₀₄: Planning strategy does not have a major influence on service delivery among selected Commercial banks in Nairobi City County, Kenya

The study found that the planning strategy used by selected commercial banks in Nairobi City County, Kenya, has a beta value of 0.3301, indicating a moderate positive relationship with service delivery. This suggests that improved planning leads to better service quality, supported by a significant value of 0.003, well below the 0.05 threshold. Therefore, the study rejected the hypothesis and concluded that the planning strategy had a significant positive influence on service delivery among selected Commercial banks in Nairobi City County, Kenya. The finding concurs with Jan and Veronika (2020), who conducted research to determine how various variables affected the process of change implementation across enterprises in Slovakia. They discovered that the planning approach had a substantial impact on the efficiency of change implementation.

Conclusion of the Study

The study concludes that effective leadership strategies enhance employee satisfaction and engagement, leading to improved service delivery. Engaged employees are more likely to go above and beyond in their roles, resulting in better customer experiences. Leadership strategies that emphasize customer service can lead to the development of strong customer relationships. Banks that prioritize customer feedback and adapt their services accordingly are more likely to retain clients and attract new ones. Strong leadership can streamline processes and improve operational efficiency, which is critical in the competitive banking sector. Efficient service delivery not only enhances customer satisfaction but also reduces costs for the bank.

Secondly, engaging customers through feedback mechanisms, surveys, and focus groups allows banks to understand their needs and preferences. This information can be used to tailor services, leading to higher customer satisfaction and loyalty. Engaging employees in decision-making

processes and encouraging their input can lead to increased motivation, productivity, and a better understanding of customer needs. Engaging with regulators and understanding their expectations can help banks ensure compliance with legal requirements, thereby avoiding penalties and enhancing their reputation.

Thirdly, effective communication strategies foster better engagement with customers, allowing banks to understand their needs and preferences. This can lead to tailored services that enhance customer satisfaction. Clear and concise communication helps in disseminating important information regarding new products, services, and changes in policies. This transparency builds trust and loyalty among customers. Establishing channels for customer feedback enables banks to identify areas for improvement. Regularly soliciting and acting on feedback can enhance service quality and customer experience.

Fourthly, the study concludes that planning strategy aids in the optimal allocation of resources, including human, financial, and technological resources. An effective planning strategy incorporates risk assessment and management strategies and encourages banks to embrace innovation and adopt new technologies. Banks that engage in strategic planning are better equipped to understand customer expectations and preferences. By conducting market research and customer feedback analysis, banks can tailor their services to meet the specific needs of their clientele.

Recommendations of the Study

To start with, there is a need for banks to develop systems for collecting and analysing customer feedback to understand their needs and expectations. This can include surveys, focus groups, and suggestion boxes. Establish clear KPIs related to service delivery, customer satisfaction, and employee engagement. Regularly review these metrics to assess performance and identify areas for improvement. Encourage leaders to adopt agile methodologies that allow for quick decision-making and adaptability in response to changing market conditions and customer needs. Ensure that the bank's values and vision are clearly communicated and embraced by all employees. Leaders should model these values in their daily interactions.

Secondly, banks should regularly gather feedback from customers, employees, and other stakeholders to understand their needs and expectations. Utilize various communication platforms (social media, mobile apps, email, and in-branch interactions) to reach stakeholders effectively. Implement user-friendly mobile and online banking platforms that allow for seamless interaction and service delivery. Involve stakeholders in CSR initiatives that address local community needs, thereby enhancing the bank's reputation and stakeholder loyalty.

Thirdly, banks should recognize the various stakeholders involved, including customers, employees, regulators, and community members. Utilize platforms like Facebook, Twitter, and Instagram to share updates, respond to customer inquiries, and promote services. Develop user-friendly mobile apps that provide real-time information about services, promotions, and customer support. Implement regular surveys to gather customer feedback on service delivery and communication effectiveness. Conduct regular training sessions for employees on effective communication skills, customer service, and the importance of clear messaging.

Lastly, banks should conduct regular surveys and focus groups to understand customer needs, preferences, and pain points. This data can inform service offerings and improve customer satisfaction. Invest in mobile banking applications and online platforms that enhance customer convenience. Ensure these platforms are user-friendly and secure. Regularly train staff on customer service skills, product knowledge, and the use of new technologies. This ensures that employees are well-equipped to meet customer needs.

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