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Analysis of Strategy Implementation Process on Service Delivery of Commercial Banks in Mombasa County

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Abstract
The purpose of this research is to determine how the strategy implementation process affects the service delivery of commercial banks in Mombasa County. The study's goals are to determine the effect of strategy articulation on commercial banks' ability to provide services in Mombasa County, the effect of strategic communication on commercial banks' ability to provide services in Mombasa County, the effect of strategic control on commercial banks' ability to provide services in Mombasa County, the effect of strategic engagement on commercial banks' ability to provide services in Mombasa County, and the degree to which commercial banks' ability to provide services in Mombasa County. The study is significant because it will highlight critical issues and provide guidelines on strategic management, which plays an important role in any business organization by developing strategies that help the organization achieve its goals. The research was founded on three theories: emergent approach theory, resource based theory, and Vmosa model. The study employed a cross-sectional qualitative research design to investigate the effects of strategy implementation on commercial bank service delivery in Mombasa County. The target audience consisted of (35) thirty-five Regional Managers from each commercial bank. Because the target population is small and manageable, the researcher used a census as a sampling technique. The questionnaires used in the study were both open-ended and closed-ended. The questionnaires were completed by the (35) thirty-five Regional Managers of Commercial Banks participating in this study. Face validity and content validity were used to determine the validity of the research instrument. The instrument's reliability was established through the pre-testing of 5 questionnaires in Kilifi County. Using SPSS, descriptive and inferential statistics were used to analyze data, which was obtained in percentages and frequencies and presented in tables and graphs. The effects of the independent variables on the dependent variable were investigated using multiple linear regressions. Strategic articulation (= 0.456; p 0.05), strategic communication (= 0.126; p 0.05), strategic control (= 0.137; p 0.05), strategic engagement (= 0.244; p 0.05), and strategic translation (= 0.205; p 0.05) were all found to have a positive effect in the study. As a result, the study concluded that strategy articulation, strategy communication, strategy control, strategy engagement, and strategy translation were important predictors of commercial bank service delivery. The study recommended that banks invest in financial innovation research, and that all commercial banks in Mombasa County use strategic planning as a guide to charting their path to profitability.

Keywords*: Service delivery, Implementation Strategy, Strategic Articulation/Plan, Strategic Control, Strategic Communication, Strategic Engagement and Strategic Translation.*

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I. BACKGROUND OF THE STUDY

An organization's strategy determines how best to behave to accomplish its objectives. An organization must consider many factors before developing a solid strategy, including its mission, vision, objectives, long- and short-term strategies, operational strategies, business process re-engineering, downsizing, procedures, policies, networking, rules and regulations, benchmarking, business process outsourcing, restructuring, turnaround strategy, and financial stability. Four fundamental components make up the strategic management process. The management begins by scanning the environment for opportunities and dangers in the external and internal environments as well as for strengths and weaknesses. The third step is strategy implementation, which entails putting the strategy into practice. Fourth, Evaluation and Control of Strategy The organization will ensure that the employees fully comprehend the strategy being used, and in the event of a mistake, they can return to the drawing board to make corrections or develop a new strategy. The degree to which each developed strategy can be applied within the organization varies. According to Hough (2011), when an organization has a competitive advantage compared to when it is bound by a competitive disadvantage, it often makes much more money. The governors of the Europe Bank for Reconstruction and Development decided to create the strategic and capital framework (SCF) at their annual meeting in 2015 with the intention of supporting countries' efforts to enhance their economic prospects, according to the strategy implementation plan for the bank's 2016-2018 strategic periods. They will accomplish this by re-engineering the process of moving to a market economy that operates effectively. The Strategy Implementation Plan's (SIP) capacity to align its staff to its strategic direction will determine its success. Strong and efficient labor planning with the use of efficient capacity was required. The Bank pledges to exercise strict control over employee compensation, personnel size, and demographics. According to Peppers and Rodgers (2011), in Nigeria customer loyalty leads to customer satisfaction for banks that want to develop dynamic products and services to meet the changing needs of their customers while also growing their business. Excellent business development strategies and good customer relationships will include providing sales support, good customer service, and advancement in technical areas that will create quick and fast communication, as well as receiving new updates on the bank's new developments.

Customers today want individualized care and attention, making the bank's front-line employees crucial to determining the customer's perception of the bank. Customers consider that the most crucial customer service issues are employee attitude and effectiveness in answering complaints and questions. To improve the quality of service delivery and connect expectations to satisfaction, banks must continue to equip frontline workers with relationship management training and other necessary technical skills. The extension of banks into new market segments is a result of bank growth. The tactics that allowed banks supply services and remain competitive in their particular area have to be reexamined in order to create growth and investment opportunities. This has occurred in areas including cost reduction through staffing restrictions, environmental initiatives, employee satisfaction models, benchmarking, and the hiring of qualified personnel. Barney, (2007) A business must overcome various obstacles in order to enter the global market. In order to serve more clients and boost their profitability, banks are expanding globally. The problems that led to bad service delivery in commercial banks are as follows. First, Long lines and dense crowds in the banking halls, network and computer failures. Secondly, some tellers pushing duties to one another as to who should attend to the customer or not are among the primary problems with banks. Third, staff's unwillingness to go above and beyond to assist clients, as well as the length of time it takes to complete bank transactions. Fourthly, unreasonably high bank fees. Finally, staff members have insufficient knowledge of the bank's products, services, and information. Financial institutions are, in fact, having difficulty embracing the diverse organizational Strategies to achieve optimal strategy implementation are sought for by this study, which aims to ascertain how much strategy articulation, communication, control, engagement, and translation impact commercial banks' service delivery in Mombasa County. According to Thomson, Gamble, and Strickland (2011), effective strategy implementation is made possible by sound leadership, structure, information systems, human resources, and strategic communication.

Objectives of the Study

The study was set to address the following specific objectives;

i. To establish effects of strategic articulation on service delivery of commercial banks in Mombasa County.

ii. To establish effects of strategic communication on service delivery of commercial banks Mombasa County.

iii. To analyze effects of strategic control on service delivery of commercial banks in Mombasa County.

iv. To examine effects of strategic engagement on service delivery of commercial banks in Mombasa County.

v. To assess the extent to which strategic translation affects service delivery of commercial banks in Mombasa County.

II. LITERATURE REVIEW

The study was built on three theories, VMOSA Strategic Analysis Framework Theory, 2 The Emergent Approach and Resource based theory. VMOSA Strategic Analysis Framework Theory It offers a sequence of phases that fit together to form a process for strategic planning and is a straightforward approach to think about a strategic process. It is a useful summary of a methodical approach to thinking about organizational strategy. There are five stages in it. The first step is Vision, where the organization must develop a detailed future strategy. The organization's duties and guiding principles should be in line with the vision. The organization's mission, which is the second stage, outlines the steps it will take to realize its vision. The mission statement of an organization outlines the goals and motivations of the organization. Mission statements are more action-oriented and specific. The organization will adopt SMART targets for the third step, which is the objective (Specific, Measurable, Attainable, Relevant, and Timely). The organization will be able to more clearly understand its goals by using the objectives in a specified time frame. They can also be used by organizations to monitor their advancement in realizing their vision. The fourth stage is strategies, which are broad guidelines established for the business and its numerous parts to achieve a desired condition in the future or as knowledge of the goals, the unpredictability of events, and the requirement to take other people's potential or present conduct into account. The thorough strategic planning process yields strategy. A company's strategy includes its priorities, main guiding principles, and strategies for accomplishing those priorities. These techniques range from the extremely broad, which includes individuals and resources from numerous community segments, to the really specialized, which focuses on precisely specified locations. The last stage, referred to as Action Plans or Tactics, describes how the organization will implement each strategy. Companies should develop reasonably comprehensive action plans with deadlines for completion. These action plans may be owned by program or project management teams in various organizations. The Emergent Approach is a method, tactic, or action plan that characterizes a corporate strategy that evolves gradually as a company balances its objectives in the absence of changing external conditions. These tactics appear after a business does a series of tasks repeatedly in order to establish a pattern in its habits. Business emergent strategy differs from deliberate strategy in that its pattern is by nature unintentional. Emergent strategy is the theory that strategy evolves over time as intents collide and adapt to changing reality. The term "emergent strategy" refers to a company's discovery of what works in practice. Emergent strategies usually emerge over time and in response to specific circumstances. This means that they are frequently incremental and evolve over time, rather than being created all at once. This can be advantageous because it allows businesses to adjust their strategies in response to new information, but it can also make controlling and forecasting the outcome of an emergent strategy more difficult.

Emergent tactics may be triggered by unforeseen circumstances like: First, market changes: While a business strives to adapt to these changes, an unanticipated shift in its industry or market, like an unanticipated rise in demand, may prompt emergent strategies. Second, changes in the economy: Emergent tactics may also be influenced by economic variations. Third, fresh concepts. In some instances, an employee's suggestion of a novel method can lead to an emergent approach. The ability of a company's employees to work together to solve challenges can result in emergent solutions that help deal with change, which brings us to the third principle: collaboration. Resource – based Theory is a framework for the effective management of a firm's resources, diversification strategy, and commercial opportunities. RBT placed a strong emphasis on business performance from macro perspectives. RBT offers an internally-driven strategy, as opposed to externally-driven alternatives, to understanding the success or failure of leveraging organizational activities by concentrating on internal organizational resources Kozlenkova, Samaha & Palmatier, (2014). Resources are things that a corporation controls, like as assets, business processes, capabilities, the firm's attributes, knowledge, and information, that it uses to understand and put into practice plans targeted at boosting efficiency and effectiveness Barney, (1991). Resources for the company may originate from both inside and outside the company. The RBT is founded on two basic hypotheses that clarify how firm-based resources produce long-term competitive advantage and why some companies can constantly beat rivals by becoming more competitive. First, different firms have different resource bundles Helfat and Peteraf, (2003). The heterogeneity of resources and competencies among a population of enterprises, which distinguishes each firm's competitive edge, is one of the tenets of RBT. The heterogeneity of resources makes the assumption that a company having special resources in a given circumstance may be better equipped to carry out particular tasks and so obtain a competitive advantage. Second, resource differences may remain as a result of the difficulties in trading resources across enterprises (the assumption of resource immobility). Strategy articulation is all about strategic intent and its components (mission, vision, and objectives) had a significant and advantageous association with organizational performance in the Nigerian banking sector. A vision statement captures the hearts and minds of all employees as well as many of the business other stakeholders by reflecting the values and goals of the organization. A good vision is motivating and exciting, fosters long-term thinking, supports risk-taking and experimentation, helps people develop a sense of community and purpose, is competitive, distinctive, and reflects integrity and sincerity. Strategy communication is critical to the strategy implementation process; the strategy must be communicated to all stakeholders prior to implementation. Administration leaders should regularly assess strategy progress and provide feedback on when corrective action is required. Communication is essential in strategy implementation because it allows activities and tasks to be completed. Effective and efficient strategy implementation necessitates and requires unique, creative skills such as precision, leadership, and a focus on the intricacies and having the capacity to break complexity down into digestible tasks and activities and communicate in a clear and concise manner throughout the organization and to all relevant stakeholders. Strategy control according to Kenya Commercial Banking, (2011) KCB set out on a mission to provide its customers with "Good to Great" banking services. Among the strategy changes were corporate expansion, productivity gains, expense reductions, increased stakeholder value, and the debut of KCB as the next big thing. Instead of having to visit the bank to obtain all of these services, the development of mobile banking services made it easier for users to access banking services. The goal of strategic control is to steer a company toward its long-term goals by controlling its strategic direction and implementing a performance-based reward system that recognizes employees throughout the implementation period. Strategic control, as defined, is the process of monitoring a strategy's implementation and detecting changes or problems that may affect the outcome. It then makes adjustments to avoid such issues. Strategy engagement cognitive engagement boosts employee innovation, affective engagement boosts employee performance, and behavioral engagement helps employees adapt to the organizational environment. Employees and managers both contribute significantly to strategy execution. Managers ensure that organizations have the resources they need and that all of their systems work in concert to achieve their objectives. The managers made certain that the employees were highly motivated and understood the goals of the organization. Effective communication is essential for strategy implementation because it allows people to understand, commit to, and be inspired to work toward the organization's goals. Strategy Translation banks should implement strategic reforms to improve their performance, according to the study. Bank executives must develop appropriate change management strategies and communicate the changes to their employees. This will help to improve and ease the transition

III. RESEARCH METHODLOGY

The study used a cross-sectional survey research design. 35 Regional branch managers in Mombasa County, Kenya, were targeted. These 35 Mombasa County Regional Branch Managers were chosen because they were assumed to have the necessary knowledge and experience in analyzing strategy implementation processes and their effects on service delivery. To include all 35 commercial banks in the survey, a census design was used. Questionnaires, a quantitative instrument for gathering and receiving vast amounts of data from commercial bank Regional Managers, were used to collect data. Validity is the proper and accurate collection of data. The researcher accomplished this by posing pertinent questions to the respondents. Reliability is an instrument used to measure experimental variables must be reliable in order to produce consistent results over time. Webster (2017), states that the normal range of Cronbach's coefficient alpha values is 0-1. A number between 0.70 and above is considered acceptable, 0.80 and above is good and 0.90 and above is excellent, according to the standard rule of thumb. Less than 0.70 is suspect, but acceptable. Data collected was studied, examined, and compiled. The coded questionnaires were posted into a computer with the help of statistical package for social science (SPSS) V. 21. Data was analyzed using Multivariate Linear Regression, model is as below:

$Y= \beta_0 + \beta_1X_1 +\beta_2X_2 +\beta_3X_3+\beta_4X_4 +\beta_5X_5+ \varepsilon$

Where,

Y	Service Delivery
β_0	A constant variable
X_1	Strategy Articulation
X_2	Strategy Communications
X_3	Strategy Control
X_4	Strategy Engagements
X_5	Strategy Translations
ε	is the error term

IV. RESEARCH FINDINGS AND DISCUSSIONS

The Regional branch managers received 35 questionnaires in total. This revealed a 60% completion rate for completed questionnaires. Only 9 commercial banks, or 42.8%, were run by women, while the remaining 12 commercial banks or 57.2%, and were run by men, according to the questionnaire return rate. According to the questionnaire data, 45% of respondents had 0-15 years of experience. According to survey results, 35% of commercial banks provided Good service delivery.

Regression Analysis

The model summary below is a regression output showing the research results between the independent variables and the dependent variable. The analysis is as given in the Table 9:

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.782a	0.611	0.601.	0.070

According to the model summary, the R value of 0.601 indicates that the six variables all have a significant influence on how service delivery is provided in commercial banks. The value of R demonstrates a positive relationship between independent and dependent variables. The results also show a strong correlation between the dependent and independent variables, as indicated by the value of R2 of 0.611, which is the coefficient or variation determinant. This demonstrates the strong relationship between commercial banks' service delivery and strategy implementation processes in Mombasa County, Kenya. The R2 value can be translated as 61%, indicating how much commercial service delivery and strategy implementation process in Mombasa County, Kenya.

Analysis of Variance

Table 2: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.940	4	5.237	13.458.	.000[a]
	Residual	15.641	49	534.		
	Total	36.581	53			

Source: Field Data (2019)

Furthermore the ANOVA statistics was used to test the fitness of regression model. The significance F value of 0 (p = 0.000) was obtained, which is within the significance level of 0.05. Again this implies that strategy implementation process under study does not affect service delivery in Commercial banks in Mombasa County. This therefore means that the regression model obtained was fit and statistically significant and can be deemed fit for prediction purposes.

Table 3: Significance of Independent Variables

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.188	.201		15.835	.000
Strategy Articulation	.456	.138	.299	3.301	.001
Strategy Communication	.126	.117	.099	1.075	.284
Strategy Control	.137	.046	.147	2.953	.004
Strategy Engagement	.265	.098	.182	2.713	.007
Strategy Translation	.205	.0482	.109	2.001	.048

Source: Field Data (2019)

The findings gave the following Beta values of the variables. This means that overall; the regression model statistically significantly predicts the outcome variable. Using the unstandardized coefficients in Table 12, the new model is as follows. The regression model is:

Y= 3.188 + 0.456 SA + 0.126SCm + 0.137 SCn + 0.265SE + 0.205 ST

The study's findings are based on the multiple linear regression model described above. The five strategies clearly play an important role in service delivery. All of the independent variables have positive beta values, indicating that all of the response options improve commercial bank service delivery in Mombasa County. Furthermore, the beta values show that strategy articulation (45.6%), strategy engagement (26.5%), strategy translation (20%), strategy control (13.7%), and strategy communication (12.6%) had the greatest impact on commercial bank service delivery in Mombasa County, in that order.

Y= 3.188 + 0.456 SA + 0.126SCm + 0.137 SCn + 0.265SE + 0.205 ST

This is a clear explanation for why the five independent variables have such a strong influence on commercial bank service delivery in Mombasa County. Commercial banks must implement strategies to improve service delivery in order to attract customers.

V. Discussion of Finding

According to Kodali and Chandra (2001), having a vision and mission statement, as well as current year goals, filed and unimplemented in a cabinet or computer, is a major source of negativity and low employee morale. Horn (2009) demonstrated that aggressive branding and advertising techniques are most grounded when they position an organization's strengths against rivals' flaws or choose positions that pose no threat to competitors. The findings are also consistent with the findings of Kashmari and Nayebyazdi (2016), who discovered that the amount of banking facilities offered by each bank has a causal relationship in explaining the increase in the bank's share of attracting deposits. Employee involvement, according to Jacqueline (2014), is an important milestone in making strategy everyone's day-to-day job. Employee competency and capabilities, as demonstrated by their skill sets, collective learning, expertise, and technological know-how, are critical to the successful implementation of a strategy. According to Czarniewski (2014), company executives should constantly monitor their competitors and adjust their standard procedures. The findings are also consistent with Wu and Xu (2013), who demonstrated that in order to respond to rivalry, organizations must increase their intensity, for example, by improving the quality of the item or the strategic plan.

VI. Conclusion

According to the findings of the study, strategy articulation, strategy communication, strategy control, strategy engagement, and strategy translation all have a significant impact on commercial bank service delivery in Mombasa County. On strategy articulation, it emphasizes the importance of visions, missions, goals, and objectives in developing commercial bank strategies. On strategy communication forms of communication and commercial bank branding play a significant role in analyzing strategy implementation process. On strategy control, strategic leaders and consultants assist commercial banks in developing appropriate strategies. On strategy engagement, commercial banks should involve all employees; this will aid them in assisting with strategy implementation in commercial banks. Finally, strategy translation displays the good results or activities that have been used to improve the service delivery in commercial banks. Finally, strategy translation demonstrates the positive outcomes or activities that have been implemented to improve service delivery in commercial banks.

VII. Recommendations

Banks should invest in discovering new ways to serve their customers. The study recommends that clear strategies, visions, goals, and missions that guide its operation be developed and guidelines provided to all concerned departments in order to eliminate the occurrence of compromise. Banks will be able to deliver on their strategies with the help of managerial expertise and strong leadership. Branding and communication methods are important because they help to ensure that all departments support the strategic process. Employees should be informed of upcoming changes in a timely manner so that they can prepare themselves prior to implementation. Banks should accept the assistance of consultants who can direct them in the right direction. Commercial banks must also ensure that their employees have the skills and knowledge required to achieve their goals. Finally, the organization should be extremely sensitive to the strategies put in place to ensure that the organization's key objectives are given priority attention.

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