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Effects of Implementation of Project Plans on the Performance of Commercial Banks in Kenya: (A Survey of Commercial Banks in Migori Town)

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Abstract: *While formal project plans are of a practically central concern in project management, their successful implementation remains an essential challenge for virtually every organization. In situations where the organization's environment is changing, the organization itself is faced with a need to change. The fact that Commercial Banks in Kenya are in transition following the change in market demand, consumer behavior and influence of technology, require an appropriate background and detailed understanding of previous and existing challenges in project plans implementation so that a new shift is established. The banking industry has experienced a rapid growth in terms of profits, deposits, revenues in the recent past. This trend has triggered a lot of competition in the banking industry. Commercial Banks in Kenya have managed to weather this competition to stand out as one of the most successful Kenyan businesses today. In rhythm with this, the study set out to investigate the effects of implementation of project plans on overall performance of commercial banks in major towns in Kenya. The thematic focus was on organizational culture, organizational structure, corporate leadership and financial resource. Towards achieving this, the study purposively targeted a case of Migori Town to form a basis for objective generalization. The town has six commercial banks in whose purview the target population of 90 staff was constituted. Sampling was conducted by proportional stratified sampling to generate ultimate respondents of 30 being one third of the target population, whose views and opinions was used for the study's generalizations. From the identified respondents, questionnaires were administered to collect the required data, which were then processed and analyzed using descriptive statistics and content analysis. The target respondents were the bank managers and section heads. The research also used secondary data for the study. The data was analyzed using both descriptive and inferential statistical analyses. The study found that organizational culture, organization structure, corporate leadership and financial resources influenced implementation of project plans at commercial banks in Migori Town. Culturally, poor internalization of mission and strategic content, lack of participation in making of rules and regulations, lack of knowledge of content in operational manuals, insensitive employee development policies and highly structured downward communication effected employees' mobilization to executing project plans. Organizational structures of the commercial banks influenced implementation of project plans. Management did not give employees required independence in performing their implementation duties. Also, authority was more centralized than decentralized, making employees wait for instructions from the top. In addition, spans of control were relatively big and difficult for efficient control. The long hierarchy derailed most of the essential decisions as information flow delayed to a large extent. This also contributed to weakening of employee synergy. Structurally, the commercial banks were more rigid than flexible as they hardly conducted reviewed regularly. The study concluded that internal culture that does not support ultimate realization of business objectives should be avoided by first ensuring that all employees are well inducted into their roles and space in service delivery. The research study recommended that experts are involved in regular reviews of adopted organizational structures. On leadership, it is recommended that top managers undergo executive capacity building sessions to come to realization that their corporate objectives are easily attained through team work and not through strict supervision and instructions.*

KeyTerms: *corporate leadership, project management, project implementation, project plan, organizational culture*

I. Introduction

Background To The Study

This background sub-section deals with a systematic dissemination of the significant issues concerning the area of study. It begins with a detailed explanation of meaning and scope of project plans on whose basis the concept of project plans implementation is built. Later, the background content involving commercial banks in Kenya is introduced and discussed for the intent of understanding and placing the research problem in its contextual scope.

Project Plans

Over the past decades, researchers have investigated the effects of project plans on performance in organizations. Many have concluded that there is no consistent association between the process leading to project plans and performance (Cappel, 2000). Steiner (2009) provides a thorough conceptualization of a project plan that it is an attitude, a practice and an outcome of a process concerned with the future consequences of current decisions. Despite research by Steiner (2009) and others founded on the critical assumption that project plans are important, the debates rages on in the literature; the key question being if there is really a link between project plan formulation, implementation and organizational performance.

Project management as a management discipline underpins much economic activity. In industries as diverse as service, projects drive business. Project management, therefore, is emphasized as the process of making decisions and operationalizing certain strategies and tactics to bring the project to a success. According to Mobey and Parker (2002), to increase the chances of a project succeeding, it is necessary for the organization to have an understanding of what the critical success factors are, to systematically and quantitatively assess these critical factors, anticipating possible effects, and then choose appropriate methods of dealing with them. Once identified, the success of the project can be achieved – this is the necessity of project plans

Langley (1998) also provided support for the benefits of project plans, identifying four roles of formal planning. In the public role, formal project plans are intended to impress upon or influence outsiders. The information role provides input for management decisions. The group therapy role is intended to increase organizational commitment through the involvement of people at all levels of the organization. Finally, the direction and control roles are fulfilled when plans serve to guide future decisions and activities toward some consistent ends mainly known in projects as goals.

Finally, Sinha (2010) appears to have empirically established some kind of a planning-performance linkage. He examined decisions made by Fortune firms between 1992 and 1996. Consequently, he concluded that characteristics of the decisions accounted for 15 percent of the variance in data and therefore should be regarded as important determinants of the contribution project plans make to decision making.

Implementing Project Plans

Implementing a project plan, according to Pearce and Robinson (2007), is the process through which a set of agreed work schedule is translated into functional and operational targets. Kotter and Best (2006) support this position when they state that implementation addresses who, where, when and how, and it is thus the tactic that drives the projects of an entity. According to Hussey (2000), implementation follows a five step process namely, envision, activate, install, ensure, and recognize. He further states that the implementation of a plan remains one of the most difficult areas of management. Its success depends both on the selection of an appropriate plan and converting that plan into action.

Kotter and Best (2006) see the real challenge in project planning resting with turning a plan into action for the company and doing this requires effective implementation. Implementation involves activities that effectively put the plan to work. Project plan implementation is likely to be successful when congruence is achieved between several elements crucial to this process. This may be grouped into two categories of structure and process elements. Structure defines the configuration of a firm showing the relationships that exists between the various parts of the firm. The process element includes leadership, culture, resources and other administrative procedures. The structure of the company should be compatible with the chosen project plan. If there is incongruence, adjustment will be necessary either for the structure or for the project plan itself. Chandler (2002) points out that while structure follows project plans, there is also evidence that structure influences project plans in certain situations.

Osoro (2013) explores the subject of successful project plan implementation by introducing the concept of "soft" and "hard" aspects of implementation. He argues that there are soft and hard elements which need to fit together if the project plan is to be implemented. The soft elements comprise the behavioural dimensions while the hard elements comprise the analytical dimensions to the process of making and the subsequent implementation of a project plan. He contends that the issue then becomes one of creating a strategic fit between the soft and hard elements and organizational variables. To be successful, the project plan must have the support of every member of the firm. This is why the top office must be involved from the beginning. A company's leader is its most influential member. For effective implementation of a project, there is need for adequate leadership in the organization. This will ensure that all the organizations effort is united and directed towards achievement of the organizations goals (Pearce and Robinson, 2007).

It is important that the culture of the organization be compatible with the project being implemented. Roy (1994) argues that corporate culture is one of the important attributes characterizing the management of excellent organizations. Such organizations achieve a fit between their strategies and culture. Lack of this fit can lead to resistance that in turn may frustrate the project plan implementation effort. The project plan to be implemented should be realistic in relation to available resources. Human capital is an important resource in the organization, therefore training and development is very important for improved performance. Such training is important for enhancing ability to develop and strategy implementation. In order to enhance effective project plan implementation, there is need to have adequate administrative process and procedures in place.

Commercial Banks In Kenyan Context

The Banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya Act and the various prudential guidelines issued by the Central Bank of Kenya (CBK). The banking sector was liberalized in 1995 and exchange controls lifted. The CBK is entirely responsible for formulating and implementing monetary policy and fostering the liquidity, solvency and proper functioning of the financial system. There are currently forty six banking and non-bank financial institutions, fifteen micro finance institutions and one hundred and nine foreign exchange bureaus. The banks have come together under the Kenya Bankers Association (KBA), which serves as a lobby for the banking sector's interests. The KBA serves a forum to address issues affecting members (PWC, 2012).

A commercial bank is a financial institution that provides services, such as accepting deposits, giving business loans and auto loans, mortgage lending, and basic investment products like savings accounts and certificates of deposit. The traditional commercial bank is a brick and mortar institution with tellers, safe deposit boxes, vaults and ATMs. However, some commercial banks do not have any physical branches and require consumers to complete all transactions by phone or Internet. In exchange, they generally pay higher interest rates on investments and deposits, and charge lower fees. In recent years, banking has increasingly gained popularity in Kenya due to various changes in the market. Banking has been defined as the provision of a cluster of products and services by banks to consumers and small businesses through branches, the internet and other channels, Ashcraft, (2005).

There are various forms of banking namely corporate, commercial, retail banking and investment banking therefore banks can offer more than one form of banking. Banking industry in Kenya is divided into four categories: banks, micro-finance institutions, foreign exchange bureaus and non-banks financial institutions. The deregulation of financial services markets in the 1980s, and in particular the growing focus of both consumers and producers on quality, has created a process of structural change in the banking industry. Retail banking is a commodity service and the effects of these changes are therefore experienced by most of the population. Llewellyn, (1992)

Other changes that have been used by the banks to penetrate into the market are the use of downscaling. Under the concept of downscaling the banks are trying to modify their services to meet the needs of the low- income earners. Low-income markets can be served on a "sustainable" basis, that is, with full cost recovery and a market return, without subsidy. As a result, in a growing number of countries, the formal financial sector has begun to take notice and to service these traditionally marginalized sectors. Young et al, (2005)

Banks which have actually incorporated retail banking in Kenya are Barclays, National bank of Kenya, Kenya Commercial Bank, Co-operative bank of Kenya, Equity bank and now Diamond Trust bank. PWC Report, (2005)

Statement Of The Problem

It is imperative that project plan implementation should be embraced as one of the major steps the commercial banks would take to address the challenges they face in enhancing the quality of their services to their respective clients. In addition, the commercial banks' resource management has structurally been in transition as a result of new technology, and the new project managers need a critical understanding of previous and existing influencing forces that derail the achievement of project plan intents. This has not been the case as far as commercial banks in Migori town are concerned. This study aim to match this gap as it sets to carry out an analysis of the effects of effective implementation of project plans in commercial banks Migori town in Kenya. It geared to point out the established effects of failure of effective implementation of project plans to aid in having surveillance to avoid a vicious repeat elsewhere.

General Objective

The general objective of this study was to investigate the effects of implementation of project plans on performance of commercial banks in major towns in Kenya

Specific Objectives

The study set to achieve the following objectives:

(i) To establish the extent to which organizational culture embraced by commercial banks in Migori Town influence implementation of project plans,

(ii) To examine how organizational structure adopted by commercial banks in Migori town influence realization of efficiency in implementing project plans,

(iii) To analyze the influence of corporate leadership on project plan implementation in the commercial banks in Migori town, and

(iv) To assess the extent to which financial resource at the commercial banks in Migori town influence implementation of project plans

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Research Questions

Towards achieving the pre-determined objectives, the study sought to find solutions to the following research questions:

(i) To what extent does the embedded organizational culture influence implementation of project plans within the commercial banks in Migori town?

(ii) How does organizational structure and patterns adopted by the commercial banks in Migori town influence realization of project plan intents?

(iii) What influence does the corporate leadership embraced by commercial banks in Migori town have on their project plan implementation?

(iv) To what extent do financial resources influence implementation of project plans implementation in commercial banks in Migori town?

Significance Of The Study

This study is anticipated to be of paramount significance to a number of both internal and external information users who include commercial bank managers, project executors, government agencies and funding partners. The managers and project executors would benefit from popular views and opinions on their commitment and approaches to implementing project plans, while the external government agencies such as Efficiency Monitoring Unit (EMU), CBK and auditors would easily access pre-requite information for respective decision making. The funding agencies on the other hand would be enabled to determine the efficiency with which their inputs will be converted unto outputs. Finally, the study's findings will be set to induce a renewed dimension of service delivery by the commercial banks to their clients (the public) through anticipated enhancement of internal efficiency.

Scope Of the Study

The study was limited to analysis of the significant institutional factors that have influence on effective implementation of project plans within the context of commercial banks in Migori town. The target commercial banks included KCB, Equity, BBK, NBK, DTB and Cooperative Bank of Kenya. Specific recommendations were pegged on the entities' organizational culture, structural patterns, corporate leadership and financial resources as predictor variables for effective implementation of project plans.

Limitations Of The Study

The fact that this study was conducted during the technical agitation for digital reforms in commercial banks to match the dynamic business environment which favours flexible banking and effective service delivery, it worked to constrain findings reliability through possible information filtering from the part of respondents/informants. Efforts, however, were made to alienate the study intent and the practical concerns of information technology.

II. REVIEW OF LITERATURE

Introduction

For purposes of understanding the study area and putting the research questions in right scope and context, a guided review of literature as contained in this section is done. The key areas covered include conceptual framework, theoretical reviews, empirical reviews, critical review and summary of existing research gaps to be filled by this study.

Overview Of Project Plan Implementation

Although formulating a consistent strategy for project implementation is a difficult task for any management team, making that strategy work – implementing it throughout the organization – is even more difficult (Hrebiniak, 2006). A myriad of factors can potentially affect the process by which project plans are turned into organizational action. Unlike strategy formulation, project plan implementation is often seen as something of a craft, rather than a science and its research history has previously been described as fragmented and eclectic (Noble, 2000). It is thus not surprising that after a comprehensive strategy or single strategic decision has been formulated, significant difficulties usually arise during the subsequent project plans implementation processes. The best-project plans may fail to produce superior performance for the firm if they are not successfully implemented.

According to the White Paper of project plan implementation of Chinese Corporations in 2006, project plan implementation was the most significant management challenge which all kinds of corporations faced at the moment. The survey reported in that white paper indicates that 83 percent of the surveyed companies failed to implement their project plans smoothly, and only 17 percent felt that they had a consistent project plans implementation processes. It is thus obvious that project plan implementation is a key challenge for today's organizations. There are many (soft, hard and mixed) factors that influence the success of strategy implementation, ranging from the people who communicate or implement the project plans to the systems or mechanisms in place for co-ordination and control (Allion, 2005).

Theoretical Framework

For the purposes of this study, three theories on implementation of project plans are reviewed to form its conceptual basis. They include sequential planning theory, electric implementation theory and adaptive theory. These theories as explained in the proceeding sub-section.

Sequential Planning Theory

Hrebiniak and Joyce (2006), suggests that implementation is not only an important and difficult process but also a complex field of research. Most often than not, it is regarded as miscellaneous, interdisciplinary and particularly concerned with the integration of management disciplines. As a practice, it greatly focuses on the performance of organizations. Based on an extensive analysis of firms exhibiting and sustaining an unusual high-performance and firms able to achieve such a state in the short run, they identified four key factors influencing high performance. These are, Direction: developing a clear strategic direction; Efficiency: establishing a fast and effective organization; Adaptability: developing an adaptive culture; and Focus: Shifting from focus on customer and cost reduction to the broad picture.

According to Hrebiniak and Joyce (2006), the people in charge of planning and implementation need sequential thinking and application. This particularly applies to key decisions. The sequential planning theory defines a logical sequence or chain of causality or the relationship between consecutives and interconnected events. To design this chain, a project manager should decide on the event or the first action (A) to be implemented. This raises the questions of what are the effects on event (B) and alternatively what are the necessary changes in (B) to support the implementation of (A). This implies that the relationship between event A and B must be established. After it was necessary to discern the link between the following events until the last relationship is established (Z). Although the utility of such step–by–step analysis is relevant to the rational development of the implementation process, the underlying simplicity and narrowness of scope is not enough. Consequently, the manager will need an integrative vision of the events to infer the total or final effect in the function and structure of the organization if each event is implemented and takes place.

Analysis in the implementation process should therefore be conceptually broad and not entirely focused on specific events. Of course, embedding sequential and simultaneous thinking into the decision-making process of organizations is not an easy task and in some cases, it might be impossible. In general, the complexity of problems is reduced by fragmenting them into smaller and manageable parts, often at the cost of losing the broader perspective. However, as occurs in the formulation stage, the role of project managers and their individual capabilities can provide the necessary combination of specific and integrative analysis. However, an organization must be able to institutionalize key capabilities embedded in individuals in order to sustain functions over time (Joyce, 2009).

Electric Implementation Theory

This theory suggests integrating different managerial perspectives and theoretical viewpoints. It further suggests that a successful project implementation plan is a function of variables that in theory have been developed and studied separately but that in practice must be fully integrated. The integration of such variables defines the project plan implementation process. The degree of usefulness of the process on the other hand is driven by at least six criteria. An implementation process or model increases its value if at least it is logic, operational, economic, balanced, manageable and efficient (Jofre, 2011).

One of the most difficult tasks when implementing project plans is that decision-making occurs in a context of complexity and uncertainty. Hence, a useful implementation plan should be able to make sense of complexity and uncertainty and therefore, to be manageable according to the limitations of organizations' resource abilities. Efficiency implies that decision and actions should not only deal with complexity but also with constraints or limits to available resources and capabilities. (Osoro, 2013)

Adaptation Theory

If a firm is capable to develop an implementation plan or process taking into consideration criteria for higher usefulness, one could anticipate a higher degree of congruence between achievements and expectations. A robust implementation, or an implementation with a strong fit, should be highly congruent. In the project implementation plan, the principle of congruence applies to the desirable alignment between expectations and results. Project managers must keep in mind that after all, the strategy process originates in part from the need to align systematically the function and structure of the firm with changes in the environment. In the overall context of congruence and fit, but particularly in the perspective of implementation, two activities are of great relevance: adaptation and search (Hrebiniak and Joyce, 2006).

The adaptation of organizations to changes in its environments has been the focus of extensive literature during the last decades. From the perspective of project management such research broadly focuses on the creation of a plan for efficient adaptation and the reasons why some firms evolve to perform better than others do. Porter (2003) for example explains these issues from the point of view of advantageous positioning in markets (competition), while other views emphasize the role of developing specific capabilities (differentiation) as a more effective adaptation mechanism.

Empirical Literature Review

Both Skivington and Daft (2001) and Noble (2000) classify implementation variables into two dimensions: framework and process, but with different content in their categories. Skivington and Daft (2001) stipulate two generic types of project decisions - low cost and differentiation - that need to be implemented through two organizational modalities, namely framework and process. An organization's framework is represented by its rules and resources. The organization's process is represented by interactions, meanings, and sanctions. Skivington and Daft's findings begin to bridge the gap empirically between framework and process views to capture the multidimensionality of business level project plan implementation. Their findings indicate that low cost and differentiation plan implementations employ different variables, and that a specific pattern of variables may exist for each type of strategy.

Manyasi (2009) took a study on Crisis Management and revealed that managers do not use a proactive approach to crises management during plans implementation. They lack knowledge about strategic actions such as integrating crises management into strategic process, integrating crises management into statements of corporate excellence, creating crises management teams and including external expertise. The organizations did not have crisis management plans. The researcher recommends inclusion of competent public relations officers to perform all functions including crises management, training and workshops in crises management, and executive development programmes.

Finally, Bidemi (2009), in his study on project plans implementation in higher education in Kenya expressed that the public has become targets for the extraction of revenue. Private entry schemes increased workload of instructors and consequently lowered quality without evaluating implications of access, standards and equity issues.

Critique Of Existing Literature

As demonstrated in the preceding literature review, implementation of a project plan is elevated as a determinant of success or failure that is deeply connected to the formulation process, and the functioning and structure of the organization. However, in spite of its relevance, project plans implementation is by far the least studied and documented stage in the project management process according to Hitt et al. (2006). In general, studies in the field place formulation and implementation at the same level in the process, as if being one continuous stage, while evidence and logic suggests that although highly intertwined, they are two very different phases. Similarly, the secondary source in the Kenyan context referring to project plans implementation is scanty especially within the precincts of commercial banks in Kenya.

General literature also suggests that effective project plans implementation could be a major determinant of the organizational performance (Hitt et al., 2006). In the eventuality of two firms implementing the same plan the resultant performance is likely to be different. This might be explained once again in terms of resources and capabilities, and the uniqueness resulting from their distinctive use and development over time. Although resources might be the same, the resultant objective will anyway differ in terms of performance and eventually in terms of quality. A plan, thus, produces different performance according to the characteristic functioning and structure of the organizations that is determined by its unique use of resources and capabilities. These unique resources have hardly been exhaustively investigated and documented by any research for comprehensive analysis and dissemination. This has resulted to theoretical frameworks with a widening consistency-variance providing a prelude to knowledge disharmony.

Conceptual Framework

The study's thematic intent is based on preposition by Hill and Jones (2010) that project plan implementation involves the use of organizational design, which is the process of deciding how a company should manage costs, product quality, adequate timing and stakeholder commitment to effectively implement project plans to pursue a business performance successfully. Fig 2:1 is the study's conceptual framework.

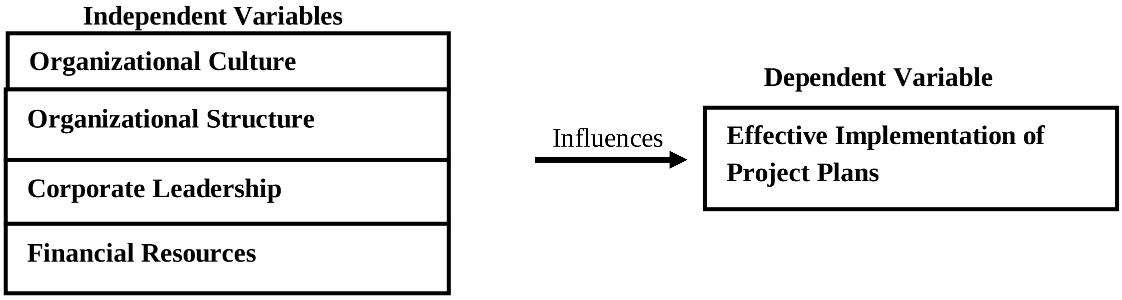

Fig. 2-1: Factors Influencing Effective Implementation of Project Plans on the Performance of Commercial Banks in Migori Town

Source: Researcher (2014)

The culture describes the characteristic ways - "this is the way we do it around here" - in which members of an organization get the job done. According to Peters and Waterman (2006), organizational culture is more than emotional rhetoric; the culture of an organization develops over a period of time is influenced by the values, actions and, beliefs of individuals at all levels of the organization. As organizations grow, the size and number of their functions and divisions increase. To economize on bureaucratic costs and effectively coordinate the activities of people, functions, and divisions, managers must develop a clear and unambiguous hierarchy of authority. Every manager, at every level of the hierarchy, supervises one or more subordinates (Richards, 2006).

Hill and Jones (2010) explain that management imprints its values and management style on the organization. Similarly, in the private sector the leadership style established by the commercial banks is transmitted to the company's managers; as the company grows, it typically attracts new managers and employees who share the same values. Rules and procedures and direct supervision are less important when shared norms and values control behavior and motivate employees. Effectiveness in resource allocation also requires that managers continuously monitor their structures and control systems to find ways to restructure or streamline them so that they operate more effectively. Their culture is often based on values that emphasize the bottom line. Organizations strive to control employees' behavior by linking reward systems to their control systems (Hill and Jones, 2010).

III. Research Methodology

Introduction

This chapter introduces the research methodology that was used in meeting the preset study objectives. In particular, it explains the research design, target population, sample size and sampling procedure, research instruments, research validity and reliability, and data analysis.

Research Design

The study adopted a survey research design which, according to Yin (2003), is structured to examine a number of logical sub-units or units of analysis within organizations. Morris and Wood (1991) acknowledge the importance of a survey especially when the intent is gaining broader understanding of the context of the research and processes being enacted. Moreover, they argue that the design has considerable ability to generate answers to the questions of 'why?' and 'what?' and 'how?' questions.

Target Population

The study targeted collecting information that represent the guided knowledge of all the project executors within the six commercial banks in Migori town. In each of the commercial banks, there are four distinct departments – under supervision of heads of department - charged with varying roles in implementing various project plans. The departments include cash, customer service, operations and credit administration. In the study, all the departmental heads and branch managers had equal chances of selection to the sample, thus giving a total of 90 target population units.

Sampling Procedure

The researcher administered instruments on sample participants who were objectively constituted using stratified random sampling method at 1:3 sampling ratio. The local commercial banks in Migori town will provide the bases for stratification. According to Bell (2005), a minimum number equivalent to a third of entire population for statistical analyzes provides a useful rule of thumb for each study category. Table 3.1 explains further on how the sample participants were selected.

Table 3.1: Sample Size

Commercial Bank	Population Size	Sampling Ratio	Sample Size
Cooperative Bank of Kenya	24	1:3	08
Kenya Commercial Bank	18	1:3	06
Diamond Trust Bank	09	1:3	03
Equity Bank	15	1:3	05
Barclays Bank	12	1:3	04
National Bank of Kenya	12	1:3	04
TOTAL	**90**	**1:3**	**30**

Source: Commercial Banks – Migori Town 2014

Research Instruments

The study deductions were pegged on both secondary and primary data. The secondary data formed the basis for comparison with findings and as a building block to answering research questions. This was obtained through desk reviews of documented sources. On the other hand, primary data were collected using questionnaires.

Instrument Validity And Reliability

Dornyei (2003) argues that research instruments are measurement devices that must possess adequate reliability. The researcher identifies pre-testing as one comprehensive procedure towards enhancing instrument reliability. This underlies the intent of this study to conducting a rigorous instrument validation exercise through pre-testing. The pilot units, equivalent to one-tenth of the proposed sample size, were obtained from comparable members of the population from which the sample for the full study was taken. The study's content validity was attained through expert opinion by the supervisor, identification of relevant indicators through extensive search of the literature on the concept to be measured, while the criterion validity was accomplished through a good knowledge of theory relating to the concept so that the researcher may decide what variables were expected to be predicted by and related to it and a measure of the relationship between the measure and those factors.

IV. Data Analysis

Introduction

This chapter presents the study's findings based on analysis of its primary data. To facilitate ease of dissemination and understanding for the target audience, presentation of findings is done using tables and figures. Moreover, below each statistical presentation relevant explanations and interpretations are given.

Response Rate

From the targeted population of 30 respondents who were all drawn from the commercial banks in Migori County, a total of 30 responded. This added up to a response rate of 100% which was considerably sufficient to guarantee representative findings. According to Bell (2005), a response rate of 60% is adequate to permit data analysis. Table 4.1 shows the contributive proportions of responses obtained from the six commercial banks in Migori town.

Table 4.1: Responses Commercial Banks In Migori Town

	Frequency	Percent	Valid Percent	Cumulative Percent
KCB	6	20.0	20.0	20.0
NBK	4	13.3	13.3	33.3
DTB	3	10.0	10.0	43.3
BBK	4	13.3	13.3	56.6
Equity Bank	5	16.7	16.7	73.3
Cooperative Bank	8	26.7	26.7	100.0
Total	30	100.0	100.0	

Source: Migori Town Commercial Banks Research Data (2014)

The fact that responses were obtained from all the target entities reflected highly anticipated representativeness.

The respondents had worked in their respective commercial banks for durations ranging from below 3 years to over 12 years as further explained in Fig 4.1.

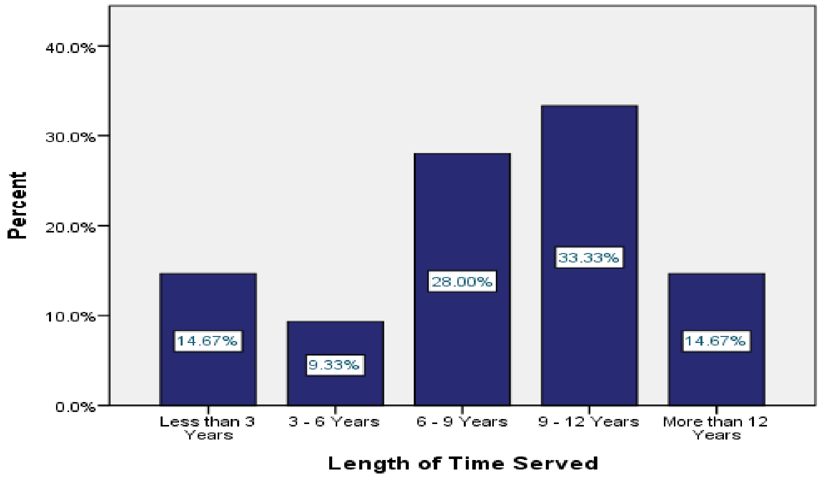

Fig. 4.1: Length of Employment Service at the commercial banks

Source: Migori Town Commercial Banks Research Data (2014)

Fig 4.1 shows that the largest group of respondents, equivalent to 33%, had a service length of 9 – 12 years in the commercial banks, while the longest services of more than 12 years constituted 15% of employees. Those who had served between 6 and 9 years were 28%, while 9% had 3 – 6 years accumulation at work. The shortest work durations were obtained from 15% of the respondents. From these findings, it was evident that the study obtained responses from employees who had generally served the commercial banks for reasonably long enough durations to give dependable feedbacks.

Influence Of Organizational Culture On Project Plans

Aosa (2002) notes that lack of compatibility between project plan strategy and culture can lead to resistance to change and frustrate project plan implementation efforts. In this study, such compatibility was measured using indicators such as understanding and subscribing to corporate mission, rules and regulations, operational manuals, employee development policy and decision making.

Subscribing To Organizational Mission

On an ascending ordinal scale of 1-3, respondents were asked the extent to which employees working under them understood and subscribed to the commercial bank's mission content. The responses were analyzed by use descriptive statistics as shown in Table 4.1.

Table 4.2: Work Compliance with Corporate Goals

	N	Mean	Std. Deviation	Skewness	
	Statistic	Statistic	Statistic	Statistic	Std. Error
Extent of Subscription to Bank Mission	30	2.07	0.704	-0.094	0.277
Valid N (list wise)	30				

Source: Migori Town Commercial Banks Research Data (2014)

The distribution's means score was found to be 2.07, meaning that employees' understanding and support towards attainment of corporate mission was marginally above average. Moreover, the derived standard deviation of v < 1 (0.704) implied that the extent of response-agreement was high, but inclined more to the left hand-side as reflected by the -0.094 value of Skewness. The interpretation for this is that though all employees worked for the commercial banks, some of them did not understand core corporate objectives underlying their individual responsibilities.

Corporate Rules And Regulations

Wilson (2009) asserts that allowing employees to participate in key decision-making processes results in successful value creation in many organizations. In this study, two main parties responsible for decision making of work-related rules and regulations were established as presented in Table 4.3.

Table 4.3: Source of Corporate Rules and Regulations

	Frequency	Percent	Valid Percent	Cumulative Percent
Head Office	18	60.0	60.0	60.0
Management Only	31	40.0	40.0	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The study found that 60% of the rules and regulations applied on employees at the commercial banks were a creation of the Head Office. Notably, however, some rules and regulations, equaling 40%, originated from the top echelon of Branch Management. This meant that shop-floor employees were rarely or hardly involved in making or contributing to essential rules and regulations that governed their relationships. Such findings contradicted with the idealism advocated by Wilson (2009) and a sheer threat to efficiency in implementing project plans.

Operational Manuals and guides

Operational manuals are designed to ensure that specific technical operations are carried out to the satisfaction of management or stakeholders. Based on this, presence of this essential project implementation guide was investigated and results presented as shown in Table. 4.4.

Table 4.4: Existence Of Operational Manuals

	Frequency	Percent	Valid Percent	Cumulative Percent
No	18	60.0	60.0	60.0
Yes	31	40.0	40.0	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The chart shows that 60% of the studied Commercial Banks did not have operational manuals for most of the technical undertaking delegated to them. Only a smaller portion of 40% saw the need to incorporating manual documentations in guiding staff towards achieving common goals. Lacking the manuals and schedules of project plans implementation denied the organization's employees efficiency of synchronizing their focus towards realization of strategic goals.

Capacity Development Policy

Challenges associated with the changing nature of work and the workplace environment is as real for the commercial banks as elsewhere. The rapid change requires a skilled, knowledgeable workforce with employees who are adaptive, flexible, and focused on the future (Pettgrew, 2005). Thus, management is bound to develop a responsive employee training and development policy to achieve the required fit between project plan implementation and goal realization. In this study, respondents were asked on the key features in their employment development policies which helped employees to serve diligently and for long. Table 4.5 presents the findings.

Table 4.5: Employee Development Policy

	Frequency	Percent	Valid Percent	Cumulative Percent
Talent Recognition	3	10.0	10.0	10.0
Minimum Training Time	2	6.7	6.7	16.7
Job Design	9	30.0	30.0	46.7
Compensation by Salary	10	33.3	33.3	80.0
Delegation of Duties	1	3.3	3.3	83.3
None	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The study data show that compensation by way of salary was the highest ranked feature at 33.3%, followed by job design at 30%. It was noted, however, that about 16.7% of the respondents did not see significantly held feature in their policies. This was explained that some employees did not know what was contained in the commercial bank's capacity building policies. Recognition of talent and minimum training time were dismally rated at 10% and 6.7% respectively. The implication from this is that commercial banks had no emphasis on developing the capacity of their employees towards high level achievement of project targets.

Strategy Innovation

Efficiency in implementing Project plans requires that an organization identifies and nurtures internal talent of innovation. This ultimately enables the organization to cut an edge for itself in the market. The extent to which the Migori Town Commercial Banks encouraged adoption of differentiated approach in implementing their project plans was evaluated and found as in Table 4.6.

Table 4.6: Encouraging Innovations during Implementation of Project Plans

	Frequency	Percent	Valid Percent	Cumulative Percent
Monetary Rewards	3	10.0	10.0	10.0
Promotions	5	16.7	16.7	26.7
Non-Monetary Recognitions	11	36.7	36.7	63.3
No Recognition	11	36.7	36.7	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Monetary rewards for individuals who demonstrated new implementation ideologies and models were least preferred at 10%, which closely ranked with preference for promotions at 16.7%. At the higher extreme, non-monetary recognitions (such as certificates) were preferred by 36.7%, while an equivalent portion had no special recognition for their best staff in implementing strategic plans. An outcome of lacking talent recognition and management in the commercial banks were increased labour turnover which had moved up from 12% in 2011 to 18% in 2013. These findings confirm Word at Work (2011/12) reports that in North America, almost six in 10 companies had difficulty attracting critical-skill employees; 11% had trouble retaining special-area employees; and those struggling to retain talented employees increased by five percentage points from 31% to 36% in the US, and four percentage points in Canada (from 35% to 39%).

Communication To Employees

Strategic alignment of internal communication and employee engagement with overall business performance or company targets must be considered to be at the core of successful project plans (Jofre, 2011). The culture of communication was assumed to be another significant influence on strategy implementation. It was determined through the different ways staffers were involved. Findings were as presented in Table 4.7.

Table 4.7: Communication to Employees

	Frequency	Percent	Valid Percent	Cumulative Percent
Pooling of Opinion	2	6.7	6.7	6.7
Staff Meeting	6	20.0	20.0	26.7
Written Communication	13	43.3	43.3	70.0
Direct Consulting	9	30.0	30.0	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Predominantly, the findings show, downward communication at the commercial banks was effected by use of written messages with a score of 43.3%. Other than this, management consulted individuals at 30%, while staff meetings were used at 20%. Pooling of staff opinions was the least use tool of communication at only 6.7%. Okumus (2001) argues that project plan strategy implementation must be owned by every individual in the organization and to achieve this, staff meetings are very necessary. This is because staff members need to communicate with one another to discuss if any problems occurred and negotiate any employee issues. Staff meetings can also identify the goals of a business and how employees can achieve it. Therefore, the fact that commercial banks preferred written communications (Memos and Circulars) more to staff meetings', face-to-face modes could easily compromise the commercial banks' agenda towards implementing project plans.

Influence Of Organizational Structure On Implementation Of Project Plans

An organization and its structure vary from company to company. Depending upon the objectives, an organization can be structured in different ways. The structure of an organization determines the way in which it operates and performs. Extent to which organizational structures of Migori Town Commercial Banks influenced implementation of project plans was measured using task allocation, decentralization of authority, span of control, hierarchical length, employee co-ordination and integration, and structural flexibility.

Grouping Of Strategy Implementation Tasks

The local authorities adopted various approaches to duty allocation in strategy implementation. While others favored management teams, some favored staff inclusion, independent implantation unit, or use of experts. Further details are presented in Table 4.8.

Table 4.8: Allocation of Implementation Responsibilities

	Frequency	Percent	Valid Percent	Cumulative Percent
All Staff	4	13.3	13.3	13.3
Implementation Unit	2	6.7	6.7	20.0
External Experts	11	36.7	36.7	56.7
Management Team	13	43.3	43.3	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Research data showed that management teams had an upper hand in handling the implementation process. This is according to 43.3% of the respondents. Those who used external experts such as contractors and consultants constituted 36.7%, and distantly followed by those commercial banks that preferred their staff to full participation. Yet, 6.7% of the institutions constituted special implementation units for the implementation of project plans assignment. The slim involvement of staff was a worry and lacked justification as to why commercial banks employed people who were remotely engaged in implementing their project plans.

Decentralization Of Authority

Regarding decentralization of authority, respondents were asked to express their opinions on how fairly they thought authority was disbursed down the hierarchy among the commercial banks. The three-clustered responses were as shown in Fig. 4.2.

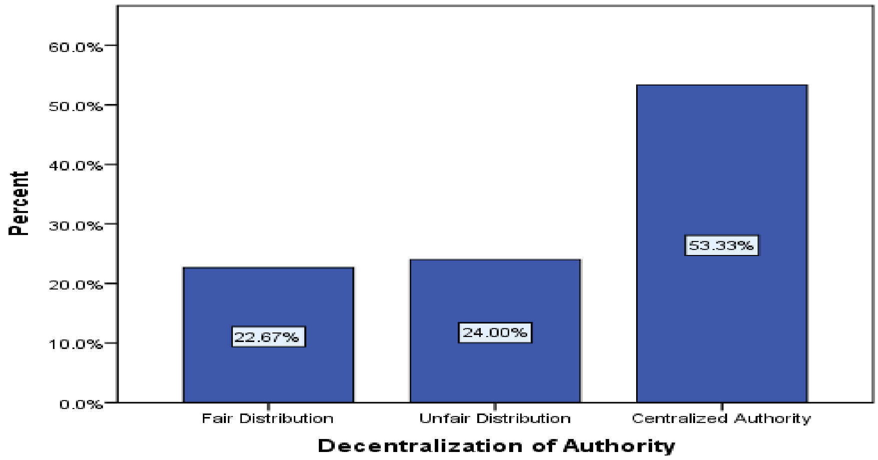

Fig. 4.2: Authority Decentralization

Source| Migori Town Commercial Banks Research Data (2014)

The figure shows that commercial banks were dissimilar on how they allowed their staff to hold lien in performing specified official duties relating to implementing project plans. A total of 53% of the commercial banks exercised centralized authority, while 24% unfairly distributed authority. The rest 23% were, nevertheless, fair in their distribution.

Span Of Control

Span of control means the number of subordinates that can be managed efficiently and effectively by a superior in an organization. It suggests how the relations are designed between a superior and a subordinate in an organization. There is an inverse relation between the span of control and the number of levels in hierarchy in an organization, that is, narrower the span, the greater is the number of levels in an organization (Kotter and Best, 2006). The study established spans of control in Migori Town Commercial Banks as shown in Fig. 4.3.

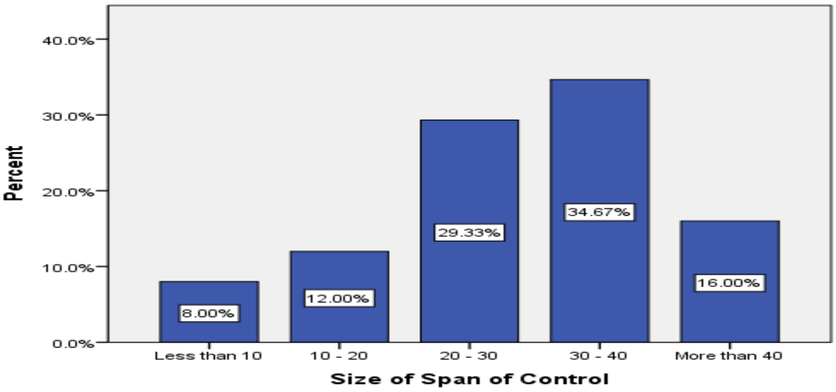

Fig. 4.3: Size of Span of Control

Source| Migori Town Commercial Banks Research Data (2014)

The figure shows that 35% of the commercial banks allocated 30-40 employees under supervision of one operational manager. This was closely followed by 29% of the commercial banks with smaller spans of 20 – 30 staffers. Notably, an aggregate of 16% of the commercial banks structures allowed more than 40 members to be supervised by one operational manager. There were very few (8%) with less than 10-member span, while spans of 10 – 20 people were institutionalized in 12% of the commercial banks.

Hierarchical Difficulties

Challenges emanating from the structural hierarchies adopted by the commercial banks were investigated using previous experiences of respondents as to if they encountered frustrations in accessing managerial information. Fig 4.4 shows the findings.

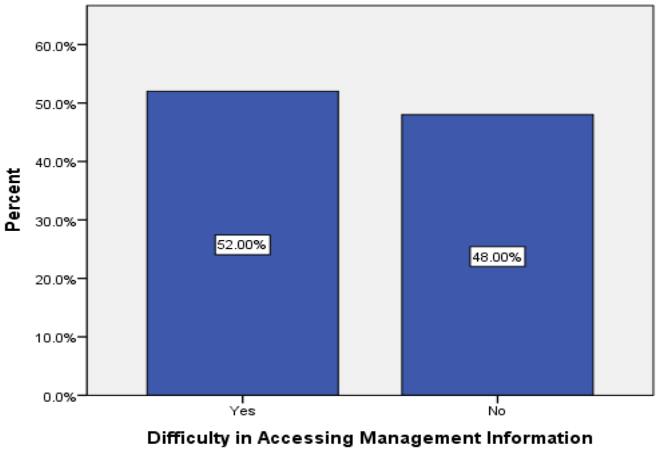

Fig. 4.4: Access to Management Information

Source| Migori Town Commercial Banks Research Data (2014)

From Fig 4.4, it is deduced that 52%, who were the majority, had difficulties accessing essential managerial information which had to flow down the hierarchy. Those who were not affected constituted a proportion of 48%. Thus, hierarchical length was found to be a barrier to efficient implementation of strategic plans.

Table 4.9 shows the extents to which difficulty in accessing managerial information was a barrier to implementing strategic plans among the local authorities.

Table 4.9: Extent to which the Difficulty Compromised Performance

	Frequency	Percent	Valid Percent	Cumulative Percent
High Extent	9	30.0	30.0	30.0
Moderate Extent	8	26.7	26.7	56.7
Low Extent	13	43.3	43.3	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The table shows that most of the commercial banks were affected to a higher extent, according to 30% of the respondents. At moderate extent, 26.7% were under the influence of hierarchical elongations, while the remaining portion of 43.3% was sparingly affected. There was a high probability, therefore, that the adopted hierarchies were a demerit to implementation of project plans. According to Olson et al. (2005), long organizational hierarchies serve as barriers to decision making.

Employee Coordination and Integration

The study interrogated how well employees were coordinated and integrated at the targeted commercial banks using the respondents' opinions on individual commitment to achievement of corporate goals. Table 4.10 presents the findings.

Table 4.10: Employee Commitment to Corporate Goals

	Frequency	Percent	Valid Percent	Cumulative Percent
Very High	4	13.3	13.3	13.3
High	3	10.0	10.0	23.3
Moderate	7	23.3	23.3	46.6
Low	11	36.7	36.7	83.3
Very Low	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The highest proportion of employees comprising 36.7% was lowly committed to the service of the commercial banks, while 23.3% were moderately committed. Those who were very lowly motivated in their commitment were 16.7%. At the other extreme, 13.3% were very highly committed, followed by 10% who were highly committed. It was evident that majority of employees were not in full psychological contract with their employers. This was a threatening marker to implementation of project plans, since commitment in an essential input.

Structural Flexibility

An organization is not a static body; rather it is and should be responsive to environmental changes. Thus, structural reviews to re-engineer processes are mandatory if the organization is seeking to achieve an edge in the market. The study, hence, sought to determine how reviews were perfected in the selected commercial banks. The study outcomes were as shown in the Table 4.11.

Table 4.11: Review of Organizational Structure

	Frequency	Percent	Valid Percent	Cumulative Percent
Semi-Annually	5	16.7	16.7	16.7
Annually	4	13.3	13.3	30.0
Bi-Annually	10	33.3	33.3	63.3
No Reviews	11	36.7	36.7	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Majority of the commercial banks (36.7%) did not conduct any reviews followed by 33.3% who reviewed their operational structures bi-annually. Those who did reviews semi-annually constituted 16.7% while the annually-based commercial banks were 13.3% in proportion. None of the commercial banks indicated that they conducted reviews regularly depending on need and resource availability. This partly confirmed finding by Mwema (2008) that commercial banks' structures were rigid, giving a reason as to why they have difficulties in fast decision making project plans implementation

. **Influence Of Corporate Leadership On Implementation Of Project Plans**

According to Nutt (2006), Project plan implementation, rather than strategy formulation, is the key to superior organizational performance. However, high failure rate of project plans implementation efforts is well documented, and many barriers to effective project plans implementation exist. A lack of leadership, and specifically corporate leadership, at the top of the organization has been identified as one of the major barriers to effective project plans implementation. In turn, corporate leadership is also viewed as a key driver to effective project plans implementation. Based on Nutt (2006) proposition, this study sought to analyze the influence of top organizational leadership on implementation of project plans among the selected local authorities using parameters such as extent of involvement, employee support, downward communication, conflict resolution, and employee representation in key decision making.

Management Involvement

The respondents were queried on the extent of their managers' involvement in actual implementation of project plans. The consolidated feedbacks were summarized as in table 4.12.

Table 4.12: Commitment by Top Management

	Frequency	Percent	Valid Percent	Cumulative Percent
Extremely High	4	13.3	13.3	13.3
High	3	10.0	10.0	23.3
Moderate	11	36.7	36.7	60.0
Low	10	33.3	33.3	93.3
Extremely Low	2	6.7	6.7	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Generally, it was found that top managers such as Branch Manager and operations managers were not satisfactorily involved in practical implementation of project plans. Majority of respondents, 36.7%, felt that their top managers' involvement was to a moderate extent. Close to this group was another of 33.3% who regarded the involvement as low. To a higher extent, however, there were 13.3%, and 10% for the high extent. The extreme low involvement was an opinion by 6.7% of the respondents. It would, hence, be deduced that top managers at the commercial banks were to a large extent not part of the implementation success; rather they were a barrier.

Employee Support

Further to managerial involvement, responses were obtained regarding the support originating from the employee to managers in quest of attaining project targets. Feedback concerning if employees supported management or not was processed, analyzed and presented as in Fig. 4.5.

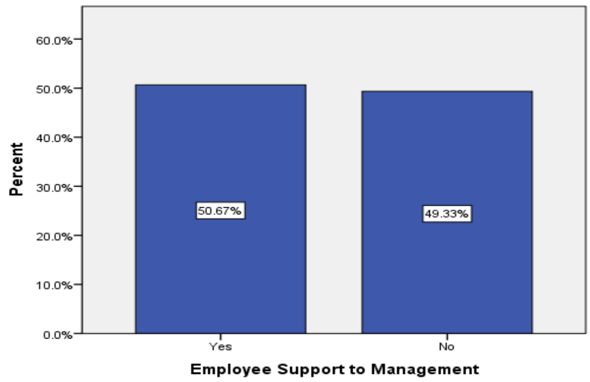

Fig. 4.5: Support of Employees to Management

Source| Migori Town Commercial Banks Research Data (2014)

An aggregate of 51%, representing the majority responses, were of the opinion that most managers had not won support from their shop-floor employees. This was not, however, the case for the rest 49%. The fact that majority of employees did not subscribe to top managerial instructions posed a challenge to the commercial banks in achieving the anticipated success in project plans implementation. The findings contradict the idealism presented by Hitt et al. (2007) that leaders have a role to play in every corporate action. In turn, each of these leadership actions should positively contribute to teamwork and effective strategy implementation.

Communication Modes To Employees

Hunter (2007) observes that, regardless of the precise nature of a policy or strategy, and the support that exists for it, if the means to implement it are either non-existent or inadequate in terms of communication efficiency, then it will count for little. This was considered in the study by analysis of communication modes adopted by the selected commercial banks. Table 4.13 presents the findings.

Table 4.13: Preferred Mode Of Communication

	Frequency	Percent	Valid Percent	Cumulative Percent
Circulars	12	40.0	40.0	40.0
Notices and Memos	7	23.3	23.3	63.3
Staff Meetings	7	23.3	23.3	86.6
Management Meetings	4	13.4	13.4	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The research found that 40% of the communications adopted circular which were supposed to be adhered to. Among the rest, 23.3% used notices and memoranda same as staff meetings. The least used was management meetings at only 13.4%. According to Hunter (2007), communications that foster personal touch are effective in implementing project plans. Hence, in the case of commercial banks studied, there was no communication efficiency since to a higher extent circulars and notices were preferred yet they negated the requisite personal touch. Jones (2008) asserts that communication actions should be geared to get people motivated and remove the blocks that have prevented the strategy from working in the past; blocks that may be embedded within the culture of the organization. They should get people behind the strategy, adding to it and making it work in their part of the business.

Conflict Management Procedures

Conflicts can emerge in any organization when disagreements, differences, annoyances, competition, or inequities threaten something of importance to one or more groups or individuals. The basic aim of constructive conflict management is to seek lasting resolutions which create a balance among the differing parties, the situation, and the consequences of actions to be taken. Organizational leadership takes responsibility towards ensuring tranquility between teams implementing a strategy (Hunter, 2007). The extent of employee satisfaction through management's input in conflict resolution was found as presented in Table 4.14.

Table 4.14: Satisfaction with Conflict Resolution

	Frequency	Percent	Valid Percent	Cumulative Percent
Extremely High	3	10.0	10.0	10.0
High	3	10.0	10.0	20.0
Moderate	11	36.7	36.7	56.7
Low	11	36.7	36.7	93.4
Extremely Low	2	6.6	6.6	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The study found that only 10% of employees were satisfied with conflict resolution to an extremely high extent. A similar portion was satisfied to a higher extent, while 36.7% were moderately satisfied same as the portion that was lowly satisfied. The extremely low satisfaction index affected 6.6% of the employees. Evidently, therefore, conflict resolution was one of the major barriers to effectiveness in implementing project plans.

Employee Representation In Decision Making

Successful organizations understand the importance of creating plans to achieve goals. Before implementing project plans, making decisions regarding how the plan or project will develop is essential. Decision-making strategies set out management techniques, leadership styles, implementation requirements and key factors to be considered for a smooth transition from the decision to pursue a plan to its implementation. Ideally, all involved parties need to participate in the decision making process (Aosa, 2002). In this study, the ways through which employees were represented in decision making was evaluated as shown in Table 4.15.

Table 4.15: Employee Representation in Decision Making

	Frequency	Percent	Valid Percent	Cumulative Percent
Adequate Sensitization	4	13.3	13.3	13.3
Prior Notices	2	6.7	6.7	20.0
Prior Consultations	5	16.7	16.7	36.7
Representatives	12	40.0	40.0	76.7
Departmental Heads	7	23.3	23.3	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The study found that 40% of the commercial banks' decision making processes accepted representatives from employee groups. Alternatively, departmental heads were utilized to represent their department at 23.3%. Those who consulted staff before decision making were 16.7% while 13.3% sensitized their employees adequately on decisions to be made. The least of 6.7% used prior notices communicating implementation decisions. A more participatory approach would be recommended for the entities to fully utilize their staffers' talents while enhancing appreciation.

Influence Of Financial Resources On Implementation Of Project Plans

Financial resources can be a constraint on implementation of project plans. Management often finds it necessary to prioritize its projects to make a judgment about which ones are most critical to implement given the finite or even scarce financial resources available (Jofre, 2011). The financial resource objective in the study was accomplished by analyzing the indicators such as budgetary allocation, financial controls and revenue efficiency.

Budgetary Allocation

Nutt (2006) asserts that an organization's budget should reinforce its strategic plan. In times of declining resources it is even more critical that budget development and strategic planning be tightly connected to ensure funding shortfalls don't hinder implementation of project plans. In this study, the portions of the commercial banks' revenue used for project plans implementation were ascertained as in Fig. 4.6.

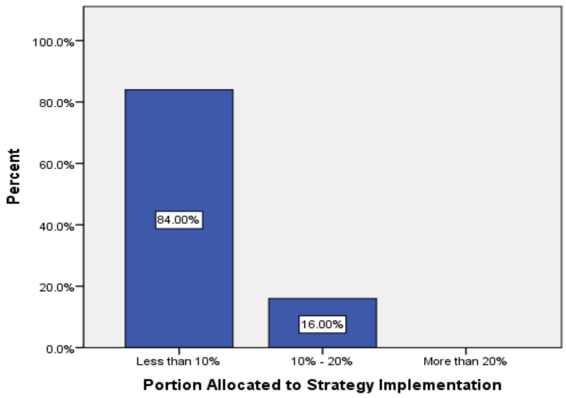

Fig. 4.6: Budgetary Allocation to Strategy Implementation

Source| Migori Town Commercial Banks Research Data (2014)

The study found that almost uniformly, 84% of the commercial banks allocated less than 10% of their revenues on project plans implementation process. The remaining 16% invested between 10 – 20% of the revenue amount. Consequently, it was established that much more investment were required in monetary terms to realize all the pre-determined targets.

Financial Controls

Strong financial controls help internal auditing and the operations teams have confidence in the numbers being reported to management and help protect the organization's strategic ambitions. The techniques of ensuring stability of financials in the commercial banks were assessed and reported as shown in Table 4.16.

Table 4.16: Financial Controls Techniques

	Frequency	Percent	Valid Percent	Cumulative Percent
Normal Internal Audits	6	20.0	20.0	20.0
External Audits	9	30.0	30.0	50.0
Budgeting	12	40.0	40.0	90.0
Regular Returns	3	10.0	10.0	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

Research data show that budgeting was adopted at 40% as a financial control tool alongside external audits which were preferred at 30%. Normal internal and regular audits were additionally used at 20%, while regular returns from projects teams was the least preferred at 10%. The fact that commercial banks adopted a variety of tools to ensure that financial resources were well utilized implied commitment to target realization through sustainable funding.

Revenue Efficiency

The efficiency of revenue collection was assessed with the intent of determining the commercial banks' inflow sustainability. Respondents were required to rate the efficiency with which revenue was recovered from the services the entities offered. Table 4.17 provides the statistical details.

Table 4.17: Revenue Collection Efficiency

	Frequency	Percent	Valid Percent	Cumulative Percent
High Efficient	15	50.0	50.0	50.0
Efficient	6	20.0	20.0	70.0
Moderately Efficient	6	20.0	20.0	90.0
Lowly Efficient	3	10.0	10.0	100.0
Total	30	100.0	100.0	

Source| Migori Town Commercial Banks Research Data (2014)

The tables indicates that 20% of the commercial banks were moderately efficient in revenue collection, and 10% were lowly efficient. The high efficient category constituted 50% of the entities, and 20% were rated as efficient. Evidently, therefore, the commercial banks were empirically competent in ensuring that every service offered was paid for. This, to a higher extent, generated the commercial banks the much needed financial resources for furtherance of their project plans realization.

V. Summary Of Findings, Conclusion And Recommendations

Introduction

The chapter presents the summary of the study's findings, conclusions, recommendations, and suggestions for further studies.

Summary of Findings

Assessing the influence of organizational culture on implementation of project plans indictors such as corporate mission, rules and regulations, operational manuals, employee development policy, and decision making were used. The study found that employees' understanding and support towards attainment of corporate mission was marginally above average. This implied that although all employees worked for the commercial banks, some of them did not understand core corporate objectives underlying their individual responsibilities. Most often than not, the rules and regulations applied on employees at the commercial banks were a creation of the Branch Heads. However, some rules and regulations originated from the top echelon of management. The shop-floor employees were rarely or hardly involved in making or contributing to essential rules and regulations that governed their relationships.

Majority of the commercial banks respondents confirmed the existence of operational manuals for most of the technical undertaking delegated to them but were not aware of their contents. This probably denied the organization's employee's efficiency of synchronizing their focus towards project plans implementation. The study found that compensation by way of salary was the highest ranked feature, followed by job design in the commercial banks' employment development policies it was noted, however, some employees did not see significantly held feature in their policies. This was explained that some employees did not know what was contained in the banks' capacity building policies. Recognition of talent and minimum training time were dismally rated. In addition, monetary rewards for individuals who demonstrated new implementation ideologies and models were least preferred, among others such as promotions, and non-monetary recognitions (such as certificates). Predominantly, downward communication at the commercial banks was effected by use of written messages (Internal Memo). Other than this, management consulted individuals and staff meetings were commonly used.

The extent to which organizational structures of commercial banks in Migori County influenced implementation of project plans was measured using task allocation, decentralization of authority, span of control, hierarchical length, employee co-ordination and integration, and structural flexibility. It was found that the commercial banks adopted various approaches to duty allocation in strategy implementation. While others favoured management teams, some favoured staff inclusion or use of experts. Regarding decentralization of authority, the commercial banks were dissimilar on how they allowed their staffers to hold lien in performing specified official duties relating to implementing project plans. All the commercial banks exercised centralized authority. More often than not, commercial banks allocated 12-30 employees under supervision of one operational manager. The research found that most employees were negatively affected by the spans of control. Moreover, hierarchical length was found to be a barrier to efficient implementation of project plans.

The study interrogated how well employees were coordinated and integrated at the commercial banks using the respondents' opinions on individual commitment to achievement of corporate goals. It was evident that majority of employees were not in full psychological contract with their employers. This was a threatening marker to implementation of project plans, since commitment in an essential input. In terms of structural review, many of the commercial banks reviewed their operational structures bi-annually, while others did not conduct any reviews at all.

Generally, it was found that top managers such as the branch managers and operations managers were not satisfactorily involved in practical implementation of project plans. It would, hence, be deduced that top managers at the commercial banks were to a large extent not part of the implementation success; rather they were a barrier. Further to managerial involvement, responses were obtained regarding the support originating from the employee to managers in quest of attaining project targets. It was established that most managers had not won support from their shop-floor employees. The research found that formal communications adopted circulars which were supposed to be adhered to. Emails and memoranda were used to a large extent. Concerning conflict resolution, most employees were dissatisfied. Finally, it was found that the commercial banks' decision making processes accepted representatives from employee groups. Alternatively, departmental heads were utilized to represent their departments.

The financial resource objective in the study was accomplished by analyzing the indicators such as budgetary allocation, financial controls and revenue efficiency. Almost uniformly, commercial banks allocated less than 10% of their revenues on project plans implementation process. The other minority invested between 10 – 20% of the revenue amount. Consequently, it was established that much more investment were required in monetary terms to realize all the pre-determined project targets.

The techniques of ensuring stability of financials in the commercial banks were assessed and reported. Budgeting was adopted at the highest as a financial control tool alongside external audits, normal internal audits, return reports, and regular audits were additionally used. The fact that commercial banks adopted a variety of tools to ensure that financial resources were well utilized implied commitment to target realization through sustainable funding. Concerning efficiency, it was deduced that commercial banks were empirically competent in ensuring that every service offered was paid for. This, to a higher extent, generated the commercial banks the much needed financial resources they needed for furtherance of their project plans realization.

Study Conclusions

From the study findings, it is concluded that organizational culture, organization structure, corporate leadership and financial resources influenced implementation of project plans at commercial banks in Migori County. Culturally, poor internationalization of mission and strategic content, lack of participation in making of rules and regulations, lack of knowledge of content in operational manuals, insensitive employee development policies and highly structured downward communication effected employees' mobilization to executing project plans.

Organizational structures of the commercial banks influenced implementation of project plans in the forms of task allocation, decentralization of authority, span of control, hierarchical length, employee co-ordination and integration, and structural flexibility. Management did not give employees required independence in performing their implementation duties. Also, authority was more centralized than decentralized, making employees wait for instructions from the top. In addition, spans of control were relatively big and difficult for efficient control. The long hierarchy derailed most of the essential decisions as information flow delayed to a large extent. This also contributed to weakening of employee synergy. Structurally, the commercial banks were more rigid than flexible as they hardly conducted reviewed regularly.

Among others, employee leadership influenced implementation of project plans through managerial involvement, employee support, downward communication, conflict resolution, and employee representation in key decision making. The extent to which management committed itself to project plans execution was not satisfactory. This yield employee resistance, meaning that management did not have super support from the shop-floor employees. Moreover, the downward communication was strictly formal and missing the requisite personal touch, while conflict resolutions did not meet the employees' benchmark. The way employees were represented was fair but much was desired to enhance individual contributions.

Finally, financial resources influenced project implementation through budgetary allocations, financial controls and revenue efficiency. The amounts of financial resources allocated for purposes of implementing project plans were hardly enough. Notably, however, financial controls were fairly well executed in quest of avoiding wastages and misallocations.

Study Recommendations

Based on the research conclusions, it is recommended that internal culture that does not support ultimate realization of business objectives should be avoided by first ensuring that all employees are well inducted into their roles and space in service delivery.

Further, it is the recommendation of this study that experts are involved in regular reviews of adopted organizational structures. This is so the case to avoid monotony in job design and bureaucracies which barricade goal realization. In addition to experts, the organizations should have internal research and development units to constantly and consistently align their strategic outlooks to structural flexibility.

On leadership, it is recommended that top managers undergo executive capacity building sessions to come to realization that their corporate objectives are easily attained through team work and not through strict supervision and instructions. Organization leadership should be converted from a barrier to an enabler by encouraging teamwork and winning support from all the staffers concerned.

Suggestions For Further Studies

The study recommends further studies on cultural change as a result of structural shift under the county governance systems. The other suggestion is on effects of retained bureaucracies on corporate success. Finally, it is suggested to future researcher to conduct a study on effectiveness of commercialization of public service provision under devolved structures of governance.

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