

Influence of Recruitment Practices on Employee Job Performance in Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya

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Abstract

Employee job performance remains central to service quality, operational reliability, and organizational sustainability in Kenya's public transport sector. Matatu Savings and Credit Cooperative Organizations continue to experience performance inconsistencies linked to workforce quality, informal hiring procedures, and employee-job mismatch. This study examined the influence of recruitment practices on employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya. The study was anchored on Person-Job Fit Theory and supported by Human Capital Theory. A positivist research philosophy and descriptive-correlational design were adopted. The target population comprised 1,669 drivers, stage clerks, and management officials, from which 323 respondents were sampled using stratified and simple random sampling. Structured questionnaires generated 299 valid responses. Data were analyzed using descriptive statistics, Pearson correlation, and simple linear regression. Findings showed that recruitment practices had a positive and statistically significant influence on employee job performance ($r = .830$, $R^2 = .688$, $\beta = .830$, $t = 25.604$, $p = .000$). The study concluded that equitable, transparent, merit-based, and competency-oriented recruitment enhances employee job performance. It recommended structured recruitment procedures, clear selection criteria, competency-based assessment, and merit-based hiring to improve workforce quality and service delivery.

Keywords: *Recruitment practices, employee job performance, merit-based hiring, person-job fit, Matatu SACCOs, Meru County*

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1. Introduction

Employee job performance remains a major concern in service-based organizations because it determines the extent to which employees complete assigned duties accurately, consistently, and within expected timelines (Armstrong & Taylor, 2023; Dessler, 2022). In the public transport sector, employee performance directly influences service reliability, passenger satisfaction, safety compliance, revenue continuity, and the reputation of transport organizations (Chepkiyeng & Kalai, 2021; Muturi, 2022). Matatu Savings and Credit Cooperative Organizations play an important role in Kenya's transport system by providing an organized structure for coordinating vehicles, drivers, stage clerks, supervisors, and management officials involved in daily mobility services (Chepkiyeng & Kalai, 2021; Muturi, 2022). Therefore, employee job performance within Matatu SACCOs is not only an internal

human resource management concern but also a service-delivery issue, as weak performance may affect commuters, vehicle owners, regulators, and the wider local economy (Armstrong & Taylor, 2023; Dessler, 2022; Muturi, 2022).

Recruitment practices are among the earliest human resource management interventions through which organizations influence employees' job performance (Armstrong & Taylor, 2023; Dessler, 2022). Recruitment determines which employees enter an organization, the competencies they possess, their suitability for assigned duties, and the extent to which they meet specific job requirements (Boxall et al., 2021; Dessler, 2022). When recruitment is equitable, transparent, and guided by clear selection criteria, organizations are more likely to attract employees whose skills and qualifications match operational needs (Armstrong & Taylor, 2023; Boxall et al., 2021). In contrast, informal or non-merit-based recruitment may contribute to poor person-job fit, weak accountability, low service standards, and recurring employee performance challenges (Dessler, 2022; Werner & DeSimone, 2021). Recruitment is therefore particularly important in Matatu SACCOs because employees work in demanding transport environments that require discipline, customer service skills, time management, regulatory awareness, and practical knowledge of transport operations (Chepkinyeng & Kalai, 2021; Muturi, 2022).

In Meru County, Matatu SACCOs serve diverse routes and connect households, markets, schools, workplaces, health facilities, and public service points (Chepkinyeng & Kalai, 2021; Muturi, 2022). Their performance depends significantly on the quality of drivers, stage clerks, supervisors, and SACCO officials who interact with passengers, coordinate vehicle movement, manage schedules, and enforce operational procedures (Armstrong & Taylor, 2023; Dessler, 2022). Although SACCO formalization has strengthened coordination and accountability within the transport sector, concerns remain regarding inconsistent employee conduct, varying service standards, delays in task completion, irregular adherence to work schedules, and uneven customer handling (Chepkinyeng & Kalai, 2021; Muturi, 2022). These concerns justify examining recruitment systems through which employees are identified, selected, and placed in transport-related roles (Boxall et al., 2021; Werner & DeSimone, 2021).

1.1 Problem Statement

In well-structured transport systems, employee job performance is strengthened through formal human resource practices and regulatory oversight, where structured recruitment improves job fit, enhances workforce quality, and supports consistent service delivery (Armstrong & Taylor, 2023; Mensah & Appiah, 2022). However, employee job performance in Kenya's Matatu transport sector remains inconsistent despite existing regulatory guidelines and efforts to improve workforce management (Kariuki & Njoroge, 2024; Mwangi et al., 2023). Many Matatu SACCOs continue to operate under informal employment arrangements characterized by weak human resource systems, non-standardized recruitment procedures, limited accountability, and uneven enforcement of government regulations, which contribute to inefficiencies and poor service delivery (Kariuki & Njoroge, 2024; Mwangi et al., 2023).

Recruitment is a critical concern because it determines whether employees possess the skills, qualifications, discipline, and job fit required for effective transport operations (Armstrong & Taylor, 2023; Jackson et al., 2022). Where recruitment is not guided by clear criteria and merit-based selection, SACCOs may engage employees who lack the competencies needed for punctuality, customer handling, adherence to operational standards, and reliable service delivery (Kariuki & Njoroge, 2024; World Bank, 2021). Evidence from informal transport systems shows that weak workforce management practices are associated with reduced

productivity, inconsistent service quality, and poor adherence to operational standards (Jackson et al., 2022; World Bank, 2021).

Although previous studies have examined human resource practices and regulatory frameworks, many have treated them independently, with limited attention to recruitment practices within Matatu SACCOs and their influence on employee job performance (Omondi & Wanjala, 2022; Kilonzo et al., 2023). This creates an empirical and contextual gap because the Matatu sector operates through route-based services, close passenger interaction, regulatory pressure, and mixed formal-informal employment arrangements (Kariuki & Njoroge, 2024; Wanyonyi et al., 2024). Therefore, this study examined the influence of recruitment practices on employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya.

1.2 Research Objective

To examine the effect of recruitment practices on employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya.

1.3 Research Hypothesis

H01: Recruitment practices do not significantly influence employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya.

2. Literature Review

2.1 Theoretical Review

Person-Job Fit Theory provided the main theoretical foundation for the study because it explains how alignment between employee characteristics and job requirements influences work outcomes (Kristof-Brown et al., 2005; Sekiguchi & Huber, 2021). The theory holds that employee performance improves when an individual's knowledge, skills, abilities, values, and work attitudes correspond with the tasks, responsibilities, and expectations of a specific position (Cable & DeRue, 2002; Kristof-Brown et al., 2005). In recruitment, person-job fit is achieved when selection procedures identify candidates whose competencies match the job's technical and behavioral demands (Armstrong & Taylor, 2023; Dessler, 2022). In Matatu SACCOs, this implies that drivers should possess driving competence, route knowledge, safety awareness, customer service skills, discipline, and capacity to comply with SACCO procedures, while stage clerks and officials require communication, coordination, honesty, and operational awareness (Kariuki & Njoroge, 2024; Muturi, 2022). The theory therefore supports the expectation that recruitment practices influence employee job performance by improving the fit between employees and transport-related roles (Boxall et al., 2021; Kristof-Brown et al., 2005).

Human Capital Theory further supported the study by viewing employees' knowledge, skills, abilities, experience, and work-related competencies as productive assets that contribute to organizational performance (Becker, 1993; Armstrong & Taylor, 2023). From this perspective, recruitment enables organizations to acquire human capital from the labour market before training, supervision, or performance management interventions are introduced (Dessler, 2022; Werner & DeSimone, 2021). The quality of recruitment, therefore, determines the initial competence level available to the organization and influences how effectively employees perform their assigned duties (Boxall et al., 2021). In Matatu SACCOs, employees with stronger human capital are more likely to observe schedules, complete duties, handle customers professionally, follow operational standards, and support consistent service delivery (Kariuki & Njoroge, 2024; Mwangi et al., 2023). Thus, recruitment is a strategic investment in

workforce quality rather than a routine administrative function (Armstrong & Taylor, 2023; Dessler, 2022).

2.2 Empirical Review

Empirical literature shows that recruitment practices influence employee and organizational outcomes by improving workforce competence, reducing person-job mismatch, and strengthening alignment between employee capabilities and job expectations (Dessler, 2022; Kristof-Brown et al., 2005). Effective recruitment systems are commonly characterized by clear job descriptions, transparent communication of vacancies, objective shortlisting, structured assessment procedures, and final selection based on job-related criteria (Boxall et al., 2021; Werner & DeSimone, 2021). These practices enhance fairness and increase the likelihood of selecting employees whose skills, qualifications, and work attitudes support effective job performance (Cable & DeRue, 2002; Kristof-Brown et al., 2005). In service organizations, recruitment quality is especially important because employees interact directly with customers and influence service quality, customer satisfaction, institutional reputation, and operational outcomes (Armstrong & Taylor, 2023). Poor recruitment decisions may therefore contribute to service failures, customer complaints, low productivity, weak accountability, and increased supervisory burden (Boxall et al., 2021).

In transport-related organizations, recruitment assumes additional importance because employees operate in environments where errors, indiscipline, weak communication, and poor accountability can affect operational efficiency, passenger confidence, and service reliability (Mensah & Appiah, 2022; World Bank, 2021). Drivers are expected to combine technical competence with safety awareness, discipline, customer sensitivity, patience, route knowledge, and compliance with operational and regulatory requirements (Kariuki & Njoroge, 2024; Muturi, 2022). Stage clerks and supervisors must coordinate passengers, vehicles, schedules, and revenue-related activities under pressure, while SACCO officials are expected to interpret rules, communicate expectations, maintain records, and enforce administrative discipline (Mwangi et al., 2023; Wanyonyi et al., 2024). Recruitment systems that do not assess these job-related attributes may weaken Matatu SACCOs' capacity to sustain punctuality, professional customer service, consistent output, and adherence to operational standards (Kariuki & Njoroge, 2024).

Studies also indicate that fairness in recruitment influences employee attitudes after hiring because employees' perceptions of procedural justice shape trust, commitment, and acceptance of organizational expectations (Boxall et al., 2021). When employees perceive recruitment systems as equitable, transparent, and merit-based, they are more likely to view the organization as legitimate and to accept performance standards as fair (Cable & DeRue, 2002; Kristof-Brown et al., 2005). Transparent hiring may therefore reduce perceptions of favoritism, strengthen confidence in management, and support a performance-oriented work culture (Werner & DeSimone, 2021). Conversely, recruitment based on informal networks, favoritism, or unclear criteria may weaken morale, reduce trust in management, and create perceptions that competence and performance are undervalued (Mwangi et al., 2023). In Matatu SACCOs, where teamwork, route coordination, and daily service discipline are essential, perceived fairness in recruitment can contribute to stronger employee commitment, cooperation, accountability, and service consistency (Kariuki & Njoroge, 2024; Wanyonyi et al., 2024).

3. Methodology

The study adopted a positivist research philosophy and descriptive-correlational research design to measure the relationship between recruitment practices and employee job performance using objective, quantifiable evidence (Creswell & Creswell, 2022; Saunders et al., 2023). Positivism supported empirical measurement, hypothesis testing, and statistical explanation of relationships among observable variables, while the descriptive-correlational design enabled the study to summarize recruitment practices and test their association with employee job performance (Kothari & Garg, 2021; Taherdoost, 2021).

The target population comprised 1,669 drivers, stage clerks, and management officials from registered Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya (Ndiira, 2026). These respondents were appropriate because they were directly involved in SACCO operations, service delivery, employee coordination, and implementation of human resource practices (Kariuki & Njoroge, 2024; Mwangi et al., 2023). A sample of 323 respondents was determined using Yamane's formula at a 95% confidence level and a 5% margin of error, while stratified and simple random sampling ensured proportional and unbiased selection of respondents (Yamane, 1967; Saunders et al., 2023).

Primary data were collected using structured Likert-scale questionnaires, which are well-suited for quantitatively measuring perceptions and organizational practices (Creswell & Creswell, 2022; Field, 2021). Recruitment practices were measured by equitable recruitment, clear selection criteria, skill-based selection, recruitment timelines, consideration of qualifications, and merit-based hiring, while employee job performance was measured by duty completion, timeliness, schedule adherence, service continuity, service standards, work output stability, performance consistency, and professional customer handling. Reliability was confirmed using Cronbach's alpha, with recruitment practices scoring 0.897 and employee job performance scoring 0.970 (Field, 2021). Data were analyzed using descriptive statistics, Pearson correlation, and simple linear regression at a 5% significance level (Field, 2021; Saunders et al., 2023).

4. Results and Discussion

4.1 Response Rate

The study distributed 323 questionnaires to respondents sampled from Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya. Out of the distributed questionnaires, 299 were completed and returned, representing a response rate of 92.6%. The remaining 24 questionnaires were not returned, accounting for 7.4% of the total questionnaires issued. The high response rate indicated strong respondent participation and provided a sufficient basis for statistical analysis, interpretation, and generalization of the findings within the study context.

The achieved response rate was considered adequate because survey studies generally require a sufficiently large proportion of returned instruments to minimize the risk of non-response bias and enhance the credibility of findings. A response rate of 92.6% was therefore sufficient to support descriptive, correlational, and regression analyses. It also suggested that the collected data reflected the views of the sampled drivers, stage clerks, and management officials. The high return rate may be attributed to effective coordination during data collection, prior communication with SACCO officials, and follow-up with respondents. Consequently, the returned questionnaires provided reliable empirical evidence for examining the influence

of recruitment practices on employee job performance among Matatu SACCOs in Meru County.

Table 1: Response Rate

Response Category	Frequency	Percentage (%)
Returned questionnaires	299	92.6
Unreturned questionnaires	24	7.4
Total distributed questionnaires	323	100.0

4.2 Descriptive Analysis on Recruitment Practices

The study examined respondents' perceptions of recruitment practices among Matatu Savings and Credit Cooperative Organizations in Meru County. The findings in Table 2 show that respondents generally agreed that recruitment practices were implemented within the SACCOs, although the level of agreement varied across the six indicators. The highest mean was recorded for the statement that employees were selected based on relevant skills ($M = 4.16$, $SD = 1.125$). This finding indicates that respondents perceived skill considerations as a major factor in recruitment decisions. It further suggests that many SACCOs recognized the importance of matching employees' abilities to job requirements, especially in transport operations, where drivers, stage clerks, and officials require practical competence to perform effectively.

Merit being prioritized during hiring decisions also recorded a high mean score ($M = 4.06$, $SD = 1.167$), while the use of clear criteria when selecting employees recorded a mean of 4.05 ($SD = 1.210$). These results imply that recruitment decisions were generally perceived to be guided by job-related considerations rather than arbitrary selection. The relatively high means for merit, skills, and selection criteria suggest that competence-oriented recruitment was evident among Matatu SACCOs. Such practices are important because they increase the likelihood of selecting employees who can understand their roles, comply with operational expectations, and contribute to reliable service delivery.

The findings further show that required qualifications were consistently considered during recruitment ($M = 3.92$, $SD = 1.114$). Recruitment being conducted within reasonable timelines recorded a mean of 3.74 ($SD = 1.043$), while equitable recruitment processes recorded a mean of 3.73 ($SD = 1.006$). Although these scores still reflected general agreement, they were lower than the means for skill-based selection, merit, and clear criteria. This suggests that while recruitment was generally viewed as competence-oriented, procedural aspects such as fairness, timeliness, and consistency could be strengthened. Overall, the results indicate that recruitment practices were present among Matatu SACCOs, but improvements in transparency and procedural uniformity would enhance employee selection.

Table 2: Descriptive Analysis on Recruitment Practices

Statement	N	Mean	SD
Recruitment processes are equitable	299	3.73	1.006
Clear criteria are used when selecting employees	299	4.05	1.210
Employees are selected based on relevant skills	299	4.16	1.125
Recruitment is conducted within reasonable timelines	299	3.74	1.043
Required qualifications are consistently considered	299	3.92	1.114
Merit is prioritized during hiring decisions	299	4.06	1.167

4.3 Descriptive Analysis on Employee Job Performance

The study examined employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, using indicators of duty completion, timeliness, schedule adherence, service continuity, service standards, work output stability, performance consistency, and customer handling. The findings in Table 3 show that respondents generally rated employee job performance positively across several core work indicators. The highest mean was recorded for the statement that employees maintained consistent performance levels ($M = 4.32$, $SD = 0.968$). This suggests that respondents perceived many employees as capable of maintaining acceptable performance in their assigned roles. Service delivery meeting expected standards regularly also recorded a high mean ($M = 4.30$, $SD = 0.879$), indicating that employees generally performed in line with the service expectations of their SACCOs.

The results further show that timelines for assigned duties were strictly observed ($M = 4.16$, $SD = 0.926$), while assigned duties were completed as required ($M = 4.11$, $SD = 0.953$). Employees who consistently followed scheduled working times also recorded a high mean ($M = 4.07$, $SD = 0.928$). These findings imply that respondents viewed employee performance as relatively strong in relation to core work execution, schedule adherence, and compliance with assigned duties. In the Matatu SACCO context, these indicators are important because delays, poor time management, and failure to complete assigned tasks may affect service flow, passenger satisfaction, and operational efficiency.

However, some indicators recorded moderate or low mean scores, suggesting areas that require management attention. Work output stability across periods was lowest ($M = 2.32$, $SD = 0.953$), indicating that performance consistency over time remained a challenge. Work tasks being finalized without unnecessary delays were also recorded with a low mean ($M = 2.73$, $SD = 0.762$), suggesting that some employees experienced difficulties completing tasks promptly. Services delivered consistently without interruption were rated a moderate mean ($M = 3.10$, $SD = 0.990$), while customers being handled professionally were rated a mean of 3.14 ($SD = 0.872$). These findings indicate that although employees performed well in duty completion and service standards, challenges remained in timeliness, uninterrupted service delivery, output stability, and customer interaction.

Overall, the results suggest that employee job performance among Matatu SACCOs was generally satisfactory but not uniformly strong across all indicators. High scores in duty completion, service standards, and schedule adherence indicate that employees demonstrated a reasonable level of operational effectiveness. Nevertheless, lower scores in work output

stability, timely task completion, service continuity, and professional customer handling indicate areas where stronger recruitment, supervision, training, and performance management interventions may be required.

Table 3: Descriptive Analysis on Employee Job Performance

Statement	N	Mean	SD
Assigned duties are completed as required	299	4.11	0.953
Work tasks are finalized without unnecessary delays	299	2.73	0.762
Employees follow scheduled working times consistently	299	4.07	0.928
Timelines for assigned duties are strictly observed	299	4.16	0.926
Services are delivered consistently without interruption	299	3.10	0.990
Service delivery meets expected standards regularly	299	4.30	0.879
Work output is stable across different periods	299	2.32	0.953
Employees maintain consistent performance levels	299	4.32	0.968
Customers are handled professionally	299	3.14	0.872

4.4 Bivariate Correlation Analysis

The results presented in Table 4 indicate a statistically significant positive relationship between recruitment practices and employee job performance among Matatu SACCOs in Meru County ($r = 0.830$, $p < 0.05$). This suggests that effective recruitment practices, including equitable recruitment processes, clear selection criteria, skill-based selection, consideration of qualifications, timely recruitment, and merit-based hiring decisions, are associated with improved employee job performance. The findings imply that Matatu SACCOs with stronger recruitment systems are more likely to have employees who complete assigned duties, adhere to work schedules, maintain service standards, and handle customers professionally than SACCOs with weaker recruitment procedures. These findings support empirical literature indicating that transparent and competency-based recruitment improves person-job fit, employee competence, and work performance (Armstrong & Taylor, 2023; Dessler, 2022; Kristof-Brown et al., 2005).

The positive and statistically significant relationship further confirms Person-Job Fit Theory, which emphasizes that employee performance improves when employees’ knowledge, skills, abilities, and work attitudes match the requirements of their assigned roles. The findings therefore demonstrate that strengthening recruitment systems is essential for improving employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County.

Table 4: Pearson Correlation Tests Analysis

Category	X	Y
Recruitment Practices (X)		
Pearson Correlation	1	
Sig. (2-tailed)		
N	299	
Employee Job Performance (Y)		
Pearson Correlation	.830*	1
Sig. (2-tailed)	.000	
N	299	299

Correlation is significant at the 0.05 level (2-tailed).

4.5 Bivariate Linear Regression Analysis

The hypothesis examined whether recruitment practices significantly influence employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County. The null hypothesis (H_0) stated that recruitment practices have no significant influence on employee job performance. The model summary results presented in Table 5 indicate a correlation coefficient (R) of 0.830, suggesting a strong positive relationship between recruitment practices and employee job performance. The coefficient of determination ($R^2 = 0.688$) implies that approximately 68.8% of the variation in employee job performance is explained by recruitment practices. The adjusted R^2 value of 0.687 further confirmed the model's robustness after accounting for sample size and model complexity. These findings suggest that improvements in equitable recruitment, clear selection criteria, skill-based selection, consideration of qualifications, timely recruitment, and merit-based hiring are associated with improved employee job performance.

Table 5: Regression Model Summary for Recruitment Practices

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.830	.688	.687	.45589

a. Dependent Variable: Employee Job Performance

b. Predictors: (Constant), Recruitment Practices

The ANOVA results presented in Table 6 further confirmed the validity of the regression model. The findings revealed an F-statistic of 655.563 with a p-value of 0.000, indicating that the model was statistically significant at the 95% confidence level. This implies that the relationship between recruitment practices and employee job performance was not due to random variation but reflected a genuine predictive relationship.

Table 6: ANOVA – Model Validity for Recruitment Practices

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	136.250	1	136.250	655.563	.000
Residual	61.727	297	.208		
Total	197.977	298			

- a. Dependent Variable: Employee Job Performance
- b. Predictors: (Constant), Recruitment Practices

The regression coefficients presented in Table 7 indicate that recruitment practices had a positive and significant effect on employee job performance ($B = 0.747$, $\beta = 0.830$, $t = 25.604$, $p = 0.000$). This implies that a one-unit increase in recruitment practices leads to a corresponding 0.747-unit increase in employee job performance, holding other factors constant. The p-value ($p < 0.05$) indicates that the relationship was statistically significant. Consequently, the null hypothesis (H_0), which stated that recruitment practices have no significant influence on employee job performance among Matatu SACCOs in Meru County, was rejected. The findings imply that effective recruitment practices significantly improve employee competence, role suitability, duty completion, schedule adherence, service standards, and professional customer handling within Matatu SACCOs.

Table 7: Linear Regression Coefficients for Recruitment Practices

Predictor	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficient (Beta)	t	Sig.
Constant	1.274	.118	–	10.789	.000
Recruitment Practices	.747	.029	.830	25.604	.000

Dependent Variable: Employee Job Performance

5. Conclusion

The study concluded that recruitment practices significantly influence employee job performance among Matatu Savings and Credit Cooperative Organizations in Meru County, Kenya. Equitable recruitment processes, clear selection criteria, skill-based selection, timely recruitment, consideration of qualifications, and merit-based hiring were found to support better employee performance. The findings showed that effective recruitment systems help SACCOs attract employees whose skills, qualifications, and work attitudes match the demands of their roles. The study further concluded that recruitment is not merely an administrative activity but a strategic human resource practice that shapes workforce competence, job fit, accountability, and service reliability. Matatu SACCOs that recruit employees based on relevant skills, qualifications, integrity, and merit are more likely to improve duty completion, schedule adherence, service standards, customer handling, and professional conduct.

6. Recommendations

The study recommended that Matatu SACCOs should adopt formal recruitment policies that clearly define job requirements, selection criteria, qualification standards, and competency expectations for drivers, stage clerks, supervisors, and management officials. SACCO management should also strengthen transparency in hiring by clearly communicating vacancies, applying objective shortlisting procedures, and documenting recruitment decisions. Recruitment panels should prioritize merit, relevant skills, integrity, experience, communication ability, and awareness of transport-sector obligations. The study further recommended that SACCOs should introduce structured interviews, basic competency assessments, and reference checks to reduce poor job fit. County transport stakeholders and SACCO regulators should also encourage standardized human resource guidelines for recruitment in the Matatu sector to ensure that employee selection contributes to reliable, professional, and efficient public transport services. Future studies should examine other human resource practices, including training, compensation, performance management, and regulatory enforcement, to determine how these practices jointly influence employee job performance in Matatu SACCOs and related informal-sector organizations.

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