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**EFFECT OF BUSINESS REALIGNMENT PRACTICES ON SERVICE  
DELIVERY IN CO-OPERATIVE BANK, KIMILILI BRANCH**

**HELLEN ATIENO ABOK**

**Jomo Kenyatta University of Agriculture and Technology**

Dr. William Sakataka (PhD)

**Jomo Kenyatta University of Agriculture and Technology**

Mr. Robert Wamalwa Wandera

**Jomo Kenyatta University of Agriculture and Technology**

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## ABSTRACT

In today's fast-moving world, change has become a way of life. However, alongside change we must also consider efficiency and effectiveness, which leads to the question: How do we improve if things are always changing in a strategic manner? Organizations must balance management of their current service offerings with a provision for future strategic changes. A commitment to an ongoing strategic business re-alignment practice will yield results in the long term more consistently. The objectives of this study were; (i) To establish/examine service delivery practices and policies by Co-operative Bank, (ii) To identify the level of relationship between strategic service delivery and customer retention, and (iii) To assess optional strategic customer satisfaction strategies to enhance customer retention. The study adopted descriptive research design to support and meet the research objectives. The study employed a questionnaire with both structured and semi-structured questions in relation to the study objectives as a key instrument for primary data collection. Both quantitative and qualitative data analysis method was used. Qualitative data was collected from the open-ended responses from the respondents and thereafter analyzed using content analysis and SPSS. The study found out that corporate governance, strategic customer retention, outsourcing and quality affect Business Realignment Practices on Service Delivery in Co-operative Bank-Kimilili Branch. The study recommends that policy and practice for business realignment strategies should be carefully evaluated and the results of that evaluation fed back into improved approaches.

**Keywords:** *customer satisfaction, customer retention, service delivery and strategic business re-alignment*

## INTRODUCTION

Consumers all over the world have become more quality conscious, resulting in an increased customer demand for higher quality service. Service operations worldwide are affected by this new wave of quality awareness and emphasis (Lee 2004). This makes it imperative for service-based companies like the banks to provide excellent services to their customers in order to have sustainable competitive advantage, especially in the current trend of trade liberalization and globalization.

High patronage of services depends on the satisfaction customers derive from a service. Sales are directly related to customer satisfaction; sales increase requires improvement in the quality of service delivery to encourage continuous patronage. Generally, it is believed that services which continuously and consistently delight customers make them happy and satisfied. In such situation, they become loyal customers and will continue to demand the service which in turn will result in profit and growth of an organization (Summers, 2009).. As a consequence, there is a shift in quality focus from the original producers' point of view, which goes under different names such as "service-based quality" (Garvin, 2008), "objective and subjective quality" (Shewhart, 2009 cited in Summers 2010), and "operations management quality" (Steenkamp, 2009) towards the customers' base quality, recognizing quality as a subjective matter (Summers, 2009). Subjective quality has received much preference and attention, especially in free-market economies (Kondo, 2010), so as to win customers.

According to Saravan and Rao (2007), service quality remains critical in the service industries, as businesses strive to maintain a competitive advantage in the marketplace and achieving customer satisfaction. Financial services, particularly banks, compete in the marketplace with generally undifferentiated products, making quality a primary competitive weapon (Stafford, 1996). Literature has proven that providing quality service delivery to customers retains them, attracts new ones, enhances corporate image, lead to positive referral by word of mouth, and above all guarantees survival and profitability (Negi, 2009; Ladhari, 2009).

Despite the criticality of service quality to businesses, measuring service quality poses difficulties to service providers, because of the unique characteristics of services: intangibility, heterogeneity, inseparability and perishability (Bateson, 2005; Douglas & Connor, 2003). In view of this, services require a distinct framework for quality explication and measurement.

Co-operative Bank of Kenya Limited started providing banking service to the public in 1965, thereby setting the pace for banking generally in the country. Co-operative Bank of Kenya Limited is a limited liability company incorporated under the Kenyan Banking Act CAP. 488, and licensed by the Central Bank to provide banking services to the public. The Bank was initially registered under the Co-operative Societies Act at the time of its' founding in 1965. The banking license was granted in 1968. This

status was retained up to and until June 27th 2008 when the Bank's Special General Meeting resolved to incorporate under the Companies Act with a view to complying with the requirements for listing on the Nairobi Stock Exchange (NSE). Co-operative Bank of Kenya Ltd. was incorporated in June 2008 and was certified to commence business. The Bank provides advisory and financial services to a substantial and diversified client base, including Kenyan government, corporations, financial institutions and high net worth individuals (<http://www.co-opbank.co.ke//business>). Among the financial services provided by Co-operative Bank of Kenya include: Domestic and International Banking Operations for Corporate Customers, Small & Medium Enterprises (SMEs) and, High Net-worth Individuals and Treasury Services (<http://www.co-opbank.co.ke/>). In order to ensure that the Bank's services give its customers the maximum satisfaction, Co-operative Bank of Kenya Ltd maintains high ethical standards in all its internal and external relationships. This is guided by the principle that service quality of the Bank is determined by customers. The Bank exhibits professionalism, fairness and equity in all dealings. The Bank has in place customer service unit where all grievances are channeled for redress. Therefore the purpose of the study will to look into the effect of business realignment to enhance service delivery at the co-operative bank.

Business realignments consists of firms developing new products or new production processes to better perform their operations, in which case the new products could be based on the new processes (Tufano, 2002; Lawrence, 2010). In the financial services industry, innovation is viewed as the act of creating and popularizing new financial instruments, technologies, institutions and markets, which facilitate access to information, trading and means of payment (Solans, 2003). Lerner (2002) argues that innovations are not just critical for firms in the financial services industry, but also affect other companies; for instance, enabling them to raise capital in larger amounts and at a lower cost than they could otherwise and that innovation is an important phenomenon in any sector of a modern economy.

According to Nofie (2011), innovation in the finance sector is the arrival of a new or better product and/or a process that lowers the cost of producing existing financial services. Akamavi (2005) also notes that innovation in the financial services sector has led to recent fundamental changes including deregulation, increasing competition, higher cost of developing new products and the rapid pace of technological innovation, more demanding customers and consolidation of corporations.

### **Statement of the Problem.**

Business alignment to service delivery is basically about motivating employees to understand the organizational strategy and how it should affect what they do. A company's executive must manage operational programs in a way that empowers individuals to take ownership of the strategic objectives. They must proactively monitor the company's progress toward incremental milestones and alert stakeholders

to unexpected outcomes, and they must measure operational performance in a way that clearly identifies both problems and areas for growth (Slack and Lewis, 2012).

In the past few years, the Information communication and Technology sector has emerged as a steadily growing contributor to the Kenyan economy. Since 2000, the sector has outperformed all other players in the Kenyan economy, growing on average by approximately 20% annually (World Bank Economic Update, 2010).

A number of studies related to competitive business alignment strategies have been done in Kenya these include: Ochako(2007), who investigated the strategic issue management practices by banks companies operating in Kenya: a case of KCB limited. It established that in response to competitive environment, KCB adopted the 3 porter's generic strategies among others; and Muthangya (2007), who performed a study on strategic response to competitive environment: A case of Postbank. It established that in response to competitive environment, Postbank adopted the three Porter's generic strategies; Olunga (2007), response of Postbank limited to changes in the financial services sector in Kenya. The study established that Postbank responded to the changes by investing in new market driven products and adoption of the most appropriate distribution channels; Rumba (2008), strategic responses by mobile phone companies in Kenya to environmental changes, among which are cost leadership and differentiation.

Little research has been done on alignment of business alignment strategy to service delivery in Kenya. The limited research that has been undertaken is deeply rooted in the business sector and relates to the strategy development process. Furthermore, little or no research has been undertaken on the challenges that firms experience in business alignment strategy to service delivery. For instance, Abdullahi (2000) did a study on the strategic responses by Kenyan insurance companies following liberalization. Njau (2000) did a study on the strategic responses by firms facing competitive conditions and focused his study on East African Breweries Limited. Kandie (2001) focused on Telkom Kenya Ltd, Goro (2003) focused on the banks while Kiptugen (2003) focused on the Kenya Commercial Bank.

The emerging situation of lack of continuous training, benchmarking calls for the assessment of service delivery in relation to customer expectation and service performance to help Co-operative Bank of Kenya to improve its service delivery and enhance satisfaction so as to ensure customer retention.

## **LITERATURE REVIEW**

Corporate Governance involves the formulation of strategies, setting goals and objectives, planning and implementing the plans; and using control systems for monitoring feedback and taking corrective actions (.Dale,2014)

Corporate Governance is very important for the successful implementation of service delivery practices in an organization. According to Hackman and Wagenman (2005) quality is viewed as ultimately and inescapably the responsibility of Corporate Governance management create the organizations systems that determine how products and services are produced, the quality improvement process must begin with management's own commitment to service delivery. Pheny and Teo (2013) also observed that management must communicate service delivery to the entire organization to create awareness, interest, desire and action. They should provide the vision of where the organization is going with its quality efforts and create a cultural change within the organization. Pheny and Teo (2013) noted that top management should demonstrate commitment to service delivery by; Becoming the first set of recipients of training in the philosophies and methods of service delivery, imparting training to others, establishing customer satisfaction as their basic policy and determining the long term goals and establishing service delivery vision for the future and personally communicating.

Additionally corporate governance generateenthusiasm for service delivery activities in enforcing code of conduct, providing opportunities to subordinates to grow in their area of work, delegating authority to subordinates to make them more responsible, incorporating service delivery programmes in the organizations overall strategy, reorganize employees for quality achievements and demonstrating by both words and actions that quality is number one operating priority of the organization.(Pheny and Teo ,2008)

Fryer (2012) proposes a set of performance measures as a tool to help managers identify the actions needed to provide customers with products that are superior to the competitors. This set comprises performance measures for cost, quality and responsiveness. Responsiveness is seen as the ability of a department within a firm to respond to changes in customer needs or in market conditions. The retention of customers' in service delivery dimension refers to the willingness of the company to help its customers in providing them with a good quality and fast service Fryer (2012). When a customer requests for service, they expect an appropriate convenient and fast response. Responsiveness is the willingness to serve customers promptly Parasuraman et al. (2006). Retention refers to the process of taking action quickly to meet the specific needs of customers. It means keeping customers informed about ongoing activity to meet their requests and giving them a sense that fulfilling their requests is important. Customers can be quite tolerant as long as they believe the customer service staff is doing the best they can to help and if they have information about the status of their request.

Customer Retention is very important because if it provides customers with what they need in a timely fashion, they will be satisfied (Siegel, 2008) Replying to a customer request promptly is a good example of responsiveness. Typically, responsiveness is the second most critical aspect of services to customers (Lovelock, 2011). Being responsive involves circumventing customers waiting for no apparent reason Seth et

al. (2006). If customers see that the service provider is willing to help, they will feel that the service provider is concerned about responding to their needs, and in turn respond to them by staying loyal (O'Neill & Palmer, 2010).

Gaining the customer's trust is very important for a service provider in order to reduce the customer's perceived level of risk ex ante (Jain & Gupta (2014). Since consumers cannot see the outcomes of their service encounter ahead of time, they will judge a service provider based on cues that they encounter as they shop. For example, a consumer who may encounter a brochure with grammatically incorrect language may well lose confidence in the ability of that service provider to deliver the necessary services in a flawless manner O'Neill & Palmer (2010).

As organizations adopt a global business services model, executives are realizing that administrative costs are already low, but the allocation of administrative spend is suboptimal –too much of it is simply being spent in the wrong and fragmented ways Kleinschmidt, (2013). Moreover, executives are struggling to advance functional capabilities to drive corporate strategies, and traditional outsourcing simply has not delivered these outcomes (Davila et al, 2006). As noted earlier, while 46 percent of organizations have effectively reduced operating costs through outsourcing, other than meeting compliance and regulatory requirements they have only somewhat effectively received other benefits of outsourcing. Whatever motives enterprises have when they adopt shared services or outsourcing, the first critical metric they must reach is to save the money they had intended at the onset of the initiative Bauer et al., (2005).

These cost savings targets are being met and being met well, with over 95 percent of current outsourcing clients viewing their engagements as effective for reducing their operating costs.

Half of them are very pleased with their cost-reduction progress, and the other half sees their progress as “somewhat effective”. However, that is pretty much, where the good news tapers off, as the rest of the business benefits are relatively modest (Fisher, 2007).

In the process of reevaluating allocation of spend and making new technology/business process decisions, organizations are running into a hodgepodge of uncoordinated, suboptimal outsourcing and shared services decisions to which their disparate businesses and functions have previously committed(Hinton, & Schaeffer, 2010).

## METHODOLOGY

The study adopted descriptions solely research design to support and meet the research objectives. This study targets all employees of the Kimilili branch, targeting (1) top level manager, (2) middle level managers and (3) low level management staff from each of the department. The target population of the branch therefore comprised 40 staff stratified in the three levels of management i.e. top, middle and low level management.

### Table Sample Population

Category	Target (N)	Sample ratio 100%	Sample Size (n)
Top level management	5	100	5
Middle level management	10	100	10
Low level management	25	100	25
Total	40	100	40

### Data Collection Tools and Methods

The study employed a questionnaire with both structured and semi-structured questions in relation to the study objectives as a key instrument for primary data collection. Both quantitative and qualitative data analysis method was used. Qualitative data was collected from the open-ended responses from the respondents and thereafter it was analyzed using content analysis and SPSS. Quantitative data from the questionnaires was presented in the form of frequencies, means and Standard deviations were appropriate statistical tools as they show the distribution against each of the variable under investigation.

## DATA ANALYSIS AND INTERPRETATION

### Regression Analysis

In addition, the researcher conducted a linear multiple regression analysis so as to test the relationship among variables (independent) on the sustainable business realignment strategies practices. The researcher applied the statistical package for social sciences (SPSS) to code, enter and compute the measurements of the multiple regressions for the study.

### Table 4. 5: Model Summary



Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 <sup>a</sup>	.881	.133	.3295

**Source: Research, 2014**

The adjusted R<sup>2</sup> is the coefficient of determination. This value explains how sustainable business realignment strategies practices varied with corporate governance policies, strategic Outsourcing , service quality and customer satisfaction. The four independent variables that were studied, explain 89% of the sustainable business realignment strategies practices and organizational performance as represented by the R<sup>2</sup>. This therefore means that other factors not studied in this research contribute 11% of the sustainable business realignment strategies giving room for further research to investigate the other factors (11%) that affect sustainable business realignment strategies implementation.

**Table 4. 6: ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.534	5	2.868	52.410	.0072
	Residual	186.555	27	2.139		
	Total	198.089	32			

According to Mugenda & Mugenda, 2003, ANOVA is a data analysis procedure that is used to determine whether there are significant differences between two or more groups or samples at a selected probability level. An independent variable is said to be a significant predictor of the dependent variable if the absolute t-value of the regression coefficient associated with that independent variable is greater than the absolute critical t-value. The regression analysis also yields an F-statistic where if the calculated F-value is greater than the critical or tabled F-value, the prediction will be rejected. In this study, the significance value is .0073 which is less than 0.05 thus the model is statistically significant in predicting corporate governance policies , strategic Outsourcing , service quality and customer satisfaction . The F critical at 5% level of significance was 3.23. Since F calculated is greater than the F critical (value = 52.400), this shows that the overall model was significant.

**Table 4. 7: Coefficient of determination**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.757	1.033		0.787	0.255
	corporate governance policies	0.554	0.107	0.159	1.091	0.002
	strategic Outsourcing	0.879	0.139	0.085	0.687	0.005
	service quality	0.568	0.097	0.145	0.97	0.013
	customer satisfaction	0.685	0.069	0.210	0.349	0.032

The researcher conducted a multiple regression analysis so as to determine the relationship between sustainable business realignment strategies implementation and the four variables. As per the SPSS generated table above, the equation ( $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$ ) becomes:

As per the SPSS generated the established regression equation was:

$$Y = 3.757 + 0.554 X_1 + 0.879 X_2 + 0.568 X_3 + 0.685 X_4 + \varepsilon \text{ where:}$$

Y = sustainable business realignment strategies on service delivery

X1 = corporate governance policies

X2 = strategic Outsourcing

X3= service quality

X4= customer satisfaction

$\varepsilon$  = the error

According to the regression equation established, taking all factors into account (corporate governance policies, strategic Outsourcing, service quality and customer satisfaction ) constant at zero, sustainable business realignment strategies on organizational performance will be 3.757. The data findings analyzed also show that taking all other independent variables at zero, a unit increase in corporate governance policies will lead to a 0.754 increase in sustainable business realignment strategies implementation; a unit increase in strategic Outsourcing will lead to a 0.879 increase in business realignment strategies practices, a unit increase in service quality will lead

to a 0.568 increase in business realignment strategies on organizational performance and a unit increase in customer satisfaction will lead to a 0.685 increase in sustainable business realignment strategies on organizational performance. This infers that strategic Outsourcing contribute more to the sustainable business realignment strategies on organizational performance followed by the corporate governance policies .

At 5% level of significance and 95% level of confidence, corporate governance policies had a 0.002 level of significance; strategic Outsourcing showed a 0.005 level of significant, service quality showed a 0.013 level of significant, customer satisfaction had a 0.032 level of significant, and hence the most significant factor is strategic Outsourcing.

## **Summary of the Findings**

### **Corporate governance policies**

The study found that majority of the respondents agreed that Corporate governance policies contribute to sustainable business realignment strategies in the firm through the advertisements and meetings of the stake holders while a few of the respondents were not for the opinion that corporate governance policies contribute to sustainable business realignment strategies in the firm. The found that corporate governance policies contributed to sustainable business realignment strategies practices in the firm.

### **Strategic Outsourcing**

The study found that strategic outsourcing contributed to sustainable business realignment strategies in the organization. According to the findings, 80% of the respondents indicated that strategic outsourcing contributed to sustainable business realignment strategies in the organization while 20% of them indicated that strategic outsourcing does not contribute to sustainable business realignment strategies in the organization. According to the findings, 40% of the respondents indicated that strategic outsourcing contributed to sustainable business realignment strategies in the organization, 28% of the respondents indicated that strategic outsourcing contribute to sustainable business realignment strategies in the organization, 21% of the respondents indicated that strategic outsourcing contribute to sustainable business realignment strategies in the organization to a moderate extent, 4% of the respondents indicated that strategic outsourcing contributed to sustainable business realignment strategies in the organization to a great extent while only 2% of the respondents indicated that strategic outsourcing contributed to sustainable business realignment strategies in the organization at a great extent.

### **Service quality**

The study found that Sixty four percent (64%) of the respondents felt that Service quality contribute to sustainable business realignment strategies practices in the organization while 36% of them were of the opinion that Service quality does not

affect contribute to sustainable business realignment strategies practices in the organization. The study also found out that Service quality contributes to sustainable business realignment strategies practices in the organization, 36% of the respondents indicated that Service quality contributes to sustainable business realignment strategies practices in the organization to a great extent, 27% to a very great extent, 24% to a moderate extent, 7% that it did not at all affect sustainable business realignment strategies practices, while only 6% indicated that Service quality contributes to sustainable business realignment strategies practices in the organization to a little extent.

The study established 35% of the respondents argued that service quality factors influence sustainable business realignment strategies practices in the organization, 30% of the respondents indicated that service quality factors influence sustainable business realignment strategies practices in the organization, 14% of the respondents indicated that service quality factors influence sustainable business realignment strategies practices in the organization, 11% of the respondents indicated that service quality factors influence sustainable business realignment strategies practices in the organization, while only 9% of the respondents indicated that service quality factors influence sustainable business realignment strategies practices in the organization.

### **Customer satisfaction**

The study established that organizational customer satisfaction contributed to sustainable business realignment strategies in the organization, 67% of the respondents indicated that the organizational customer satisfaction contributed to sustainable business realignment strategies in the organization while only 33% of the respondents indicated that the organizational customer satisfaction do not contribute to sustainable business realignment strategies in the organization. From the study findings, 31% of the respondents indicated that customer satisfaction contribute to sustainable business realignment strategies in the organization to a very great extent, 29% of the respondents indicated customer satisfaction contribute to sustainable business realignment strategies in the organization to a great extent, 26% of the respondents indicated that customer satisfaction contribute to sustainable business realignment strategies in the organization to a moderate extent, 12% of the respondents indicated that customer satisfaction contribute to sustainable business realignment strategies in the organization to a little extent while only 4% of the respondents indicated that customer satisfaction did not contribute to sustainable business realignment strategies in the organization at all.

### **Conclusions**

From the study findings it can be concluded that corporate governance policies contribute to sustainable business realignment in. The study also conclude that the firm strategic outsourcing contributed greatly to sustainable business realignment strategies in the organization. According to the findings, majority respondents

indicated that strategic outsourcing contributes to sustainable business realignment strategies in the organization at a great extent.

The study also concludes that service quality contributes to sustainable business realignment strategies practices in the organization. It is also concluded that service quality contributes to sustainable business realignment strategies practices in the organization, since majority of the respondents indicated that Service quality contributes to sustainable business realignment strategies practices in the organization to a great extent. The study also concludes that service quality factors influence sustainable business realignment strategies practices in the organization.

Finally, from the study findings it can be concluded that organizational customer satisfaction contributed to sustainable business realignment strategies in the organization, organizational customer satisfaction contributed to sustainable business realignment strategies in the organization. From the study findings, it can be that customer satisfaction contributes to sustainable business realignment.

### **Recommendations for policy and practice**

Policy and practice for business realignment strategies should be carefully evaluated and the results of that evaluation fed back into improved approaches. It is important that the evaluation considers the full range of costs and benefits. The organisation should have sufficient special techno-economic knowledge and openness to new, effective methods when assessing tenders for business realignment strategies implementation. Staffs should be equipped with the specific skills and competencies needed to design and manage contracts (including the associated training, after-sales service and Employ human resources with specific training and equipment for performing functional and environmental tests in order to be able to accept the end product and verify performance.

Business realignment strategies initiatives appear to be instrumental for improving service delivery, by harmonizing operations, launching co-ordination initiatives, setting standards and building skills. As such, the management of the Co-operative bank should adopt business realignment strategies initiatives. However, the main focus of business realignment strategies is to produce cost savings.

The firm should create supporting structures of expertise with the help of public authorities that have R&D-review as core business and Introduce clear incentives to private authorities by stating that 80% percent of the total volume of business realignments should be implemented. In this manner, business realignment strategies can become a strategic issue for the Co-operative bank Ltd.

On financing investment, the Co-operative Bank should adopt new financing methods to save costs, to improve customer relationships, business processes and performance, and to open new business opportunities. It might also help the organisation to respond

better to existing challenges and improve the anticipation of future developments in business realignments.

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