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THE ROLE OF RESOURCE ALIGNMENT ON ORGANIZATION PERFORMANCE: A PERSPECTIVE OF COMMERCIAL BANKS IN NYERI COUNTY, KENYA

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ABSTRACT

The study sought to examine the role of resource alignment on performance of commercial banks within Nyeri County, Kenya. The resource alignment was measured in terms of human resources, financial resources and physical assets as applied by the commercial banks to improve its performance. On the dependent variable of organizational performance it was measured using elements including customer satisfaction, employee satisfaction, market share and capacity utilization. The study employed descriptive research design and its targeted employees in 14 commercial banks in Nyeri County. Semi-structured questionnaires were used to collect primary data. Descriptive analysis and inferential analysis were done and the findings presented in tables and figures. Qualitative data was analyzed using content analysis and presented in prose form. The study established that resource alignment through knowledgeable and skilled bank staff, financial capabilities of the bank, reduction of operational costs, investing in new avenues and opportunities that can be converted to business ventures and matching bank resources to productive units led to improved bank performance. The study recommended that the bank management and other firms to adopt the use of resource alignment for enhanced operational efficiency, delivery of high quality services and enhancing the satisfaction of both the customers and the bank employees.

Keywords: *Resource Alignment, Organizational Performance, Human Resources and Financial Resources*

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INTRODUCTION

Organization performance refers to how well an enterprise operates towards realization of its vision, mission and strategic objectives (Karimi, 2019). Measurement of organization performance is a comparison between the results and the intended goals and the evaluation of organization and its performance is of great concern to market players and researchers (Daley, 2012; Kinyua, 2015; Kimaru & Kinyua, 2018; Kobia & Kinyua, 2018; Mbugua & Kinyua, 2020). Performance in organizations can be measured using non-financial indicators like customer satisfaction (Mbai, Kinyua & Muhoho, 2018) or through using financial indicators like return on assets and profitability (Muthoni & Kinyua, 2020). Performance of commercial banks has also been measured using efficiency, effectiveness, customer retention, new process, customer satisfaction, employee's satisfaction, capacity utilization, market share and profit (Mirugi & Kinyua, 2018; Gabow & Kinyua, 2020). In this study, the non-financial parameters used for performance included customer satisfaction, capacity utilization, employees' satisfaction and market share in the Commercial banks within Nyeri County, Kenya.

On strategic alignment integrated in the banking and financial sector, Alagaraja *et al.* (2015) offers it as a solution to the existing impediments in Africa. There is a drastic change of events around business and organizations that remain with no choice except to make deliberate efforts to adapt (Kobia & Kinyua, 2018). Organizations need human resource that is well aligned with its business principal strategy and align the human resource to the organizational strategy as a way to remain competitive. The strategies employed have to be viable and creative enough to ensure steady growth of organizations and also help in laying performance standards, structure and ensuring that there is consistency by the management (Kinyua, Njoroge, Wanyoike & Kiiru, 2015). The alignment must ensure cohesion between the processes of the business and strategies for growth.

Resources alignment encompasses a variety of elements that should be aligned together with the firm's resources to trigger better performance. Among the researchers who have studied resources alignment, Ongeti and Machuki (2018) agree that almost all firms have commonality in resource composition. They go further to list some of the resources which the management should use to align the firm's strategies, and these include: human resources, financial resources and capital resources (Mutuvi, Muraguri & Kinyua, 2019). In the study, it comprised of the presence and availability of firm's resources, and a strategy on linking them to strategic goals to achieve better and desirable performance. Aspects of measurement of resource alignment include organizational resources, owners/shareholders and stakeholders.

The commercial banks in Nyeri have continued to register low performance index due to non-performing loans that is linked to weak monitoring controls and supervision, weak lenders' recourse, legal infrastructure and poor strategies for debt recovery (Kirui, Ndiao & Wasike, 2018). These banks have also failed to attain maximum levels of efficiency but with the adoption of digital banking platform the trend has started to shift due to user-friendly platforms, using well-knowledgeable and experienced bank staff and increased security levels. As evidenced by Gweyi and Karanja (2014) low levels of economic growth are to blame for poor performance of commercial banks as reflected in the inflation rate, interest rate spread, interest rates, high volatility and deposit rates and GDP growth- the per-capita GDP being low.

Some of the studies on strategic alignment and performance include Dibrell, Craig and Neubaum (2014) who contended that companies can gain competitiveness that lead to high brand visibility, efficient operations and profits that help them in the ever-changing markets. This is possible if the companies have sufficient resources to invest in research and development, invent new products and services and acquire skilled staff. Unfortunately, there is no standard measure of a

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positive correlation between strategic alignment and organization performance. At the same time, Ittner, Larcker and Randall (2013) share that the performance implications of this alignment has not been realised as a solid unit, hence need for expansion in research. Otiso (2018) investigating on the organizational structure and quality service for the commercial banks based in Nandi County, where the results revealed that organizational structure influenced the quality services offered by the commercial banks in Nandi County. The difference is that while it examined service quality, the current study focus on performance. The gap is such that very few researches looked at the linkage between resource alignment and performance. Based on the realized gap, this study investigation was on the influence of resource alignment on the performance of commercial banks in Nyeri County.

LITERATURE REVIEW

Resource Based View Theory

The origin of RBV of the firm is associated with Edith Penrose and sought to provide a firm oriented perspective to the concept of strategy (Penrose, 1959). The model serves as managerial framework that determines an organization's strategic resources that can be exploited to enable the firm attain sustainable competitive advantage. The major proponent of the model, Barney (2011) postulated that the RBV model has undergone evolution from a blossoming approach to become one of the more powerful and prominent theories that describe, explain and predict the varying relationships existing in firms. The model propounds that the resources of the firm are so fundamental in determining both the performance and competitive edge of the firm. The RBV model works on the assumption that firms that operate within a particular industry may be heterogenous in nature with regard to the bundle of resources under their control. The second underlying assumption of the model is that resource heterogeneity is likely to persist for long since the resources used in executing the resources of the organization are not perfectly mobile across organizations.

RBV works on maximizing returns using the available resources. The resources are tangible which take the form of fixed or current organizational assets; the intangible assets include intellectual property rights and capabilities are skills and experiences inherent in the organizational employees. To gain competitiveness, the organizations must exploit these resources (Dibrell, *et al.,* 2014). The model proponents argue that these resources and not the environment are what gain a firm competitive edge. As such the model exposes the use of information and communication technology in gaining competitive edge for the organization (Meng & Berger, 2019). Solesvik (2018) criticizes the RBV model by stating that different configurations that yield the same value to the firm, the product markets are underdeveloped and there is need to consider the surrounding environment and factors for these resources and its surrounding rather than assuming that they simply exists.

The RBV model anchored the study by informing on resource alignment and its linkage to organization performance. The alignment of resources is by the direction and guidance of the leadership within the firm. It further showed and justify how resources in a firm should be balanced to score the ultimate objective of wealth maximization, which, in the process, was enhanced performance.

Balanced Scorecard Model (BSC)

BSC is a success measure for strategic management used to define and optimize different functions and their resulting external results. The balance scorecard is method of management that helps companies to translate their vision into plans and actions plans that once developed lead to better results. It was developed by Kaplan and Norton in the early 1990s and four key aspects, customer, financial, business processes and learning and growth (Faruk & Lynn, 2016).

These four perspectives give feedback on progress of the strategic plans and its direction towards

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achieving the set objectives and fulfilling the strategic goals so as to reach the organizational vision (Odita & Bello, 2015). In the banking sector, BSC guides the management in strategic plan development and its managers during the implementation stage so as to improve performance and head towards achieving then goal of the bank vision and mission.

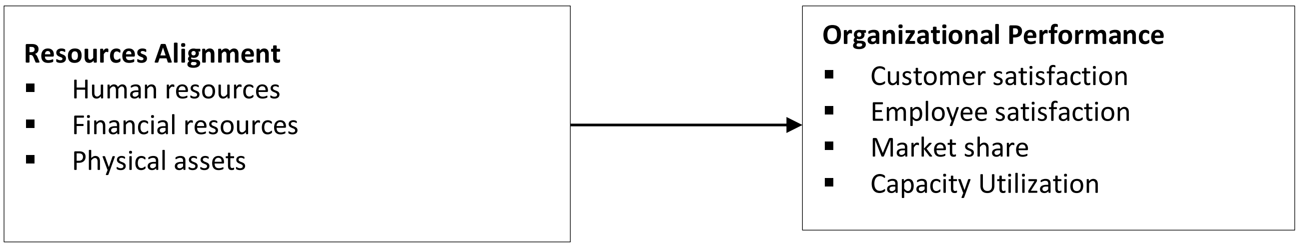
In the context of this study, the balanced score card model supporting organization's performance as the research variable. The balanced score card model was useful in the study since it enabled the bank's management an edge over its competition without presenting an information's overload.

Empirical Literature Review

Ongeti and Machuki (2018) in the study on resource alignment and performance of Kenya state corporations, where the study focussed on the 63 state corporations from where data was collected. The analysis revealed that firm resources led to organization performance and these resources included physical, human and non-physical resources. The study focused on state corporations whose measures of performance and conceptually different from the business enterprise focal point.

Otulia, Mbeche and Wainana (2017) examined how resources alignment influenced organizational performance of International Organization for Standardization (ISO) certified organizations in Kenya. The study collected data from 282 ISO certified firms and financial statements from 27 were sampled and used for secondary data. The findings show that excess organizational resources led to reduction in performance of the firm. The study is limited due to the fact that the target population is large and disproportionate which affected comparisons between the firms where primary data was collected and those from which secondary data was collected from.

Murimi, Ombaka and Muchiri (2019) conducted a study on resource alignment and small and medium manufacturing enterprises' performance. The study targeted 350 SMEs registered under Association of Manufacturers (KAM) and 183 respondents sampled and included in the study. The collected data was analyzed and findings show that physical resources led to high performance for SMEs in Kenya that are in the manufacturing sector. Target population of the study is too large, as compared to the size of the current study's population. Too large population can lead to biasness in sampling the final respondents who should partake in the study.



Independent Variable **Dependent Variable**

Figure 1: Conceptual Framework
Source: Researcher (2021).

On the basis of the conceptual framework, the research hypotheses for this study were;

- ***H_o**: Resource alignment has no effect on performance of Commercial Banks in Nyeri County, Kenya*
- ***H_1**: Resource alignment has an effect on performance of Commercial Banks in Nyeri County, Kenya*

METHODOLOGY

The researcher choose the descriptive research design which gave enough data on the population and research responses for questions on who, what, where and when of the research problem. It also provided the right information by describing conditions as they exist and was considered appropriate for this study to reveal answers on resource alignment and bank performance. The study targeted fourteen commercial banks operating within Nyeri County in Kenya, whose unit of analysis were the selected employees working in these banks. The respondents included three senior level management employees, three middle level management employees and three junior level management employees, totalling to nine employees from each bank and 126 total respondents. Since the population of interest was small of less than 200 elements and they could be easily reached for participation in the study, the census sampling method was applied such that the final response list was made up of 126 respondents.

The study collected primary data using structured questionnaires in such a manner that both qualitative and quantitative types of data was obtained and used in the current study. For the structured questions, Likert Scale Rating was adopted and the instrument was divided into sections as per the study variables. It included a self-introduction letter, then demographic information and specific information as per the study variables.

Validity and reliability of the instrument was achieved through piloting (Bryman, 2016). The use of content validity was such that the instrument was adjusted accordingly to make it fit for use in the final study. Validity was also achieved by seeking the views of fellow students and the university supervisor, such that final instrument was fit for use. For reliability, it was achieved by adopting the test re-test method such that the same group of respondents were given the same instrument twice and the results obtained in both tests were compared using the Pearson's co-efficient. The internal consistency was also done using Cronbach's Alpha index so as to measure similarity of the research instrument. Alpha index of 0.7 and above was the threshold and an indication that the instrument is reliable and good enough for use in the study (Kiprotich, Kahuthia & Kinyua, 2019; Ontita & Kinyua, 2020). The reliability test result is shown in table 1.

Table 1: Reliability Test Results

Research variable	Number of items	Cronbach Alpha	Comment
Resource alignment	7	.853	Cronbach Alpha is <0.7 (reliable, should be adopted).
Organizational Performance	8	.855	Cronbach Alpha is <0.7 (reliable, should be adopted).
Overall (total)	**15**	**.854**	**Cronbach Alpha is <0.7 (reliable, should be adopted).**

Source: Pilot Test Data (2021).

The results shown in Table 1 indicated that resource alignment had a Cronbach alpha value of α= 0.853 and organizational performance was α= 0.855 with the aggregate score of α= 0.854 which is above the 0.7 threshold. This means that the instrument is fit for use in the study. The collected data was sorted, checked for completeness and accuracy, edited and coded into groups then entered into SPSS for further analysis. Descriptive statistics was performed and results shown in the form of percentages, mean and standard deviation and inferential statistics analyzed the relationship of the key research variables. The following equation was adopted:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots \text{(i)}$$

Where;

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Y=Organization Performance
X_1= Resource Alignment
β_0, β_1, = beta coefficients
ε = Error term

FINDINGS AND DISCUSSION

There were 126 questionnaires that were administered to the employees working in the fourteen commercial banks in Nyeri County and only 93 of them were fully filled and returned. This was a response rate of 73.8% and according to Mugenda and Mugenda (2003) any response rates that are above 70% are adequate for use in research and drawing conclusions and recommendations as a fit representation of the entire population. As such, the response rate of 73.8% is sufficient enough for use in this study and for generalization of the findings.

Table 2: Descriptive Analysis for Resource Alignment and Performance

Resource Alignment	Mean	Std. Dev.
Generally, employees can get the resources they need for their work.	4.7527	.45816
The management schedules the activities to be performed in accordance with the available resources.	4.7742	.46925
The management feels they have enough human and knowledge resources, where every employee knows very well what should be done.	4.5376	.58159
The bank has enough financial capabilities to run its activities.	4.5591	.54098
The management strives hard to match bank resources with production, leading to better performance.	4.8065	.42370
The bank managers work to reduce cost linked to resources meant to trigger better performance.	4.7742	.55421
The bank works to tap new upcoming opportunities that can be converted to new business ventures	4.7634	.45200
Overall Score	**4.7096**	**.4971**

Source: Survey Data (2021).

The results of the descriptive analysis showed that resource alignment had an overall mean score of 4.7096 and its standard deviation is at 0.4971 in influencing the performance of the commercial banks. The findings showed that the highest mean score was at 4.8 and the lowest at 4.53 and indication that resources play a big role in affecting the performance in these banks. It also means that bank performance is difficult to attain unless there are resource inputs to be expended.

Table 3: Descriptive analysis results for Organization Performance

Performance	Mean	Std. Deviation
Strategic alignment improves customer satisfaction	4.8387	.36979
Strategic alignment improves employee satisfaction	4.7634	.45200
Strategic alignment improves the bank's market share	4.7634	.47544
The bank realized high profits	4.7312	.51372
The bank grown and expanded in the past one year with strategy implementation	4.3656	.94280
The bank uses innovative ways to improve their performance.	4.7204	.55883
The bank managers tap into new uprising opportunities which is converted to business ideas	4.6734	.48200
In the past one year the operational performance has improved	4.7518	.49777
Overall Score	**4.7136**	**.5328**

Source: Survey Data (2021).

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Table 3 showed that the overall mean score was 4.7136 and the standard deviation was .5328 for performance of the commercial banks within Nyeri County, Kenya. The highest mean score is at 4.8 and lowest at 4.3 which is an indication that the performance measures adopted in this study are present in the observed commercial banks.

Correlation Analysis

Simple linear regression analysis was applied to assess the influence that resource alignment had on organizational performance and the commercial banks in Nyeri County. As such, resource alignment was regressed on organizational performance and the findings are as shown in Table 4.

Table 4: Correlation Analysis

		Performance	Resource Alignment
Performance	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	93	
Resource Alignment	Pearson Correlation	.769**	1
	Sig. (2-tailed)	.000	
	N	93	93

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Table 4 showed that the correlation analysis results are such that resource alignment had a positive and linear relation to the performance since the r is 769 and the p-value is at 0.000.

Regression Analysis

Table 5: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.756[a]	0.508	0.642	8.84161

Table 5 showed the results from the conducted coefficient of correlation analysis that shows that r is at 0.756 a show that the correlation is strong and positive between the two variables. The adjusted coefficient of determination is at 0.642 an indication that 64.2% of organizational performance variation can be traced back to resource alignment. The residual effect of 35.8% can be explained by elements that are outside the scope of this study.

Table 6: ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	1803.671	1	1803.671	23.859	.000[b]
Residual	6879.319	91	75.597		
Total	8682.989	92			

a. Predictors: (Constant), Resource Alignment

b. Dependent Variable: Performance

The table 6 results showed that from the ANOVA results obtained, the regression model is a good fit for observation of the data. This is based on the F calculated results of 23.859 being greater than the F critical values of 3.946 with the degrees of freedom at (1, 91). The p-values are 0.000 and it is less than the set standard of 0.05. This means that the independent variable (resource alignment) holds a significant effect to the dependent variable (organizational performance).

Table 7: Regression Coefficient

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	Beta	Std. Error	Beta		
(Constant)	13.192	3.392		.257	.000
Resource Alignment	0.574	1.859	.524	3.240	.002

a. Dependent Variable: Organizational Performance

The resultant equation

Y = 13.192 + 0.574 Resource Alignment ……….. (ii)

The regression analysis is an indication that holding resource alignment constant results in performance of the commercial banks being 13.192 and a unit increment of resource alignment result in performance of the banks to be 0.574. The p-value for resource alignment is at 0.002 < 0.05 showing that the variable has a significant effect to the organizational performance in the commercial banks.

These findings are similar to the results of the study conducted by Murimi, *et al.* (2019), which revealed that physical resources in an organization positively and significantly influence performance of the manufacturing SME firms. Ongeti and Machuki (2018) shared that resources both tangible and intangible and human capital influence organizational performance.

Analysis of Qualitative Data

The respondents were asked to share their thoughts on bank resources and its alignment on bank performance. The responses shared revealed that the resources were spent on research to gain information on customer wants and possible solutions that will elevate the bank position and its performance. The respondents also shared that the bank has talented staff as part of its human resource that tap on new opportunities and products to improve customer service and enhance customer satisfaction. Furthermore, the respondents agreed that the bank had invested in tailor-made products such as online banking, mobile and internet banking to carter for the needs of digital-savvy customers and those who are very busy to visit the banking halls for transacting. The use of alternative banking options helps to cut down operational costs, improve returns on investment and income earning.

CONCLUSIONS AND RECOMMENDATIONS

This study investigated the effect that resource alignment had on organizational performance for the commercial banks in Nyeri County, Kenya. The study used descriptive research design and collected data from the 14 commercial banks in Nyeri County. It was established that resource alignment held a positive relationship with organizational performance and the linear regression analysis results are such that resource alignment affected organizational performance. The resource alignment considered the elements of employees accessing all the resources needed to handle their work tasks, financial capabilities of the bank, access to talented human capital, matching bank resources to production lines and planning and scheduling for resources and cutting operational costs.

In conclusion, bank performance was high in terms of customer satisfaction, employee satisfaction and utilization of the capacity due to resource alignment with aspects like physical assets, human resource and financial resources. The realized high organizational performance was based on the commercial banks adopting to resource alignment with elements like financial capabilities, talented human capital and cutting operational and overhead costs. It was therefore recommended that resource alignment with the elements like highly talented human resource, financial resources and access to physical resources accessed by other organizations will improve their firm performance.

These results were limited to resource alignment and organizational performance of commercial banks in Nyeri County, Kenya. Future authors and researchers should focus on other strategic alignment factors that have the capacity to contribute to firm performance. Similar studies should be carried out to cover other sectors of the economy and regions to validate the study findings and conclusions.

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