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Benidate Jepchumba, Sr. Dr. Lucy Wanza, PhD & Dr. Beatrice Jemaiyo, PhD

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[1] Benidate Jepchumba, [2] Sr. Dr. Lucy Wanza, PhD & [3] Dr. Beatrice Jemaiyo, PhD

[1] Student, Catholic University of Eastern Africa, Nairobi, Kenya
[2,3] Lecturer, Senior Lecturer, Catholic University of Eastern Africa, Nairobi, Kenya

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ABSTRACT

Organizational learning has been fronted as a key to addressing the performance crisis as organizations come to terms with the reality of change as is the case with the banking sector. There is need to organizational learning in an organization and to be aware of the changing nature of the organization's external environment. Therefore, the study assessed how organizational learning influences service delivery of commercial banks in North Rift Region, Kenya. The study sought to answer the following research question: how does organizational learning influence service delivery of commercial banks in North Rift Region, Kenya. The study used Kurt Lewin Three Step Change. The study employed mixed methods approach where it used convergent parallel research design to collect information from respondents. The target population comprised of employees and customers of commercial banks in North Rift Region. Stratified random sampling technique was used to select 417 respondents (317 employees and 100 customers). Questionnaire and interview schedule were used as data collection instruments. The validity of the questionnaire was examined using both content and face validity. To test reliability, Cronbach's alpha was used to test internal consistency of the data. Quantitative and qualitative techniques were used to analyze the data. Thematic analysis was used to analyze qualitative data. Descriptive statistics included measures of central tendency that is mean, standard deviation, frequencies and percentages. The inferential statistics involved multiple regression analysis to test the hypothesis. The researcher found out that organizational learning, influences service delivery of commercial banks. The study concludes that organizational learning affects commercial banks in North Rift Region, Kenya. The study recommends that the management of the banks should provide different organizational learning programs to enhance job satisfaction and employee performance thus increasing service delivery in the banks.

Key Words: *Employee Training, Job Satisfaction, Service Delivery*

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BACKGROUND

Many organizations and companies are in a competitive world to remain in competitive advantage, the firms need to implement organizational learning in order to increase their efficiency and effectiveness of operations (Maina, 2018). Adoption of organizational learning is to improve quality service delivery hence enhancing competitive advantage among commercial banks. Commercial banks in Kenya are among the most competitive firms as they all provide identical services. These banks further receive competition from micro-finance firms and SACCOs. The current study focused how the organizational learning improves quality service delivery in commercial banks in Kenya.

The banking industry has not been left behind in this process. There has been so many technological changes and challenges in the 21st century such that the banking industry need to re-invent itself, become more innovative, have a paradigm shift and strategies in order to survive. Since 2011, banking sector has spent considerable time in refocusing the corporate business within the performing sectors of the economy and business process improvement so as to remain competitive in the industry and also be able to meet needs of their customers (Kahunyo, 2020).

According to Armstrong (2017), change as a long-range effort to improve an organization's problem solving and renewal processes, particularly through a more effective and collaborative management of organization culture, with emphasis on the culture of formal work-teams. According to Kotler (2016), strategic change arises out of the need for organization to exploit existing or emerging opportunities and deal with threats in the market. The strategic fit will match the activities that would be undertaken by the organization and those of the environment. A turnaround changes need major structural changes or major cost cutting programs to deal with a decline in financial performance or difficulty or changing market conditions (Alexandra & Timothy, 2016). In turnaround managers anticipate the need for transformational change and may plan evolutionary change (March & Sutton, 2016).).

The banking industry has not been left behind in this process. There has been so many technological changes and challenges in the 21st century such that the banking industry need to re-invent itself, become more innovative, have a paradigm shift and strategies in order to survive. Since 2015, banking sector has spent considerable time in refocusing the corporate business within the performing sectors of the economy and business process improvement so as to remain competitive in the industry and also be able to meet needs of their customers (Kahunyo, 2020).

According to Zeithaml (2018), service delivery is a series of activities designed to enhance the level of customer satisfaction that is, the feeling that a product or service has met the customer expectation. Service delivery may be provided by a person such as sales and service representative or by automated means called self-service. Service delivery is normally an integral part of a company's customer value proposition. The services delivered should meet specifications relating to their acceptability, accessibility, availability, and affordability. The bank services are the delivery of financial solutions to the bank customers by the entire employees. In the present-day competitive environment, customers are sensitive to service delivery and those businesses who meet quality service delivery of customers will survive in the current market (Zeithaml, 2018).

Service delivery is normally an integral part of a company's customer value proposition. From the point of view of an overall sales process engineering effort, service delivery plays an important role in an organization's ability to generate income and revenue. From that perspective, service delivery should be included as part of an overall approach to systematic improvement (Woolcock, 2017).

As competition of service provision in the financial industry especially banks is high, Ostrom *et al.,*

(2015) argued that the quality of service can be used as a differentiating factor from one another to attract customers. The other main point to notice from the banks (service providers) point of view is that, there need to be close interaction between banks (service providers) and their customers. This enables service provides to customize their products and services in a way which pleases their customers and it makes it hard for the customers to leave their service providers (Larivière et al., 2017).

Commercial banks are the type of banks that provide personal services, business loans and cards, investment products, and accepting deposits. A commercial bank can also refer to a bank or a division of a bank that mostly deals with deposits and loans from corporations or large businesses, as opposed to individual members of the public (Central Bank of Kenya, 2017). Commercial banks and Mortgage Finance Institutions are licensed and regulated pursuant to the provisions of the Banking Act and the Regulations and Prudential Guidelines issued by the Government of Kenya. In Kenya, commercial banks dominate the financial sector (Central Bank of Kenya, 2019).

There are many of such banks in Kenya with very stiff competition. Their survival is crucial to the economy as they create employment opportunities. Further, the innovation brought about by the level of competition will improve service delivery for the customers. Thus, there is need to take precautionary and mitigating measures to ensure survival and continuity of these banks (Wakesho & Gichinga, 2019).

The banking industry in North Rift Region has seen important improvement in the changes that has required progression, has opened up business areas driving basic advancement in the division (Central Bank of Kenya, 2017). Most banks have executed particular frameworks to upgrade service quality and customer experience (Maina, 2018). A segment of these methods join stretching out their frameworks to enable customers' passage their organizations accommodatingly, introduction of agents in neighborhood areas for example KCB mtaani, esteem administrators and Coop jirani (Kahunyo, 2020). Putting away money to records by methods for Automated Teller Machine and Mpesa organizations is a standout amongst the latest frameworks being gotten by banks in Kenya which reduces the long queues at the banking halls (Central Bank of Kenya, 2019).

Management of commercial banks must ensure that they become profitable and enjoy sound financial performance. Despite the good overall financial performance of banks in Kenya, there are a couple of banks declaring losses due to poor service delivery (Gababo, 2018). Others have complained of reduced market share and reduced earnings for the shareholders (Maina, 2018). This motivated the researcher to assess organizational learning and service delivery of commercial banks in North Rift Region, Kenya.

Statement of the Problem

Kenyan commercial Banks have emphasized on customer relationship management and how to achieve quality customer service through their exploration of customer preferences/perceptions (Central Bank of Kenya, 2019). According to a research by European Investment Bank (2020) many consumers globally prefer to interact with people rather than automated systems for certain banking functions hence formation of several interactive service delivery channels like call centers that meet diverse preferences of their esteemed customers. Kahunyo (2020) confirms that Kenya has rather competitive financial sector which contributed approximately 17.9% of the GDP in 2019 up from 13.5% in 2015. Similarly, commercial banks are more aggressive to provide effective, efficient and quality services to clients, most of them resorting to establishing their own contact centers against the current wind of outsourcing services in a bid to obtain customer contact and maintain data confidentiality (Gababo, 2018)

To compete in today's turbulent competitive business environment and global economy, organizations must focus on the satisfaction of customer needs as a means of obtaining market leadership and even survival (Saeed, Ramzan & Hamid, 2018). Customers are the heart of the operations of the commercial banks since they make 70% of the banks' share (Central Bank of Kenya, 2019). To remain viable, commercial banks in North Rift Region have been on the forefront in forming customer relation channels that are interactive and customer friendly (Central Bank of Kenya, 2019). However, despite the growing popularity and increasing number of service delivery channels in commercial banks in North Rift Region, satisfaction levels among the consumers is still very low (Kahunyo, 2020). With the increased customer dissatisfaction, rapid shift in technological innovations, and increase in the number of commercial banks in North Rift Region with competitive financial and services and products; there is an inevitable need for strategic change management practices so as to provide quality services that meet the customer expectation to maintain and grow their numbers (Gababo, 2018; Kahunyo, 2020). Therefore this study examined the influence of organizational learning service delivery of Commercial Banks in North Rift Region, Kenya.

Research Question

The study sought to answer the following research question.

- What is the relationship between organizational learning and service delivery of commercial banks in North Rift Region, Kenya?

Hypothesis of the Study

The study was guided by the following hypothesis.

- Ha_1. There is a significant relationship between organizational learning and service delivery of commercial banks in North Rift Region, Kenya.

LITERATURE REVIEW

Theoretical Framework

The study used Kurt Lewin Three Step Change Model by Lewin (1947). Kurt Lewin's Force Field Theory states that restraining forces influence the behavior of both the group and individuals, ultimately deciding the fate of change. The driving forces motivate & steer employees toward the new state. The restraining forces highlight potential resistance to change, acting as the prime barriers to change initiatives (Kaminski, 2011). Lewin suggests that it is crucial to balance these forces through effective change communication and employee involvement by providing training to bridge the skill gap. Change agents must implement stress management techniques, ensure compliance is met, and use convincing change reasoning (Lewin, 1947). Kurt Lewin theory or model is built on the premise of three steps to change. These according to Levasseur (2001) are unfreezing, moving and refreezing. Unfreezing entails reducing the setbacks to change and increasing the change effort opportunities. Stage two which is the moving stage involves the recognizing change need and the change in the workforce acceptance at the end of it all. Most of the change agents are managers who are then required to ensure active new system are in place with all workers in the refreezing step (Hughes, 2007).

The three-step model elucidates the significance of executing a change successfully by removing the current conditions then movement change, making norms absolute and changing behaviours. Dynamic stability involves tinkering and kludging (Abrahamson, 2000). This refers to carrying out change by involving elements within an organization and engaging more employees gradually. As such, if the stakeholders and most importantly employees are made constantly aware of proposed changes, they are the ones who make it happen. Managers then should inquire on feedback reports continuously by interacting with workers as well in order to make the process effective. In conclusion, by using such idea of stability which is changing, an organization might look forward to a positive result in change implementation (Kritsonis, 2005).

The theoretical framework used useful especially in the evaluation of organizational learning much so because of its emphasis on stakeholders engagement in the process of managing organizational change.

Empirical Literature Review

On the study of Jabbar (2023) studied on the role of organizational learning in enhancing the financial performance of Iraqi Commercial Banks. The quantitative study method and the survey were used to obtain empirical data from managers and employees of Iraqi commercial banks. As the final step of data collection, 332 samples were obtained for analysis. The results indicated organizational learning had a significant positive relationship with on financial performance of commercial banks. The conceptual gap arising from this inquiry is that it focused on financial performance and not specifically on service delivery. The study presents methodological gap where it used quantitative research design but this present study employed mixed methods approach.

In the study of Azizi (2017) the association between organizational learning and organizational performance. The study targeted firms operating in the insurance industry of Tehran in Iran. The descriptive survey research approach was considered on a population of 120 insurance companies. Pearson correlation analysis was used to assess the links. Findings indicated a positive relationship between organizational learning and performance. The conceptual gap arising from this inquiry is that it focused on organizational performance and not specifically on service delivery. The study presents methodological gap where it used descriptive survey research approach but this present study employed mixed methods approach. Contextually the study was conducted in the insurance industry unlike the present study that focused on commercial banks.

On the research of Werlang and Rossetto (2019) examined the effects of organizational learning and innovativeness on organizational performance in the service provision sector. The methodological procedures employed to achieve this objective are grounded in the survey method and the study is of a descriptive nature. Structural equations modeling techniques were used to assess relationships between constructs and the final sample comprised 162 managers of hotels and lodging establishments in Santa Catarina. The study found out that learning orientation has a positive and direct influence on organizational innovativeness. It is therefore concluded that management of hotels and lodging establishments should take a proactive approach to their human resources, to raise employee awareness about actions that improve organizational learning and innovativeness, so they can have a positive impact on organizational performance. The conceptual gap arising from this inquiry is that it focused on organizational performance and not specifically on service delivery. The study presents methodological gap where it used descriptive survey research design but this present study employed mixed methods approach. Contextually the study was conducted in the hotels and lodging establishments unlike the present study that focused on commercial banks.

In the study of Zhou, Hu, and Shi (2015) does organizational learning as a change management strategy lead to higher firm performance?' through an investigative study targeting Chinese listed companies. The study used correlation research design. The target population was made up of 287 listed Chinese companies. Statistically significant positive associations between organizational learning dimensions and firm performance (both objective financial performance and perceptual innovation measure) were established. The conceptual gap arising from this inquiry is that it focused on organizational performance and not specifically on service delivery. The study presents methodological gap where it used correlational research design but this present study employed mixed methods approach.

The study learning organization dimensions and organizational performance of commercial banks Ongata Rongai Township by on Mbuthia (2018). The study adopted a descriptive survey research design targeting 13 commercial banks operating in the region. The target population was 194 bank personnel. Stratified random sampling technique was used to select the sample studied. Two strata were identified; the management level staff stratum and the lower level stratum. From each stratum 30% of the respondents was taken as a sample hence a sample size of 58 personnel was used. Self-administered questionnaires were used as the main instrument for collecting of data. Data was analyzed though descriptive statistics and the relationship between the variables was established using multiple regression analysis. From the study, continuous learning, inquiry and dialogue and employee empowerment were found to be statistically significant in predicting the organizational performance of commercial banks. The study concluded that dimensions of learning organizations had a significant effect on the organizational performance of commercial banks. The conceptual gap arising from this inquiry is that it focused on organizational performance and not specifically on service delivery. The study presents methodological gap where it used descriptive survey research design but this present study employed mixed methods approach.

In the study of Keter, Rop, Sang and Kirui (2019) on the effect of team learning on performance of commercial banks in Nakuru and Kisii Counties, Kenya. The study design employed was a cross-sectional using a sample of 257 employees from a population of 776 employees. A questionnaire was used to collect data from the selected respondents. Descriptive statistics and inferential statistics were used to analyzed the data. The results indicated team learning had a significant positive relationship with organizational performance. The conceptual gap arising from this inquiry is that it focused on organizational performance and not specifically on service delivery. The study presents methodological gap where it used cross-sectional research design but this present study employed mixed methods approach.

On the study of Nzioka (2012) conducted a study on the relationship between organizational learning and performance improvement for commercial banks in Kenya. The study adopted an empirical research design. The survey method was utilized with the target population comprising of all the 43 commercial banks in Kenya. The study collected data through self-administered questionnaires. Analysis was done using quantitative techniques of descriptive statistics, correlation analysis and regression analysis. The results indicated a positive relationship between organizational learning and organizational performance. The conceptual gap arising from this inquiry is that it focused on performance improvement and not specifically on service delivery. The study presents methodological gap where it used empirical research design where it adopted survey research design but this present study employed mixed methods approach.

In the study of Sampe (2012) influence of organizational learning on performance in Indonesian SMEs. The study employed a web-based survey and collected data from the owners or managers of the SMEs and their employees. A descriptive survey research design approach was employed. The study relied purely on descriptive analysis. Study results indicated that organizational learning practices exist in Indonesian SMEs. It was further suggested that organizational learning affects the performance of SMEs. The study presents empirical gaps on the need to embrace more strategic change management variables in the assessment besides organizational learning. The conceptual gap arising from this inquiry is that it focused on firm performance and not specifically on service delivery. The study presents methodological gap where it used descriptive survey research design but this present study employed mixed methods approach. Contextually the study was conducted in the SMEs unlike the present study that focused on commercial banks.

METHODOLOGY

Research Design: The study employed a mixed methods approach where the researcher collected information from respondents. A mixed methods approach is an approach to collecting and analyzing both qualitative and quantitative data in a single study. Mixed methods approach allow for method flexibility and can provide differing and even conflicting results. Quantitative data is collected through the use of surveys and experiments, for example, containing numerical measures frequencies and percentages. Qualitative data involves non-numerical measures like beliefs, motivations, attitudes, and experiences, often derived through interviews (Blatter & Haverland, 2012). The convergent parallel design is when data collection and analysis of both quantitative and qualitative data occur simultaneously and are analyzed separately. This design aims to create mutually exclusive sets of data that inform each other (Yin, 2018). Convergent parallel research design provided available source of information for gaining knowledge and insight into organizational learning and service delivery of commercial banks in the North Rift Region, Kenya.

Target Population: From secondary data available in the Central Bank of Kenya Bank Supervision Department Annual Report (2022), there are 71 commercial banks in North Rift Region of Kenya which included the counties of Uasin Gishu, Nandi, Trans Nzoia, Baringo, Turkana, West Pokot, Samburu, and Elgeyo Marakwet. The study population comprised of 77 branch bank managers, 426 head of departments from operational, micro-banking, customer service, personal banking, business banking, bank insurance, 594 tellers, 191 personal bankers, 231 credit officers and 279 customer care employees (Central Bank of Kenya Bank Supervision Department Annual Report, 2022). Also, the study targeted 64,000,000 customers from the commercial banks according to Central Bank of Kenya Bank Supervision Department Annual Report (2022). The target population was 64,001,798 respondents.

Description of the Sample and Sampling Procedures: Stratified random sampling technique was used to select 417 respondents (317 employees and 100 customers). Stratified random sampling technique is a probability sampling method of sampling that involves the division of a population into smaller subgroups known as strata. In stratified random sampling, or stratification, the strata are formed based on employees working a specific department in the bank (Ranjit, 2011). The technique is cost effective and saves time. The sample of this study was determined by using Krejcie & Morgan Table (1970). The sample was 317 employees. Krejcie and Morgan (1970) propose the following formula to determine sample size;

$$S = \frac{x^2\,\mathrm{NP}(1-\mathrm{P})}{D^2(\mathrm{N}-1) + x^2\mathrm{P}(1-\mathrm{p})}$$

Where:

S = Required Sample size

x = Z value (e.g. 1.96 for 95% confidence level)

N = Population Size

P = Population proportion (expressed as decimal) (assumed to be 0.5 (50%)

D = Degree of accuracy (5%), expressed as a proportion (.05); It is margin of error

For Response

$$317 = \frac{1.96^2\ 1798 * 0.5(1-0.5)}{0.05^2(1798-1) + 1.96^2 0.5(1-0.5)}$$

=317 Employees

The sample size of the study was 100 respondents from 64,000,000 customers. To calculate the sample size, the research used Nassiuma's (2000) method as shown below.

$$n = \frac{NC^2}{C^2 + (N-1)e^2}$$

Where

n = Sample size

N = population size

C = Coefficient of variation (30%)

e = Error rate (0.03)

$$100 = \frac{64{,}000{,}000(0.3)^2}{0.3^2 + (64{,}000{,}000-1)0.03^2}$$

=100 customers

Table 1: Sample Size

Respondents	Target population	Proportionate Sample
Bank managers	77	13
Heads of department	426	75
Teller	594	105
Personal bankers	191	34
Credit officers	231	41
Customer care employees	279	49
Total	**1798**	**317**

Source: (Researcher, 2023).

Cluster sampling technique was used to sample the 13 commercial banks. Cluster sampling is based on the ability of the researcher to divide the sampling population into groups (based upon visible or easily identifiable characteristics) (Ranjit, 2011). The researcher sampled 13 Commercial Banks in North Rift Region since they have been operations for over 10 years and their earnings per share is around 13.6%. Also, they have been performing well in the banking industry with a profit margin of 350 million (Central Bank of Kenya, 2019; Gababo, 2018; Kahunyo, 2020). The commercial banks include: Kenya Commercial Bank, Equity Bank Limited, Standard Chartered Bank, Absa Bank, National Bank, Bank of Africa, Family Bank, Post Bank, Transnational Bank ltd, Cooperative Bank, Sidian Bank, NCBA Bank, and Housing Finance Company Limited.

Description of Research Instruments: Questionnaire and interview schedule were used as data collection instruments. Structured and unstructured questionnaires were administered to the respondents. Both open and close ended questionnaire were used. Questionnaires were preferred because they are easy to administer and cost and time effective. The researcher constructed closed- ended and open- ended questionnaires, which were administered to the respondents. The questionnaire was made of section A which covers the background information, sections B and C seek information regarding the constructs of the study. The researcher used questionnaire because of its low cost in distribution to its respondents, it is free from bias, respondents have adequate time to give well thought out answers and large samples can be made use of and thus the results were made more dependable and reliable.

Interview is a method of collecting data that involves presentation of oral verbal stimuli and reply in terms of oral verbal responses (Kothari, 2019). The study employed the respondent type of interview where the information which is not in the questionnaire was recorded. The interview schedule designed was meant for the branch managers. The use of two instruments to collect data gave the researcher a broad and deeper understanding of the problem under study.

Pilot Study: Data from the pilot study was subjected to statistical analysis to test run internal consistency reliability tests in order to determine whether there were any problematic items, with the aim of revising the items in the questionnaire before actual field data collection. Consequently, Cronbach’s alpha was conducted on the data from the pilot survey to determine the degree of internal consistency of each variable's measurement scale.

Validity of Research Instrument: The validity of the questionnaire was examined using both content and face validity. Content validity refers to the degree to which the questionnaire fully assesses or measures the construct of interest. The content validity was assessed by the supervisors in assessing that content in the questionnaire is according to the study objectives. Face validity refers to the checking and evaluating the content is related to the structured and unstructured questionnaire questions. Construct validity was measured using supervisors to check the restricting of questions to the conceptualizations of the variables and ensuring that the indicators of a particular variable fall within the same construct (Ranjit, 2011).

Table 2: KMO and Bartlett's Test (of Sampling adequacy Sphericity)

Factors	Keiser-Meyer-Oklin Measure of Sampling Adequacy	Bartlett's Test of Sphericity		
		Approx. Chi-Square	df	Sig.
Organizational learning	.763	1563.525	45	.000
Service delivery of commercial banks	.674	1316.072	45	.000

From the results the samples (for each factor) were from the population with equal variances (p-values =0.000<0.005), thus indicating acceptable degree of sampling adequacy. Hence, the results of the constructs were verified to be valid. The dataset was considered fit for further analysis.

Reliability of Research Instrument: A reliable instrument implies that it can be administered on similar populations and return consistent results. To test reliability, Cronbach's alpha was used to test internal consistency of the data. Using the Cronbach alpha coefficient, reliability ranges from 0 to 1 with higher values indicating greater reliability. The reliability threshold is alpha coefficient 0.7 for each study construct. This measure indicates the inter-relatedness of the items within the test and shows the amount of measurement error in a test (Ritter, 2010). Reliability of qualitative data was achieved by using rigorous and systematic procedure for data collection and analysis, and by documenting and reporting them clearly and comprehensively.

For reliability tests Cronbach alpha was applied for each variable which had a range .713 to .801. In this study Cronbach alpha statistic with a value of 0.7 or more was considered reliable. The items were retained and used in this study hence considered reliable.

Description of Data Analysis Procedures: Quantitative technique was used to analyze the data. Data was analyzed using quantitative analysis and the first process was by use of descriptive statistics. Qualitative data was analyzed through thematic analysis. The study used frequency distributions, pie charts and percentages in presenting the data. The data was coded and entered into the computer for analysis using SPSS. Presentation of data was done on tables. The data collected was adopted and coded for completeness and accuracy of information at the end of every field data collection day and before storage. Descriptive statistics included measures of central tendency that is mean, standard deviation, frequencies and percentages.

The inferential statistics involved multiple regression analysis. Regression analysis involves finding best fit line so as to explain how the variation in the outcome (variable Y) depends on the variation of an independent variable (X). Multiple regression analysis was used to determine the relationship between independent and dependent variables. This relationship was described in the following model.

The regression model is as follows:

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$……………………………………Model 1

Where:

Y = Service delivery of commercial banks in North Rift Region, Kenya

X_1= Organizational learning

ε= Is the error in the observe value for the with case

β_0= The constant in the equation

β= is the Coefficient of X

While β1, β2, β3 and β4 are coefficients of determination and ε is the random error term.

FINDINGS

Organizational Learning and Service Delivery of Commercial Banks

The research sought to examine the relationship between organizational learning and service delivery of commercial banks in North Rift Region, Kenya.

Table 3: Organizational Learning and Service Delivery of Commercial Banks

Statements		SD	D	UD	A	SA	Total	Mean	Std
The organization has established systems to ensure enhanced knowledge creation for change initiatives.	Freq	34	11	9	41	166	261	4.13	1.42
	%	13	4.2	3.4	15.7	63.6	100	82.6	
The organization has a well laid out knowledge retention programs that gives an edge in change implementation.	Freq	23	16	32	71	119	261	3.95	1.27
	%	8.8	6.1	12.3	27.2	45.6	100	79	
The bank has a well spelt out policy on knowledge transfer that ensures stakeholders handle change with ease.	Freq	0	45	11	84	121	261	4.08	1.09
	%	0	17.2	4.2	32.2	46.4	100	81.6	
The bank appreciates and develops employees' talents and special skills.	Freq	45	0	11	51	154	261	4.03	1.48
	%	17.2	0	4.2	19.5	59	100	80.6	
The bank has been effective in building a culture of a learning organization that aids change diffusion.	Freq	0	11	50	61	139	261	4.26	0.91
	%	0	4.2	19.2	23.4	53.3	100	85.2	
The bank has a well formulated knowledge management policy to support change initiatives	Freq	59	97	61	39	5	261	2.35	1.05
	%	22.6	37.6	23.4	14.9	1.9	100	47	
The bank regularly conducts training and development programs to equip the work force to handle change initiatives	Freq	18	46	87	79	31	261	3.26	1.09
	%	6.9	17.6	33.3	30.3	11.9	100	65.2	
The bank rewards creativity and innovation of workforce as drivers of change	Freq	23	4	67	109	58	261	3.65	1.16
	%	8.8	1.5	25.7	41.8	22.2	100	73	
Peer learning is encouraged in the bank as an important pillar to successful change introduction	Freq	29	30	40	84	78	261	3.57	1.34
	%	11.1	11.5	15.3	32.2	29.9	100	71.4	
The bank has a well laid framework and policy to support talent management and promotion	Freq	14	29	43	98	77	261	3.71	1.16
	%	5.4	11.1	16.5	37.5	29.5	100	74.2	

The results indicated that 13% of the participants strongly disagreed, 44.8% disagreed, 3.4% were undecided, 15.7% agreed and 63.6% strongly agreed that the organization has established systems to ensure enhanced knowledge creation for change initiatives with mean of 4.13 and standard deviation of 1.42.

The findings indicated that 8.8% of respondents strongly disagreed, 6.1% disagreed, 12.3% were undecided, 27.2% agreed and 45.6% agreed that the organization has a well laid out knowledge retention programs that gives an edge in change implementation with mean of 3.95 and standard deviation of 1.27.

According to table above 17.2% of employees disagreed, 4.2% were undecided, 32.2% agreed and 46.4% strongly agreed that the bank has a well spelt out policy on knowledge transfer that ensures stakeholders handle change with ease with mean of 4.08 and standard deviation of 1.09.

From the results 17.2% of participants strongly disagreed, 4.2% were undecided, 19.5% agreed and 59% strongly agreed that the bank appreciates and develops employees' talents and special skills with mean of 4.03 and standard deviation of 1.48.

The findings indicated 4.2% of the respondents disagreed, 19.2% were undecided, 23.4% agreed and 53.3% strongly agreed that the bank has been effective in building a culture of a learning organization that aids change diffusion with mean of 4.26 and standard deviation of 0.91.

The results indicated that 22.6% of the participants strongly disagreed, 37.6% disagreed, 323.4% were undecided 14.9% agreed and 1.9% strongly agreed that the bank has a well formulated knowledge management policy to support change initiatives with mean of 2.35 and standard deviation of 1.05.

The findings indicated that 6.9% of respondents strongly disagreed, 17.6% disagreed, 33.3% were undecided, 30.3% agreed and 11.9% agreed that the bank regularly conducts training and development programs to equip the work force to handle change initiatives with mean of 3.26 and standard deviation of 1.16.

The results indicated 8.8% of employees strongly disagreed, 1.5% disagreed, 25.7% were undecided, 41.8% agreed and 22.2% strongly agreed that the bank rewards creativity and innovation of workforce as drivers of change with mean of 3.65 and standard deviation of 1.16.

From the results 11.1% of participants strongly disagreed, 11.5% disagreed, 15.3% were undecided, 32.2% agreed and 29.9% strongly agreed that peer learning is encouraged in the bank as an important pillar to successful change introduction with mean of 3.57 and standard deviation of 1.34.

The findings indicated 5.4% of the respondents strongly disagreed, 11.1% disagreed, 16.5% were undecided, 37.5% agreed and 29.5% strongly agreed that the bank has a well laid framework and policy to support talent management and promotion with mean of 3.71 and standard deviation of 1.16.

From the results majority of respondents with 81.6% (mean=4.08) were of the opinion that the bank has a well spelt out policy on knowledge transfer that ensures stakeholders handle change with ease thus increasing service delivery in commercial bank.

On the interview schedule response based on organizational learning, some respondents asserted that offering of training and development programs have helped in increasing service delivery to its customers. Others reported that organizational learning has helped the employees to gain new ideas on how to improve their service delivery. Also, some respondents were of the view that the bank has been effective in building a culture of a learning organization that aids change diffusion on how operations are done in the bank. In addition, the respondents agreed that the commercial banks regularly conducts training and development programs to equip the work force to handle change initiatives. Moreover, the respondents stated that banks rewards creativity and innovation of workforce as drivers of change thus increasing service delivery. Furthermore, peer learning is encouraged in the bank as an important pillar to successful change introduction thus improving operation of service provision. The bank has a well laid framework and policy to support talent management and promotion.

Indicators of Service Delivery of Commercial Banks

The study sought to investigate the indicators of service delivery of commercial banks in North Rift Region, Kenya.

Table 4: Indicators of Service Delivery of Commercial Banks

Statements		SD	D	UD	A	SA	Total	Mean	Std
Implementing of Business Process Reengineering (BRP) in bank operations has helped in improving service delivery in the bank	Freq	34	11	9	41	166	261	4.13	1.42
	%	13	4.2	3.4	15.7	63.6	100	82.6	
Adoption of technology in the bank it increases quality of services offered in the bank	Freq	23	16	32	71	119	261	3.95	1.27
	%	8.8	6.1	12.3	27.2	45.6	100	79	
The communication strategies used by the bank is effective in ensuring speedy, clear conveyance of information.	Freq	0	45	11	84	121	261	4.08	1.09
	%	0	17.2	4.2	32.2	46.4	100	81.6	
The bank has good strategic change management strategy which embraces quality of services	Freq	45	0	11	51	154	261	4.03	1.48
	%	17.2	0	4.2	19.5	59	100	80.6	
Bank staff give prompt service to customers.	Freq	43	28	59	91	40	261	3.22	1.2
	%	16.5	10.7	22.6	34.9	15.3	100	64.4	
The staff are always willing to help customers.	Freq	25	21	89	81	45	261	3.38	1.15
	%	9.6	8	34.1	31	17.2	100	67.6	
The bank services are always available when needed	Freq	31	21	71	96	42	261	3.37	1.2
	%	11.9	8	27.2	36.8	16.1	100	67.4	
The bank offers quality of services to its customers thus increasing customer satisfaction	Freq	16	16	25	71	133	261	4.11	1.18
	%	6.1	6.1	9.6	27.2	51	100	82.2	
The services are offered in a timely manner	Freq	56	35	62	71	37	261	2.99	1.36
	%	21.5	13.4	23.8	27.2	14.2	100	59.8	
The customers complaints are solved	Freq	42	41	75	68	35	261	3.05	1.27
	%	16.1	15.7	28.7	26.1	13.4	100	61	
The employees are never too busy to respond to customers' enquiries	Freq	40	52	55	72	42	261	3.09	1.32
	%	15.3	19.9	21.1	27.6	16.1	100	61.8	

The results indicated that 13% of the participants strongly disagreed, 4.2% disagreed, 3.4% were undecided, 15.7% agreed and 63.6% strongly agreed that implementing of Business Process Reengineering (BRP) in bank operations has helped in improving service delivery in the bank with mean of 4.13 and standard deviation of 1.42.

The findings indicated that 8.8% of respondents strongly disagreed 6.1% disagreed, 12.3% were undecided, 27.2% agreed and 45.6% agreed that adoption of technology in the bank it increases quality of services offered in the bank with mean of 3.95 and standard deviation of 1.27.

According to table above 17.2% of employees disagreed, 4.2% were undecided, 32.2% agreed and 46.4% strongly agreed that the communication strategies used by the bank is effective in ensuring speedy, clear conveyance of information with mean of 4.08 and standard deviation of 1.09.

From the results 17.2% of participants strongly disagreed, 4.2% were undecided, 19.5% agreed and 59% strongly agreed that the bank has good strategic change management strategy which embraces quality of services with mean of 4.03 and standard deviation of 1.48.

The findings indicated 16.5% of the respondents strongly disagreed, 10.7% disagreed, 22.6% were undecided, 34.9% agreed and 15.3% strongly agreed that bank staff give prompt service to customers with mean of 3.22 and standard deviation of 1.20.

The results indicated that 9.6% of the participants strongly disagreed, 8% disagreed, 34.1% were undecided, 31% agreed and 17.2% strongly agreed that the staff are always willing to help customers with mean of 3.38 and standard deviation of 1.18.

The findings indicated that 11.9% of respondents strongly disagreed, 8% disagreed, 27.2% were undecided, 36.8% agreed and 16.1% agreed that the bank services are always available when needed with mean of 3.37 and standard deviation of 1.20.

The results indicated 6.1% of employees strongly disagreed, 6.1% disagreed, 9.6% were undecided, 27.2% agreed and 51% strongly agreed that the bank offers quality of services to its customers thus increasing customer satisfaction with mean of 4.11 and standard deviation of 1.18.

From the results 21.5% of participants strongly disagreed, 13.4% disagreed, 23.8% were undecided, 27.2% agreed and 14.2% strongly agreed that the services are offered in a timely manner with mean of 2.99 and standard deviation of 1.36.

The findings indicated 16.1% of the respondents strongly disagreed, 15.7% disagreed, 28.7% were undecided, 26.1% agreed and 13.4% strongly agreed that the customers complaints are solved with mean of 3.05 and standard deviation of 1.27.

From the results 15.3% of participants strongly disagreed, 19.9% disagreed, 21.1% were undecided, 27.6% agreed and 16.1% strongly agreed that the employees are never too busy to respond to customers' enquiries with mean of 3.09 and standard deviation of 1.32.

From the results majority of respondents with 82.6% (mean=4.13) were of the opinion that implementing of Business Process Reengineering (BRP) in bank operations has helped in improving service delivery in the bank.

The study is consistent with the results of Maangi and Mang'ana (2023) who found that leadership strategy, stakeholder involvement strategy, communications strategy, and training and development strategy were positively correlated with bank performance. Also, the study supports with the results of Kahunyo (2020) revealed that change management practices had a significant relationship with positive and significant relationship with performance of commercial banks in Nyeri County.

Linear Regression of Study Variables

The study sought to determine the linear regression between study variables

Table 5: Model Summary of Organizational Learning

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.739[a]	.546	.545	.58330

a. Predictors: (Constant),Organizational learning

b. Dependent Variable: Service delivery of commercial banks

The model summary above indicates a coefficient of correlation R of 0.739[a] signifying presence of strong positive correlation between the variables of the study. The coefficient of determination R square is .546 showing that 54.6% change in service delivery of commercial banks is explained by independent variable organizational learning.

Table 6: ANOVA of Organizational Learning

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	106.115	1	106.115	311.880	.000[b]
	Residual	88.123	259	.340		
	Total	194.238	260			

a. Dependent Variable: Service delivery of commercial banks
b. Predictors: (Constant), Organizational learning

The ANOVA findings of the processed data at 5% level of significance indicate an F calculated value of 311.880. This shows that the overall regression model was significant in predicting relationship between organizational learning and service delivery of commercial banks as F calculated is greater than F critical. The p value 0.000 is also less than 0.05 and therefore statistically significant association of the study variables.

Table 7: Regression Coefficient of Organizational Learning

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.211	.168		1.257	.210
	Organizational learning	.727	.041	.739	17.660	.000

a. Dependent Variable: Service delivery of commercial banks

From the findings, the established equation becomes:

$Y = 0.211 + 0.727X_1 + 0.168$

Where:

Y (Service delivery of commercial banks) = 0.211 + 0.727(Organizational learning) + 0.168

The above model indicates that when all factors are held constant service delivery of commercial banks would be at 0.211 units. A unit increase in organizational learning would increase service delivery of commercial banks by 0.727 units.

Table 8: Test of Hypothesis

Hypothesis	**P-Value**	**R**	**R square (R^2)**	**Decision Rule**
H_{01}. There is no significant relationship between organizational learning and service delivery of commercial banks in North Rift Region, Kenya.	P=0.001<0.05	.739[a]	.546	Reject the null hypothesis

From the results there was a significant relationship between organizational learning and service delivery of commercial banks in North Rift Region, Kenya $p=0.001<0.05$, R=.739[a], R^2 .546. Therefore, the null hypothesis was rejected indicating that organizational learning is a useful predictor of vice delivery of commercial banks in North Rift Region.

Discussions of the Findings

From the study it was found that organizational learning had a positive significant on service delivery of commercial banks in North Rift Region, Kenya. The research agrees with Nzioka (2012) who indicated a positive relationship between organizational learning and organizational performance. Also, the study concurs with Sampe (2012) who revealed that organizational learning practices exist in Indonesian SMEs.

CONCLUSIONS AND RECOMMENDATIONS

In addition, the study found organizational learning influences service delivery of commercial banks in North Rift Region, Kenya. This can be explained by Kurt Lewin three step change model where the bank has been effective in building a culture of a learning organization that aids change diffusion by allowing employees to gain knowledge in order to improve job satisfaction and employee performance hence increasing service delivery.

The study findings established that organizational learning affected service delivery of commercial banks. This study therefore recommends that the management of the banks should provide different organizational learning programs to enhance job satisfaction and employee performance thus increasing service delivery in the banks.

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