



**ORGANIZATIONAL AGILITY AND SERVICE DELIVERY IN DEPOSIT TAKING SAVINGS AND CREDIT
COOPERATIVE SOCIETIES IN NAIROBI CITY COUNTY, KENYA**

Alice Mwikali Muli & Dr. David Kiiru, PhD

**ORGANIZATIONAL AGILITY AND SERVICE DELIVERY IN DEPOSIT TAKING SAVINGS AND CREDIT
COOPERATIVE SOCIETIES IN NAIROBI CITY COUNTY, KENYA**

Alice Mwikali Muli ¹ & Dr. David Kiiru, PhD ²

¹ MBA (Strategic Management) Student, School of Business, Economics and Tourism, Kenyatta University, Kenya

² Senior Lecturer, Department of Business Administration, School of Business, Economics and Tourism,
Kenyatta University, Kenya

Accepted: May 25, 2025

DOI: <http://dx.doi.org/10.61426/sjbcm.v12i2.3292>

ABSTRACT

This study looked at organizational agility and service delivery in DTSACCOs in Nairobi City County, Kenya. The research was dictated by, Lewin's theory of change, dynamic capability theory, RBV theory and contingency theory. The research utilized a descriptive research design. The research target audience was obtained from the SACCOs with head offices in Nairobi City County. The research employed questionnaires to gather source data. The data gathering tool underwent validation and reliability testing. The data analysis employed both descriptive and inferential statistics. The study found that organizational readiness to change, agility enabler, and responsiveness and agility practice affected service delivery in DT-SACCOs in Nairobi City County, Kenya. Organizational readiness to change, agility enabler, responsiveness and agility practice were significantly correlated with service delivery in DT-SACCOs in Nairobi City County, Kenya. The report recommends that organizations to commit to organizational reform. They should also communicate the necessity of change to their personnel so they will work hard to implement it. Proper knowledge about planned changes helps employees have a positive and proactive attitude toward change and handle change-related problems. SACCOs should make complex organizational changes together and prove their need. Staff at SACCOs should be trained to handle change. They need the correct technology and a flexible organizational structure to handle change. Firms should have teams to handle change, and employees' daily technology should make them happy and fit their professional duties. Employees should grasp how technology affects their careers. Market, consumer, and business environment changes should be addressed rapidly by SACCOs. All SACCO staff should understand the need for change. They should engage staff in two-way dialogue. SACCOs should adapt and be robust to change. The SACCOs should have explicit change strategies. To facilitate change, they should share feedback, resources, and knowledge with all employees. Innovative change implementation and thinking should be rewarded in SACCOs.

Key Words: Readiness to Change, Agility Enabler, Responsiveness, Agility Practice, Change Management

CITATION: Muli, A. M., & Kiiru, D. (2025). Organizational agility and service delivery in deposit taking savings and credit cooperative societies in Nairobi City County, Kenya. *The Strategic Journal of Business & Change Management*, 12 (2), 1582 – 1600. <http://dx.doi.org/10.61426/sjbcm.v12i2.3292>

INTRODUCTION

Firms in the twenty-first century encounter several issues stemming from inadequate management decisions, environmental demands, and hyper-competitive conditions driven by digital disruption and globalization (Mir, Hassan, & Qadri, 2020). According to Tekeba and Mengistu, (2018) service delivery contributes in a huge way to economic well-being of organizations and also ensures satisfaction of the consumers' needs therefore a desired need for acceptance of any change that is incoming in the sector to be accommodative to have the desired services as demand increase for the delivery of prompt one.

Globally, Gruber, Heinemann, and Hungeling (2018) assert that in the United States, a meticulous assessment of organizational agility in prominent entities within operational domains such as sales and distribution demonstrates that agility substantially enhances performance in those functional areas. Bakri (2017) similarly emphasized that organizational adaptability confers a competitive advantage to organizations. Li, Zhou, and Tian (2018) assert that organizational agility enhances the impact of strategic flexibility on a firm's success in a dynamic environment in China.

In Kenya, Makanga (2019) posits that organizational agility allows an enterprise to gain a competitive advantage over its industry counterparts by effectively targeting clients, enhancing customer satisfaction and retention, increasing market share, and maintaining competitive product pricing through cost leadership advantages. Gakuo (2018) contends that organizational agility favorably impacts mobile phone companies, necessitating investments in cutting-edge technology to adapt to the dynamic environment and ultimately enhance performance.

Service delivery is the capacity of a competent, knowledgeable, and motivated staff to furnish services and goods to consumers, effectively addressing both recognized and unrecognized needs (Lucas, 2017). Walker (2018) defines service delivery as the execution of particular tasks

assessed against established criteria of correctness, speed, alertness, and comprehensiveness. A quality service provided by a workforce is typically assessed based on outcomes, although it can also be analyzed from a behavioral standpoint. It addresses whether a person executes their obligations, tasks, and responsibilities correctly, which is a crucial aspect for organizational performance (Mathis & Jackson, 2018).

Organizational agility is a proactive strategy that elucidates how a firm might anticipate probable future changes and effectively adapt to them. Agility and flexibility are distinct; flexibility is a reactive strategy, whereas agility is proactive (Liedtka, 2018). Narasimhan et al. (2016) define organizational agility as the capacity to efficiently modify operational conditions in reaction to unforeseen and shifting needs. Organizational agility is essential for enhancing processes related to infrastructure and management needs in response to the complexities of the global business landscape. The concept of organizational agility can be posited as originating from strategic thinking, utilizing insights from the 'thinking in time' model employed by organizational leadership, in response to the unpredictable changes impacting universities globally (Mbaya, 2021).

Kenyan cooperatives originated in 1908 with the establishment of the first dairy cooperative, and they have continued to expand since then. The regulatory framework for Savings and Credit Cooperative Organizations (SACCOs) commenced in 1945 with the passage of the Co-operative Ordinance Act, which granted the Government the authority to oversee cooperative activities. In 1973, the Kenya Union of Savings and Credit Cooperatives (KUSCCO) was established to regulate SACCO operations in Kenya. This statute was changed in 1997 after several decades, eliminating government control imposed by the Commissioner under the Co-operative Societies statute, so allowing these institutions to function within a free market economy (SASRA, 2017).

These financial institutions have significantly contributed to economic growth, with WOCCU (2016) reporting a 31.9 percent increase in SACCO savings in Africa. In 2008, the growth rate of savings was comparable to the average of previous years, although loans experienced a lower growth rate of 12 percent during the same year. Notably, loans provided in 2017 exhibited a growth rate of 35.3 percent, whilst the membership growth rate for 2016 was recorded at 21.2 percent. WOCCU observes a consistent increase in membership rather than in loans, suggesting that SACCOs throughout Africa may have approached loan management with prudence and risk aversion while processing member loan requests. In conclusion, SACCOs have diminished loan amounts linked to diverse enterprises related to products and services to protect financial organizations from potential losses (WOCCU, 2016).

Data from Kenya's Ministry of Co-operatives and Marketing suggests that SACCO businesses generate revenue for about 80% of the nation's population, either directly or indirectly. It is projected that 24.6 million individuals (63%) will engage in SACCOs either directly or indirectly. The government implements several steps to guide cooperative movements through the legal framework to attain the MDGs and the Vision 2030 objectives of enhancing economic inclusion. The cooperative movement in the country has expanded substantially, resulting in the establishment of six categories of cooperatives: advertising, multipurpose, investment, housing, artwork and craft, and monetary cooperatives, also referred to as financial SACCOs (Mirie, 2014).

Due to the swift expansion of these institutions, the SACCO Society Act of 2008 was adapted to license, regulate and supervise the institutions by adopting prudential and non-prudential law as pronounced in SASRA (2010). This was adopted with the aim of providing wider access to cheap financial services, improve efficiency and stabilize the DT-SACCOs. Recently, SACCOs have started offering other financial services like deposits, savings and ATM

withdrawals. The COVID -19 pandemic increased business risk and calls for strategic measures to respond and survive in the turbulent environment. The current research focuses on Nairobi, Kenya's deposit-taking SACCOs.

Statement of the Problem

Numerous Deposit Taking SACCOS (DTS) have had their deposit-taking licenses rescinded due to chronic neglect in rectifying non-conformity issues, thereby jeopardizing both the interests of members' savings and the financial viability of the deposit-taking institution. In response to the ongoing financial distress faced by SACCOs, SASRA, the regulatory authority, revoked the licenses of Ntiminyakiru, Ogembo, Isiolo Teachers, and Jijenge SACCOs in 2014. Subsequently, in 2015, the licenses of Maono Daima, Transcom, Ufundi, Green Hills, and Nest SACCOs were also rescinded. In 2016, Banana Hill and Stegro were unable to maintain their licenses. In 2017 and 2018, Miliki, Uchongaji, Ainabkoi, and Nandi Hekima SACCOs encountered regulatory sanctions, resulting in the revocation of operating licenses for Nitunze and Moi University SACCOs. A report by the regulator of Deposit Taking SACCOs indicated their incapacity to adapt to internal and external sector changes (SASRA, 2018).

Several SACCOs have had difficulties in operational performance. Insufficient capital is the primary issue afflicting SACCOs in Kenya (Chahayo, Mwangi & Wanjau 2017). The SACCOs have experienced a decline in revenue, resulting in an inability to fulfill members' needs, particularly their credit requirements, which significantly discourages membership. Furthermore, they are seeing a decline in their assets, which undermines the SACCOs' capacity to repay loans from commercial banks, hire qualified and competent personnel, and results in a depreciation of members' share value (Makori, Munene & Muturi, 2018).

Most studies have been conducted on the effect service delivery arising from operational capabilities: which is attributed by the services they deliver which leads to meting their objectives (Nath *et al.*, 2010). Wantao *et, al.* (2014) studied 167

manufacturing firms which were termed as highly associates in terms of application of technology in United Kingdom. Marzie, *et al.* (2017) studied the connections between operational capability and financial performance. The findings demonstrated that marketing capability, operational capability, and micro-environment capability significantly influence the financial performance of SMEs, with their effects ranked as follows: The marketing capability, operational capability, macro and micro environmental capability, and the influence of marketing capability on the operational capability of SMEs 0.73 (Marzie, *et al.* 2017). Oleng` researched the influence of strategic response to COVID -19 pandemic on success of DT-SACCOs in Nairobi, Kenya. The research was dictated by the subsequent specific objectives; Readiness to change, agility practices, agility enablers and responsiveness on service delivery of DT-SACCOs in Nairobi.

Study Objectives

The main objective of this research was to ascertain the effects of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya. The research zeroed in on the subsequent specific objectives;

- To ascertain the effect of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya
- To determine the effect of agility enabler on service delivery in DT-SACCOs in Nairobi City County, Kenya
- To assess the effect of responsiveness on service delivery in DT-SACCOs in Nairobi City County, Kenya
- To investigate the effect of agility practice on service delivery in DT-SACCOs in Nairobi City County, Kenya

LITERATURE REVIEW

Theoretical Review

Lewin's Theory of Change

Kurt Lewin proposed Change Management theory in 1951, which is regarded as a reliable and easily applicable field theory. It is often viewed as a fundamental model for change, suitable for individual, group, and organizational contexts (Kaminski, 2011). Lewin's basic change model identifies three fundamental phases of change: unfreezing, changing, and refreezing. This framework serves as a theoretical foundation for the development of change theory (Kritsonis, 2005). The unfreezing phase involves motivating individuals to prepare for change, known as change readiness. The second phase emphasizes motivating staff to embrace and implement new perspectives that highlight the potential for improvement in the current situation. The final phase emphasizes reinforcing new behavioral patterns (Lee, 2006).

The three phases of Lewin's change theory emphasize the necessity of fostering readiness for change to curtail resistance, thereby facilitating the acceptance and institutionalization of desired change (Armenakis & Bedeian, 1999). The unfreezing phase of change will be prioritized in our study, as it serves as the foundational assessment of change readiness and is allied to the overall organizational preparedness for change, whether through acceptance or resistance. This research aims to determine organizational readiness for change. Prior to implementing any change, it is essential to assess the readiness of organizational members for the proposed change (Al-Najem *et al.*, 2013).

Dynamic Capability Theory

Teece, Pisano, and Shuen (1997) formulated the dynamic capability theory, which delineates an organization's ability to incorporate, cultivate, and reorganize internal and external aptitudes to adapt to rapidly evolving conditions. The theory explains the interactions between organizational resources

and product markets and how they relate to organizational survival and performance. The DC theory focuses on an organization's internal and external qualities that help it function better than competitors. Over the years, dynamic capabilities have grown significantly in prominence in strategic management studies throughout time (Rashidirad & Salimian, 2020). Teece (2017) and Kuuluvainen (2012) noted that though a strong DC are owned by few in the organization and are indicative of organizational exposure, the uncertain change in the environment has necessitated application of these capabilities to enhance unique business models and rapid innovations. This has made many organizations ahead of others in their performance (Schoemaker, Heaton, & Teece, 2018).

Resource Based View Theory

In 1959, Penrose postulated the Resource Based View (RBV) theory, highlighting the significance of internal organizational resources in improving inclusive success. Subsequently, Wernerfelt and Rumelt (1984), who analyzed a firm through the lens of its essential resources, formulated this theory, termed the RBV, which confers a sustainable competitive edge to an organization. Subsequently, Barney (1991) contended that an organization attains sustainable performance not solely through resource acquisition, but by integrating and adeptly employing its organizational resources to create distinctive value that is difficult for competitors to replicate due to its value, rarity, inimitability, and non-substitutability. Hamel and Prahalad (1990) designated the RBV as a fundamental aptitude for organizations, characterizing it as an organizational capability. Conversely, Corner (1991) contends that the Resource-Based View (RBV) is an evolution of the theory of the business and a source of competitive edge for firms. Madhani (2010) asserts that the RBV employs a 'inside-out' approach to explain corporate success or failure in the market, perceiving resources and capacities as static. From that time, the RBV theory has been primarily employed by numerous scholars in strategic

management and HRs in their research (Muchemi, 2014).

Contingency Theory

The contingency theory, postulated by Fiedler in 1964, aver that the most effective course of action depends on the internal and external circumstances of an organization. This assumption indicates that both inter- and intra-organizational factors are crucial in determining a firm's readiness to respond to unpredicted environmental changes. The contingency theory seeks to understand the interconnections between a firm's subsystems and how the organization as a whole engages with its operating business environment (Weill & Olson, 1989). The foundational assumptions of this theory are as follows: a superior alignment between the firm's subunits and the environment correlates with enhanced performance; performance is exclusively assessed through financial metrics; and causal inferences are drawn among the respective variables, despite the potential inapplicability of the deterministic causal model.

Empirical review

Cetinkaya et al. (2019) studied the influence of organizational changes on the competitive edge and assessed if firm size moderates the link between these changes and competitive edges. Data was collected from staffs in the Chababar industrial zone of Iran. A total of 233 valid surveys were obtained from enterprises operational in this region. The data was further evaluated with descriptive statistics, Exploratory Factor Analysis, Confirmatory Factor Analysis, and linear regression approaches. The findings indicated that organizational changes positively influence competitive advantage. The firm's size moderately influences the connection between organizational changes and competitive advantages.

Timmor and Zif (2019) investigated Change Readiness is perceived as a multi-faceted behavior that signifies an organization's capacity to execute three actions in response to environmental possibilities and risks within its industry: initiating documentation, preparing for measures, and

undertaking new degrees of action. The primary objective of this research is to suggest and evaluate various conceptualizations for CR. Data was gathered from 217 firms in 14 nations. All participants were accountable for or engaged in the strategic decisions and execution of their firms and completed a structured feedback form. CR is affected by both internal and external factors, such as management attitude (entrepreneurship, centralization), environmental obstacles, and the impact of technology and innovation on company goals. Moreover, elevated CR values are associated with enhanced performance and an improved management assessment of success in addressing environmental stimuli.

Sudon, Abareshi, and Pittayachawan (2017) researched agility enablers, competences, and success across the Thai automotive parts business. The essential elements of agility are delineated and utilized to conduct both exploratory and confirmatory factor analyses to develop a research-ready tool. The findings identified four distinct industrial practices: Integrated Product Development, Modularised Manufacturing, Supply Chain Coordination, and IT Integration as essential facilitators of agile capabilities that improved industry success. These manufacturing methods facilitated the enhancement of agile capabilities in Responsiveness, Elastic Product, Innovation Competency, and Speed in Delivery.

Waweru (2018) researched the facilitators of strategic agility and the performance of Kenyan SMEs. The research determined that organizational structure, intermittent innovation, human capital, managerial obligation and support, ITI, and operational process effectiveness influence the success of Kenyan SMEs. The research revealed that irregular innovations, including experimenting with novel concepts and the investigation of new paradigms, influence the success of Kenyan SMEs. The research indicated that employee skills, attitudes, experience, and aptitude are crucial to the performance of SMEs.

Sangari and Razmi (2017) conducted an empirical study on business intelligence competence, responsiveness and agile performance in automobile industry in Iran. Based on the relationships between business intelligence competency, agile responsiveness, and supply chain performance, the research's goal was to ascertain the contribution of business intelligence to achieving agility in manufacturing organizations. The agile responsiveness elements included communication, competence and quickness. A sample of 355 businesses was obtained from a total of 500, which represents 71% of the population but only had a response rate of 51.8%. The study discovered that responsiveness had a role in mediating the association between business intelligence competencies and supply chain agility.

Abidin *et al.* (2018) studied responsiveness and its impact on public trust in local government service delivery. This article examines the impact of responsiveness on public trust, particularly regarding local government service delivery in Selangor and Kuala Lumpur. The two local authorities were selected to determine if they are "listening bureaucrats," attuned and responsive to public grievances. The research identified a significant correlation between responsiveness and public trust.

Khoshlahn (2017) researched the influence of agility and transformational leadership in forecasting service recovery. The primary objective of this research was to construct a conceptual model that elucidates the connections between organizational agility and transformational leadership in personnel service recovery in government entities. The current research was conducted with 149 randomly selected workers, revealing that transformational leadership and agility positively influence service recovery. Furthermore, the results suggested that the effective implementation of agile methods and transformational leadership could enhance the organization's service recovery efforts.

Muema (2019) investigated the impact of strategic agility on the competitive edge of private hospitals

in Nairobi County. A descriptive research approach was employed. The research population consisted of 49 recognized private hospitals in Nairobi County, employing a census methodology for data collection. The research determined that agility strategies influence the competitive edge of private

hospitals in Kenya. The research revealed that private hospitals have implemented four primary agility strategies: innovativeness, operational ledgermain, overall quality management, and resource changeableness to enhance competitive edge.

Conceptual Framework

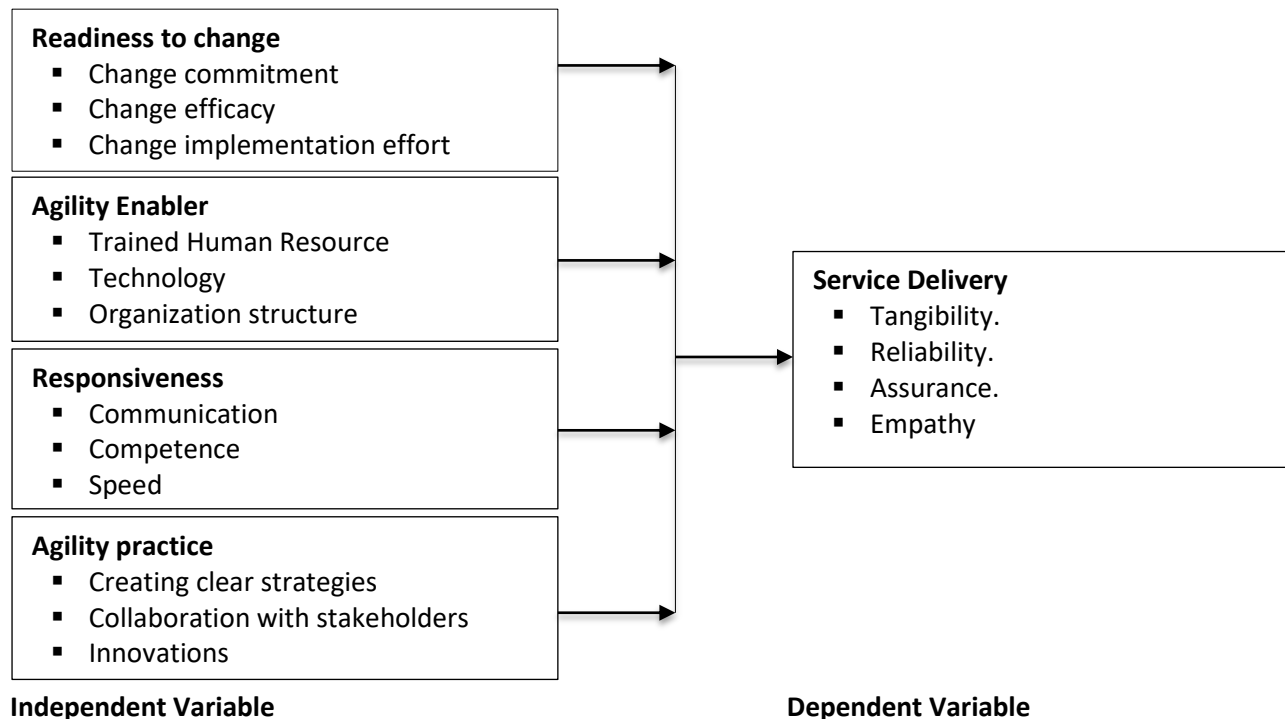


Figure 1: Conceptual Framework
Source Author (2024)

METHODOLOGY

The inherent qualities of the research necessitated a descriptive research design that elucidates the essential characteristics of a situation from an impartial vantage point, with explicit references to the variables (Lambert, 2016). The study population was sourced from DT-SACCOs, often known as FOSAs. These pertain to SACCOs that provide front office services to their members, including savings and various transactional accounts, akin to the offerings of commercial banks. The SACCOs examined were those with their head offices located in Nairobi County. According to SASRA (2021), Nairobi is home to 39 licensed DT-SACCOs. This consisted of 351 participants. The research employed a multi-stage sampling technique to ensure the selection of a representative sample.

Specifically, impartial stratified random sampling and simple random sampling was systematically implemented to obtain a suitable sample for the collection of empirical data.

This research employed a semi-structured questionnaire as a method for data collection. The questionnaire served as a valuable research instrument due to its simplicity in data collection, cost-effectiveness, and the possibility it provided for researchers to build rapport and address any ambiguities. The investigator formulated the questionnaire to encompass all the research's objectives and employed the five-point Likert scale to assess the level of concurrence with the claims.

The gathered data underwent meticulous examination to ascertain their completeness and

suitability. This process necessitated the careful selection of data, ensuring that only those collected through meticulously completed questionnaires were deemed suitable for analysis. The refined data underwent analysis utilizing the SPSS tool. The assessment employed a combination of descriptive and inferential statistical methods.

Descriptive statistics encompass the mean, mode, median, and standard deviation, serving as indicators of distribution, central tendencies, and dispersion. The analysis employed inferential statistics, specifically utilizing the Spearman rank correlation coefficient alongside multiple linear regression techniques. The findings from the aforementioned analyses was conveyed through both tables and graphics representations. Relevant analyses and dialogues were likewise offered.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$$

Where:

Y=Organization Performance – service delivery

β_0 =Constant

X_1 =organizational readiness

X_2 =agility enabler

X_3 =responsiveness

X_4 =agility practice

ϵ =Error Term

$\beta_1, \beta_2, \beta_3, \beta_4$ =Regression Coefficients

FINDINGS AND DISCUSSIONS

Response Rate

The research outcomes were based on fully completed questionnaires that were disseminated

to the respondents. A total of 187 questionnaires were disseminated to responders. Out of these, 166 were fully completed and submitted, whereas 21 were not returned, some being rejected owing to unfinished responses. The overall response rate was 89%, enabling the examination of findings, debate, and inference from the sampled responders. Kothari (2007) aver that a response rate of 50% is suitable for analysis and publication, 60% is considered good, 70% very good, and rates exceeding 80% are categorized as exceptional. Saunders et al. (2003) propose that a response rate of 30% to 50% is realistic for statistical inferences.

Descriptive Analysis

This section presents the findings on the descriptive analysis conducted on the study as per the study variables. Each of the research variables was given a thorough descriptive analysis. This was done based on data gathered from the research. The researcher was able to reach relevant findings by using the frequency, mean, and standard deviation. The research's main goal was to ascertain the influence of organizational agility on service delivery in DT-SACCOs in Nairobi City County, Kenya.

Organizational Readiness to Change and Service Delivery

The research aimed to establish the level to which responders agreed with the following statements regarding the effects of organizational readiness to change on service delivery in DT-SACCOs as exhibited in Table 1 below.

Table 1: Organizational Readiness to Change

	N	Mean	Std. Dev.
The SACCO is always committed to change	166	4.1518	.67504
The employees have the willingness to give the best effort for change to occur in the organization	166	4.4036	.49211
The employees have a positive attitude towards change	166	4.4337	.49709
The employees have a proactive attitude towards change	166	4.3494	.47822
Employees are able to handle change-related situations	166	4.3444	.50293
The firm can collectively implement a complex organizational change	166	4.4096	.49325
The SACCO always demonstrate the necessity of the change	166	4.3916	.48958
Aggregate Score		4.3549	.51832

Source: Field Data, (2024)

Table 1 indicate that most of responders concurred to a large extent with claims that; SACCOs were always committed to change (M=4.1518, SD=0.6750), employees were willing to give the best effort for change to occur in the organization (M=4.4036, SD=0.4921) and they had a positive attitude towards change (M=4.4337, SD=0.4971). They also concurred to a large extent that employees had a proactive attitude towards change (M=4.3494, SD=0.4782) and that they were able to handle change-related situations (M=4.3444, SD=0.5029). The study also found that most of responders agreed to a large extent that firm were able to collectively implement a complex organizational change (M=4.4096, SD=0.4933) and that firm always demonstrated the necessity of the change (M=4.3916, SD=0.4896). With a cumulative mean score of 4.3549 and a variation of 0.5183, the research concur to a large extent that organizational readiness to change affected service

delivery in DT-SACCOs in Nairobi City County, Kenya.

The research suggests that DT-SACCOs can improve readiness to change by ensuring that the appropriate systems and processes are in place to facilitate change and transformation. This includes ensuring that the workforce has the appropriate mindset to facilitate change.

The study findings concur with Cetinkaya *et al.* (2019) studied on the influence of organizational changes on the competitive edge and assessed whether firm size moderates the link between these changes and competitive advantages. The findings indicated that organizational changes positively influence competitive advantage.

Agility Enabler and Service Delivery

The research aimed to ascertain the level to which responders agreed with the following claims on the effect of agility enabler on service delivery in DT-SACCOs as exhibited in Table 2 below.

Table 2: Agility Enabler

	N	Mean	Std. Dev.
Staffs are trained on how to handle change	166	4.3916	.50180
The SACCO has the right technology to handle change	166	4.3253	.58483
The SACCO structure is flexible to handle change	166	4.2715	.61483
There is team work in handling change	166	4.4140	.55286
I find great contentment in the technology I engage with on a daily basis to fulfill my professional responsibilities.	166	4.3614	.62412
The technology I employ is well-suited for the execution of my professional responsibilities.	166	4.4398	.49786
I comprehend the significance of technology in relation to my professional endeavors.	166	4.4518	.49918
Aggregate Score		4.3793	.55367

Source: Field Data, (2024)

Table 2 shows that most of responders concurred to a large extent with the assertions that; staffs were trained on how to handle change (M=4.3916, SD=0.5018), The SACCOs had the right technology to handle change (M=4.3253, SD=0.5848) and that SACCOs structure were flexible to handle change (M=4.2715, SD=0.61480). The results also indicated that SACCOs had teams that were handling change (M=4.414, SD=0.5528), staff had great contentment in the technology they engaged with on a daily

basis to fulfill their professional responsibilities (M=4.3614, SD=0.6241) and that the technology they utilized was well-suited for the execution of their professional responsibilities (M=4.4398, SD=0.4979). The responders also concurred to a large extent that they understood the significance of technology in relation to their professional endeavors (M=4.4518, SD=0.4992). With a cumulative mean score of 4.3793 and a variation of 0.5537, the study agreed to a large extent that

agility enabler affected the service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research suggests that DT-SACCOs can improve agility enablers by having the right and modern technology and increasing the speed and efficiency of available of the existing ones, taping employees' innovation and increasing their engagement in decision making. They can also improve agility enablers by creating a culture of collaboration and knowledge sharing within the financial sector.

The study findings are similar to those of Waweru (2018) research on the facilitators of strategic agility and the performance of Kenyan SMEs. The

research determined that organizational structure, discontinuous innovation, human capital, managerial commitment and support, ITI, and operational process effectiveness influence the success of Kenyan SMEs. The research revealed that irregular innovations, including experimenting with novel concepts and the investigation of new paradigms, influence the performance of Kenyan SMEs.

Responsiveness and Service Delivery

The research aimed to ascertain the level to which responders concurred with the following claims on the effects of responsiveness on service delivery in DT-SACCOs as displayed in Table 3 below.

Table 3: Responsiveness

	N	Mean	Std. Dev.
Our SACCO can quickly adapt to changes in the market	166	4.3976	.52662
Our SACCO can quickly adapt to changes customer needs	166	4.3494	.51484
Our SACCO can quickly adapt to changes in the environment	166	4.3945	.52637
The need for change is clearly explained to all employees	166	4.2771	.56811
Engagement with employees is usually a two-way dialogue	166	4.4096	.56216
The SACCO is resilient when it comes to changing.	166	4.3795	.53422
The SACCO is adaptable when it comes to changing	166	4.4277	.53162
Aggregate Score		4.3764	.53771

Source: Field Data, (2024)

Table 3 shows that most of responders concurred to a large extent with assertions that; SACCOs could quickly adapt to changes in the market (M=4.3976, SD=0.5266), SACCOs could quickly adapt to changes customer needs (M=4.3494 SD=0.5148) and that SACCOs could quickly adapt to changes in the environment (M=4.3945, SD=0.5264). The responders concurred to a large extent that the need for change was clearly explained to all employees (M=4.277, SD=0.5681) and that engagement with employees was usually a two-way dialogue (M=4.4096, SD=0.5622). The responders also agreed that SACCOs were resilient when it comes to change (M=4.3795, SD=0.5342) and that they were adaptable when it comes to change (M=4.4277, SD=0.5316). The study findings infer that responsiveness affected service delivery in DT-SACCOs in Nairobi City County, Kenya as evidenced by a mean score of 4.3764 and a variance of 0.5377.

The research suggests that DT-SACCOs can improve responsiveness by rapidly adapting to change in the market, customers' requirements and the surrounding business environment. Responsiveness can also be improved by having a clear communication to the staff on the need for change and also engaging them in change.

The research outcomes align with those of Uyoga (2018) on the correlation between responsiveness, service performance, and satisfaction among airline passengers in Kenya whose findings indicated that customer happiness is enhanced when they engage with staff, and that service effectiveness mediates the connection between responsiveness and contentment. A customer is a crucial component in the execution and assessment of service performance. Responsiveness is crucial in the service industry and, when managed effectively, can serve as an asset at the distribution point

within the aviation sector. The findings also have managerial and research implications.

Agility Practice and Service Delivery

The research aimed to ascertain the effects of agility practice on service delivery in DT-SACCOs as exhibited in Table 4 below.

Table 4: Agility Practice

	N	Mean	Std. Dev.
The SACCO creates clear strategies on change	166	4.2651	.56320
The SACCO share feedback with all employees on change	166	4.3855	.56849
SACCO share resources with all employees to assist in implementing change	166	4.4156	.58743
SACCO share knowledge with all employees to assist in implementing change	166	4.3795	.56724
The SACCO encourage innovation in implementing change	166	4.3133	.58107
The SACCO reward innovative thinking.	166	4.3795	.59843
The objectives of change in SACCO are well articulated	166	4.3976	.56008
Aggregate Score		4.3623	.57513

Source: Field Data, (2024)

Table 4 shows that most of responders concurred to a large extent with the assertions that; SACCOs created clear strategies on change (M=4.2651, SD=0.5632), SACCOs shared feedback with all employees on change (M=4.3855, SD=0.5685) and that SACCOs shared resources with all employees to assist in implementing change (M=4.4156, SD=0.5874). Respondents agreed to a large extent that SACCOs shared knowledge with all employees to assist in implementing change (M=4.3795, SD=0.5672), SACCO encouraged innovation in realizing change (M=4.3133, SD=0.5811) and that they rewarded innovative thinking (M=4.3795, SD=0.5984). The responders also concurred to a large extent that SACCOs' objectives of change were well articulated (M=4.3976, SD=0.5601). With a cumulative mean score of 4.3623 and a variation of 0.5751, the research suggested that agility

practice affected the service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research proposes that DT-SACCOs can improve agility practice by developing a well-defined change strategy, sharing feedback, resources and knowledge with employees so as to assist in change implementation. They can also improve agility practice by encouraging innovation and rewarding innovative thinkers and also having a well-articulated change objectives.

Service Delivery

The research aimed to determine the level to which DT-SACCOs intends to improve their service delivery as a result of implementation of organizational agility. Table 5 below displays the outcomes.

Table 5: Service Delivery

	N	Mean	Std. Dev.
The SACCO endeavors to offer quality services to customers	166	4.3253	.54179
The SACCO endeavors to deliver what it promise	166	4.1940	.72753
The SACCO always follows through on its commitments.	166	4.4458	.51057
The SACCO has mechanism by which service delivery is kept on track	166	4.4398	.50989
The services offered by the SACCO meet professional standards	166	4.3735	.49753
The SACCO has the ability to understand the feelings of the customers	166	4.3916	.50180
Customer complaints are dealt with fast	166	4.3855	.50046
Aggregate Score		4.3651	.54137

Source: Field Data, (2024)

Table 5 above shows that most of responders concurred to a large extent with the assertions that; their SACCOs endeavored to offer quality services to customers (M=4.3253, SD=0.5418), and also endeavored to deliver what they promise (M=4.1940, SD=0.7275). The findings also shows that most of responders agreed to a large extent that SACCOs always followed through on its commitments (M=4.4458, SD=0.5106), SACCO had mechanism by which service delivery was kept on track (M=4.4398, SD=0.5099) and services offered by the SACCOs met professional standards as specified by SASRA (M=4.3735, SD=0.4975). The study findings also shows that SACCOs had the ability to understand the feelings of the customers (M=4.3916, SD=0.5018) and that customer complaints were dealt with as quickly as possible (M=4.3855, SD=0.5414).

The study findings are similar to Eleyan (2022)'s researched on the influence of strategic agility on service quality during the COVID-19 pandemic. The study's findings demonstrates that the degree of strategic agility at Palestinian universities in Gaza is

considerable, at a rate of 72.2%, signifying that these institutions engage in strategic agility practices. The research's results indicated a good service quality level in Palestinian universities, quantified at 76.2%. The research revealed a substantial influence of strategic agility and its components on service quality, although service quality remains unaffected by the dimensions (core competences, procedural adherence).

Inferential Analysis

This section deliberates the outcomes of inferential analysis. Correlation analysis was conducted to evaluate the strength of the connection, whilst regression analysis was employed to determine the association between the independent variables (organizational readiness to change, agility enabler, responsiveness, agility practice) and the dependent variable (service delivery in DT-SACCOs).

Correlation Analysis

This section analyzes the connection between the research variables. The results are depicted in Table 6.

Table 6: Correlations

		Organizational Readiness to Change	Agility Enabler	Responsiveness	Agility Practice	Service Delivery
Organizational Readiness to Change	Pearson Corr.	1	.450**	.457**	.245**	.162**
	Sig.(2-tailed)		.000	.000	.000	.428
	N	166	166	166	166	166
Agility Enabler	Pearson Corr.	.450**	1	.790**	.676**	.210**
	Sig.(2-tailed)	.000		.000	.000	.000
	N	166	166	166	166	166
Responsiveness	Pearson Corr.	.457**	.790**	1	.688**	.267**
	Sig.(2-tailed)	.000	.000		.000	.000
	N	166	166	166	166	166
Agility Practice	Pearson Corr.	.245**	.676**	.688**	1	.314**
	Sig.(2-tailed)	.001	.000	.000		.000
	N	166	166	166	166	166
Service Delivery	Pearson Corr.	.162**	.210**	.267**	.314**	1
	Sig.(2-tailed)	.428	.000	.000	.000	
	N	166	166	166	166	166

** Correlation is significant at the 0.01 level(2 – tailed)

Source: Field Data, (2024)

Table 6 demonstrates that there was an advantageous and substantial connection between

organizational readiness for change and service delivery in DT-SACCOs ($r = 0.162$, $p = .000$). This

meant that organizational readiness to change was significantly correlated with service delivery in DT-SACCOs in Nairobi City County, Kenya.

The findings concurs with Cetinkaya *et al.* (2019) who studied the influence of organizational changes on the competitive edge and assessed whether firm size moderates the link between these changes and competitive edge. Data was collected from personnel in the Chabahar industrial zone of Iran. A total of 233 valid and found that that organizational changes positively influence competitive advantage. The company's size moderately influences the link between organizational changes and competitive edge.

The research's findings demonstrate that there is a favorable and substantial link between agility enablers and service delivery in DT-SACCOs ($r = 0.210$, $p = .000$). This suggested a substantial correlation between agility enablers and service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research outcomes are congruent to Ahmadzadeh and Aboumasoudi (2020)'s study on development of a Quality Assessment (QA) model based on the enablers of organizational agility prioritize CSF of Enterprise Resource Planning (ERP) in twenty branches of bank Saderat in Iran. The study found that organization structure and operational team partnerships (teamwork) and the top management leadership and support were

main factors that influenced CSFs of ERP and QA. The study concluded that evaluation of organization structures and employee empowerment were key agility enablers for an organization going agile

The research results revealed a favorable and substantial link between responsiveness and service delivery in DT-SACCOs ($r = 0.276$, $p = .000$). Responsiveness was substantially connected with service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research's results demonstrated a favorable and substantial link between agility practice and service delivery in DT-SACCOs ($r = 0.314$, $p = .000$). Responsiveness was substantially connected with service delivery in DT-SACCOs in Nairobi City County, Kenya.

These research's outcomes are consistence to a study by Makori (2022) which examined the impact of agility practices on organizational success, specifically concentrating on the State Department for Labour in Kenya and revealed that staff adaptability positively influenced organizational success.

Regression Analysis

Regression analysis was utilized to ascertain the influence of organizational agility on service delivery in DT-SACCOs. Results from the model summary, ANOVA and coefficient analysis are exhibited in Tables 7, 8, and 9 respectively.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.729 ^a	.618	.762	.29692

a. Predictors: (Constant), agility Practice, Organizational Readiness to Change, Agility Enabler, Responsiveness

Source: Field Data, (2024)

The value of R was 0.108 signifying a strong correlation between variables. The adjusted R square value of 0.762 indicated that 76.2% changes service delivery in DT-SACCOs was as a result of

changes in agility practice, organizational readiness to change, agility enabler and responsiveness. The remaining 23.8% can be attributed to other components not presented in this research.

Table 8: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.725	4	.431	41.893	.001 ^b
	Residual	14.194	161	.088		
	Total	15.919	165			

a. Dependent Variable: Service Delivery

b. Predictors: (Constant), Agility Practice, Organizational Readiness to Change, Agility Enabler, Responsiveness

Source: Field Data, (2024)

Table 8 depicts a p-value of $.000 < 0.05$, and a F statistic of 49.664. This asserts that the research's model effectively anticipated the dependent variable and demonstrated statistical significance

(excellent fit). This confirms that organizational agility substantially influenced service delivery in DT-SACCOs within Nairobi City County, Kenya.

Table 9: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.379	.346		9.778	.000
	Organizational Readiness to Change	.039	.078	.043	.503	.001
	Agility Enabler	.076	.116	.085	.654	.004
	Responsiveness	.144	.111	.173	1.301	.001
	Agility Practice	.189	.078	.264	2.421	.002

a. Dependent Variable: Service Delivery

Source: Field Data, (2024)

$$Y = 3.379X + 0.039X_1 + 0.076X_2 + 0.144X_3 + 0.189X_4 + \epsilon.$$

Organizational Readiness to Change and Service Delivery

The results demonstrate that organizational readiness for change exerted a substantial and beneficial influence on service delivery in DT-SACCOs ($\beta = 0.039$, $p < 0.05$). A one-unit rise in organizational readiness to change will culminate in a 0.039 unit improvement in service delivery within DTSACCOs in Nairobi City County, Kenya.

The findings are comparable to those of Timmor and Zif (2019) study that investigated Change Readiness is perceived as a multi-faceted behavior that signifies an organization's capacity to execute three actions in response to environmental possibilities and risks within its industry: initiating identification, preparing for measures, and

undertaking new degrees of action. The findings showed that elevated CR values are associated with enhanced performance and an improved management assessment of success in addressing environmental stimuli.

Agility Enabler and Service Delivery

The results demonstrate that the agility enabler exerted a beneficial and substantial impact on service delivery in DT-SACCOs ($\beta = 0.076$, $p < 0.05$). It infers that a unit improvement in agility enabler will culminate in a 0.076 unit improvement in service delivery within DT-SACCOs in Nairobi City County, Kenya.

The findings are congruent to a study by Kinako (2019) on agility strategies and competitive advantages of Kenyan insurance firms. The research discovered that HRM and product design, as

comprehensive quality management strategies implemented by the majority of insurance corporations in Kenya, significantly influence competitive advantage. The research finds that agility strategies influence the competitive edge of Kenyan insurance firms.

Responsiveness and Service Delivery

The findings suggest that responsiveness exerted a significant and beneficial influence on service delivery in DT-SACCOs ($\beta = 0.144$, $p < 0.05$). This means that a unit boost to responsiveness will culminate in a 0.144 unit improvement in service delivery within DT-SACCOs in Nairobi City County, Kenya.

Agility Practice and Service Delivery

Results also shows that agility practice had a favourable and substantial effect on service delivery in DT-SACCOs ($\beta = 0.189$, $p < 0.05$). This infers that a unit rise in agility practice will culminate to a 0.189 unit growth in service delivery in DT-SACCOs in Nairobi City County, Kenya.

The outcomes are congruent with Eleyan (2022)'s research on the influence of strategic agility on service quality during the COVID-19 pandemic. The study's findings showed that the degree of strategic agility at Palestinian universities in Gaza is considerable, at a rate of 72.2%, signifying that these institutions engage in strategic agility practices. The research's results indicated a good service quality level in Palestinian universities, quantified at 76.2%. The research revealed a substantial influence of strategic agility and its components on service quality, although service quality remains unaffected by the dimensions (core competences, procedural adherence).

CONCLUSION AND RECOMMENDATIONS

The first goal of this research was to examine the effects of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya. The research outcomes suggested that organizational readiness to change influenced the service delivery by DT-SACCOs. The findings also demonstrated that most of the responders agreed

to a large extent that most SACCOs were always committed to change and their employees were willing to give the best effort for change to occur in the organization as they had a positive attitude towards change. The employees had a proactive attitude towards change and they were able to handle change-related situations. The study also found that SACCOs were able to collectively implement a complex organizational change and they always demonstrated the necessity of the change.

The second goal of this research was to examine the effects of agility enabler on service delivery in DT-SACCOs. The research findings indicated that SACCOs' staffs were trained on how to handle change. Most SACCOs had the right technology to handle change and their structure were flexible to handle change. The results also indicated that SACCOs had teams that were handling change and employees had great contentment in the technology they engaged with on a daily basis to fulfill their professional responsibilities. The technology applied by SACCOs' employees was well-suited for the execution of their professional responsibilities. The responders also concurred to a large extent that they understood the significance of technology in relation to their professional endeavors.

The third goal of this research was to examine how responsiveness affected service delivery in DT-SACCOs. The research findings indicated that most SACCOs were able to quickly adapt to changes in the market and also they were able to quickly adapt to changes customer needs and changes in the business environment. The respondents agreed to a large extent that most SACCOs clearly explained the need for change to all employees and that engagement with employees was usually a two-way dialogue. The study also found that SACCOs were resilient when it comes to change and that they were adaptable when it comes to change.

The fourth goal of the research was to examine how agility practice affected service delivery in DT-SACCOs. The research findings indicated that most

SACCOs had developed clear strategies on change. Most SACCOs shared feedback, resources and knowledge with all employees to assist in implementing change. SACCOs encouraged innovation in implementing change and they rewarded innovative thinking. The respondents also agreed to a large extent that SACCOs' objectives of change were well articulated.

The research aimed to determine the level to which DT-SACCOs intended to improve their service delivery as a result of implementation of organizational agility. The study findings indicated that most SACCOs endeavored to offer quality services to customers and deliver what they promised. The findings also demonstrated that most of respondents agreed to a large extent that SACCOs always followed through on its commitments and they had mechanism by which service delivery was kept on track. Services offered by most SACCOs met professional standards as specified by SASRA. The study also found that SACCOs had the ability to understand the feelings of the customers and that customer complaints were dealt with as quickly as possible.

Based on the study findings, the study concluded as follows;

On the first objective of the research which was determine the effects of organizational readiness to change on service delivery in DT-SACCOs in Nairobi City County, Kenya, the researcher concluded that organizational readiness to change affected service delivery in DT-SACCOs to a large extent. The organizational readiness for change positively and statistically significantly influenced service delivery in DT-SACCOs within Nairobi City County, Kenya. The research concludes that organizational readiness for change profoundly influenced service delivery in DT-SACCOs.

On the second research goal which was ascertain the effects of agility enabler on service delivery in DT-SACCOs in Nairobi City County, Kenya, the researcher came to a conclusion that service delivery in DT-SACCOs was affected by agility

enabler to a large extent. The service delivery in DT-SACCOs was also favourably and statistically effected by agility enabler. Based on these findings, the research draws the conclusion that agility enabler had a substantial effect on service delivery in DT-SACCOs.

On the third research goal which was determine the effects of responsiveness on service delivery in DT-SACCOs, the researcher concluded that service delivery in DT-SACCOs was affected by responsiveness to a large extent. The service delivery in DT-SACCOs was also favourably and statistically effected by responsiveness. Based on these outcomes, the research draws the conclusion that responsiveness had a substantial effect on service delivery in DT-SACCOs.

On the fourth research goal which was determine the effects of agility practice on service delivery in DT-SACCOs, the researcher concluded that agility practice affected service delivery in DT-SACCOs to a large extent. The agility practice also had a favorable and statistically substantial effect on service delivery in DT-SACCOs in Nairobi City County, Kenya. Based on these findings, the study draws the conclusion that agility had a substantial effect on service delivery in DT-SACCOs in Nairobi City County, Kenya.

The research recommended that firms should be committed to any organizational change. They should also inform and explain to their employees the importance of change so that employees are willing to give the best effort for it to occur in the organization. It is also recommendable to proper information regarding any anticipated change so that employees have positive and proactive attitude towards change and they will be able to handle change-related situations. SACCOs should collectively implement any complex organizational change and should always demonstrate the necessity of the change.

The study further recommends that SACCOs should train their staff on how to handle change. They should have the right technology to handle change

and their organizational structure should be flexible for any change to occur. Firms should have teams to handle any change that might occur and the technology used by employees on their daily basis to fulfill their professional responsibilities should make them feel contented and should well-suit them in the execution of their professional responsibilities. Employees should have a better understanding of the significance of technology in relation to their professional endeavors.

The study recommends that SACCOs should quickly adapt to changes in the market, changes customer needs and changes in the business environment. SACCOs should clearly explain the need for change to all employees. They should ensure a two-way dialogue engagement with employees. SACCOs should be resilient to change and they should be adaptable when it comes to change.

The study also recommends that SACCOs should develop a clear strategies on change. They should share feedback, resources and knowledge with all employees to assist in implementing change. SACCOs should encourage innovation in implementing change and reward innovative thinker. The objectives of change should be well articulated.

REFERENCES

- Akkaya, B., & Tabak, A. (2020). The Link between Organizational Agility and Leadership: A Research in Science Parks. *Academy of Strategic Management Journal* 20(1), 1-17.
- Amoah-Mensah, A. (2018). Relationship between Strategic Resources and SMEs' Performance in Ghana. *Social Research Journal*, 3(4), 106-112.
- Bagire, V. & Namada, J. (2018). Strategic Planning, Financial Capability and Management Competency. *Business Management Journal*, 3, 480-487.
- Bakri, S. (2017). Strategic Allocation of Resources and Sustainable Competitive Advantages. *Advanced Research Journal*, 5(3), 237-241.
- Bottani, E. (2020). A Fuzzy QFD Approach to Achieve Agility. *International Journal of Production Economics* 119(1), 380-391 DOI: 10.1016/j.ijpe.2009.02.013.
- Cetinkaya, A. S., Niavand, A., & Rashid, M. (2019). Organizational Change and Competitive Advantage: Business Size Matters. *Business & Management Studies: An International Journal*, 7(3), 40-67.
- Charbonnier-Voirin, A. (2017). The development and Partial testing of the Psychometric properties of a Measurement scale of Organizational Agility. *Management*, Vol. 14 No. 2, pp. 119-156.

Lastly, the study recommends that SACCOs should endeavor to offer quality services to customers and deliver what they promise. They should always follow through on their commitments and have mechanism by which service delivery is kept on track. Services offered by SACCOs should meet professional standards as specified by SASRA and they should have the ability to understand the feelings of the customers. Customers' complaints should be dealt with as quickly as possible.

Suggestions for Further Studies

The researcher proposes additional research to encompass a broader scope beyond merely examining organizational agility in service delivery within DT-SACCOs in Nairobi City County, Kenya. Consequently, subsequent research may explore analogous investigations in other DT-SACCOs across other regions of Kenya. The researcher may gather data from several regions of the country to assess the impact of organizational agility on service delivery across different industries. Furthermore, future researchers might explore additional factors and utilize varied measuring methodologies to identify other elements affecting service performance in DT-SACCOs across different sectors in Kenya.

- Doz, Y.L. and Kosonen, M. (2018). Embedding strategic agility: A leadership agenda for accelerating business model renewal. *Long Range Planning*, 43(2–3), 370–382.
- Ezeugbor, O.C. & Okorji, N.P. (2018). Effect of Physical Resources Availability on Management of Universities in Nigeria. *Education Journal*, 5(5), 637-642.
- Furrer, O., Sudharshan, D. & Alexandre, T.M. (2016). Resources Configuration and Firms' Performance. *Strategic Management Journal*, 1(1), 15-40.
- Gao, P., Zhang, J., Gong, Y., & Li, H. (2020). Effects of Technical IT Capabilities on Organizational Agility: The Moderating role of IT Business Spanning
- Givarian, H., Samani, A., Ghorbani, R., & Samani, R. (2018). Studying the Impact of Organization Culture on Customers' Satisfaction in Post Organization. *Sci. Int. (Lahore)*, 25(3), 657-662
- Gruber, M., Hungeling, S. & Heinemann, F. (2018). Effect of Resources Configuration and Firm's Performance. *Management Journal*, 31(12), 1337-1356.
- Kipchumba, B. C. (2018). Strategic responses and performance of saving and credit co-operative societies in Nairobi County, Kenya. *Strategic Journal of Business & Change Management*, 4 (3).
- Li, L., Tian, F. & Zhou, L. (2018). Strategic Flexibility, Configuration of Technology and Performance Organization. *Sustainable Journal*, 10(65), 1-15.
- Li, X., Chung, C., Goldsby, T. J., & Holsapple, C. W. (2008). "A unified Model of Supply Chain Agility: The Work-design Perspective. *International Journal of Logistics Management* 19(3), 408-435
- Lucas, R. (2017). *Customer Service: Building Successful Skills for the Twenty-First Century* (3rd Edition). Boston: McGraw – Hill.
- Maboa, C.K. (2018). An Evaluation of Service Delivery at Germiston Police Station (Unpublished Master's Thesis, University of South Africa).
- Makanga, R. O. (2019). Influence of strategic management practices on performance of Kenya Power And Lighting Company Ltd, Nairobi County, Kenya. *Strategic Journal of Business & Change Management*, 4(4), 21-39
- Mathis, L. R., & Jackson, H. J. (2018). *Human Resource Management*. 8th ed. West Publishing Company.
- Mbaya, J. M. (2021). Strategic Leadership and Performance of Small & Medium sized Dairy Processing Firms in Kenya. Unpublished PHD Thesis, Kenyatta University.
- Mir, U. R., Hassan, S.M., & Quadri, M.M. (2020). Understanding Globalization and its Features: An Analysis. *Pakistan Journal of Social Sciences*. 34(2) 607- 624.
- Njau, F.W. (2019). An Integrated ServQual and Gap Model in Evaluating Customer Satisfaction in Budget Hotels in Nairobi City, Kenya (Unpublished Masters Thesis, Kenyatta University, Kenya).
- Oghojafor, E. B., Kuye, L. O. & Ogunkoya, A. O (2019). Strategic Resources and Performance of Manufacturing Firms in Nigeria. *Management Review Journal*, 2(1), 11-19
- Okotoh, A. K., & Kiruthu, Z. (2015). Influence of organizational agility on operational performance of trademark east Africa.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Performance and its Implications for Future Research. *Journal of Marketing*, 49(4), 41–50.

- Rima, Z., & Mindaugas, D. (2018). Organizational Agility Conceptual Model. *Montenegrin Journal of Economics*, Vol. 14 No. 2., pp. 115-129.
- Sharmin, S., Tasnim, I., & Shimul, D. (2016). Measuring Customer Satisfaction through SERVQUAL Model: A Study on Beauty Parlors in Chittagong. *European Journal of Business and Management*, 8(35), 524-537.
- Sidky, A., Arthur, J. D., & Bohner, S. A. (2017). A Disciplined Approach to Adopting Agile Practices: The Agile Adoption Framework. *Journal of Innovations in Systems and Software Engineering* 3(3), 203-216
- Tekeba K. & Mengistu, E. (2018). Assessment of Service Delivery Practice and Customer Satisfaction of Micro Finance Institutions: (The Case of ACSI, Gondar). *Global Journal of Management and Business Research*, 18(4), 24-36.
- Timmor, Y., & Zif, J. (2019). Change readiness: an alternative conceptualization and an exploratory investigation. *EuroMed Journal of Business*. 5(2), 138-165.
- Vakola, M., Oreg, S., & Armenakis, A. (2018). Change recipients' reactions to Organizational Change: A Sixty-Year Review of Quantitative Studies. *Journal of Applied Behavioural Science*, 47(4), 461-524.
- Waweru, K. (2016). Strategic agility enablers and performance of small and medium enterprises in Kenya . Doctoral dissertation, school of business, university of Nairobi.
- Weeks, W. A., Roberts, J., Chonko, L. B. & Jones, E. (2022). Organizational Readiness for Change, Individual Fear of Change, and Sales Manager Performance: An Empirical Investigation. *Journal of Personal Selling & Sales Management*. 24(1), 7-17.
- Yang, Y., Zhao, J. & Sun, H. (2018). Effect of Diversification of Strategic Resources on Corporate Financial Performance. Retrieved from <https://ieeexplore.ieee.org>
- Zainal Abidin, Nor Zaini and Singaravelloo, Kuppusamy and Azizan, Intan Syahriza (2018) Responsiveness and the influence to public trust: the study on local government service delivery. *Journal of Administrative Science*, 15 (1). ISSN 1675-1302
- Zeithaml, V.A., & Mary J.B. (2018). Services Marketing. New York: Mclead