

Influence of Operational Transformation on Firm Performance Among DT-SACCOs in Meru County, Kenya

Veronica Wanjiku Kariuki^{1*}, Dr. Nancy Rintari, PhD², Dr. Paul Kirigia, PhD³

Department of Business Administration, Kenya Methodist University

*Corresponding Author's E-mail: veryk80@gmail.com

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Abstract

The study purpose was to examine the influence of operational transformation on firm performance among DT-SACCOs in Meru County, Kenya. The study used a descriptive research design when collecting data from a target population of 10 registered deposit-taking SACCOs. The respondents were 10 branch managers, 10 operations managers, 52 operations staff, 106 marketing staff, and 38 customer care staff. This study obtained 10 branch managers and 10 operations managers through the purposive sampling method, while 46 operations, 84 marketing, and 35 customer care staff were sampled through the simple random method. The interviews were conducted with branch managers and operations managers, while the structured questionnaires were answered by the other respondents. The pre-test was done in Unison DT-SACCO in Isiolo County. The study measured reliability using the Cronbach Alpha Coefficient, while validity was measured using face, content, and construct types of validity. Descriptive statistics such as frequency, percentage, mean, and standard deviation were analyzed. There were also inferential statistics, such as Pearson correlation, model summary, ANOVA, and regression coefficients, analyzed. Qualitative data were derived from the interview responses through the thematic method. The presentation was done through tables. The study found out that operational transformation had a significant influence on firm performance. It was enhanced by clarity in communicating goals on time, teamwork, and training on relevant staff. The factors made it easier to restructure operations more effectively, leading to an all-around transformation. Despite the existence of risk management, adequacy of finances, and operational efficiency policies, the decision-making approach in DT SACCOs was centralized, hence relying on top management to make decisions affecting the banking operations. This led to decline in efficiency in expediting the necessary operations within the shortest timeframe to improve customer satisfaction. The study recommends empowering lower management levels through decentralized authority, improving staff communication on sector changes, strengthening cybersecurity measures, and enhancing ICT recruitment and infrastructure. Additionally, fostering a customer-centric culture and improving internal harmony could significantly boost performance outcomes.

Keywords: *Operational Transformation, Firm Performance, DT-SACCOs, Meru County, Kenya*

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1. Introduction

Firm performance is defined by Andarwati et al. (2024) as the ability of an institution to create income through having qualified and motivated staff who work in a place where they feel safe and energized to offer quality service. Firm performance in cooperative societies was measured using metrics such as customer satisfaction, turnaround time of services, transparency and accountability, quality of services, and retention rate of clients (Kipkoech et al., 2024; Mbegu et al., 2024; Ogindo & Njoka, 2023). There have been several performance concerns that have affected cooperative societies.

Globally, in New York, America, deposit-taking cooperatives have been facing challenges such as high employee turnover due to poor involvement of staff in the development process of strategy formulation (Roman, 2022). In European countries such as Denmark, there has been a high number of dormant clients due to a lack of satisfaction with the services (United Nations Conference on Trade and Development [UNCTD], 2021). Regionally, in nations such as South Africa, there has been a high turnaround time for dispensing banking services due to poor alignment of strategies to specific job responsibilities of the staff (IMF, 2021). In West African nations such as Nigeria, there have been high cases of employee fraud in the Saccos (ILO, 2021). In Morocco, there has been a loss of commissions and interest on new products and services due to poor strategic implementation plans by the management, causing employee resistance (Chadli & Belal, 2024). In East African nations like Uganda, staff have been experiencing wrong financial decisions based on poorly executed strategies, leading to massive losses (Benon et al., 2024). In Rwanda, there has been a poor rapport between the staff and DT SACCO's leadership, thereby leading to unnecessary conflicts and job victimization (Felicien & Irechukwu, 2021).

In Kenya, DT SACCOs have been experiencing limited transparency concerns in major financial operations because decisions are made through a bureaucratic system (Kuria et al., 2024). Additionally, there has been poor market intelligence to support the strategic planning process, leading to low-profit business opportunities. These challenges are attributed to the fact that transformational strategies, such as changes in operations, technology, organizational culture, and the ever-evolving banking industry, require SACCOs to adequately manage relationships with their staff to stand a chance of survival. The DT SACCOs sector in Meru County, Kenya, comprises ten institutions with various branches in different towns. They are regulated by SASRA and comprise senior leadership and junior staff. The institutions have been noted to experience cases of low training on technological use and poor exposure of staff to strategic management practices. The purpose of the technological implementation within the DT SACCO setup is to avoid frequent downtime, causing the use of manual systems (Gaichuru et al., 2022). These reasons justify why the current study investigated the influence of transformational strategies on firm performance among DT-SACCOs in Meru County, Kenya.

1.1 Problem Statement

The firm performance of DT-SACCOS is supposed to be managed effectively through undertaking all the operations in utmost integrity when dealing with competitors, incorporating technology, developing organizational culture, and spurring industry evolution (Ndirangu, 2022). The principles that guide how to attain firm performance are supposed to be implemented in a safe environment that is overseen by trained staff who can be trusted by the customers when transacting various financial transactions to avoid losses (Roman, 2022).

Nevertheless, according to the SASRA report (2023; 2021), there have been increased cases of reported fraud from staff, which were 22 (11.3%) in 2022 and 18 (9.18%) in 2020, up from 12

(6.44%) in 2019 in Kenyan Saccos. Additionally, there have been 4 (2.04%) cases in 2022 of irregular Front Office Services Activities [FOSA's] account transactions by the SACCO staff in Kenya as compared to 1 (0.99%) in 2020. This means that the SACCO staff who have previously been involved in fraud and irregular account transactions could have been improperly vetted and oriented, respectively, by the human resources department during the recruitment process. As a result, the SACCOs have encountered losses and hefty fines, thereby affecting their asset sizes. For example, the number of SACCOs with an asset base of less than 1 billion half a billion (where the majority of SACCOs belong) declined from 243 to 239 to 232 to 226 in the years 2020, 2021, 2022, and 2023, respectively (SASRA, 2023; 2021).

1.2 Purpose of the Study

The study purpose was to examine the influence of operational transformation on firm performance among DT-SACCOs in Meru County, Kenya.

1.3 Research Hypothesis

H01: Operational transformation has no significant influence on firm performance among DT-SACCOs in Meru County, Kenya.

2. Literature Review

2.1 Resource-based View Theory

Resource-based view theory was advanced by Wernfelt (1984), and it stated that in any organization, there are tangible and intangible resources that are available to be utilized, and when efficiently utilized, they lead to a competitive advantage against other organizations. The tangible resources included organizational buildings and other physical infrastructure, while non-tangible resources included expertise, policies, and regulations, among others. This theory explained the operational transformation by asserting that there were critical strategic resources within the confines of the DT-SACCO (Yegon, 2021). These resources, which included the ability of the management and staff to work as a team, boosted their morale to deliver on assigned strategic tasks efficiently. Mutual respect and value were improved in such a manner that both the management's and staff's opinions matter. Rawat (2022) revealed that when a strategic decision-making process was vested in collaboration between management and representatives of the staff, it decentralized the operations.

2.2 Empirical Review

Globally, Broglia and Corsi (2024) explored how social cooperatives in Italy added value to power information due to the size of the company and the performance of the finances. Analysis of correlation and the association between characteristics was used to sample nine thousand two hundred and sixty-eight Italian social cooperatives. The study reviewed past online documents such as books, journals, and reports to obtain data. It was determined that cooperatives that had better terms with their members were able to access cheaper financing and had stronger brand recognition, thus enhancing financial performance. Furthermore, it was established that smaller cooperatives with weak financials struggled to adapt to technological changes and market competition, leading to closure. Nevertheless, Broglia and Corsi (2024) subjected the study to author bias due to the use of secondary data to obtain information.

Regionally, Uwayesu (2024) examined how Rusizi district's cooperatives performed as a result of services that involved microfinance. A descriptive research design was utilized to sample three hundred and twenty-seven respondents from the targeted one thousand eight hundred and four members. To get primary data, questionnaires were employed. Furthermore, it was established that financial training, saving services, and money transfers improved cooperative

performance since they enhanced an increase in investments, satisfaction of members, and corporate image. Nevertheless, Uwayesu (2024) did not assess financial literacy programs among cooperative leaders, which was causing poor utilization of loans and weak financial planning.

Locally, Allan et al. (2024) explored how Kenyan cooperative societies credited and offered services that included deposit taking as a result of performance and strategies involving competition. A descriptive research design was utilized to target one hundred and seventy-six SACCOs with a sample of three hundred and nineteen respondents. Both open- and closed-ended questionnaires were used. Further, it was determined that by understanding macroeconomic trends, regulatory shifts, and dynamics in the industry, SACCOs were able to anticipate market disruptions and capitalize on emerging opportunities. However, Allan et al. (2024) did not explain the effect that poor governance had on cooperatives and how it diminished operational transformations within the institutions.

3. Methodology

The study used a descriptive research design when collecting data from a target population of 10 registered deposit-taking SACCOs. The respondents were 10 branch managers, 10 operations managers, 52 operations staff, 106 marketing staff, and 38 customer care staff. This study obtained 10 branch managers and 10 operations managers through the purposive sampling method, while 46 operations, 84 marketing, and 35 customer care staff were sampled through the simple random method. The interviews were conducted with branch managers and operations managers, while the structured questionnaires were answered by the other respondents. The pre-test was done in Unison DT-SACCO in Isiolo County. The study measured reliability using the Cronbach Alpha Coefficient, while validity was measured using face, content, and construct types of validity. Descriptive statistics such as frequency, percentage, mean, and standard deviation were analyzed. There were also inferential statistics, such as Pearson correlation, model summary, ANOVA, and regression coefficients, analyzed. Qualitative data were derived from the interview responses through the thematic method. The presentation was done through tables.

4. Results and Discussion

4.1 Response Rate

One hundred and eighty-five people made up the study's sampled population, including branch managers, operations managers, operations staff, marketing staff, and customer care staff. Branch and operations managers were interviewed while the staff were issued structured questionnaires.

Table 1: Response Rate

Respondents	Sampled	Response	Percentage
Branch Managers	10	8	75%
Operations Managers	10	7	
Interview response total	20	15	
Operational staff	46	41	92%
Marketing Staff	84	78	
Customer Care Staff	35	33	
Questionnaire response rate	165	152	92%
Grand Total	185	167	90%

The findings in Table 1 show that there were 15 respondents who agreed to be interviewed, translating to a 75% response rate. Additionally, the returned questionnaires were 152 from various officers, translating to 92%. The total average response rate for the study was 167, which was 90%. The response rate was considered to be high, as noted by Holtom et al. (2022), since it was above 70%. The respondents were attracted to the study in large numbers due to the fact that the transformation strategies employed have affected the DT-SACCOs' performance. In the current financial markets, the industry is evolving towards digitalization, causing an evolution to the foundations that have been laid before.

4.2 Reliability Results

The study conducted a pilot study in Unison DT-ASCCO in Isiolo County, and thereafter, the Cronbach's alpha was examined on the feedback derived. The purpose was to measure the internal consistency in the assessment of reliability. The results are provided in Table 2.

Table 2: Reliability Results

Instrument	Cronbach's Alpha
Operational transformation	0.874
Firm performance of DT-SACCOs	0.829
Average	0.849

According to Table 2, the average Cronbach Alpha Coefficient is 0.892, which is above 0.7; hence, it is considered excellent (Doval et al., 2023). The specific values obtained on operational transformation, and firm performance were 0.874 and 0.829, respectively. The results meant that the questions asked were closely related to each other, hence easier for the respondents to comprehend the questions. This is otherwise called the reliability of the questions in the study.

4.3 Descriptive Statistics of Firm Performance

The study aimed to investigate the influence of transformational strategies on firm performance among DT-SACCOs. The measured indicators of firm performance included customer satisfaction, turnaround time of services, transparency and accountability, quality of services, and retention rate of clients. An ordinal Likert scale was used in the tables, with 1 denoting strongly disagree, 2 disagree, 3 neutral, 4 agree, and 5 strongly agree. The results are given in Table 3.

Table 3: Descriptive Statistics of Firm Performance

Statements N=152	1	2	3	4	5	Mean	Std Dev
Customer satisfaction	3 (2%)	2 (1%)	6 (4%)	55 (36%)	86 (57%)	4.45	0.69
Short turnaround time for services	91 (60%)	52 (34%)	4 (3%)	2 (1%)	3 (2%)	2.50	1.72
Transparency and accountability	89 (59%)	58 (38%)	3 (2%)	2 (1%)	0 (0%)	2.34	1.83
Provision of quality services to clients	3 (2%)	5 (3%)	7 (5%)	47 (31%)	90 (59%)	4.18	0.94
Retention rate of clients has improved	6 (4%)	8 (5%)	97 (64%)	30 (20%)	11 (7%)	3.70	1.25
Transformational strategies have enhanced firm performance	4 (3%)	8 (5%)	88 (58%)	43 (28%)	9 (6%)	3.85	1.14

Table 3 shows that 86 (57%) of the study participants strongly agreed and 55 (36%) agreed on a mean of 4.45 and a standard deviation of 0.69 that customers were satisfied with the products and services since the DT-SACCOS had evolved with the banking industry. Further, 90 (59%) of them strongly agreed and 47 (31%) agreed on a mean of 4.18 and a standard deviation of 0.94 that the management and staff were keen on providing quality services to clients through technological platforms. Nevertheless, 89 (59%) of the participants strongly disagreed and 58 (38%) disagreed on a mean of 2.34 and a standard deviation of 1.83 that transparency and accountability had enabled a reduction in the misuse of DT-SACCO's resources.

It is thus meant that the products and services provided by the DT-SACCOs are related effectively with the demands of the customers, leading to increased satisfaction. The DT-SACCOs were able to strike a balance between the customer demands and suitable banking products that had quality controls to address the needs. This finding is in agreement with Nyamao and Tari (2023), who revealed that the ability of a financial institution to provide innovative products that were cost-effective and addressed customers' needs led to increased customer numbers and revenue growth. However, there were lapses in how the DT-SACCOs maintained transparency and accountability of resources. There was a discovery of misuse of resources, prompting a declined trust with the clientele. In agreement, the same was noted among SACCOs in Nepal, whereby lack of effectiveness in integral operations led to leakage of financial resources (Kathaya, 2024).

In regard to the interview process, 15 managers (MN1-MN15) took part and were required to answer three questions related to firm performance. The first question was on the methods used to track the customer satisfaction level in this DT SACCO. The three themes noted include the responses derived from self-help groups, the use of customer-based surveys, and the monitoring of social media messages. On responses derived from self-help groups, the

managers indicated that since the operations of DT SACCOs included the provision of loans and savings products to formal self-help groups, establishing a focused group interview was necessary to get their feedback. It was through these meetings that the DT SACCO officials were able to understand the strengths and weaknesses of their products and services. On the theme of customer surveys, the respondents noted that the opinion from other groups of clients who were not in groups was also sought. This included the provision of survey forms in print or online methods. MN1 commented that

“We can get factual information on what the customers think of our products and services through surveys.”

On the theme of social media content monitoring, the responses were that there was a social media manager whose role was not just posting content but also taking time to note any negative comments, inquiries, and supportive comments from the online customers. These details enabled the DT SACCO to have a clear implementation plan to address the comments in the shortest time possible. In comparison, Akpamah and Matko (2021) agreed that social media was a powerful tool to get instant feedback on specific products and services in the SACCO sector. It was through such comments that the clients were able to speak their minds based on their banking experiences (Andarwati et al., 2024).

The second question on policies put into place to guide transparency and accountability, the response was provided in two themes, which are regulatory frameworks and guidelines on reporting obligations. In terms of regulatory frameworks, the respondents noted that there were clear guidelines that defined what was legal and illegal in the banking operations. The frameworks provided the cause of action to be undertaken when the staff were involved in illegal operations within and out of the SACCOs. Through such laid-down processes, the staff understand the cost attribute and reputation concerns that were at stake due to their involvement in illegal operations that jeopardized transparency and accountability. On the theme of guidelines on reporting obligations, the DT SACCOs ensured that there were very detailed processes that enabled the staff to understand what was required of them as far as reporting obligations were concerned. MN13 commented that

“There are laid-down protocols to enable the staff to understand the reporting mechanism supported by the management and about SASRA.”

MN5 commented that

“It is desirable that the staff are engaged in legal duties, and any temptation to conduct illegal dealings has dire consequences.”

MN15 commented that

“Accountability and transparency are the currency of a SACCO; any deviation stains the trust the customers and government have in us.”

Compared with Benon et al. (2024), the outcome tally on the perspective of maintaining the integrity of the SACCO through a policy framework and tough consequences for obstructors of transparent transactions. Furthermore, Jacob (2023) agreed that maintaining accountability required clear notification of what was needed from the staff as far as legality was concerned.

4.4 Descriptive Statistics of Operational Transformation

The study in this section sought to find out the influence of operational transformation on firm performance among DT-SACCOs in Meru County, Kenya. Operational transformation was assessed through teamwork, decentralized decision-making, resource allocation, diversity in the workforce, and clarity on goals, as provided in Table 4.

Table 4: Descriptive Statistics of Operational Transformation

Statements N=152	1	2	3	4	5	Mean	Std Dev
Teamwork between the management and staff	0 (0%)	4 (3%)	74 (48%)	65 (43%)	9 (6%)	3.85	1.27
Decentralize decision making	91 (60%)	53 (35%)	6 (4%)	2 (1%)	0 (0%)	2.20	1.82
Resources allocated to business demands and set targets.	4 (3%)	5 (3%)	9 (6%)	48 (31%)	86 (57%)	4.15	0.93
Diversity in the workforce	5 (3%)	7 (5%)	90 (59%)	34 (22%)	16 (11%)	3.61	1.26
Communication of clear goals	0 (0%)	3 (2%)	8 (5%)	61 (40%)	80 (53%)	4.53	0.74
Increased firm performance	8 (5%)	12 (8%)	80 (53%)	35 (23%)	17 (11%)	3.79	1.25

Table 4 discloses that 80 (53%) of the study participants strongly agreed and 61 (40%) agreed on a mean of 4.53 and a standard deviation of 0.74 that there were clear goals communicated to every banking staff on time. Additionally, 86 (57%) strongly agreed and 48 (31%) agreed that resources were allocated based on business demands and set targets (mean = 4.15 and standard deviation = 0.93). However, 91 (60%) strongly disagreed and 53 (35%) disagreed on a mean of 2.20 and a standard deviation of 1.82 that decentralized decision-making was promoted to fast-track operations. This indicates that the management of DT-SACCOs was able to communicate the desired goals to every staff member for effectiveness and for the timely preparation of individual strategies. The staff were able to understand what was required of them and what they needed, and the performance measuring metrics. The results agree with Kahindi (2020), who indicated that timely communication of responsibilities in a financial institution promoted cooperation and accountability on assigned tasks. Through such a platform, the staff reduced confusion and allowed effective monitoring and evaluation of established strategies.

Nevertheless, Muthoni (2024) disagreed by revealing that centralized decision-making was costly and took time to realize the strategies. The discussion also attracted several past studies, such as Jillo et al. (2024), who complained that the unpredictable business environment in Kenya required keen implementation of strategies to protect the customer's wealth as well as ensure consistent profitability. Kamau (2024) disagreed equally on the basis of a lack of trust in junior-ranked staff and unnecessary procedures required when making minor changes in the operations setup.

In regard to the interview process, 15 managers (MN1-MN15) took part and were required to answer three questions related to operational transformation. The first question was on how the management of DT SACCO promotes diversity among staff in various operations. Diversity among the staff was noted to be maintained by ensuring that all genders, ethnicities, and legal ages were included in operations. In regard to gender diversity, the responses noted that the implementation of 2/3 gender rules were in place. This was to give priority to both genders in leadership and non-leadership positions with the SACCOs. Furthermore, in regard to ethnicity, the responses noted that there was a regional balance among the staff to ensure that all possible ethnic groups were represented.

Through such inclusion, the DT SACCOs had balanced staff who offered different professional services to the targeted clientele. In regard to ages, the responses indicated that the DT SACCOs ensured that there was a balance between the young and old staff working in various dockets. The old staff were present to provide guidance and share their wealth of experiences with the younger generation, who were the trainees of various leadership positions. In such a distribution of staff, the DT SACCOs had assurance of continuity for a long period of time. According to Neurai et al. (2022), the presence of policies that supported gender, ethnic, and age diversity provided a positive environment for impartial growth and development.

The second question was on the methods used by the management to collaborate with staff in handling various responsibilities. The responses are grouped into three themes: frequency of communication, teamwork activities, and training. In regard to frequency of communication, it was indicated that most DT SACCOs encouraged both formal and informal communication between the management and the staff. Through such communication systems, the disparity between the two groups was eliminated to enhance effectiveness in handling banking and non-banking operations. MN7 commented that

"The easier it is for the management and non-management to share ideas, the more convenient it would be to collaborate in banking operations."

MN2 commented that

"The barrier of communication between the management and the staff can only be broken down by consistent talking, emailing, and general meetings."

On teamwork, the study noted that there were activities that required teamwork. This was to ensure that the contribution of both the management and the staff to the desired activity was enacted and encouraged for personal growth. On the one hand, the management was able to note potential staff with unique skills and abilities that could be instrumental towards improving the quality of operations. On the other hand, the staff got a chance for mentorship and guidance in banking operations from the management talent. The third theme on training revealed that the management was able to share knowledge with the staff on the correct way of attaining set objectives on assigned responsibilities. The results compared to Igudia (2022) indicated that the frequency of communication and teamwork increased the willingness to share ideas that would transform the SACCOs to the desired target.

4.5 Correlation Analysis

The null hypothesis of the study indicated that operational transformation had no significant influence on firm performance among DT SACCOs in Meru County, Kenya. To test the hypotheses, Pearson correlation analysis was conducted, and results indicated in Table 5.

Table 5: Correlation Analysis

		Firm Performance	Operational Transformation
	Pearson Correlation	1	.815
Firm Performance	Sig. (2-tailed)		.010
	N	152	152
	Pearson Correlation	.815	1
Operational Transformation	Sig. (2-tailed)	.010	
	N	152	152

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

According to Table 5, the correlation for operational transformation was 0.815, and its significance value was 0.010. The results indicate that operational transformation had the greatest influence on firm performance. Since all the significance values and Pearson correlations were less than 0.05 and 1, respectively, the null hypothesis was rejected. Therefore, this was an indication that operational transformation had a significant positive influence on firm performance among DT SACCOs. Therefore, as per the results provided, it was evident that DT SACCOs had invested heavily in strategies that led to improved operational transformations and technology to enhance firm performance. The management had taken time to develop and update old structures and systems to fit with the current banking strategies and technology. The strategies developed were effectively implemented to increase the chance of attaining the set objectives. It is also notable that there was an advanced working culture that encouraged the management and staff's coordination within the SACCO environment.

4.6 Regression Analysis

The study had a model which indicated: $Y = C + \beta_1 X_1 + e$

Where:

Y = Firm Performance

β_1 = Coefficients to be estimated

C= Constant

X_1 = Operational Transformational

e = Error Term

Therefore, regression coefficients as generated in the study are provided in Table 6.

Table 6: Regression Coefficient

Model	Ustandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	18.578	2.980		6.234	.000
Operational Transformation	.230	.085	.003	3..345	.002

a. Dependent Variable: Firm Performance

The regression Table 6 shows that the constant is 18.578, the operational transformation is 0.230, and the error is 2.980. In relation to the model of the study, it will be $Y = 18.578C + 0.230XI + 2.980e$. This was an indication that firm performance was increased by 0.230 when there was an increase in operational transformation at the significance values of 0.002. Therefore, since all the variables had a significance value of less than 0.05 and a T-value of above 2, it shows that the firm performance of DT-SACCOs in Meru County was statistically significantly predicted by transformational strategies variables. It was thus an indication that operational transformation was a significant step towards improving firm performance. The efforts incorporated through teamwork when developing strategies and implementing them led to increased growth and development in the DT SACCOs (Kuguru et al., 2022). This was also achieved through the help of a diverse workforce that had different qualifications and experiences in making decisions. The workforce provided notable ideas on how to improve strategies and solutions for resolving minor and major problems affecting the implementation process of the strategies.

5. Conclusion

The study concluded that operational transformation had a significant influence on firm performance. It was enhanced by clarity in communicating goals on time, teamwork, and training on relevant staff. The factors made it easier to restructure operations more effectively, leading to an all-around transformation. Despite the existence of risk management, adequacy of finances, and operational efficiency policies, the decision-making approach in DT SACCOs was centralized, hence relying on top management to make decisions affecting the banking operations. This led to decline in efficiency in expediting the necessary operations within the shortest timeframe to improve customer satisfaction.

6. Recommendations

On operational transformation, the study recommends that there is a need for the senior management in DT-SACCOs to develop policies that allow power decentralization to lower ranks in the organizational structure. This is to allow operational efficiency through quicker decision-making by the operations supervisors on matters requiring urgency. Therefore, to ensure that the operations supervisors can be trusted, the senior management is encouraged to mentor and train them to deliver on the desired output in decision-making perspectives in DT-SACCOs. There should be an increased customer satisfaction mechanism as developed by the operations officers within the DT-SACCOs. This should be implemented through the provision of a system that allows customers to provide their positive or negative comments in confidence.

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