FACTORS INFLUENCING ADOPTION OF STRATEGIC INTERNAL CHANGE MANAGEMENT IN DEPOSIT TAKING SACCOS IN MOMBASA COUNTY, KENYA

LILIAN NJERI MBURU

A THESIS SUBMITED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE CONFERMENT OF A MASTERS OF BUSINESS ADMINISTRATION DEGREE IN STRATEGIC MANAGEMENT OF THE KENYA METHODIST UNIVERSITY

OCTOBER, 2022

DECLARATION AND RECOMMENDATION

This thesis is my original work and has not been submitted for study in any other University

Signature Date

LILIAN NJERI MBURU

BUS-3-0559-1/2018

This thesis has been submitted for study with our approval as University Supervisor.

Signature Date

Dr. PAUL MWENDA

Lecturer, School of Business and Economics

Kenya Methodist University

Signature Date

MR ERIC MATHUVA

Lecturer, School of Business and Economics Kenya Methodist University

COPYRIGHT © Lilian Njeri Mburu

All rights reserved. No part of this Thesis may be reproduced, stored in any retrieval system or transmitted in any form or by any means, electronically, mechanically, by photocopying or otherwise, without prior written permission of the author or Kenya Methodist University, on that behalf.

DEDICATION

My sincere dedications goes to my dearest parents and siblings for their love, support, encouragement, loss of quality family time, and understanding during the preparation of my study. You inspire me every day and may God bless you abundantly.

ACKNOWLEDGEMENT

My gratitude goes first of all to Almighty God for giving me good health throughout my studies. I specially thank my supervisor's Mr. Paul Mwenda and Mr Eric Mathuva for good advice and guidance throughout the study. I also acknowledge my family for the special support they offered me during this period. I also acknowledge the KeMU Mombasa campus staff and students who gave me this opportunity to achieve my Masters degree. I would also like to acknowledge the library the library staff and the typist who have been of great help in my study

ABSTRACT

Internal strategic change management is critical to an organization's search for long-term competitive advantage. Saving and Credit Cooperative Society have been meeting immense difficulties including rivalry from other monetary organizations like banks and microfinance foundations. In this way they have no choice except for redesigning the wheel to stay serious and significant in the new loan fees regulation. Examining factors influencing the adoption of strategic internal change management in deposit-taking SACCOS in Mombasa County, Kenya, was the primary objective of the study. The study's specific objectives were to determine how the organizational culture, management support, data innovation mindfulness, and internal communication influenced the deposittaking SACCOs in Mombasa County. The study utilized Transformational Leadership Theory, Kotter's Eight Steps Change Theory and Kurt Lewin Theory. The research design for this study was a descriptive survey. Since the quantity was manageable within the study's limits, and because the approach offers a real measure of the population while also having the highest degree of accuracy, a census sample technique was chosen. The respondents were 30 deposit taking Sacco's in Mombasa County. The respondents were head of divisions and managers in the 10 chose SACCO's. The study sample was 66 departmental heads. The researcher received introduction letter from KeMU and NACOSTI license. Consent to gather information was sought from the Saccos. Discussions and interpretations depended on Pearson relationship coefficient, ANOVA and Regression Coefficient. The study outcomes showed a positive strong link between data innovation mindfulness and change management (p=0.037). The findings demonstrated a positive critical link between organizational culture and vital inward Change management (p=0.001). The study showed a positive critical connection between Management support and key inward change management (p=0.001). The res demonstrated that internal management showed a positive huge relationship with vital inside change management (p=0.001). The study concluded that when the association culture accepts positive change measure, at that point not many representatives do oppose the change. The study additionally presumed that the accomplishment of the change plan is subject to the top administration and the shareholders" reaction comparative with its execution. The study suggested that Sacco's top administration ought to guarantee that representative demeanor and example of work advances change management. This will improve the corporate culture, which will support financial success and the growth of the company. SACCOs should utilize a few communication channels and apparatuses for mindfulness and spread the data across the association, for example, through messages and web-based media refreshes. SACCOs need to draw in its workers in the beginning phases of carrying out key inner change management and this is by including them in the dynamic cycle. Doing this will work with the change and lower the rate of employee resistance.

TABLE OF CONTENTS

DECLARATION AND RECOMMENDATION	ii
COPYRIGHT	iii
© Lilian Njeri Mburu	iii
DEDICATION	iv
ACKNOWLEDGEMENT	v
ABSTRACT	vi
LIST OF TABLES	X
LIST OF FIGURES	xi
CHAPTER ONE	1
INTRODUCTION	1
1.1 Background of the study	1
1.2 Statement of the Problem	
1.3 Purpose of the Study	9
1.4 Specific Objectives	9
1.5 Research Questions	9
1.6 Study Justification	
1.7 Limitations of the Study1.8 Scope of the Study	
1.9 Assumptions of the Study	
1.10 Operational Definition of Key words	11
CHAPTER TWO	
LITERATURE REVIEW	
2.1 Introduction	

2.2 Theoretical Framework	
2.3 Empirical Review2.4 Conceptual Framework	
CHAPTER THREE	45
RESEARCH METHODOLOGY	45
3.1 Introduction	45
3.2 Research Design	
3.3 Target Population	45
3.4 Sampling Procedure	
3.5 Instrumentation	
3.6 Methods of Data Collection	
3.7 Validity and Reliability	
3.8 Data Analysis and presentation	
3.9 Ethical Consideration	
CHAPTER FOUR	50
RESULTS AND DISCUSSIONS	50
4.1 Introduction	50
4.2 Response Rate	50
4.3 Respondents Gender	50
4.4 Respondents Age	51
4.5 Working Experience	
4.6 Reliability Test	
4.7 Organization Culture	53
4.8 Data innovation mindfulness	54

4.9 Management Support	55
4.10 Internal communications	56
4.11 Strategic internal change management	57
4.12 The dependent and independent variables are correlated.	
4.13 Regression Analysis	59
4.14 ANOVA	60
4.15 Coefficients	60
4.16 Discussion	62
CHAPTER FIVE	64
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	64
5.1 Introduction	64
5.2 Summary	64
5.3 Conclusions	66
5.4 Recommendations on Research Findings	67
5.5 Recommendations for Further Research	68
REFERENCES	69
APPENDICES	

LIST OF TABLES

Table 3.1 Target Population	. 46
Table 4.1 Reliability Analysis	. 52
Table 4.2. Organization Culture	. 53
Table 4.3 Data innovation mindfulness	. 54
Table 4.4 Management Support	. 55
Table 4.5 Internal communications	. 56
Table 4.6 Strategic internal change management	. 57
Table 4.7 The dependent and independent variables are correlated.	. 58
Table 4.8 Model Summary	. 59
Table 4.9 ANOVA	. 60
Table 4.10 Regression Coefficient	. 60

LIST OF FIGURES

Figure 2.1 Conceptual Frame Work	. 41
Figure 4.1 Respondents Gender	. 49
Figure 4.2 Respondents Age	. 50
Figure 4.3 Working Experience	50

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Change management is a set of guidelines, procedures, and remedies for dealing with the human aspects of major change initiatives in organizations. (McLagan, 2017). Change management joins liking the drivers of change both in the inner and outside climate and furthermore noticing the convictions and perspectives of individuals inside the association. Change inside the association may influence conduct that shared mental models are a piece of various leveled culture (Hayes, 2016).

Change starts with department leaders; they establish the process material in the division, which in turn sustains the general business strategy for the most part. It is critical to make all departmental objectives accessible to all supervisors in various offices; this will reduce conflict and allow other division heads to offer support. (Schein & Bennis, 2016). As indicated by (Moran & Brightman, 2016) vital interior Change management is the interaction of persistently recharging an association course, construction and capacities to serve the steadily changing necessities of outside and inner clients. It includes investigating business climate, recognizing and choosing valuable changes, carrying out the equivalent successfully, and understanding essential subsequent activities consistently (Rudani, 2014).

There have been a few distinct streams of thought that have shaped the CEOs' evolution. Change management, as a precise cycle, entails describing and accepting corporate tactics, designs, strategies, and developments in order to manage change resulting from both internal and external factors. As a serious strategy, change management is the constant cycle of adjusting an association to its commercial center and doing so more responsively and successfully than contenders (Kudray & Kleiner, 2017). For instance, The idea of strategic management is not new. Seth and Thomas (2019) claim that the word first originated in corporate America in the 1950s with the influx of World War II veterans. Alfred Chandler, Philip Selznick, Igor Ansoff, and Peter Drucker were among

the many early contributors who made the most significant contributions. As the corporate environment transformed in the 1970s, the first published works on strategic management were created. The Kenya Trade Network Agency (KENTRADE) is replacing its manual system with a computerized one that allows clearance to be completed online. The company must implement a change.

Fruitful change management strategies and practices must, accordingly incorporate individuals' part of progress. One of the objectives of progress the executives is concerning the human parts of defeating protection from change all together for hierarchical individuals to get tied up with change and accomplish the association's objective of a precise and powerful change (Diefenbach, 2015). The presentation of progress acquires a great deal of obstruction and struggle with the workers. This is in light of the fact that any change of "the standard gets anxiety as no one comprehends what the outcome perhaps. Bosses need to comprehend what changes to expect, the sorts and conditions also as could be required issues responsible to be skilled recollecting purposes behind impediment and possible responses for solicitation to successfully regulate change measures (Hofer & Schendel, 2016).

The speed of progress experienced or happening around firms these days is speedier than yester years this reality makes it imperative for relationship to consider and hence set up

quick adaptable measures to remain relentless. Every affiliation goes through occasions of progress beginning with one state then onto the following. This change cycle can cause pressing factor and weakness and to be successful the affiliation ought to acknowledge various kinds of progress. The firm should cultivate improved creation propels, make new things needed in the business community, complete new definitive structures and update delegates' capacity (Tang & Gao, 2015).

Consolidation, acquisition, joint venture, new initiative, innovative execution, organizational rebuilding, and change in items or administrative consistency are all examples of how change may occur in a company. The shift might be planned in advance or imposed on an organization owing to a change in the weather. Organizational change may be revolutionary, affecting the way an organization operates, or it may be incremental, affecting the current condition of things (Kitur, 2015).

Over the previous fifty years, the rate of advancement that corporate organizations have faced has accelerated. Because of advancements in data and communication innovation, economies throughout the world are becoming more democratized and progressing (Olubayo, 2017).

Because of the always changing business climate current hierarchical change is to a great extent an aftereffect of outer stuns instead of inward factors (Shuen, 2018). When these changes occur, the businesses that adapt the fastest get the upper hand, while those who do not change fall behind, necessitating the need for a successful change management strategy. Change management is a continuous engagement that entails attempting to align the organization with its changing environment in the most beneficial way possible (Dgnan & Elshennawy 2016). Regardless of the apparent need for advancement and efforts to implement organizational change initiatives, it has been shown that two-thirds of hierarchical change activities do not achieve their intended goals or generate supported change (Ruaua, 2014). Agent deterrent is the regularly alluded to issue experienced by the board when endeavoring to complete change, yet for a relationship to change, it is essential that the laborers of that affiliation moreover change. Thusly, agent cooperation with hierarchical change tries is certainly related and related to either a complete accomplishment or dissatisfaction of a change drive (Hede, 2015).

A Saving and Credit Cooperative Society (SACCO) is an independent relationship of people joined intentionally to meet their regular financial, social and social requirements and yearnings through a mutually possessed and equitably controlled endeavor (Waweru, 2017). These reserve funds and credit agreeable social orders were framed to help townspeople improve their social financial conditions (Evans, 2017). The primary Savings and Credit Cooperative Society was begun in Germany in 1849 by Herman Schulze and William Raiffersen. The SACCO Society was acquainted with help individuals beat financial issues during the hour of starvation that won there during that time. In 1850 in England, laborers in a plant production line began reserve funds and making credits, to help one another. Afterward, in the 20th century, the thought was moved to North America. Subsequently, the main SACCO Society was begun in Canada in 1901 by Alphonse Desjardine and afterward in the USA by E. Filen, a Boston trader for his representatives. This came about to a tremendous foundation of the development in Europe, Canada, United States, Australia and Ireland (Savings Plus, 2018).

In any case, the initial contestants into current investment funds and credit helpful social orders offering miniature credit in Africa incorporate Ghana, Kenya, Uganda, Nigeria and Tanzania. In numerous nations in Africa, investment funds and credit co-employable society (SACCO) are framed determined to offer elective wellspring of financing the provincial and metropolitan low pay residents to improve their vocation. As a rule these reserve funds and credit helpful social orders are fundamentally local area participation based monetary foundations and they are possessed by their individuals in advancement of their individuals financial interests (Grazioso, 2016).

As per SASRA report 2018 Sacco development in Kenya is charged as the biggest in Africa and among top ten universally with more than 230 billion shillings in resources and saving portfolio assessed at 190 billion shillings Sacco development comprise huge extent about 20% of all out homegrown reserve funds consequently Sacco's have become crucial part of Kenyan financial and social turn of events. In 2018, share of aggregate private sector credit of commercial banks declined to a record low of 86% while the SACCOs' offer hit a record-breaking high of 11.2 percent. The shrinkage by banks followed a 8.2 percent drop in their credit accounts while those worked by SACCOs shot up by 17.5 percent (Malombe, 2018).

A Savings and Credit Co-Usable Society (SACCO) is a self-governing group of individuals who have come together to fulfil their usual financial, social, and social needs and wants through a jointly owned and fairly regulated venture (Waweru, 2017). These reserve funds and credit helpful social orders were shaped to help residents improve their social monetary conditions. However, Ghana, Kenya, Uganda, Nigeria, and Tanzania were among the first competitors in today's investment funds and credit-friendly social orders supplying microcredit in Africa. Reserve funds and SACCOs are set up in a number of African countries with the sole purpose of providing an optional source of finance for low-wage rural and urban populations to better their job. As a rule these reserve funds and credit helpful social orders are mostly local area participation based monetary organizations and they are possessed by their individuals in advancement of their individuals financial interests (Grazioso, 2016).

In the arrangement of monetary administrations inside Kenyan economy, SACCO subsector stands apart as a significant player to both the families, and little and medium estimated organizations. In this way, confirmed by the SACCOs' enrollment which improved from 2.97 million out of 2014 to 3.30 million out of 2016 Sacco Societies Regulatory Authority [SASRA] (2016). The Deposit Taking SACCOs (DTS) represent 3/4 (75%) of the SACCO subsector's resources, stores and participation which is achieved by presentation of novel items, proceeded with endeavors to draw stores from determined hostile advancement and brief reception of developments (SASRA, 2018). These impressive improvements have empowered helpful and productive assistance admittance to the SACCOs' individuals (Njeri, 2017). Also, by accepting new methodologies, DTS capacity to oversee hazards, authorize driving agreements and decrease exchange expenses of conveying credit have been diminished (Maina, 2018).

The new legitimate system comprises of the SACCO Cultures Act of 2008, and the SACCO Cultures Regulations of 2010, is especially focusing on the SACCO social orders the deposit taking business, that is SACCOs working Front Office Savings Activities (FOSA). The reasoning of setting up an oversight office for the FOSA is that tolerant stores is especially viewed as a high-hazard movement as investors hazard losing

their cash in an occasion of liquidity crush influencing a Sacco Society (SASRA, 2018). The Act commands SASRA to permit Sacco social orders proposing to do deposit taking business, after such a general public meets various conditions including Capital sufficiency and administration necessities among others. The capital ampleness prerequisites incorporate the Core capital of at least Kenya shillings Ten million of complete resources, Institutional capital of at the very least 8% of absolute capital and Core capital of at the very least 8% of all out stores (SASRA, 2018).

SACCOs have long been known for their savings and loan-giving capabilities. Changes in the environment have seen this change to various products and services including investment in real estate, transport industry and also professional investment advice. This has continued to boost the rating of SACCOs as a competitor in the financial sector. They offer a diverse range of products which include personal and business loans, mortgages, savings, money transfers, payment services and insurance (Chapman, 2016).

According to an SASRA analysis from 2018, Kenya's Sacco movement is the largest in Africa and in the top ten globally, with assets of over 230 billion shillings and a savings portfolio of 190 billion shillings. SACCOs account for a considerable share of total domestic savings, accounting for roughly 20% of total savings, and have thus become an important component of Kenyan economic and social development (SASRA, 2016).

Kenyan government trying to diminish the reason for moderate development instituted the cooperatives Act, 2018 SACCO society administrative Authority (SASRA) and the resulting foundation of the cooperatives Cultures Regulatory Authority (SASRA, 2018), the discoveries of the controller was that SACCO the board need sufficient information in

prudential administration and helpless strategies and subsequently they concocted strategy rules to address the inadequacy (SASRA, 2018).

1.2 Statement of the Problem

A few changes have happened inside the SACCO society in Kenya determined to shield individuals' commitment (Muchibo, 2018). The social orders are presently needed consistently to keep a center capital of Kshs. 10,000,000 albeit the authority may require more if the general public's misfortunes bring about capital inadequacy or the general public is presented to chance (SASRA, 2018). In spite of the developing notoriety, deposit taking SACCOs in Mombasa County have been meeting with an adapt of difficulties including rivalry from other monetary organizations like banks and microfinance establishments (Kobia, 2018).

An investigation on Change Management and Performance of Kenya Ferry Services in Mombasa County by (Wanjiku, 2018) demonstrated that administration backing can repress or advance execution, and this may rely upon how successfully the administrative connections and work process impact efficiency. A research on impacts of progress the board technique on execution in state funded colleges in Kenya (Njenga, 2018) presumed that to smaller present changes and forthcoming difficulties, associations should recognize the procedures that significantly affect association's exhibition just as consumer loyalty. An investigation on factors influencing key inside change management in the public area (Odera & Muendo, 2018). The investigation utilized association structure, partner inclusion and top management support as their destinations. The study found that the top leadership properly planned the tasks in the change implementation and approved adequate financial resources for change management process. All the above studies have focused on general factors affecting strategic internal change management while this study specifically analyzed factors influencing Adoption of Strategic internal change management factors in deposit taking Sacco's in Mombasa County.

1.3 Purpose of the Study

To find out factors influencing adoption of strategic internal change management in deposit taking Sacco's in the County of Mombasa.

1.4 Specific Objectives

- i. Find out how data innovation mindfulness influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County.
- Find out how adoption of organization culture influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County.
- iii. Examine how the management support influences the adoption of strategic internal change management in deposit taking SACCOs in Mombasa County.
- iv. Investigate how internal communication influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County.

1.5 Research Questions

- i. How does data innovation mindfulness does influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County?
- ii. How does adoption of organization culture influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County?
- iii. How does the management support influence the adoption of strategic internal change management in deposit taking SACCOs in Mombasa County?

iv. How does internal communication does influences adoption of strategic internal change management in deposit taking SACCOs in Mombasa County?

1.6 Study Justification

The research will be crucial to Sacco's administration since it will help them understand how to manage change and how their layout may help the public space improve its appearance. The exploration discoveries will be of extraordinary advantage to strategy producers by outfitting them with information on the best way to manage affecting reception of key inner change management. The consequences of this investigation will be critical to future analysts and researchers who will do related research henceforth use data in this research as an exact survey in their investigations.

1.7 Limitations of the Study

With the fear of being duped, a quarter of the respondents were unable to provide all of the required information. In any case, the specialist guaranteed appropriate documentation from the University and deposit taking Sacco's engaged with the investigation to help the course.

1.8 Scope of the Study

The researcher determined whether data innovation mindfulness, organizational culture, management support, and internal communication influence the adoption of strategic internal change management in deposit taking SACCOs in Mombasa County by conducting a study in deposit taking SACCOs in Mombasa County.

1.9 Assumptions of the Study

Information to be given by the respondents was correct.

The sample population that was selected for data analysis was representative of employees in deposit taking Sacco's in Mombasa County

1.10 Operational Definition of Key words

Communication refers to the practice of sharing information between people using a shared set of symbols, signs, or behaviors (Waweru, 2017).

Information communication technology is telecommunications-based technologies that provide access to information. It's similar to the concept of information (Odera & Muendo, 2018).

Organizational Culture refers to the core ideas, assumptions, characteristics, and methods of interacting that contribute to an organization's exceptional social and mental environment (Njenga, 2028).

Strategic Management is the control of a firm's assets to accomplish its objectives and goals (Malombe, 2018).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter will provide the systematic understanding of the important issues and prior studies in the related field of research by explaining existing theories and analyzing previous established information.

2.2 Theoretical Framework

Transformational Leadership Theory

James, in 1978, proposed the Transformational Leadership Theory (TLT), which Malumbe cites (2018). This theory focuses on the capacity to inspire and awaken groups to drive change through innovation and creativity in identifying the need for change, creating and communicating a common vision or goal for the future, and successfully working across the business as well as using systems and people to achieve change (Bass & Avolio, 2016).

According to Burnes (2014), who was mentioned by Njeri, TLT places emphasis on the leader's capacity to influence or alter the needs, values, and beliefs of his followers (2018). Bass thought that effective visioning, rhetorical, and impression management skills are possessed by transformational leaders who use them to forge enduring emotional bonds with their followers. The leader enhances the followers' confidence, sense of purpose, levels of motivation, and expectations of themselves in order to achieve the combined goals of the leader and followers (Bass & Avolio, 2016). According to Cameron and Green (2014), transformational leadership entails charisma, inspiration, intellectual stimulation, and individualized consideration. According to Njeri (2018), a

charismatic leader may change how people behave, how an organization is structured, and other pertinent factors (Rudani, 2015). The trade process between leaders and followers, in which the leader offers rewards in return for the performance of the followers, gives rise to the transactional leadership style. Transactional leaders are thought to be ineffective at enacting meaningful change because they embrace the objectives, organizational structure, and cultural norms of the current organization. According to AlBar and Hoque, these leaders can be successful to the degree that they are clear about expectations and goals, but they frequently fail to concentrate on maximizing the potential of their followers over the long term (Lievens & Van Geit, 2011). (2017). The level of change is determined by the impact the leader has on followers, who are motivated to go above and beyond what was initially anticipated by the transformational leader (Northouse, 2015). Individualized consideration, intellectual stimulation, inspirational motivation, and idealistic influence are the four components of transformative leadership. A leader who gives each follower personalized attention focuses on their needs for growth and self-development and serves as a mentor and trainer by showing them respect, being honest with them, and keeping lines of communication open (Kirimi, 2016). A leader that engages in intellectual stimulation will seek out fresh ideas from his or her followers for task completion and original solutions to problems, placing greater emphasis on encouraging and developing their innovative abilities. According to Rudani (2011), cited by Awadh (2018) Inspirational motivation is about communicating a vision that can appeal to the lofty ideals and values of followers, and establishing a sense of justice, loyalty, and trust in order to reach high standards of performance .Transformational leaders are advised that team effectiveness is positively

impacted when leader behaviors are focused on the team as a whole. On the other hand, when leaders focus their attention primarily on a small number of team members, it could unintentionally reduce team potency and effectiveness. As a result, team leaders can increase team productivity by putting the "parts" together to produce the "whole" and by adopting team-focused behaviors as opposed to distinct behaviors (Zhang, 2017). Second, transformational leaders place a strong emphasis on empowerment, learning, and teamwork. According to Grant (2014), who was cited by Awadh, among the traits of transformational leadership are that the organization's goals must be communicated and ingrained in the culture of the organization. Communication is crucial and should be carried out by leaders who are crucial in spreading the vision throughout the different levels of organizational hierarchy (2018).

This theory is pertinent to the study and adds to it in that Saccos require leaders with transformative minds who can energise and alert employees of the Sacco to drive change through innovation and creativity in identifying the need for change, creating and communicating a common vision or goal for the future, and successfully working across the Sacco as well as using systems and people to achieve change.

Contingency theory of Management

The Austrian physician Fred Edward Fiedler introduced the contingency theory of management in 1964. According to Fiedler's Contingency Theory, a wide range of internal and external variables may affect the best organizational structure. According to Fiedler (1986), cited by Boikhutso, these factors include the association's size, the technology being utilized, the management style, and the association's ability to adapt to changes in procedure (2019).

The executives' contingency theory ensures that there is no one best way to build an organization, lead an organization, or make decisions. When everything is equal, the best course of action depends on both the internal and external environment. As cited by Boikhutso, "Unforeseen pioneers are adaptable in choosing and adjusting to brief processes to suit alteration in circumstance at a specific time on schedule" (Fiedler, 1986).

In their situational or potential model of development, Dunphy and Stace (1993) emphasized the need for organizations to modify their change strategies in response to ecological changes in order to arrive at a "optimal fit." According to Dunphy and Stace (1993), referenced by Chapman (2018), associations differ in terms of the designs, cycles, and important characteristics that they embrace. As a result of these differences, the associations may not be affected by the same situational elements. Through their possibility model, Dexter and Doug (2009), referenced by Digman (2018), suggested that depending on the environment, both managers and change specialists should adjust their change processes. In the same way as administrative authorities play a crucial role in any transition cycle, they both center on natural elements.

Change can be categorized as four distinct types, according to Dexter and Doug (2009), who were quoted by Digman (2018): calibration, particular change, stable change, and corporate change. The transformation has to be based on both a gradual and an extreme or spasmodic assumption, according to both of the creators. They also mentioned that the revolutionary transformation might be coercive as well as consultative in nature.

A manager who passes this exam is asked to assess their least favorite partner on a wide range of different characteristics. The results indicate whether the person is in an established relationship or is undertaking when they are counted. Further study has revealed that the polar ends where a manager has a high or low level of force and gathering attachment are optimal for an errand direction to the executives that concentrates just on the main priority rather than the particular workers. The relationship strategy, which focuses as one might anticipate on the particular relationship with representatives, performs better under more moderate circumstances (Fiedler, 1964).

According to Dunphy and Stace (1993), there are four distinct leadership styles: collaborative, consultative, directive, and coercive. The community-focused management approach attracts large scope investment from the association's workers in the important decisions related to the future and similarly related to the method for implementing hierarchical change. Prior to implementing a change in hierarchy, leaders that use a consultative leadership style give advice to the representatives by sparingly incorporating them in the time spent defining goals related to their area of expertise. The Coercive Style of Leadership uses pressure or power to implement organizational change on the members of the association, either by including the external groups or including the association's members directly. The Directive Style of Leadership includes least cooperation from the representatives in the dynamic interaction related to the hierarchical future; instead, this type of initiative uses experts to carry out imperative decisions related to the organizational change.

Dunphy and Stace (1993) continued by arguing that incremental alteration may be preferable when an association is maintaining its optimal fit and only needs minor adjustments to certain boundaries. Therefore, the change need not be implemented abruptly or without warning in order to ensure smooth hierarchical progress. When an association is in a state of disarray or is no longer functional, radical transformation may be necessary to ensure the group's survival. When objective employees or vested parties support and collaborate in the entire interaction of progress and there are no constraints in the resultant cycle, the synergistic way of progress can be more valuable. If any type of reform encounters fierce opposition from the objective vested parties, coercive techniques of advancement may be beneficial (Dunphy and Stace, 1993).

Defenders of possibility like Pfeffer (2014) and Domingues, et al., (2017) accept that managers can plan and carry out organizational change effectively. Be that as it may, it is risky to consistently connect primary arrangement with hierarchical achievement – for example the capacity to outflank natural difficulties to make due as it is hard to catch the assortment of ecological elements that proceed to arise and vary over the long haul (Wood, 2009). Besides, the use of possibilities to hierarchical change likewise features the manager as-deliverer and the supervisor as-detainee quandary as in the natural dynamic appears to suggest that when inside and outside structures become liquid, directors' impact on effective execution gets dependent upon differing factors. As such, in however much administrators can choose which of the variables they wish to effectively effect on (for example consumer loyalty for innovative use, communication pipelines), results are at the compassion of different components (for example individuals limit) and the company's monetary size (Millar, et al., (2015).

The possibility way to deal with organizational change has accordingly not completely tended to the holes that have been recognized from this writing particularly those identifying with SMEs' asset inaccessibility and powerful utilization. This thusly suggests that such sorts of associations will keep on discovering their circumstances/surroundings

cutthroat and their administration would keep on battling. Possibility arranging strategies and their execution should help directors in a scope of associations in any circumstance to determine any asset related test adequately (Domingues, et al., 2017).

Contingency theory of management has been criticized because it relies excessively on change agents and the authority they are given to carry out organizational transformation rather than dismantling the hierarchical elements (Ginsberg & Venkatraman, 2011). The static nature of contingency theory and its failure to address organizational development and transformation are also tested. In that relationships are portrayed as becoming fit and then being in balance in order to remain static, the theory—sociological functionalism more generally—is frequently compared to a harmony theory (Bastian, & Andreas , 2015).

In Structural Adaptation to Regain Fit (SARFIT), an organization only maintains fit components for a brief period of time while waiting for the surplus resources from the fitbased better to generate growth. This increases the likelihood that the association's current architecture will push it into isolation due to variables like size or expansion. Fit and Maverick are therefore both transient states that can be substituted for one another in the SARFIT perspective. Typically, a group in a fit will venture into a maverick, which encourages underlying variance into a fit and ultimately leads to further venture into a loner. Over time, this cycle keeps repeating the same thing. According to Grötsch, et al., (2016), as the link between fit and lone has changed, it has led to correspondingly higher and worse execution.The executives' contingency theory also warned that it is unreasonable for organizations to move into a fit with their possibilities because, as the organization changes its design to fit the possibilities, the actual possibilities change, preventing the organizational primary change from creating fit (Donaldson, 2006). Another viewpoint on relationships was created by contingency theory, which is crucial to our understanding of hierarchical structures. Researchers who study possibilities look for and evaluate the circumstances that are most likely to produce certain outcomes. The theory recognizes that associations are flexible frameworks, that there is no one best way to sort things out, and that associations must achieve a "good fit" between their internal organizational structures and external organizational context. The theory is pertinent to our analysis because it attempts to elucidate the internal aspects that may have an impact on change management in associations.

Kotter's Eight Steps Change Theory

This paradigm was developed through analysis of Kotter's counseling work with 100 different associations that were undergoing transition. The model emphasizes the importance of a "felt need" for change within the organization and emphasizes the necessity to communicate the vision while maintaining very high communication levels throughout the engagement (Green, 2014).

Issues of vital change could be put down to top leaders neglecting to perceive the important succession needed to oversee such changes. He recognizes regular mix-ups made by ranking directors corresponding to hierarchical change as inability to make an adequately amazing alliance, underestimation of the force of vision, enormously underconveying the vision to be accomplished, and fail to secure changes in the association's way of life among others (Kotter, 2014). He accepts that eight key blunders prompt change endeavors to fizzle and fostered an eight-venture model to dispose of these mistakes and their results (Kotter, 2014). The initial step recommends creation or foundation of a desire to move quickly so that individuals want to follow up on issues and openings, lessening the smugness, dread, and outrage that cause them to keep down. The subsequent advance is arrangement of an incredible or directing alliance or a cross-useful group to work with the safest individuals and lead the change. The subsequent stage incorporates communication of a change vision to empower individuals realize that change is approach and thus lessen obstruction (Kotter, 2014).

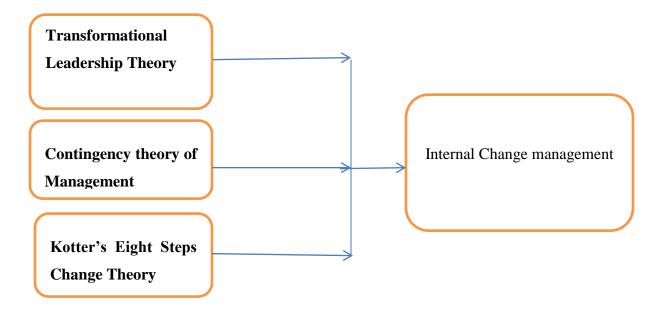
The change managers ought to make and carry out a communication methodology that reliably imparts the new vision and strategic plan all through the association to actuate understanding, create a gutlevel responsibility, and free more energy from a minimum amount of individuals on a nonstop premise (Kotter & Schlesinger, 2015). The last advance involves securing new methodologies in the way of life by featuring associations, exhibiting the connection between new practices, measures and hierarchical achievement. Change pioneers all through associations make change stay by sustaining another culture through consistency of effective activity throughout an adequate timeframe to guarantee administration improvement and progression (Kinicki & Williams, 2016).

Kotter's commitment furnishes directors and change specialists with a more itemized manage for effectively executing huge scope change like new innovations, consolidations and acquisitions, restructurings, new methodologies, social change, globalization and e-business in a violent world. He submits explicit proposals about practices that administrators need to show to victoriously lead hierarchical change (Kotter, 2014).

The relevancy of this theory to this study is that it upholds communication in controlling execution of progress in an association. Change management includes a few groups in an association and the viability with which they play out their obligations relies upon the

clearness of correspondence. Consequently, this theory is pertinent to the research as it features the significance of a 'felt need' for change in SACCOs and stresses the need to convey the vision just as keep communication levels incredibly high all through the cycle for vital inner change management.

Theoretical Framework



2.3 Empirical Review

Information Technology

Naitore, (2018) contextual analysis explored the change management rehearses embraced by the IEBC. The investigation uncovered that protection from new innovation, undeniable degrees of neediness, political vulnerability, administrative noise and helpless coordination, were principle offenders testing change management.

Khoyi, (2016) through a contextual investigation, gave a record of how political, social, innovative and lawful issues influence change management. The research went on to show how essential administration practices, and group association sway on change management at Pinnacle Projects

Slope and Jones (2019) note that strategic mangers likewise go to rebuilding as a method for executing key change pointed toward improving execution. They further note that when associations depend on development as the wellspring of their upper hand, they need to receive adaptable constructions, for example, lattice or cross-useful group structures, which give individuals the opportunity to test and be inventive.

The effects of data innovation on the performance of Allied Bank representatives in Pakistan were investigated by Rizvi (2016). Through informal gatherings, the data was gathered. It was determined that innovation greatly increases both the efficiency and usefulness of representation. It significantly affects the obligation placed on representatives and ensures control over misunderstandings and frauds. The ability to access information quickly and with ease enables bank staff to provide excellent service. According to the study, organizations that implement new innovation should provide its representatives with appropriate training in order to increase their exhibition.

According to a study by Yunis, et al., (2018), the changing business environment has forced companies to rely more and more on IT in order to maintain and increase their level of activity, increase their usefulness, and prosper in the modern, niche business sectors. These developments motivate innovation-based activities that are advancementrelated and aimed at enhancing performance.

Significant barriers to ICT adoption in rural SMEs, according to AlBar and Hoque (2017), include a lack of top management support, resistance to change, a lack of creativity, a shortage of skilled labor, and a rise in the advanced divide between developing and developed countries.

According to Rahim and Zainuddin (2016), the business environment is characterized by rapid technological and market developments that pose a threat to efforts to improve products or services. Natural changes include ongoing innovation shifts, market demands, and fierce competition, all of which have an impact on how businesses are executed.

A research by Golding, et al., (2018) saw that there are variations concerning ICT appropriation by creating and created countries where non-industrial nations fall behind as consequences of absence of ICT client abilities and preparing, cost, deficient foundation, absence of the board backing, strategy and institutional system are among factors that thwart use of complex ICT successfully.

An investigation by Eze, et al., (2018) express that research has recognized groundbreaking authority as a problem solver and development in this way, drawing the idea that groundbreaking managers are powerful and fulfilling to supporters, accordingly, guaranteeing shared dreams, values, common trust and regard. By motivating and affecting subordinates, a groundbreaking manager adjusts the fundamental worth, convictions and approaches of his/her devotees making them anxious to achieve more than was expected in the association.

An investigation on the connection between innovative changes and its effect on worker execution in business printing industry by Upadhyay (2016) tracked down that mechanical changes influence representative's presentation in different manners like excess, worker turnover and the degree of inspiration at work. It was noticed that mechanical changes influenced abilities and execution of the representatives in the business printing industry. It merits considering whether mechanical changes influence execution of workers in colleges.

A research on data innovation and corporate system by Brynjolfsson and Hitt (2016) found that increases in the degree of information advancement capital in a financial part were connected with a decline in typical firm size around there, unsurprising with information development provoking a diminishing in vertical joining. Hitt (2017) assessing association between an affiliation's information advancement capital stock and direct proportions of its upward compromise, met up at near ends. These results demonstrate earlier case studys and speculative disputes that proposed information advancement would be connected with reduction in vertical blend since it cuts down the costs of preparation distantly with (Brynjolfsson & Hitt, 2016). One difficulty in deciphering the composition on connections between information advancement and legitimate change is that a couple of bosses may be slanted to endeavor each groundbreaking idea and a couple of managers may be unwilling to having a go at anything new in any way shape or form. In a particularly world, information development and a high level work affiliation might be connected in firms because of the character of organization, not in light of the fact that they are monetary enhancements. In case merging information development and legitimate reconstructing is fiscally upheld, by then firms that embrace these practices as a system should beat those that disregard to join information advancement theory with reasonable progressive designs. Truth is told, firms that embrace decentralized progressive designs and work structures do appear to have a higher responsibility of information advancement to productivity (Brynjolfsson & Hitt, 2016).

Nandi (2017) showed that embracing new innovation can be scary for representatives' who are happy with the standard as receiving new innovation can mean an update of the

obligations, prompting added responsibility, and preparing needs. The investigation adds that this would result into the individuals who have certain abilities and capacities being seen as a danger to their positions accordingly affecting on the connections and worker change standards of conduct. Managers are in this way interestingly situated to acknowledge or dismiss change through their collaborations with the representatives.

Madan, et al., (2019) in their investigation in India found that representatives are the primary segment of an association without which achievement of goals is once in a while conceivable. The research further tracked down that innovative change management impacts the exhibition level of representatives.

Dauda and Akingbade (2018) did an research to decide the connection between innovative change and worker expertise; and between mechanical change and representative execution in the Nigerian assembling industry. The discoveries from the research showed that innovative change has a huge relationship on worker abilities and representative execution. Representatives are needed to overhaul their abilities to adapt to innovative change for them to be applicable. Critical upgrades were noted in the chose fabricating industry execution, which are identified with worker execution and fulfillment, yet were not adequate to adapt to worldwide intensity.

Organization Culture

In Kisii Central Business District, Kenya, Nyangau (2016) investigated the effects of cultural transformation on strategic planning in the banking sector of commercial banks. According to the study, business banks' key arrangement is greatly influenced by social development.

The way of life of an organization is strongly connected to its administration style and cycles, which obviously was "individuals focused," according to an investigation led by

Obonyo and Kerongo (2015) on "factors influencing key change management and the exhibition of Commercial Banks in Kenya, A Case Study of Kenya Commercial Bank in Nairobi Region." Similar testing revealed that relational skills related to the cycle of dynamic and people drawn in were important for effective change management.

Guchu (2020) examined the impact of hierarchical culture on the display of the Kenya Post Savings Bank. Change was conceived of as having hierarchical schedules and images, just as political cycles and the more difficult components of associations, like construction and control frameworks. The study demonstrates that in order for critical change to occur effectively, it is necessary to evaluate the association's way of life and how change angles fit inside it. In order to reduce the representative blockage angles in an association when change occurs, this is being said.

Wanjohi (2014) made a determination regarding the impact of associational culture on change management methods in a study that focused specifically on the media business. A cross-sectional evaluation review plan was offered in the research. The investigation employed a poll to obtain information and focused on six Kenyan media outlets. It was established that media houses would implement association social perspectives such as the organization's fundamental path, aims, goals, and vision, as well as its versatility in implementing change.

In a study on the presentation at the Kenya Wildlife Service, Wambua (2014) noted a connection between the impact of hierarchical culture on crucial change management. The study revealed that the administration should make an effort to alter the association's way of life through ongoing employee performance reviews, framework improvements,

staff training and development initiatives, and implementation of board recommendations.

A study by Kelly (2019) suggests that strong cultures are ideal or seen as proficient and more appropriate for stable or predictable conditions where the hierarchical objectives are clear and unambiguous because they create great organization, worker inspiration, the appropriate construction, and controls needed to improve organizational execution. However, in a dynamic or turbulent environment where frequent change is necessary and people need to shake things up, such cultures might be hampered. In this case, the association might emphasize the value of creativity, which is more likely to arise from more fragile, more diverse cultures.

According to Potosky and Ramakrishna's (2018) study, organizational culture inherently affects how successfully a cycle of association change management is carried out. Associations frequently create a favorable organizational culture through communication, beliefs, techniques and regulations for standards, initiatives, and administration. Organizational viewpoints, traits and convictions, history and norms, images and customs, and organizational culture are some of the key indicators of hierarchical culture that will be emphasized here.

According to Nadler and Tushman (2015), organizational culture has a significant impact on association decisions and should be evaluated as part of an internal key administration review. If social attributes like a strong work ethic or strong moral convictions can be used through strategies, then CEOs can frequently implement changes swiftly and without any issues. However, important adjustments may be insufficient or even harmful

if the association's surroundings is weak. New systems may be met with hostility in an association's culture, which leads to uncertainty and chaos.

According to research done by Awadh (2018) on the impact of organizational culture on employee performance, organizations should build their cultures around their directors and founders in order to increase levels of execution. Hierarchical execution and culture need to be connected by managers because they both contribute to having the upper hand. An inquiry into representative exhibitions due to association culture, with a focus on Wartsila Limited, a private association in Kenya According to a study by Wambugu (2017), organizational characteristics had a greater impact on employees' ability to perform their jobs at Wartsila than the association environment, which is typically thought of as having an opposite connection. A strong correlation between organizational culture and worker performance was established, however the effects varied depending on the components, with Wartsila's work cycles and frameworks having a greater impact on representatives' performance.

Osei-Bonsu conducted a study on the degree of worker inclusion in change management initiatives, a survey on the impact of executive success on representative occupation fulfillment, and a third study on the representatives' attitudes following organizational transformation (2017). The findings showed that representatives' participation in the process was limited to the gathering of enough data. Additionally, it was found that, generally speaking, the move had a significant negative impact on the representatives' job satisfaction.

An internal critical administration review should consider organizational culture since, according to Nonaka and Takeuchi's (2016) study, it influences associations' decisions in

their whole. If social attributes like a strong work ethic or strong moral convictions may benefit from a method, the board will typically be able to implement changes quickly and without incident. According to Nonaka and Takeuchi (2016), hierarchical culture fundamentally affects association decisions and should be evaluated as a result during an internal evaluation of the vital administration. When social attributes, such as a strong work ethic or strong moral convictions, can be used by procedures, the board is typically able to implement changes swiftly and without any issues. Nevertheless, important adjustments may be insufficient or even harmful if the association's environment is weak. An associations culture might become hostile to new systems, resulting in uncertainty and disarray. The culture of an organization should bring together individuals with the will to implement and manage change.

A contextual analysis of National University of Rwanda (NUR) was conducted in Kamugisha's (2015) study on the effects of progressing the board in associations in an effort to ascertain the effects of progressing the executives at National University of Rwanda. The investigation revealed that the way resources are managed has changed. The requirements and execution of the staff have also changed, with organizational staffs being required to have at least a four-year college degree relevant to the tasks they include. These developments were discovered to have an impact on the association HR in terms of reducing, reevaluating, and choosing more personnel to fill some new positions. Innovative updates to the college's web data transmission system have a significant impact on both its scholarly and administrative activities.

Were (2016) found that association convictions/values, a characteristic of association culture, influences change management, and that representative perspectives, a

component of association culture, also influences change management in a professional instructional hub for the visually impaired and hard of hearing. Association Norms don't have a significant effect on change management.

A study on the effects of hierarchical culture on method execution in commercial banks in Kenya by Muthoni (2016) found that for Kenyan banks to get the upper hand, method execution needs to be aligned with a strong organizational culture. Additionally, Wanjohi (2014) investigated the media sector in Kenya's hierarchical culture and change management practices. According to the research, transformation is a cycle that is sparked by a few important considerations. A unit expansion in organizational culture increases fundamental change management, according to Khanguha's (2016) research on the effects of critical internal change management on system performance among state enterprises in Kenya. Enterprises should therefore think about upgrading these variables to explicitly ensure that they have achieved the specified execution objectives/targets.

According to Muya and Wesonga's (2015) study on the impact of hierarchical culture on the operation of educational institutions in Kenya, there is a close relationship between hierarchical culture and association exhibitions. The researchers also discovered that improvements in employee satisfaction and customer loyalty result in improvements in hierarchical execution.

Internal Communication

A research by Nafula (2017) noticed that proper communication is a need that demonstrations for the more extensive hierarchical objectives, vital change management comprehensive. The research showed that any type of communication done inside the necessary time lime and routinely really turned the aftereffects of the sugar producing organizations back to the productivity patterns. He further noticed that the impact of legitimate client assistance in the production network the executives was one region that clients loved and consistently bombed survivors of dependability in regards to the utilization of merchandise offered by those organizations.

Atambo and Momanyi (2016) left on an investigation on the impacts of interior communication as a change management apparatus on worker execution through a contextual analysis of Kenya Power and Lighting Company, South Nyanza Region, Kenya. The investigation explicitly looked to build up the impacts of descending correspondence, up communication and flat communication on representative execution at Kenya Power Electric and Lighting Company South Nyanza Region. Study results demonstrated that descending communication was valued by KPLC along these lines data was opportune, upgrading execution. It was likewise recognized that through vertical communication the administration had the option to get criticism on execution. It was additionally settled that horizontal communication was fundamental as it empowers communications inside divisions, group building and legitimate work coordination. Accordingly, the investigation inferred that compelling communication improved worker execution.

Bamford, and Forrester (2019) carried out a study on the effect of association change at the Gauteng Provincial Department of Infrastructure and Development. The discoveries were that absence of communication of vision, inability to include representatives and question hampered effective administration of progress.

An investigation by Vuuren and Elving, (2018) demonstrated that powerful communication works with making of an appropriate climate before change is presented by giving representatives essential data to empower them see the whole circumstance in the correct manner, have a sense of safety and keep up bunch collaboration. Significant communication illuminates and instructs workers at all levels and persuades them to help the procedure and requires a level of 'psychological organizational reorientation.

A research by Nelissen and Selm (2018) demonstrated that communication is fundamental during the time spent change, as it regularly helps balance the blended sentiments staff may have. Communication is perceived as an especially incredible switch in acquiring responsibility and backing from staff to partake during the time spent change and includes the clarification of the explanations behind and methods for key change. By persuading individuals to change their stand and be set up to acknowledge it wholeheartedly.

According to a study by Goodman and Truss (2016), there was hardly any difference between those who had received a lot of information and those who had not, demonstrating that even the best communication system can lead to employees who feel as though they have not received enough information in a timely and appropriate manner. As a result, it's crucial to make sure the appropriate change communication strategy is in line with the type of advancement. According to Miller's (2016) study on factors that influence whether employees are eager to participate in planned organizational changes, when change announcements are made, correspondences that are practical, valuable, and that address employees' concerns are likely to make employees feel more prepared for the change. Excellent communication allays employees' anxieties, promotes workers' viability for performing after the change is implemented, and informs representatives of the change. Additionally, effective communication promotes comprehension and increases representatives' initial commitment to the crucial condition for change (Van Dam et al., 2018). This faith in the change is encouraged by talking with people about how they perceive the change and aiding them in finding a state of individual force within the change's growth (Burnes, 2015).

A study on change management training at EPZ Cussons East Africa Limited conducted by Misoi (2017) found that there was little difference between those who had received a lot of information and those who had not, demonstrating that even the best-planned communication technique can still result in representatives who feel they have not received enough information in a useful and appropriate way. In this way, it is crucial to make sure the appropriate change communication system is matched to the type of development.

Miller's (2016) analysis revealed that important representatives for these groups received more data than other representatives. Therefore, it is crucial to think about the impact that organizations may have and the best methods for disseminating information about a change. Although every organization and every change are unique, it is said that using an orderly approach to manage the plan and the communication board can help avoid costly errors and improve the chances of progress. It is reasonable to keep in mind that the social ideas of representatives in an association may influence even the best-planned organizational communication approach. Associations are inserted in unstructured environments where various representatives can significantly influence how people understand and interpret change strategies. Social frameworks exist through which information regarding a change (cause for change, influence on work measures) is exchanged and studied (Armenakis et al.,2017).

A research by Elving and Hansma (2016) did talk with research among the board and workers during organizational change. The main end drawn was that the accomplishment of the scattering and transformation of hierarchical change altogether rely on open and enlightening abilities of supervisors at all levels.

Management Support

An investigation by Nyasha (2017) brought up exceptionally the executives backing, communication and responsibility, worker consolation, a healthy way to deal with change as significant practices in quest for change management. These structure the instruments, methods, and cycles used to adjust an association's assets to business targets. Wanyama (2019) contemplated the impacts the board backing of partner on change management in Kenya ports Authority. A contextual investigation research plan strategy was received and talk with aides and semi-organized polls were utilized as devices for information assortment. It was set up that KPA was joining their partners in their change drives however this was not in all phases of the interaction. There was need to improve the board support particularly in the arranging phase of the progressions in order to profit more from the partners' commitments.

An overview by Ad-esse Consulting (2018) demonstrated that legitimate administration backing to the correct partners in its turn of events and arranging is needed for the change interaction to be compelling. The association's partners attempt to figure out the change interaction by examining its objectives among themselves. Such contribution cultivates a more uplifting outlook to change; individuals see the limitations the association faces as less huge and are probably going to feel expanded responsibility for obligation to a choice or change measure.

A research by Ongore and Kusa (2019) concentrate likewise discovered that when banks the executives neglect to include all levels of the association while carrying out the changes, the essential change management interaction could slow down since there will be a ton of hindrances in case of executing changes. Top managers ought to along these lines verify that they incorporate each representative in order to keep away from hazy communication and pressure among laborers. Since change includes a persistent cycle, the administration needs to work with this change by passing on this plan to the representatives and let them know that it doesn't occur once yet it's consistently a constant interaction.

A research by Kiggundu (2017) tracked down that top administration of the Kenya Commercial Bank Limited gave the best authority since they include their lesser staff in each phase of the dynamic interaction. This is one approach to propel workers and cause them to feel that there are a vital part of the association. Moreover, the specialist discovered that KCB Ltd likewise, it is straightforward to its staff individuals as to the vision; this, as well, persuades representatives 37 to work effectively since they have characterized jobs and obligations consequently expanding the association's exhibition. In their investigation, De Wit and Meyer (2017) found that change management requests solid initiative to quickly push through distressing, discomforting and unsafe changes in the business and organizational framework. Engaging the wellsprings of unbending nature and transforming emergency into a promising circumstance are the key characteristics required by directors executing and overseeing change in an association. Eventually supervisors should realize when to change and when it is shrewder to look for steadiness, they ought to likewise realize when to trigger a change and when to keep away from one.

A research done by Auerbach (2015) demonstrated that Organizations that put resources into initiative improvement perform better compared to those that don't. In these changing occasions it is difficult to come by a firm which has endure that has no authority improvement procedure set up. It is significant for the supervisory group to have the option to deal with troublesome inquiries regarding individuals and their turn of events. Administration isn't just about the actual pioneers yet additionally about making a culture of execution. Incredible pioneers draw in, recruit and move extraordinary individuals if an association disregards its initiative part it can undoubtedly free heading and neglect to accomplish the put forward objectives and goals of progress execution measure.

According to Duggan's (2017) research, an executive's support can either impede or facilitate execution, depending on how effectively administrative links and work processes affect productivity. He goes on to say that managerial support affects how execution is assessed and managed inside an organization. Csaszar (2018) developed and tested a model for how management support affects the execution of hierarchies. The idea

behind the board support was to think of it as a dynamic construction among a group of people. The findings suggested that management support has important and expected effects on a variety of association execution. Edwards and Walton (2016) found that greater agreement reduces vulnerability, which inexorably accompanies change, in their study. However, since not everyone is affected by change in the same way, it is important to choose target audiences and look for communication channels, whether it is aimed at getting workers to understand change, accept it, concur with it, or participate in it. When everyone is on board with a change, communication shouldn't end, but should be tweaked along the way.

Using evidence from Austria and China, Hao et al., (2016) investigated the relationship between an executive's backing and execution, particularly through hierarchical learning and development. The new information strengthens the crucial framework position for management support during implementation. With the exception of the direct effect of design on execution, management support had a greater impact on hierarchical learning than on development and organizational learning indirectly influenced execution through advancement. No matter how big or small the change, it will have an impact on workers either positively or negatively.

Strategic internal change management

Fedor and Herold, (2017) led a cross sectional investigation in the Southern US, on "impacts of progress and change management on representatives in the paper business". The investigation uncovered the need to have better comprehension on the ramifications change has on singular units at an association and calls attention to the significance of the pretended out by change management rehearses in lessening erosion by change. Ichangi (2017) in his point by point key change management documentation uncovered that the focal level administration just as the last one are accused of the association duty of beginning, shielding and guaranteeing that each organizational part follows the advancement designs to achieve the whole change management technique in a continuous and consistent way. Individuals in any association are guided by organizational plans which goes about as a binding together factor and an extension to the acknowledgment of the executed vital change management.

Wanjiru and Njeru (2014), in their paper named, "Effect of key reaction to change on the monetary execution of business banks in Kenya," discovered that for banks to get by in the current and future unsure business climate which is defaced by choppiness, there is need for procedures that concentration and examine the effect of their exercises and an itemized portrayal of methods of managing arising modern and natural difficulties. In their research discoveries, they inferred that mechanical development had a connection with the exhibition of banks.

D'Ortenzio, (2016) contextual analysis with respect to workers comprehension of progress and change management in open areas in Australia zeroed in especially on South Australian Tourism Commission (SATC) and found that there is a requirement for representatives contribution to change and change management in open area associations in South Australia.

Ongera (2020) investigated on the determinants of progress the board execution in parastatals in Kenya. She found that Kenya Revenue Authority included workers in dynamic towards change management execution and that utilization of the correct representative abilities had influenced client contribution in change management

execution is related with data stream since it had impact on change time, asset use, and administration levels. Kamugisha (2019) explored the impacts of progress the executives in an association; an instance of National college of Rwanda utilizing an example of 57 members. The research discovered that change influences the activities of the association. Fakhar (2015) introduced an outline on the effect of hierarchical culture on association execution and fight that when workers are submitted and share convictions, the association will undoubtedly increment in usefulness. Todnem (2017) discovered that there is to be sure a relationship between's the degrees of progress status and the fruitful administration of progress. The absence of progress status is a marker of fruitless change management. Other contributory variables are absence of correspondence, change management experience, support instruments and assets.

Boikhutso, (2019) submitted discoveries from a subjective contextual investigation on an association called Business Solutions Center in South Africa, on the effect of progress the executives in frameworks execution, tracking down that human elements, if not tended to, can decrease the achievement pace of progress execution.

Maithya (2016) explored because of human asset on execution of vital change management rehearses at the University of Nairobi. Information was investigated utilizing content research. The research discovered that there have been different key changes that have been occurring at the University of Nairobi; the significant change being reception of data communication advancements which improved sharing of data among its partners.

An investigation on the impact of progress the board drives on all out quality administration execution in Kenya's assembling area (Ngure, 2016) found that showed

that changes occurring in CGI influences TQM execution as exhibited by changes in top administration responsibility, low assessment of staff against TQM standards, overstretching of creation endless supply of a change, disarray that goes with a change and lack of foresight in TQM execution because of different changes.

Sevđm (2014), did a research on change management a contextual investigation of sap execution in a significant organization in China, the research found that there was absence of spotlight on data sharing and persuasive issues and the degree of generally speaking mindfulness, status and ability to change were moderately low. The fundamental ends and proposals drawn from this research were that it is essential to build up organizational preparation before carry out, and a change management cycle ought to incorporate thoughtfulness regarding human elements.

An research on the effect of organizational change on open area representatives using the execution of the UK Government's "Back to work" program (BTW) as a contextual investigation by Greasley and Patel (2017) featured how the interviewees face hierarchical change as a component of their regular day to day existence, with the speed of progress expanding and getting more extremist. It was tracked down that an absence of permanency and consistent exchanging of drives, forced by focal government, could bring about critical mentalities towards another drive as interviewees anticipate the more current, greater and more brilliant program.

Haydn and Mark (2015) did an investigation on the impacts of organizational change on representative mental connection: Worker responsibility is an idea which has drawn in much consideration as of late. Exploration has zeroed in on connections among

responsibility and different features of individual execution and on the mental premise of the actual responsibility.

A research by Kihara (2014) in the climate and the requirements of all partners including street clients, financial backers, and lenders has additionally impacted change management rehearses in the Kenya Road Authorities. An investigation by Olajide, (2014) and its impacts on hierarchical execution of Nigerian telecoms ventures uncovered that change supervisors ought to effectively deal with the human side of progress to stay away from protection from change.

A research on vital inward change management in banks by Mwirigi, (2014) discovered that banks had key interior change management strategy. This approach specified that the banks were relied upon to acknowledge improved dynamic, asset designation, improved execution, decreased monetary misfortunes and improved communication from compelling key inside change management.

Otieno (2016), researched key administration change at Kenya Commercial Bank Group Ltd here in the research it was discovered that administration of vital change had various difficulties during its execution stage like protection from change by workers and the expense ramifications of the cycle

2.4 Conceptual Framework

Conceptual framework is a model recognizing the model under research and the connection between the independent and dependent variables factors (O'Leary, 2010). The dependent variable in this investigation is strategic internal management while the independent variables are Data innovation mindfulness, organizational culture, management support and internal management. Data innovation mindfulness

Associations interest in data innovation with a point of including esteem by centering improving responsiveness, flexibility and joint effort across areas. Sacco's will put resources into complex data frameworks to agree with worldwide norms of straightforwardness and bookkeeping. Significant changes in the Sacco's driven by new data advances and correspondences guidelines and worldwide market, bringing to the front the requirement for new essential rules in the SACCOs, which are encapsulated basically by changing plans of action , which should zero in on client esteem recommendations, giving them dynamic help, individual security and control comparable to the Sacco.

People's culture is firmly ingrained in them, and any meaningful change requires organizational and behavioral changes to accommodate and sustain it. The best change techniques appear to combine and modify elements of several models to fit the organization's culture and change circumstances.

In every big organizational change endeavor, leadership, particularly senior management, is usually the most important component. Support from management can either hinder or enhance performance, depending on how well supervisory relationships and workflow impact productivity. To quickly push through demanding, uncomfortable, and risky alterations in the business and organizational system, change management necessitates

strong leadership. Managers who execute and manage change in an organization must be able to combat causes of rigidity and turn crises into opportunities.

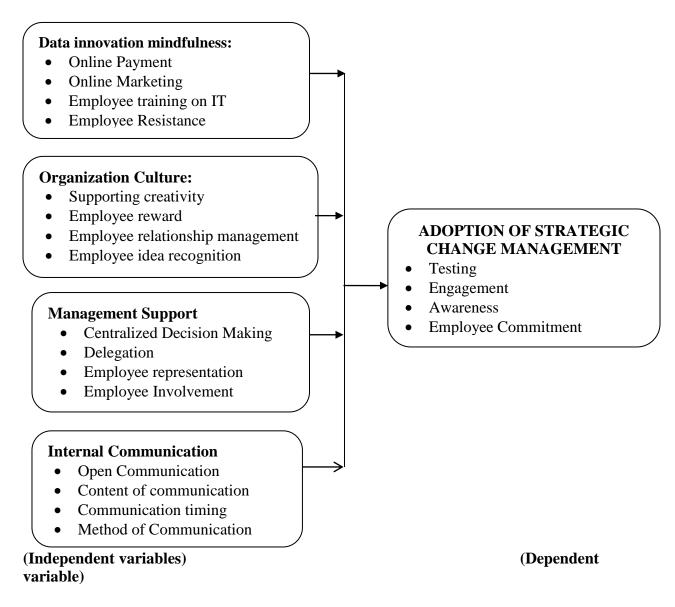
The process of transmitting information via words, letters, symbols, or non-verbal means is known as communication. Effective communication reduces the pain of change and speeds up the organization's progress toward its ultimate goal. Only when the messages are clear and the reasons for the messages are convincing can an organization communicate effectively. Differentiated communication methods used at different stages of organizational transformation can have a significant impact on organizational members' acceptance of the change. The organization must communicate in order for this shift to be effective.

The process of applying a planned and structured approach to assist align an organization with change is known as strategic internal change management. Analyzing the business environment, finding and selecting desirable changes, effectively implementing those changes, and comprehending the essential follow-up actions on a constant basis are all part of change.

The following is a metaphorical portrayal of the factors investigated by this research.

Figure 2.1:

Conceptual Framework



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The research design and techniques employed in the study are discussed in this chapter. It covers the study's design, target population, sampling technique, data collection tools and methods, research instrument validity and reliability, data analysis and presentation, and more.

3.2 Research Design

Research design refers to a set of parameters for data gathering and analysis that seeks to balance relevance with the study goal. The research design for this study was a descriptive survey. The purpose of a descriptive survey is to determine and report how things are in their natural habitat (Mugenda & Mugenda, 2015). This design aimed to represent a situation, a problem, or a phenomenon in a systematic manner, or to provide information about an issue, or to describe attitudes toward an issue (Kumar, 2017). The design was suited for this study because it assisted in gathering data to address questions about the internal determinants impacting the adoption of strategic internal change management in deposit-taking SACCOs in Mombasa County.

3.3 Target Population

The target population is the substance of individuals, articles or units to which a researcher can extrapolate his or her findings (Mugenda & Mugenda, 2015). The study's participants were all 30 deposit-taking SACCOs in Mombasa County. The researcher concentrated on deposit-taking SACCOs in Mombasa County since they are aggressive

and can progressively make changes in their operations in order to compete with other financial institutions.

3.4 Sampling Procedure

According to Mugenda and Mugenda (2015), a sample is a subgroup that has been carefully chosen to be representative of the entire population and to have relevant characteristics. This study was conducted among the top ten deposit-taking SACCOs in Mombasa County, according to SASRA rankings 2019. The respondents were departmental heads in the selected deposit taking SACCO's in Mombasa County.

Table 3.1:

Target Population

Name of the Sacco's	Departmental Heads
Kenya Police Sacco	7
Stima Sacco	8
Hazina Sacco	5
Wanandege Sacco	6
Harambee	7
Mwalimu Sacco	7
Bandari Sacco	6
Jitegemee Sacco	7
Afya Sacco	6
Kenya Bankers Sacco	7
Total	66

Source: SASRA (2018-2019)

Since the quantity was manageable within the study's limits, and because the approach offers a real measure of the population while also having the highest degree of accuracy, a census sample technique was chosen (Babbie, 2010). A census is a statistical methodology in which the entire population is studied. Respondents included all 66 department heads.

3.5 Instrumentation

Data collection instruments are the tools or strategies a researcher employs to gather data for a study with the goal of proving or disproving a theory (Hakim, 2015). Primary and secondary data were employed in the investigation.

Questionnaires were used to collect primary data. Questionnaires are favored because the replies are collected in a standardized manner, making them more objective than interviews. When collecting data from a big number of people, questionnaires are also rather quick (Mugenda & Mugenda, 2015).

Closed-ended questions were employed in the study to focus respondents' responses on a single topic for simpler analysis. For easier analysis, the questionnaire will use Likert scale Secondary data was acquired from journals, published Sacco reports, Sacco strategic plans, and data connected to SACCOs available from SASRA annual reports.

3.6 Methods of Data Collection

Kenya Methodist University provided the researcher with an introduction letter from NACOSTI. The selected Sacco's were also asked for permission to collect data. The respondents were given enough time to complete the questionnaires before they were collected. However, the time period was extended as necessary to account for the high response rate.

3.7 Validity and Reliability

The extent to which a research instrument measures what it is supposed to measure is referred to as validity (Fraenkel & Wallen, 2016). Data was collected from appropriate respondents at deposit-taking SACCOs in the study with an introductory letter to ensure

the veracity of the data acquired. The validity of the data collecting instruments was established by submitting them to supervisors who approved them for data collection.

The consistency of a collection of measurement items, or the degree to which an instrument measures the same way every time it is used under the same conditions with the same subjects, is referred to as reliability (Ogula, 2015). In this study, the test for equivalence and the internal consistency test were utilized to assess reliability. Questionnaire pretesting was used to guarantee equivalency, and Cronbach's Alpha was used to ensure internal consistency of the research instrument.

A pre-test was undertaken to uncover flaws in the design and instrumentation, as well as to give proxy data for sample selection. A pre-test was conducted at Deposit Taking SACCOs in Kilifi County, with 6 (10%) of the respondents (66) being utilised. (Mugenda & Mugenda, 2010) supported the usage of 10% of the respondents, stating that a successful pre-test should use one to ten percent of the total sample size. The pilot data was not used in the final analysis.

Cranach's Alpha, a measure of reliability that delivers an unbiased assessment of data generalized, was applied to the data collected from the pre-test. Alpha is a reliability coefficient that provides an impartial measure of data generalizability (Zinbarg et al., 2014).

3.8 Data Analysis and presentation

The term "data analysis method" refers to the process of reviewing data collected in a survey or experiment and drawing conclusions and inferences from it; it also refers to the process of inspecting data and drawing conclusions from it (Kombo & Tromp, 2006). Following the collection of the filled questioners, they were verified to ensure that they

were complete and correct. The data was then entered into a computer and analyzed using the Statistical Package for Social Sciences (SPSS) version 23, which calculates precise frequencies and percentages and was used to discuss the findings. A statistical data analysis approach (ANOVA) was applied. The data was presented using frequency distribution tables and pie charts. The findings of the analysis were provided in the following chapters, which included discussions, conclusions, and suggestions.

3.9 Ethical Consideration

The following ethics were strictly followed by the researcher: obtain permission to conduct research from the appropriate authorities, obtain consent from each participant in the research and adhere to voluntary participation, share the nature and purpose of the research with each participant before engaging them in answering questionnaires and interviews. The researcher ensured that all sources of information were properly quoted to avoid plagiarism by ensuring that the participants' names did not appear anywhere on the questionnaire, that questionnaires were only answered during working hours and at work stations, and that questionnaires were only answered during working hours and at work stations.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This section will contain dissected, introductions, understanding including conversations from the information gathered. The goal of the study was to see how ICT, organizational culture, management support, and internal communication affect the adoption of strategic internal change management in deposit-taking SACCOs.

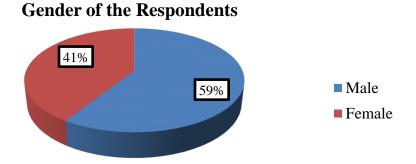
4.2 Response Rate

Only 51 of the 66 questionnaires distributed to respondents were completed and returned for analysis, giving the study a response rate of 77 percent. This is in line with Bailey's (2008) finding that a response rate of 50 percent is adequate, while a response rate of rate of 70 percent than 70% is exceptional. Based on these criteria, the response rate of 77 percent was deemed very good. As a result, the information gathered enabled the researcher to reach a satisfactory conclusion about the study.

4.3 Respondents Gender

Figure 4.1

Gender of the Respondents

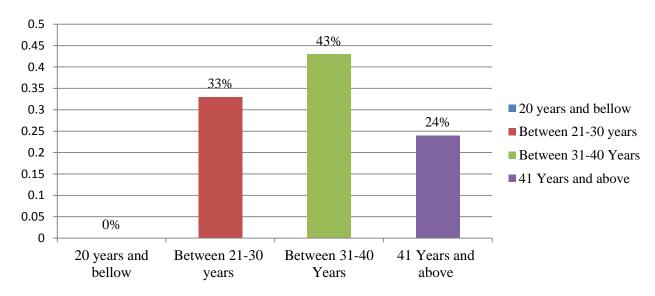


The respondents' gender was determined. As indicated in figure 4.2, 59 percent of the respondents were male, while the remaining 41% were female. The majority of department heads at deposit-taking SACCOs in Mombasa County were male, according to these statistics.

4.4 Respondents Age

Figure 4.2:

Respondents Age



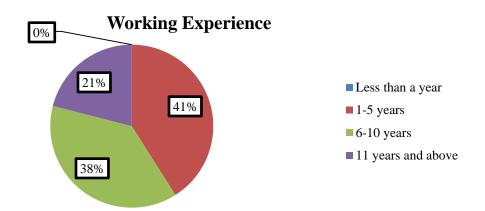
Respondents Age

Figure 4.2 shows that the bulk of the respondents were between the ages of 31 and 40, with 33 percent being between the ages of 21 and 30, and the remaining 24 percent being 41 years and older. The findings show that all of the respondents are mature and knowledgeable about the work they do, and the information they supplied was useful.

4.5 Working Experience

Figure 4.3:

Experience of Workers



Respondents who had worked as department heads in deposit-taking SACCOs for less than a year were 0%, those who had worked for 1-5 years were 41%, those who had worked for 6-10 years were 38%, and those who had worked for 11 years or more were 21%. This shows that the majority of responders have spent one to 10 years working for the Sacco. According to the findings, all of the participants had sufficient abilities and experience as department heads and were therefore best prepared to engage in this study.

4.6 Reliability Test

Table 4.1:

Reliability Analysis

Statements	Cronbach's Alpha	Number of Items
Data innovation mindfulness	0.695	5
Organization culture	0.707	5
Management support	0.717	5
Internal communication	0.711	5
Strategic internal change management	0.703	5

A piloted questionnaire was used to verify dependability in this investigation. According to Ebrahim, a pilot test is essential to assess the dependability of data collection instruments (2003).

A pilot study was conducted to identify design and instrumentation problems as well as provide proxy data for sample selection. The results of the pilot study were not used in the final analysis.

A sample of 7 (10 percent * 66) heads of departments in deposit-taking SACCOs in Mombasa County were given the piloted questionnaires. The pre-test was conducted using Cronbach's Alpha coefficient reliability. According to Zinbarg (2005), Cronbach's Alpha is a reliability coefficient that gives an unbiased estimate of data generalizability. Cronbach Alpha was determined for each of the scale's variables. /Data innovation mindfulness had the highest reliability (=0.695), followed by Organization culture (=0.707), management support (=0.717), and internal communications (=0.711), with Strategic internal change management having the lowest reliability (=0.703). An alpha coefficient larger than 0.6, as shown in table 4.1, indicates that the collected data has a high level of internal consistency and may be generalized to reflect the views of all respondents in the target group

4.7 Organization Culture

Table 4.2:

Organization Culture

Statements	Ν	Mean	Std.Dev.
The SACCO encourages creativeness among employees	51	3.25	1.279
The SACCO rewards both individual and team performance	51	3.23	1.138
Chiefs invest energy building associations with their collaborators.	51	2.96	1.371
The Sacco allows employee participation in making job-related	51	3.04	1.167/
decisions Employees respect each other's needs when making decisions	51	3.12	1.054
Average mean	51	3.12	0.9684

According to Table 4.2, the majority of respondents believe that organizational culture

influences the execution of strategic internal change management in deposit-taking

SACCOs. The following aspects were used to measure organizational culture: A mean of

3.25 indicates that the SACCO encourages employee creativity, a mean of 3.23 indicates that the SACCO rewards both individual and team performance, a mean of 2.96 indicates that Chiefs invest energy building associations with their collaborators, and a mean of 3.04 demonstrates that the SACCO permits workers to take an interest in work related decisions. With a mean of 3.12, employees respect each other's requirements when making decisions. This result agrees with the findings of Guchu (2020) who analyzed the significance of hierarchical culture on Kenya Post Savings Bank's exhibition.

4.8 Data innovation mindfulness

Table 4.3:

Data innovation mindfulness

n Std.	Mean	Ν	Statements
57 1.198	2.67	51	The organization trains its employees on any new technology developed
93 1.445	2.93	51	ICT adopted by the Sacco are customized to enable the organisation meet
			its set targets
54 1.099	2.64	51	The organization experience resistance during introduction of a new
			Technological
1.075	2.72	51	The organization has an effective online marketing platform as a way of
			fostering change in its marketing system
98 1.181	2.98	51	The organization has introduced change in its cash management by
			implement an online payment system
88 1.1996	2.788	51	Average mean
88	2.788		implement an online payment system

According to Table 4.3, the majority of respondents in Mombasa County agree that data

innovation mindfulness has an impact on the execution of strategic internal change management in deposit-taking SACCOs. The following aspects were used to measure data innovation mindfulness: The organization has changed its cash management by using an online payment system, which received the highest mean of 2.98. The Sacco's ICT is customized to help the company reach its specified goals, which received a mean of 2.93. A mean of 2.72 was given to respondents' opinions on whether the organization has an effective online marketing platform for driving change in its marketing system. Finally, the organization receives training on any new technology developed, with a mean of 2.67, and the organization encounters resistance during the implementation of a new technological, with a mean of 2.64. This finding agrees with Slope and Jones (2019) who noted that strategic mangers likewise go to rebuilding as a method for executing key change pointed toward improving execution.

4.9 Management Support

Table 4.4:

Statements	Ν	Mean	Std. D
The organization's decision-making is very centralized.	51	3.15	1.317
Employees participate in the development of the organization's goals in their individual departments and make recommendations for areas that need to be improved.	51	2.96	0.930
Junior staffs are involved in decision-making on subjects relevant to the corporation's day-to-day operations. Each department elects an employee to represent them on the board.	51	2.63	1.243
The organization's decision-making is very centralized.	51	3.13	1.528
During the development of the corporation's strategic plan, all of the employees' opinions are taken into consideration.	51	2.98	1.427
Average mean	51	2.97	1.289

The third explicit target of the examination was to build up the impact of the board help on the execution of vital interior change the executives in store taking SACCOs. Respondents reacted that dynamic in the organization is very concentrated, as demonstrated in Table 4.5, with a mean of 3.15. Workers are associated with fostering the association's objectives in their individual offices and suggesting regions for development had a mean of 2.96; every division chooses a representative to address them on the board had a mean of 2.63; and junior staffs are associated with dynamic on issue identifying with the company's everyday activities had a mean of 3.13. At the point when found out if during planning of the organizations key arrangement, every one of the staffs sees are joined had a mean of 2. 98. This outcome is in line with Wanyama (2019) who contemplated the impacts the board backing of partner on change management in Kenya ports Authority.

4.10 Internal communications

Table 4.5:

Internal communications

Statements	Ν	Mean	Std. Dev.
The association guarantees that the necessary change is conveyed	51	3.03	1.357
in a proper way.			
Does the organization keep communication open between top managers and lower level team of the firm	51	3.08	1.346
Employees are informed on key activities, concerns, and changes, and rules that promote transparency and openness are developed.	51	3.30	1.369
Employees respond more eagerly to their roles when there is greater communication within the Sacco.	51	3.18	1.351
Managers discuss techniques that assist the team and the entire firm in completing the mission.	51	3.15	1.549
Average mean	51	3.148	1.3944

ъ.т

ъ л

As shown in Table 4.5, internal communications have influence on the implementation of the Strategic internal change management in deposit taking SACCO. These aspects of internal communication included : With a mean of 3.03, the company ensures that suitable communication is used to explain the required change, asked whether the organization keep communication open between top managers and lower level team of the firm had a mean of 3.08, asked whether the Sacco imparts key exercises, issues, and improvements to representatives and creates approaches that help straightforwardness and receptiveness had a mean of 3.30, and when found out if correspondence inside the Sacco permits workers to react all the more excitedly to their errands, it had a mean of 3.18. also, found out if supervisors impart strategies that help the group and all out organization complete the doled out mission had a mean of 3.15. This result is in

agreement with Vuuren and Elving, (2018) who demonstrated that powerful communication works with making of an appropriate climate before change is presented.

4.11 Strategic internal change management

Table 4.6:

Strategic internal change management Statements

Statements	IN	wiean	Sta.
			Dev.
The organization has a an effective change implementation	51	4.38	0.714
framework			
The organization faces resistance to change from some of its	51	3.27	1.048
employees			
The organization has trained all its employees about the new	51	2.97	1.442
changes expected			
All the top management of the Sacco are champions of change	51	2.65	1.351
management			
The Sacco has proposed incentives used to encourage employees	51	2.71	1.421
accept change			
Average mean	51	3.196	1.1952

N

Moon

Std

In Table 4.6 above, numerous factors influence strategic internal change management in deposit-taking SACCOs in Mombasa County, according to the respondents and these aspects included the organization has a an effective change implementation framework scoring a mean of 4.38, the organization faces resistance to change from some of its employees indicating a mean of 3.27, the organization has trained all its employees about the new changes expected indicating a mean of 2.97, All the top management of the Sacco are champions of change management had a mean of 2.65, The Sacco has proposed incentives used to encourage employees accept change has a mean of 2.71. This result shows that there are several aspects influencing the strategic internal change management in deposit taking SACCOs in Mombasa County.

4.12 The dependent and independent variables are correlated.

Table 4.7:

Indicators		ITA	OC	MC	IC	SCM
	Pearson Correlation	1				
ITA	Sig. (2-tailed)					
	Ν	51				
	Pearson Correlation	.669**	1			
OC	Sig. (2-tailed)	.000				
	Ν	51	51			
	Pearson Correlation	.515**	.641**	1		
MC	Sig. (2-tailed)	.000	.000			
	N	51	51	51		
	Pearson Correlation	$.801^{**}$.513***	$.800^{**}$	1	
IC	Sig. (2-tailed)	.000	.000	.000		
	N	51	51	51	51	
	Pearson Correlation	.777***	.594**	.716***	.549**	
SCM	Sig. (2-tailed)	.000	.000	.000	.000	
	N	51	51	51	51	

The dependent and independent variables are correlated

Each of the independent variables and the dependent variable had a significant positive connection, according to the findings. The awareness of information technology has a positive association relationship (r = 0.669, p=0.001). As a result, increased information technology understanding leads to better adoption of strategic internal change management. Strategic internal change management exhibited a high positive connection with organizational culture (r = 0.515, p=0.001). This indicates that as the organizational culture improves, so does the adoption of strategic internal change management.

In deposit-taking SACCOs in Mombasa County, management support demonstrated a substantial positive link with strategic internal change management (r = 0.801, pvalue=0.000). This suggests that adoption of internal change management can be considerably easier if employees have managerial support. Internal communications as well got a strong significant correlation with the strategic internal change management in deposit taking SACCOs in Mombasa County of (r = 0.777, p=0.001). This strong positive relationship is an indication that internal communications in SACCOs is important in the adoption of internal change management.

4.13 Regression Analysis

The general objective of this study was to establish factors influencing the strategic internal change management in deposit taking SACCOs in Mombasa County. The study used multivariate regression analysis in establishing this relationship between dependent and independent variable. The dependent variable of the study was strategic internal change management while the independent variables were: Data innovation mindfulness, Organization culture, Management support and Internal communications.

Table 4.8:

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.919 ^a	.852	.845	.301

Predictors: (Constant), Data innovation mindfulness, Organization culture, Management support Internal communications

The model summary in table 4.8 reveals that the independent and dependent variables have a positive association, as demonstrated by the value of R. (0.919). The results also reveal that the dependent and independent variables have a correlation, as evidenced by the R^2 values (0.852). The R^2 score (85.20%) demonstrates how well the independent variables explain the dependent variable (Strategic internal change management) (Data innovation mindfulness, Organization culture, Management support and Internal communication). The variation that has been explained in this study is 85.20% while other factors not investigated in this study can thus account for the remaining 14.80 percent.

4.14 ANOVA

The aim of the study was to establish analysis of variance (ANOVA), which is a set of statistical models for analyzing variations in group means and their relationships.

Table 4.9:

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	35.213	4	17.607	131.392	$.000^{b}$
	Residual	6.459	46	.134		
	Total	41.672	50			

a. Dependent Variable: Strategic internal change management

b. Predictors: (Constant), Data innovation mindfulness, Organization culture , Management support Internal communications

The regression model's fitness was tested using the ANOVA statistics. The significant F

value was found to be 131.392 (p=0.001). As a result, the regression model obtained was

fit and statistically significant, and was hence used to make predictions.

4.15 Coefficients

Table 4.10:

Regression Coefficient

			ndardized ficients	Standardized Coefficients		
	Model	В	Std. Error	Beta	Т	Sig.
1	(Constant)	.256	.178		1.433	.156
	Data innovation mindfulness,	.157	.070	.118	2.038	.037
	Organization culture	.281	.068	.352	3.864	.000
	Management support	.259	.057	.311	4.237	.000
	Internal communications	.287	.063	.335	4.628	.000

Dependent Variable: Strategic internal change management

The link between Data innovation mindfulness-ITA, Organization culture-OC, Management support-MS, Internal communications-IC, and dependent variable Strategic internal change management-SCM was investigated using multiple regression analysis. The equation is as shown in the SPSS table above.

Data innovation mindfulness has a Beta =0.157, organizational culture has a Beta =0.281, management support has a Beta =0.259, and internal communications has a Beta =0.287, as indicated in table 4.10 in the regression coefficient. This imply that when factors (Data mindfulness, innovation Organization culture, Management support, Internal communications and dependent variable Strategic internal change management) are held at zero the level of achievement of Strategic internal change management would be at 0.256. It also shows that a level increase in Data innovation mindfulness would increase Strategic internal change management by a value of 15.7%, a level increase in organization culture would increase strategic internal change management by a value of 28.1%, a level expansion in administration backing would increment vital interior change the executives by a worth of 25.9% while a level expansion in inside correspondences, would cause an increment in vital inward change the board by a worth of 28.7%. The examination demonstrated that, there is a critical connection between the autonomous factors. Data advancement care had a p-worth of 0.037, Organization culture showed a pworth of 0.001, Management support had a p-worth of 0.001, Internal interchanges had a p-worth of 0.001) and ward variable Strategic interior change the board this is on the grounds that every one of the factors demonstrated a P esteem which is not exactly the importance level of 0.05.

4.16 Discussion

Data innovation mindfulness showed p=0.037, which is less than the significance level of 0.05, indicating a strong link between data innovation mindfulness and strategic internal change management, according to the study findings. These findings are related to a study by Yunis, et al., (2018) which indicated that Changes in the corporate environment have prompted organizations to increasingly rely on IT to attain and maintain competitiveness, enhance efficiency, and succeed in today's dynamic marketplaces. These developments promote technology-based innovation activities aimed at improving performance.

The study also found that organizational culture has a p=0.001 correlation with strategic internal change management, indicating a strong link between the two. These findings are in line with a study by Potosky and Ramakrishna (2018) which argue that the success of an organization's change management process is clearly influenced by its culture. Communication, values, conventions, policies and procedures, programs, and leadership are all used to create a positive organizational culture. A study by Nonaka and Takeuchi (2016) also indicated that Organizational culture has a substantial impact on business decisions and should be assessed as part of an internal strategic-management audit. If tactics can build on cultural strengths like a strong work ethic or highly ethical views, management can usually implement changes swiftly and easily.

The exploration exhibits that administration support had a p-worth of 0.001 which isn't actually the significance level of 0.05. The implications is that administration support unequivocally adds to the essential internal change the board. These disclosures concur with those of De Wit and Meyer, (2017) Change the board demands strong organization to rapidly push through disturbing, discomforting and unsafe changes in the business and

hierarchical system. Doing battling the wellsprings of firmness and changing crisis into a promising situation are the key qualities needed by supervisors doing and managing change in an affiliation. At last managers ought to acknowledge when to change and when it is shrewder to search for robustness, they should in like manner acknowledge when to trigger a change and when to avoid one.

The investigation shows that internal communications had a p=0.001 which demonstrating a solid connection between interior interchanges and the vital inside change management. These finding agree with an investigation by An research on predecessors to readiness to partake in an arranged organizational change by Miller (2016) discovered that when change declarations were communicated, employees were more likely to feel prepared for change if the correspondences were easy, helpful, and addressed their concerns. Workers' concerns are reduced by powerful correspondence, which communicates something specific of delegate self-sufficiency for having the choice to perform once the change is executed and educates laborers about the change.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section contains a summary of the study's principal findings. The goal of this study was to look into the elements that influence deposit-taking Sacco's' adoption of strategic internal change management strategies. In addition, this chapter contains the study's findings and recommendations, as well as suggestions for further research.

5.2 Summary

••

This research was centered on four specific goals, which are listed below:

According to whether association culture impact reception of vital inner change management in deposit taking SACCOs in Mombasa County, this investigation tracked down that all the deposit taking Sacco's in Mombasa district urge their workers to be imaginative by thinking of creative thoughts which will improve execution of the association. As an approach to urge representatives to accept change, the Sacco's award both individual and group execution. The Sacco's guarantee that he departmental heads cooperate openly with junior staffs so as stay away from obstruction during execution of any new changes in the association. The research likewise discovered that Sacco's gladly received and embrace all work related choices made by any worker which will emphatically change the exhibition of the Sacco. Thusly, the representative fill exceptionally appreciated subsequently striving to think of different thoughts which will change the association. About the impact of data communication innovation on reception of vital inside change management in deposit taking SACCOs in Mombasa County, the respondents demonstrated that, when the Sacco's needs to present new techno, they direct careful train of its representatives in order to ensure that they are familiar with the new innovation. All however the association experience opposition from certain workers during presentation of another Technological, they guarantee that a huge level of the representatives are all around educated about the new changes. As a method of accepting innovation, the Sacco's have carried out web based promoting stage and online installment framework which have extraordinary impact on the association execution.

Comparable to the impact of the executives support on selection of strategic internal change management in deposit taking SACCOs in Mombasa County demonstrated that, Decision making in the association is profoundly unified nonetheless, representatives are engaged with creating associations objectives in their separate divisions by submitting them to the head of office who advances them to the top administration. The Sacco's guarantee that Junior staffs are engaged with dynamic on issue identifying with everyday tasks of the company. It was likewise discovered that during readiness of the corporation's strategic plan, every one of the staffs sees are joined.

According to the impact of inside communication on the selection of vital interior change management in deposit taking SACCOs in Mombasa County. Sacco's utilization diverse communication channels relying upon the sort of progress being executed. The Sacco imparts key exercises, issues and advancements to workers and creating approaches that work with straightforwardness and receptiveness. Viable communication inside the Sacco empowers representatives to react all the more excitedly to their jobs.

5.3 Conclusions

Organizational culture assumes an imperative part of giving the paste that ties a few pieces of the association together towards achievement of the ideal objective. Organizational culture is showed in convictions and suspicions, qualities, perspectives and practices of its individuals. At the point when the association culture accepts positive change measure, at that point not many representatives do oppose the change.

The achievement of the change plan is reliant upon the top administration and the shareholders" reaction comparative with its execution. Chief's significant understanding of progress and its helpful results will help him with surveying the affiliation's headway and improvement in setting draws near. Fruitful organization of security from change increase the level of venture of people to the change attempts. Pioneers have the huge errand to do in beginning the change and offer their vision towards the change. The higher the level of resistance will most likely outcome to more difficulty to do the change. Appropriate frameworks should be applied to restrict the degree of block.

The scientist found that data innovation had likewise come about to cutting edge items and markets for Sacco's in this manner impacting change in their method of directing business. Despite the fact that associations are very much aware that they need to put resources into innovation, the significant expense of innovation regularly obstructs such ventures. Sacco's acknowledge protection from change by their representatives as some see the reception of the advances is a method of supplanting their administrations. By embracing innovation as essential change practice, SACCOS have gotten more successful and productive in help conveyance to its individuals Communication is fundamental for guaranteeing the smooth progression of data. Communication is the driver for an effective change execution. For successful change management, associations guarantee that every one of the set techniques are carried out and imparted across the procedure biological system and that the dynamic interaction is lined up with the essential targets. Managers ought to get ready and itemized communication intend to deal with interchanges during the business computerization. SACCO the board need to guarantee that individuals and different workers require preparing and strengthening projects to set them up to embrace change effortlessly. Great communication channels that permit part input are made and built up. Such channels ought to be utilized to impart the need to change, survey interaction, carry out and screen results.

5.4 Recommendations on Research Findings

Sacco's top administration ought to guarantee that representative attitude and work model advancement change the board. This will improve the organization culture, which will help the affiliation's monetary achievement. Supervisors ought to set up rules for managing change in the most effective way conceivable, just as how to persuade representatives to acknowledge the changes. The foundation's top administration ought to guarantee that worker's conviction and qualities are revered in the association culture. These feelings and characteristics, as expressed in the association's organization contract, ought to be transparently upheld by both top and center administration. Therefore, change the board will progress.

IT is changing at a fast rate; accordingly, supervisors should stay up with the latest with the most recent advancements. This ought to be viewed as when arranging long haul

67

computerization projects. Managers should utilize the accessible apparatuses and strategies to quantify the benefit of receiving new innovation (for example anticipated money related issues) and the dangers related with it.

SACCOs need to build up a typical language between all representatives that stems from a bound together comprehension of the association's system and targets. This might be improved by directing mindfulness meetings about the technique and digitalization drives. For powerful execution of vital interior change management, SACCOs should a few communication channels and apparatuses for mindfulness and spread the data across the association, for example, through messages and web-based media refreshes.

SACCOs need to connect with its representatives in the beginning phases of carrying out vital interior change management and this is by including them in the dynamic cycle. Doing this will work with the change and lower protection from it. Representatives are accustomed to taking care of their job with a specific goal in mind and might be apprehensive the robotization will wipe out their positions or change their work. Accordingly, they ought to comprehend the genuine worth of mechanization and how it opens up new freedoms for them and their association's business.

5.5 Recommendations for Further Research

A study on the challenges of changing SACCO strategy in Kenya should be conducted. Another study on the factors impacting SACCOs' adoption of strategic internal change management should be conducted. A similar study should be conducted in several other Kenyan counties among deposit-taking SACCOs to determine the parallels and differences in their outcomes.

REFERENCES

- Ad-esse Consulting (2018). Cultural and organisational diversity evaluation (CODE). Strategic Outsourcing: An International Journal, 8(2/3), 206-228. https://doi.org/10.1108/so-04-2015-0012
- AlBar, A. M., & Hoque, M. R. (2017). Factors affecting the adoption of information and communication technology in small and medium enterprises: A perspective from rural Saudi Arabia. *Information Technology for Development*, 0(0), 1–24. doi: 10.1080/02681102.2017.1390437.
- Armenakis, M. F., Hasnu, S. A., & Khan, I. (2017). Link between HR practices and organizational performance in small firms: A case for manufacturing sector of Pakistan. *Management Science Letters*, 71-86. https://doi.org/10.5267/j.msl.2015.11.005
- Atambo G. J., & Momanyi, E. D. (2016). An analysis of the effects of intra- and Interorganizational arrangements on hospital supply chain efficiency. *Journal of Business Logistics*, 36(4), 340-354. https://doi.org/10.1111/jbl.12109
- Auerbach., J. (2015). Indigenous empowerment and diversity in higher education. Strategic Leadership of Change in Higher Education, 90-99. https://doi.org/10.4324/9780429468766-9
- Awadh, A. &. (2018). Impact of organisational culture on employee performance. International Review of Management and Business Research Journal, 2(1), 167-180. https://doi.org/10.21511/imfi.16(4).2019.20
- Babbie, T. (2010). Research methodology. APH Publishing.
- Bamford, D. R., & Forrester, P. L. (2019). Impact of organization change at the Gauteng Provincial Department of Infrastructure and Development. *International Journal* of Operations and Productions Management, 23 (5), 546-564. https://doi.org/10.1111/1467-6486.00174
- Bass, U & Avolio, M. (2018). Does the transformational leadership paradigm transcend organizational and national boundaries? *American Psychologist*, 22(3), 30-39. https://doi.org/10.1002/smj.915

- Bastian, H., & Andreas, W. (2015). A Bibliometric View on the Use of Contingency Theory in Project Management Research. *Project Management Journal*, 43(3), 4-23. doi:doi:10.1002/pmj.21267
- Boikhutso, T. M. (2019). Change Management: The Impact of Systems Implementation. *African Journal of Management*, *4* (8), 125-201. https://doi.org/10.1007/s11747-013-0336-7
- Brynjolfsson, S., & Hitt, S. (2016). Case study, dynamic capabilities and upstream strategy: Supermajor EXP. *Energy Strategy Reviews*, 3, 14-20. https://doi.org/10.1016/j.esr.2014.05.003
- Burke, O & Biggart, N. W. (2014). Interorganizational relations. *Enhancing* organizational performance, 120-149. https://doi.org/10.1016/j.ijpe.2014.03.015
- Burnes, B. (2014). Kurt Lewin and the planned approach to change. *Journal of Management Studies*, 41, 977-1002. https://doi.org/10.1504/jgba.2017.10005516
- Cameron, S., & Green, C. S. (2013). Leadership style, self-sacrifice, and team identification. Social Behavior and Personality: an international journal, 41(7), 1171-1178. https://doi.org/10.2224/sbp.2013.41.7.1171
- Chapman. (2018). Researching the roles of internal-change agents in the management of organizational change,. *British Journal of Management*, 8 (1), 61-73. https://doi.org/10.1057/978-1-137-57724-5_7
- Csaszar, K. (2018). Strategic management: Text and cases (2nd ed.). PHI Learning Pvt.
- D'Ortenzio, C. (2016). Understanding Change and Change Management Processes. Sage Journal of Management, 9 (3), 313-374. https://doi.org/10.1057/978-1-137-50606-1_4
- Dauda, Y. A., & Akingbade, W. A. (2018). Technological Change and Employee Performance in Selected Manufacturing Industry in Lagos State of Nigeria. *Australian Journal of Business and Management Research*, 1(5), 32-47. https://doi.org/10.1177/0306307017740182
- De Wit, A., & Meyer, L. (2017). Inter-individual knowledge transfer and performance in product development. *The Learning Organization*, 18(3), 224-238. https://doi.org/10.1108/09696471111123270

- De Wit, M., & Meyer, H. (2017). Meta-analytic review of disclosure level and cost of equity capital. *International Journal of Accounting & Information Management*, 20(1), 49-62. https://doi.org/10.1108/18347641211201072
- Dexter, R., & Doug, R. M. (2009). Micro-foundations of organizational ambidexterity: Functional flexibility in dynamic environments. *Academy of Management Proceedings*, 2019(1), 15687. https://doi.org/10.5465/ambpp.2019.15687abstract
- Dgnan, J., & Elshennawy, A. (2016). Achieving success with lean. *International Journal of Lean Six Sigma*, 6(3), 263-280. https://doi.org/10.1108/ijlss-07-2014-0024
- Diefenbach, T. (2015). Competing perceptions and business models of senior managers in a higher education institution. *International Journal of Knowledge Culture and Change Management*, 5-22. https://doi.org/10.1108/01443570210412105
- Digman, L. (2018). Managing organizational change: A philosophies of change approach. *Journal of change management*, 10(2), 135-154. https://doi.org/10.1016/j.redee.2013.07.002
- Domingues, A. R., Lozano, R., Ceulemans, K., & Ramos, T. B. (2017). Sustainability reporting in public sector organisations: Exploring the relation between the reporting process and organisational change management for sustainability. *Journal of Environmental Management*, 192, 292-301. https://doi.org/10.1093/jopart/mus050
- Donaldson, L. (2006). The contingency theory of organizational design: challenges and opportunities. *Australian Journal of Management*, 19-40. https://doi.org/10.5430/ijba.v8n2p73
- Duggan's.T. (2017). Contemporary marketing strategy: Analyzing consumer behavior to drive managerial decision making. Springer.
- Dunphy, D and Doug S (2009). The strategic management of corporate change. Journal of Applied Behavioral Science. 46(8), 905-920. https://doi.org/10.1016/s0149-2063_03_00085-0
- Edwards, M. A., & Walton, M. E. (2016). Scanning dynamic competitive landscapes: A market-based and resource-based framework. *Strategic Management Journal*, 24(10), 1027-1041. https://doi.org/10.1002/smj.325

- Elving, W., & Hansma, M. (2016). Treating your sales transformation like an internal sale. 7 Steps to Sales Force Transformation, 61-79. https://doi.org/10.1057/9781137548054_4
- Evans, A. (2018). *Corporate Governance and Strategy in SACCOs in Uganda*. Yearbook of MMU
- Eze , A., Garcia Martinez, M., & Dent, B. (2018). Dimensions of sustainable value chains: Implications for value chain analysis. *Supply Chain Management: An International Journal*, 17(6), 575-581. https://doi.org/10.1108/13598541211269193
- Eze, S. C., Awa, H. O., Okoye, J. C., Emecheta, B. C., & Anazodo, R. O. (2018).
 Determinant factors of information communication technology (ICT) adoption by government-owned universities in Nigeria: A qualitative approach. *Journal of Enterprise Information Management*, 26(4), 427-443.
 https://doi.org/10.1016/j.jpsychires.2010.10.008

Fakhar, E. S. (2015). Business policy and strategic management. Scientific e-Resources.

- Fedor, D. B., & Herold, D. H. (2017). Effects of Change and Change Management on Employee Responses: An Overview of Results from Multiple Sources. *Journal of East European Management Studies*, 19 (2), 185-212. https://doi.org/10.1016/j.ibusrev.2015.02.001
- Fiedler, F. E. (1964). A theory of leadership effectiveness. In L. Berkowitz (Ed.), Advances in experimental social psychology. New York: Academic Press.
- Fiedler, F. E. (1986) "The contribution of cognitive resources to leadership performance". *Journal of Applied Social Psychology* .16, 532–545. https://doi.org/10.1016/j.tourman.2012.06.003
- Fouka & Mantzorou. (2011). "What are the major ethical issues in conducting research? Is there a conflict between the research ethics and the nature of nursing?". *Health Science Journal*, 5 (1), 3-14. https://doi.org/10.5539/ibr.v5n1p87
- Fraenkel & Wallen, N. E. (2018). *How to design and evaluate research in education*. McGraw-Hill.

- Ginsberg, A., & Venkatraman, N. (2011). Contingency perspectives of organizational strategy: a critical review of the empirical research. Academy of Management Review, 10(3), 421-434. https://doi.org/10.1111/j.1467-6486.2005.00514.x
- Golding T., Dahghan E., Pazireh M., & Pouraskari F. (2018). Checking the relationship between strategic leadership, competitive advantage and organizational performance with mediating role of organizational performance with mediating role of innovation. *Strategic Management Journal*, 5(1), 11-18. https://doi.org/10.4172/2223-5833.1000271

Goodman, E., & Truss, L. C. (2016). Leadership style, organizational culture and performance: Empirical evidence from UK companies. *The International Journal of Human Resource Management*, 11(4), 766-788. https://doi.org/10.1080/09585190050075114

- Grant, A. M. (2014). Leading with meaning. *Academy of Management*, 55(2), 458-476. https://doi.org/10.1016/j.jbusres.2012.08.007
- Grazioso, L. (2018). Basic financial service of low. *International journal of banking and marketing*, 17(3) 23-54. https://doi.org/10.1016/j.jbusres.2012.12.019
- Greasley & Patel. (2018). The formation of public-public corporations; A case study study of collaboration on a "back to work" initiative. *International Journal of Public Sector Management*, 21(2), 305-313. https://doi.org/10.3846/16111699.2012.745817
- Green, C. (2014). *Making Sense of Change Management A Complete Guide*. Kogan Page Ltd
- Grötsch, V. M., Blome, C., & Schleper, M. C. (2016). Antecedents of proactive supply chain risk management–a contingency theory perspective. *International Journal* of Production Research, 51(10), 2842-2867. https://doi.org/10.1007/s10490-011-9257-5
- Guchu, R. (2020). Contemporary strategy analysis (10th Ed.). SAGE
- Hakim, C. (2015). Secondary analysis in social research. George Allen and Uwin.
- Hao., A., Fainshmidt, S., Nair, A., Lance Frazier, M., & Markowski, E. (2016). An empirical assessment of the dynamic capabiliti.es–performance relationship.

Journal of Business Research, 69(8), 2950-2956. https://doi.org/10.1016/j.jbusres.2015.10.152

HariKrishna, R. (2014). Strategic management. Text and cases.

- Hayd, S. C., & Mark, R. E. (2015). The impact of organizational orientations on medium and small firm performance: A resource-based perspective. *Journal of Small Business Management*, 53(1), 94-113. https://doi.org/10.1111/jsbm.12054
- Hayes, B. (2018). Measuring customer satisfaction. *International Journal of Social Sciences and Entrepreneurship*, 3 (11), 188-312. https://doi.org/10.1002/tie.21839
- Hede, B. &. (2015). Resistance to Organizational Change: The Role of Cognitive and Affective Processes. *Leadership and Organization Development Journal*, 22 (8), 372-384. https://doi.org/10.2307/3003464
- Hofer & Schendel, A. (2018). The integration of project management and organizational change management is now a necessity. *International Journal of Project Management.*, 4(4), 46-67. https://doi.org/10.1080/00207543.2012.720392
- Ichangi , F. (2017). *The horizontal organization: What the organization of the future looks like and how it delivers value to customers.* Oxford University Press on Demand.

James, M. (1978). Transforming Leadership. Monthly Press.

- Kamugisha's C. (2003). *Organizational strategy, structure, and process*. Stanford University Press.
- Kelly, P. (2019). SPSS for Windows step by step: A simple guide and reference, 11.0 update. Allyn & Bacon.
- Khanguha's, R. (2016). *Handbook of leadership theory and practice*. Harvard Business Press.
- Khoyi, C. (2016). Influence of Change Management Practices on Performance at Pinnecle Projects. International Journal of Operations & Production Management, 24 (9), 886-912. https://doi.org/10.1111/jors.12121
- Kiggundu E. H. (2017). Organizational culture and leadership. John Wiley & Sons.
- Kihara, S. K. (2014). *change management practices by the kenya roads*. [Unpublished Masters thesis, university of Nairobi] ttps://irlibrary.uo.ac.ke/bitstream/handle/123456789/19370

Kinicki & Williams, B. (2016). *Management*. McGraw-Hill

- Kirimi. (2016). *Transformational corporate leadership*. Wake Forest University Publishers.
- Kitur, R. (2015). *Strategic change and leadership at Madison Insurance Co. Ltd.* University of Nairobi Press
- Kobia. (2018). *The co-operative movement in Kenya challenges and opportunities.* consulting Trust.
- Kombo., D. & Tromp. O. (2015). Proposal and Thesis Writing, An Introduction. Paulines Publication Africa.
- Kotter, P & Schlesinger, L. (2015). *Choosing Strategies for Change*. https://hbr.org/2008/07/choosing-strategies-for-change
- Kotter. P (2014). Leading Change:. Harvard BusinessReview.
- Kudray & Kleiner. (2018). Global trends in managing change. *Industrial Management*,. 42(10), 899-916. https://doi.org/10.17705/1cais.00414
- Kumar, C. R. (2018). Research Methodology. APH Publishing Corporation.
- Lewin, K. (1951). Resolving Social Conflicts. Harper & Row.
- Lievens & Van Geit. (2011). Identification of transformational leadership qualities. *European Journal of*, 6(4), 415-430. https://doi.org/10.2307/41166021
- Madan, D. P., & Bajwa, J. K. (2019). Human Resource Management Practices and their Impact on the Job Performance of Employees with Special Reference to Banking Sector. *International Journal of Engineering Technology, Management and Applied Sciences*, 4(4), 21-36. https://doi.org/10.4324/9781003105695-22
- Maina, P. (2018). Leadership (2nd ed.). Kogan page ltd.
- Maithya, R. (2016). *Strategic management*. Pearson UK.
- Malombe. (2018). The effects of dividend policy on profitability of SACCOs with Fosas In Kenya: [Unpublished Masters thesis, University Of Nairobi]. http://erepository.uonbi.ac.ke/handle/11295/12881
- Malumbe, J. (2018). The economics of animal health and production. CABI.

- Manyara, M. K. (2018). *The Development of Co-operative Law and Policy in Kenya*. Oscan Print.
- Marete, D. K. (2018). Strategic internal change management practices at GlaxoSmithKline Limited. [Unpublished masters thesis,University of Nairobi], http://erepository.uonbi.ac.ke:8080/xmlui/handle/123456789/13362.
- McLagan, P. (2018). The change-capable organization. In *Training & Development 57* (1),51-57). https://doi.org/10.1108/ijlm-07-2012-0062
- Millar, C., Hind, P., & Magala, S. (2015). Sustainability and the need for change: organisational change and transformational vision. *Journal of Organizational Change Management*, 25(4), 489-500. https://doi.org/10.1097/00115514-201407000-00006
- Miller's, Z. (2016). The essential guide to doing your research project. SAGE.
- Misoi H. A. (2017). Administrative behavior (4th ed.). Simon & Schuster.
- Moran., F & Brightman., U (2018). Leading organisational change. *international*, *6*(2), 111-118. https://doi.org/10.29322/ijsrp.8.11.2018.p8348
- Muchibo, P. O. (2018). Co-operative credit. Institute for Development Studies. Nairobi: Working Paper no. 474.
- Mugenda & Mugenda. (2010). *Research methods: quantitative and qualitative approaches*. Acts Press.
- Mugenda & Mugenda. (2015). *Research Methods: Quantitative and Qualitative approaches*. Acts Press.
- Muthoni, B. (2017). Business Research Methods (6th ed.). Oxford University Press
- Muya, J. A., & Wesonga's, T. (2015). Motivation and employee retention in savings and credit Co-operative societies in Nairobi city County, Kenya. *International Journal* of Business Management, Entrepreneurship and Innovation, 2(3), 87-101. https://doi.org/10.35942/jbmed.v2i3.137
- Mwirigi. W. (2014). *Management of Strategic Charge by Commercial Banks in Kenya.*, [Unpublished Master's thesis. University of Nairobi] http://erepository.uonbi.ac.ke/handle/11295/76461

Nadler, M., & Tushman , S. (2015). Organizational responses to climate change: Do collaborative forums make a difference? *Geographical Research*, 56(3), 311-324. https://doi.org/10.1111/1745-5871.12286

Nafula P. G. (2017). Leadership: Theory and practice. SAGE Publications.

- Naitore, A. (2018). Change Management Practices Adopted by The Independent Electoral and Boundaries Commission of Kenya. *Journal of Management Studies* , 41 (6), 977-1007. https://doi.org/10.22496/jemt20161104109
- Nandi, V. T. (2017). Maintaining database: Business intelligence tool for competitive advantage. *Business Intelligence Journal*, 5(2), 352-357. https://doi.org/10.4324/9781003076018-8
- Nelissen, M. O., & Selm, E. W. (2018). A review of economic status and public sector financial management reforms in Kenya. *Journal of Economics and Public Finance*, 1(1), 47. https://doi.org/10.22158/jepf.v1n1p47
- Ngure, D. (2018). Effect of change management initiatives on total quality management implementation in Kenya's manufacturing sector: a case of central glass industries.. [Unpublished Masters thesis Kenyatta University] http://graduates.ku.ac.ke/images/Abstract%20August%202018.pdf
- Njenga. (2018). Effects of change management strategy on performance in public universities in Kenya. *Strategic Journal of Business & Change Management*, 2 (26), 595-625. https://doi.org/10.1016/j.sbspro.2014.03.679
- Njeri. (2018). Determinants of Capital Adequacy in Kenya's SACCOs. International Journal of Academic Research in Accounting, Finance and Management Sciences,, 4(2), 295-306. https://doi.org/10.1111/j.1471-0374.2011.00322.x
- Nonaka, K., & Takeuchi's, S. M. (2016). Assessing the relationship between strategy and organizational culture in an Iranian manufacturing industry. *Asian Social Science*, 10(21). https://doi.org/10.5539/ass.v10n21p175
- Nonaka, M. T., & Takeuchi, E. L. (2013). Enhancing organizational sensemaking: An examination of the interactive effects of sales capabilities and marketing dashboards. *Industrial Marketing Management*, 42(5), 824-835. https://doi.org/10.1016/j.indmarman.2013.02.017

Northouse, P. (2015). Leadership: Theory and practice. Sage.

- Nyangau., G. (2016). Global value chains and development: Redefining the contours of 21st century capitalism. Cambridge University Press.
- Nyasha, T. (2017). The Impact of Organizational Change; A Case Study of Guateng Provincial Department of Infrastructure Development. African Journal of Management, 3 (3-4), 236-279. https://doi.org/10.1002/smj.158
- Obonyo, M., & Kerongo, M. (2013). A strategic management framework of tangible and intangible assets. *European Management Journal*, *31*(1), 55-66. https://doi.org/10.1016/j.emj.2012.10.005
- Odera, P., & Muendo, K. (2018). Factors affecting strategic internal change management in the public sector, *strategic journal of business and change management*, *4* (4), 1122 – 1144. https://doi.org/10.1016/j.jbusres.2013.03.020
- Ogula, P. (2015). Research Methods. CUEA Publications.
- Olajide, O. (2014). Change management and its effects on organizational performance of Nigerian telecoms. *International Journal Of Humanities Social Sciences And Education*, 1(11), I70-179. https://doi.org/10.1016/s2212-5671(13)00238-4
- O'Leary, Z. (2010). The Essential Guide to Doing Research. Vistaar Publications.
- Olubayo, O. (2018). Change Management and its Effects on Organizational Performance of Nigerian Telecoms Industries. *International Journal of Humanities Social Sciences and Education (IJHSSE)*, 1(11), 170-179.
- Ongera, D. (2020). The contingency theory of management accounting and control: 1980–2014. *Management Accounting Research*, *31*, 45-62. https://doi.org/10.1016/j.mar.2016.02.001
- Ongore, R. L., & Kusa, G. (2019). Effect of leverage and firm size on financial performance of deposit taking savings and credit cooperatives in Kenya. *International Journal of Research in Business and Social Science (2147- 4478)*, 8(5), 182-193. https://doi.org/10.20525/ijrbs.v8i5.462
- Otieno J. (2016). Foundations of corporate success: How business strategies add value. Oxford University Press.

- Pfeffer, J. (2014). Producing sustainable competitive advantage through the effective management people. *Academy of Management Executive*, 9, 55–69. https://doi.org/10.1016/j.ijinfomgt.2016.07.001
- Potosky & Ramakrishna, H. V. (2018). The moderating role of updating climate perceptions in the relationship between goal orientation, self-efficacy, and job performance. *Human Performance journal*, 15(3), 275-297.
- Rahim, T., & Zainuddin, Y. (2016). Moderating effect of environmental turbulence on firm's technological innovation capabilities (TIC) and business performance in the automotive industry in Malaysia: A conceptual framework. MATEC web of Conferences, 01009.
- Rizvi, A. M. (2018). Impact of Technology on Performance of Employees: A Case Study on Allied Bank Ltd, Pakistan. World Applied Sciences Journal, 29 (2), 271-276. https://doi.org/10.1287/orsc.4.2.209
- Robbins, S. P. (2016). Organizational Behaviour. Education, Inc.
- Ruaua, C. &. (2014). Individual Readiness for Organizational Change and its Implication for Human Resource and Organization Development. *Human Resource Development Review*, 46-73. https://doi.org/10.1108/14637150410559225
- Rudani, R. (2014). *Management and Organizational Behaviour*. McGraw Hill Education Private Ltd.
- Rudani.R (2011). *Management and Organizational Behaviour*. Tata McGraw Hill Education Private Ltd.
- Sacco Societies Regulatory Authority. (2018). *Deposit-Taking SACCOs Licensed by the SACCO Cultures Regulatory Authority*. http://www.sasra.go.ke/ downloads/Licensed_SACCOs_2016.pdf.
- Sacco Societies Regulatory Authority. (2018). Licensed Deposit Taking SACCOs. SACCO Supervision Annual Report 2018. SACCO Cultures Regulatory Authority, 1(2), 7-16. https://doi.org/10.1108/jm2-07-2014-0061
- Schein, M & Bennis, W. (2018). *Personal and organizational change through group methods: The laboratory approach.* John Wiley.
- Seth, D., & Thomas, I. (2019). An empirical investigation of dynamic capabilities in managing strategic flexibility in manufacturing organizations. *Management Decision*, 51(7), 1442-1461. https://doi.org/10.1108/md-05-2012-0332

- Sevdm, C. M. (2014). A strategic fit perspective on family firm performance. Springer Science & Business Media.
- Shuen, Y. T. (2018). Dynamic capabilities and strategic management. *Strategic Management Journal*, 18(7), 509-532. https://doi.org/10.1002/smj.2099
- Slope, J., & Jones, F. (2019). Do IFRS provide better information about intangibles in Europe? *Review of Accounting and Finance*, 10(3), 267-290. https://doi.org/10.1108/14757701111155798
- Tang,N., & Gao,K. (2015). Intra-department communication and employees' reaction to organizational change. *Journal of Chinese Human Resources Management*, 3(2),100-117. https://doi.org/10.1504/ijkms.2020.10031577
- Todnem, R. (2017). Corporate strategy. Prentice Hall.
- Upadhyay, K. a. (2018). Global trends in managing change. *Industrial Managemen Journal*, 42(10), 899-916. https://doi.org/10.1016/j.sbspro.2014.09.058
- Van Dam. K., O'reilly, D., & Reed, M. (2018). 'Leaderism': An evolution of managerialism in UK public service reform. *Public Administration*, 88(4), 960-978. https://doi.org/10.1111/j.1467-9299.2010.01864.x
- Vuuren, D., & Elving, D. P. (2018). Resource-based perspectives on unit-level human capital. *Journal of Management*, 40(1), 316-346. https://doi.org/10.1177/0149206312458703
- Wambua, P. M. (2014). The strategic management of health care organizations. John Wiley & Sons.
- Wambugu, L. W. (2018). influence of organization culture on employee's performance in Wartsila Limited. *European Journal of Business and Management*,, 6(32), 80-92.
- Wanjiku. (2018). Change Management and Performance of Kenya Ferry Services in Mombasa. International Journal of Science and Research., 39(1), 415-419. https://doi.org/10.1108/ijqrm-04-2020-0121
- Wanjiru, O., & Njeru, J. (2014). Organisational culture: A tool for management for management control, motivate and performance enhancement. *American Journal* of Business and Management, 3(3). https://doi.org/10.11634/216796061403514

- Wanjohi, J. A. (2014). Research methods in applied settings: An integrated approach to design and analysis (3rd Ed.). Routledge.
- Wanyama, J. P. (2019). Corporate culture and performance. Simon & Schuster.
- Waweru, N. (2018). The use of performance measures in microfinance sector in Kenya. Journal of Applied Accounting Research, 12(3), 260–27. https://doi.org/10.4067/S0718-27242013000200004
- Were, P. (2016). *Knowledge management: Theory in practice*. SAGE.
- WOCCU. (n.d.). Annual Report. World Council of Credit Unions. (4, Editor) http://www.woccu.org/
- Wood, S. (2009). A reappraisal of the contingency approach to organization. Journal of Management Studies, 16, 334-54. https://doi.org/10.1016/j.sbspro.2015.11.330
- Yunis, M., Tarhini, A., & Kassar, A. (2018). The role of ICT and innovation in enhancing organizational performance: The catalysing effect of corporate entrepreneurship. *Journal of Business Research*, 88(June 2017), 344–356. doi: 10.1016/j.jbusres.2017.12.030
- Zhang, L. U. (2018). Getting Everyone on Board The Effect of Differentiated Transformational Leadership by CEOs on Top Management. *Journal of Management*, 12(1), 83-103. https://doi.org/10.5296/jmr.v7i4.7972
- Zinbarg, Y., I R., & McDonald, R. P. (2014). Estimating generalizability to a latent variable common to all of a scale's indicators. In *a comparison of estimators* (pp. 30(23), 121–144.). Applied Psychological Measurement.

APPENDICES

APPENDIX I: LETTER OF INTRODUCTION

MBA Student

KeMu Mombasa campus

Dear Respondent,

RE: DATA COLLECTION

I am a student at Kenya Methodist University. I am carrying out a project on the internal factors influencing adoption of strategic internal change management in deposit taking Sacco's in Mombasa County. This paper is a requirement for any business administration degree qualification. I kindly request you to give me an opportunity to conduct the research in your organization.

The information gathered will be used exclusively for purposes of this study and shall be kept confidential and used only for academic purposes. A copy of all the findings will be made available to you on request.

Thank you in advance for your kind support.

Yours sincerely,

LILIAN NJERI MBURU

APPENDIX II: RESEARCH QUESTIONAIRE

Part A: General Information

Please tick ($\sqrt{}$) appropriately

Gender (please tick in the box)

i.	Male	[]
ii.	Female	[]
Age o	f the respondents		
i.	20 years and bellow	[]
ii.	Between 21-30 years	[]
iii.	Between 31-40 years	[]
iv.	41 years and above	[]

For how long have you been in the bank?

i.	Less than a year	[]
ii.	Between Years 1-5 years	[]
iii.	Between 5-10 years	[]
iv.	10 years and above	[]

PART B: Organization Culture

Please tick the numerical value corresponding to your personal opinion for each statement. Use the scale provided to guide you. Please tick ($\sqrt{}$) appropriately.

1=Strongly Disagree, 2=Disagree, 3= Moderate, 4=Agree, 5=Strongly Agree

Organization Culture	1	2	3	4	5
The organization Encourages creativeness					
The organisation rewards both individual and team performance					
Managers take time to build relationships with other employees					
Allowing employee participation in making job-related decisions					
Employees respect each other's needs when making decisions					

PART C: Data innovation mindfulness

Please tick the numerical value corresponding to your opinion for each statement. Use the scale provided to guide you. Please tick ($\sqrt{}$) appropriately.

1=Strongly Disagree, 2=Disagree, 3= Moderate, 4=Agree, 5=Strongly Agree

Data innovation mindfulness	1	2	3	4	5
The organization trains its employees on any new technology developed					
ICT adopted by the Sacco are customized to enable the organisation meet its set targets					
The organization experience resistance during introduction of a new Technological					
The organization has an effective online marketing platform as a way of fostering change in its marketing system					
The organization has introduced change in its cash management by implement an online payment system					

Part D: Management Support

Please tick the numerical value corresponding to your personal opinion for each statement. Use the scale provided to guide you. Please tick ($\sqrt{}$) appropriately.

1=Strongly Disagree, 2=Disagree, 3= Moderate, 4=Agree, 5=Strongly Agree

Management Support	1	2	3	4	5
Decision making in the organization is highly centralized					
Employees are involved in developing organizations goals in their respective departments and recommend areas which need improvement					
Each department elects an employee to represent them in the board					
Junior staffs are involved in decision making on matters relating to day to day operations of the corporation.					
During preparation of the corporations strategic plan, all the staffs views are incorporated					

PART E: Internal Communication

Please tick the numerical value corresponding to your opinion for each statement. Use the scale provided to guide you. Please tick ($\sqrt{}$) appropriately.

1=Strongly Disagree, 2=Disagree, 3= Moderate, 4=Agree, 5=Strongly Agree

Inte	rnal Commun	icating							1	2	3	4	5
The	organization	ensures	that	appropriate	communication	is	applied	to					

communicate the needed change			
Does the organization keep communication open between top managers and			
lower level team of the firm			
The Sacco communicates key activities, issues and developments to employees			
and developing policies that facilitate transparency and openness.			
Communication within the Sacco enables employees to respond more			
enthusiastically to their roles.			
Managers communicate tactics that help the team and total company complete			
the assigned mission.			

PART F: Strategic internal change management

Please tick the numerical value corresponding to your opinion for each statement. Use the

scale provided to guide you. Please tick ($\sqrt{}$) appropriately.

1=Strongly Disagree,	2=Disagree, 3	3= Moderate.	4=Agree.	5=Strongly Agree
		,		

Strategic internal change management	1	2	3	4	5
The organization has a an effective change implementation framework					
The organization faces resistance to change from some of its employees					
The organization has trained all its employees about the new changes expected					
All the top management of the Sacco are champions of change management					
The Sacco has proposed incentives used to encourage employees accept change					

Thank you for your time

APPENDIX III: DEPOSIT TAKING SACCOS IN MOMBASA COUNTY

NO.	NAME OF THE SACCO	NO.	NAME OF THE SACCO
1.	Afya Sacco Society Ltd	26.	Ukristo Na Ufanisi Wa Angalicana Sacco
			Ltd
2.	Airports Sacco Society Ltd	27.	Ukulima Saco Society Ltd
3.	Ardhi Sacco Society Ltd	28.	Wanaanga Sacco Society Ltd
4.	Asili Sacco Society Ltd	29.	Wanandege Sacco Society Ltd
5.	Bandari Sacco Society Ltd	30.	Washa Sacco Society Ltd
6.	Chai Sacco Society Ltd		
7.	Elimu Sacco Society Ltd		
8.	Harambee Sacco Society Ltd		
9.	Hazina Sacco Society Ltd		
10.	Jamii Sacco Society Ltd		
11.	Jitegemee Sacco Society		
12.	Kenpipe Sacco Society Ltd		
13.	Kenversity Sacco Society Ltd		
14.	Kenya Bankers Sacco Society		
	Ltd		
15.	Kenya Police Sacco Society		
	Ltd		
16.	KMFRI Sacco Society Ltd		
17.	Mafanikio Sacco Society Ltd	-	
18.	Magereza Sacco Society Ltd		
19.	Mombasa Port Sacco Society		
	Ltd		
20.	Mwalimu National Sacco Ltd		
21.	Nacico Sacco Society Ltd		
22.	Nassefu Sacco Society Ltd	-	
23.	Stima Sacco Society Ltd		
24.	Uchongaji Sacco Society Ltd		
25.	Ufanisi Sacco Society Ltd		

Source from: <u>https://www.sasra.go.ke</u> (2019).

	A CONTRACT OF A CO
National Commision for Science, Tachnology and Innovation -	National Commizion for Scienze, Tachnalogy and Innevation -
Netice (A A Stance, Technology and Innevation -	National Commizion for Reason Technology and Innovation -
Ref) 📯 😽 🥐 for Science, Technology and Innovation -	National Commizion for NACOSIT Schnolog, and Innovation -
Net 2 For Science, Tachnology and Innovation -	Retionel Commizion for 8. A. C. Land Innovetion -
Returned to Science, Tachnelegy and Innevation - REPUBLIC OF KENYA	Petienel CommitionAL COMMISSION FOR stien -
Astional Commizion for Science, Tachnology and Innevation -	Instant Constitution
Retional Commision for Science, Technology and Innovation -	Netionel Commizion for Science, Technology and Innovation -
National Commision for Science, Technology and Innovation -	National Commizion for Science, Technology and Innovation -
Ref No: 462902	Date of Issue: 23/October/2020
Refine: 402702 Refines Commizion for Science, Technology and Innevation -	National Commizion for Science, Technology and Innevation -
Retienel Commizion for Science, Technology and InneRESEARCI	H LICENSE mmizien fer Science, Technology and Innevation -
National Commizion for Science, Tachnology and Inney.	"http://fommizionforScience,Tacknology and Innovation -
Retienel Commizion for Science, Technology and Inner	emmizien fer Science, Tachnelegy and Innevation -
National Commizion for Science, Technology and Inner	emmizien fer Science, Tschnelegy and Innevation -
National Commizion for Science, Technology and Inner	emmizien fer Science, Technology and Innovation -
Katienal Commizion for Science, Technology and Inner	emmizien fer Science, Technology and Innovation -
National Commizion for Science, Technology and Inner	emmizien fer Science, Technology and Innevation -
Režienel Commizion for Science, Technology and Inner	ommizion for Science, Technology and Innovation -
National Commizion for Science, Technology and Inne.	emmizien fer Science, Technology and Innevation -
National Commizion for Science, Technology and Inner	emmizien fer Science, Tachnelegy and Innevation -
National Commizion for Scienco, Technology and Inno.	emmizien fer Science, Technology and Innevation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya Mombasa on the tonic: FACTORS INFLUENCING ADOPTION	
	OF STRATEGIC INTERNAL CHANGE MANAGEMENT
This is to Certify that Miss LILIAN NJERI MBURU of Kenya Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end	OF STRATEGIC INTERNAL CHANGE MANAGEMENT
This is to Certify that Miss LILIAN NJERI MBURU of Kenya Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retional Commission for Balance, Tachnology and Inn License No: NAC	OF STRATEGIC INTERNAL CHANGE MANAGEMENT - "- ing : 23/October/2021. en fer Science, Technology and Innevation - COSTI/P/20/7268 mileion for Science, Technology and Innevation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Methenel Commission for Belance, Tachnology and Innevetion - License No: NAC	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{2 in -} ing : 23/October/2021. an for Sciance, Tachnology and Innovation - COSTI/P/20/7268 ⁻ Innovation for Sciance, Tachnology and Innovation - Petional Commission for Sciance, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Belanco, Tachnology and Innovation - Retienel Commission for Belanco, Tachnology and Innovation - Retienel Commission for Belanco, Tachnology and Innovation - Retienel Commission for Belanco, Tachnology and Innovation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Chan} ing : 23/October/2021. Ion for Scianca, Tachnology and Innovation - COSTI/P/20/7268 million for Scianca, Tachnology and Innovation - Rational Commission for Scianca, Tachnology and Innovation - National Commission for Scianca, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation - 462902	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Ch-} ing : 23/October/2021. Ion for Sciance, Tachnology and Innovation - COSTIP/20/7268 ^{minician} for Sciance, Tachnology and Innovation - Ristional Commission for Sciance, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienal Commission for Balanca, Tachnalogy and Innecetion - Retienal Commission for Balanca, Tachnalogy and Innecetion -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Ch-} ing : 23/October/2021. Ion for Sciance, Tachnology and Innovation - COSTIP/20/7268 ^{minician} for Sciance, Tachnology and Innovation - Ristional Commission for Sciance, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation - 462902	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Chan} ing : 23/October/2021. In fer Sciance, Tachnelegy and Innevation - COSTI/P/20/7268 ^{minician} fer Sciance, Tachnelegy and Innevation - Netional Commission fer Sciance, Tachnelegy and Innevation - National Commission fer Science, Technology & Scien -
This is to Certify that Miss LILLAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retional Commission for Science, Tachnology and Inneution - Retional Commission for Science, Tachnology and Inneution -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Chan} ing : 23/October/2021. en for Sciance, Tachnology and Innovation - COSTI/P/20/7268 ^{minision} for Sciance, Tachnology and Innovation - National Commission for Science, Tachnology and Innovation - National Commission for Science, Technology & Scien - National Commission for Science, INNOVATION Innovation -
This is to Certify that Miss LILLAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retional Commission for Science, Tachnology and Innection - Retional Commission for Science, Tachnology and Innection -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change : 23/October/2021. En for Sciance, Tachnology and Innovation - COSTIN/20/7268 minision for Sciance, Tachnology and Innovation - National Commission for Sciance, InNOVATION Innovation - National Commission for Sciance, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change is 23/October/2021. In fer Sciance, Tachnelegy and Inneustion - COSTI/P/20/7268 minision fer Sciance, Tachnelegy and Inneustion - National Commission fer Science, Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - Nationa
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change : 23/October/2021. En for Sciance, Tachnology and Innovation - COSTIN/20/7268 minision for Sciance, Tachnology and Innovation - National Commission for Sciance, InNOVATION Innovation - National Commission for Sciance, Tachnology and Innovation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change is 23/October/2021. In fer Sciance, Tachnelegy and Inneustion - COSTI/P/20/7268 minision fer Sciance, Tachnelegy and Inneustion - National Commission fer Science, Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - National Commission fer Science (Tachnelegy and Inneustion - Nationa
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period end Retienel Commission for Belance, Tachnology and Innevation - Retional Commission for Belance, Tachnology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change is 23/October/2021. In fer Sciance, Tachnelegy and Innevation - COSTIP/20/7268 Internation for Sciance, Tachnelegy and Innevation - National Commission for Science, Tachnelegy and Innevation - National Commission for Science, Tachnelegy and Innevation - National Commission for Science, NNOVATION Innevation - National Commission for Science, Tachnelegy and Innevation -
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Belance, Tachnology and Innovation - Retional Commission for Belance, Tachnology and Innovation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ^{Chan} ing : 23/October/2021. In for Science, Tachnology and Innovation - COSTIP/20/7268 National Commission for Science, Tachnology and Innovation - National Commission for Science, Tachnology and Innovat
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Beisnes, Tachnology and Innevation - Retienel Commission for Beisnes, Tachnology and Innevation - Retienel Commission for Beisnes, Tachnology and Innevation - Retional Commission for Beisnes, Tachnology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change is 23/October/2021. In for Bolance, Tachnology and Innovation - Institute in the Solance, Tachnology and Innovation - National Commission for Solance, Tachnology and Innovation - National Commission
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienal Commission for Balanca, Tachnalogy and Innevation - Retienal Commission for Balanca, Tachnalogy and Innevation - Retional Commission for Balanca, Tachnalogy and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Change is 23/October/2021. In for Science, Tachnology and Innovation - Institute in the Science, Tachnology and Innovation - National Commission for Science, Tachnology and Innovation - National Commission
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienal Commission for Relance, Technology and Innevation - Retienal Commission for Relance, Technology and Innevation - Retional Commission for Relance, Technology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Changes 23/October/2021. In for Science, Tachnology and Innovation - Institute Commission for Science, Tachnology and Innovation - National Comm
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Belance, Technology and Innevation - Retienel Commission for Belance, Technology and Innevation - Retional Commission for Belance, Technology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Changes 23/October/2021. In for Science, Tachnology and Innovation - Restonal Commission for Science, Tachnology and Innovation - Restonal Commi
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi lettional Commission for Balanca, Tachnology and Innection - Retional Commission for Balanca, Tachnology and Innection -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT ing : 23/October/2021. In for Science, Tachnelogy and Innovation - Retional Commission for Science, Tachnelogy and Innovation - Retional Commis
This is to Certify that Miss LILIAN NJERI MBURU of Kenya I Mombasa on the topic: FACTORS INFLUENCING ADOPTION FACTORS IN DEPOSIT TAKING SACCO'S for the period endi Retienel Commission for Belance, Technology and Innevation - Retienel Commission for Belance, Technology and Innevation - Retional Commission for Belance, Technology and Innevation -	OF STRATEGIC INTERNAL CHANGE MANAGEMENT Changes 23/October/2021. In for Science, Tachnology and Innovation - Restonal Commission for Science, Tachnology and Innovation - Restonal Commi

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is Guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014

CONDITIONS

- 1. The License is valid for the proposed research, location and specified period
- 2. The License any rights thereunder are non-transferable
- 3. The Licensee shall inform the relevant County Director of Education, County Commissioner and County Governor before commencement of the research
- 4. Excavation, filming and collection of specimens are subject to further necessary clearence from relevant Government Agencies
- 5. The License does not give authority to tranfer research materials
- 6. NACOSTI may monitor and evaluate the licensed research project
- 7. The Licensee shall submit one hard copy and upload a soft copy of their final report (thesis) within one year of completion of the research
- 8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice

National Commission for Science, Technology and Innovation off Waiyaki Way, Upper Kabete, P. O. Box 30623, 00100 Nairobi, KENYA Land line: 020 4007000, 020 2241349, 020 3310571, 020 8001077 Mobile: 0713 788 787 / 0735 404 245 E-mail: dg@nacosti.go.ke / registry@nacosti.go.ke Website: www.nacosti.go.ke