

**BUSINESS PROCESS RE-ENGINEERING AND ORGANIZATIONAL  
PERFORMANCE OF SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN  
THE SOUTH RIFT REGION, KENYA**

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Requirements for the Degree of Master of Business Administration (Strategic  
Management) of Egerton University**

**EGERTON UNIVERSITY**

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## DECLARATION AND RECOMMENDATION

### Declaration

This project report is my original work and it has not been presented in this university or any other for the award of a degree.

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Date: 11<sup>th</sup> July 2024

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### Recommendation

This project report has been submitted with my approval as the University supervisor.

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## **DEDICATION**

To my prayerful family and steadfast support throughout the entire scholastic period: May this project report inadvertently inspire and invigorate the scholastic pursuits of my children Joy, Jeanette, David, Harvard and Jeremy and all my cousins who are still studying.

## **ACKNOWLEDGEMENTS**

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## **ABSTRACT**

Past studies suggest that Business Process Reengineering (BPR) is an important predictor of organizational performance. However, few studies have empirically examined the relationship between BPR and organizational performance in SACCOs. Therefore, the study sought to establish the relationship between BPR and organizational performance of Deposit Taking SACCOs (DTSSs) in the South Rift Region, Kenya. The study was guided by the following objectives: to establish the relationship between business rebranding and organizational performance of DTSSs; to determine the relationship between business innovation and organizational performance of DTSSs; and to establish the relationship between Integrated Marketing Communication (IMC) and organizational performance of DTSSs in the South Rift Region, Kenya. The study was guided by the force-field analysis theory and was based on the correlation research design. A census of 41 branch managers of DTSSs in the South Rift Region constituted the sample size. Primary data was collected using questionnaires which were validated by research experts in the Department of Business Administration. A pilot study was conducted to help ascertain the reliability of the instrument. Cronbach's alpha coefficient above 0.7 was considered acceptable. Data was analyzed using frequencies, percentages, means and standard deviation, Pearson's moment product correlation analysis and simple and multiple regressions with the aid of the Statistical Package of Social Sciences (SPSS). The study found that BPR strategies (business rebranding, business innovation and IMC) were positively related to the organizational performance of DTSSs in the South Rift Region. The DTSSs had rebranded their logos, names, missions and visions to enhance performance. Innovative strategies have also been introduced in the DTSSs to enhance performance. Diverse IMC strategies have been adopted to market the products and services of the DTSSs. Hence, the combined relationship between business rebranding, business innovation and IMC and the performance of DTSSs in the South Rift Region was significant. The findings are significant to policymakers, practitioners and scholars in helping to understand the link between BPR and the organizational performance of DTSSs. The study recommends that the management of the DTSSs in the South Rift Region should take advantage of the benefits presented by BPR strategies (business rebranding, business innovation and IMC) to enhance the organizational performance of DTSSs. This study was limited to business rebranding, business innovation and IMC; therefore, similar studies on different BPR strategies should be conducted to promote the generalization of the results.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

<b>ANOVA:</b>	Analysis of Variance
<b>ATM:</b>	Automatic Teller Machine
<b>BOSA:</b>	Back Office Services Activity
<b>BPR:</b>	Business Process Re-engineering
<b>DTB:</b>	Deposit-Taking Banks
<b>DTSS:</b>	Deposit Taking SACCOs
<b>FOSA:</b>	Front Office Services Activity
<b>HR:</b>	Human Resource
<b>ICT:</b>	Information Communication Technology
<b>IMC:</b>	Integrated Marketing Communication
<b>NACOSTI:</b>	National Commission for Science, Technology and Innovation
<b>ROI:</b>	Return on Investment
<b>SACCOs:</b>	Savings and Credit Cooperatives
<b>SASRA:</b>	Sacco Society Regulatory Authority
<b>SMEs:</b>	Small and Medium Enterprises
<b>SPSS:</b>	Statistical Packages for Social Sciences
<b>Std. Dev:</b>	Standard Deviation
<b>VIF:</b>	Variance Inflation Factor

# **CHAPTER ONE**

## **INTRODUCTION**

### **1.1 Background of the Study**

Business Process Re-engineering (BPR) is a management strategy that focuses on designing effective workflows and processes to help organizations survive in more competitive and volatile business environments (Donnelly & Linton, 2017). Generally, BPR strategies represent a commitment to transforming organizational processes, products, services and procedures by repositioning the organizational corporate strategy. As a result, BPR presents a mechanism for managing change while also making it possible to achieve dramatic gains in organizational performance. Consequently, many organizations have reengineered their business processes to enable them to enhance productivity, efficiency, strategic focus and quality service (Lewin, 2015). In this regard, the BPR strategies adopted are expected to promote organizational performance. In this study business rebranding, business innovation and Integrated Marketing Communication (IMC) were considered as the BPR strategies.

#### **1.1.1 Business Process Reengineering**

Lewin (2015) defines BPR as a set of logically related tasks performed to achieve defined business outcomes. From this definition, BPR can be considered as a structured set of activities designed to produce specified outputs for particular businesses by changing how business activities are conducted. Organizations have realized the need to transform their processes by redesigning the way they do business to maintain their market share and have a competitive edge over their competitors. Therefore, a pattern is emerging in which successful organizations are considerably embracing change by incorporating BPR strategies in their business activities (Lewin, 2015; Winfred, 2016). Such organizations can adapt to the changes in the market and business environment.

According to Tsikirayi (2017), BPR strategies represent an organizational commitment to redesigning internal organizational processes, changing fundamental product delivery and customer service procedures and re-examining and transforming the existing corporate strategy. The possible benefits derived from adopting BPR strategies include improved productivity, an increase in product quality, reduced delivery time and low cost (Charnpy & Hammer, 2017). The driving forces behind reengineering can therefore be summarized as the 3Cs of customer, competition and change. As a result, BPR strategies have led to reduced business costs and improvements in organizational performance. Reengineering has also seen

the emergence of more competitive organizations that have improved their economic status, level of efficiency and survival rates against the threat of competitive pressures.

In practical terms, BPR can be conceptualized as a broad concept with a variety of meanings. Consequently, previous scholars have defined BPR differently concerning particular contexts. Asekunowo (2014) conceptualized BPR as a powerful strategy to aid businesses in finding ways of gaining competitive advantage. Ringim (2003) viewed BPR in terms of achieving radical changes in quality, speed, customer service and cost. Al-Mashari and Zairi (2014) perceived BPR as the delivery of value to customers by using technology to improve decision-making and redesigning the functional areas of organizational processes. Simon (2020) argues that BPR involves replacing archaic, dysfunctional processes with cross-functional activities, in combination with information technology as a change enabler. Holt et al. (2016) contends that BPR addresses the external and internal factors that may hinder organizational progress.

From these thematic conceptualizations, the main idea behind BPR is to enhance organizational performance. It is also evident that diverse BPR strategies can be applied to facilitate organizational change. The common BPR strategies are those that address innovation, service quality, workforce, organization structure, capacity, supply network, technology, resource management, knowledge value chain and value proposition (Holt et al., 2016). In this study, BPR strategies were conceptualized in terms of business rebranding, business innovation and IMC (Reid, 2019). These strategies have been applied in DTSSs to spur socio-economic growth and development. Therefore, the consideration of the three BPR strategies was unique because unlike in other financial institutions where the focus is often on profit maximization, DTSSs engender both economic and social considerations for members. In this regard, business rebranding, business innovation and IMC are unique to DTSSs where their adoption serves both financial and non-financial goals.

Rebranding refers to revitalizing, repositioning or rejuvenating a brand (Donnelly & Linton, 2017). It also comprises structural aspects like change in marketing, advertising or policy. Rebranding can either be organizational, encompassing the whole company or it can be focused on the product level. It practically entails bringing variations to the physical image of the brand and in this study, rebranding was conceptualized as a change in logo, product, slogan or emblem.

Innovation is the creation of new products, services, ideas or procedures (Damanpour, 2018). Through innovation, organizations can convert ideas into refined services, outcomes or procedures to differentiate, challenge or advance themselves profitably in the marketplace. Although there are many types of innovation, product and service, process and marketing are often considered during BPR adoption (Holt et al., 2016). Hence, the focus of the study was on process innovation, product innovation and marketing innovation. Product innovation is the launch of a service or good that is current or notably updated in terms of its usage, specification, function and characteristics. Process innovation is the application of significantly up-to-date delivery and production methods to increase quality or strengthen the quality of products and services. Marketing innovation aims to place the organizational commodity in the market with the intent of increasing sales (Damanpour, 2018).

IMC recognizes the addition of value by using a comprehensive plan to evaluate the strategic role of a variety of communication disciplines to provide clarity, consistency and maximum communication impact (Dodgson, 2020). Through IMC all tools of communication mix are integrated to create awareness, improve sales and promote customer loyalty. IMC helps to identify areas of communication and marketing weaknesses. In keeping abreast with the global financial trends, DTSs have reshaped their communication strategies by employing sales promotion, direct marketing, online communications and social media advertising to enhance organizational performance.

### **1.1.2 Organizational Performance**

The ultimate goal of any organization is to meet its performance objectives of increasing organizational effectiveness, efficiency, sustainability and profitability. Therefore, performance is the accumulated results of all the work processes and activities measured against the expected outcome indicators such as cost-effectiveness, improved quality, effective service delivery, profitability, enhanced productivity, consistency and efficiency (Ittner & Larcker, 2012; Wibowo, 2017). Performance can also be conceptualized in terms of physical expansion, increased market share, financial sustainability, employee satisfaction and certainty about problem-solving (Kotter, 2012). It also encompasses the financial performance ratios measured by return on investment (ROI), product market performance and shareholder return. In this regard, Richard (2019) conceptualizes performance as encompassing financial performance indicators such as; profits, return on assets, return on investment, shareholder return, improved sales turnover, return on equity and return on

assets. Thus, the key measures of performance in the context of a DTS might include enhanced turnover, growth in dividends, asset growth, increased share capital and membership growth. It is about how effectively DTSs transform the available inputs into outputs.

The assessment of organizational performance usually considers the use of surveys which help to obtain qualitative information about organizational performance (Robert, 2022). Even though individual organizations tend to utilize firm-specific indicators appropriate to their needs, the main performance indicators typically include a combination of financial and non-financial parameters (Alavi & Yoo, 2015). Lebens and Euske (2016) conceptualize organizational performance as a set of financial and non-financial indicators that offer information on the degree of achievement of organizational objectives. Hefferman and Flood (2019) view organizational performance as the organizational capability to accomplish its goals effectively and efficiently using the available resources. In this regard, organizational performance is concerned with the execution of specific tasks in a specified manner to achieve the expected results within the confines of the available resources (Kaplan & Norton, 2022).

From these conceptualizations, organizational performance has the potential to provide a myriad of benefits such as increased economic power, a greater ability to withstand market fluctuations, an improved survival rate and enhanced organizational prestige, especially in the context of DTSs (Gibcus & Kemp, 2003). In this study, organizational performance was conceptualized in terms of nonfinancial factors such as growth in dividend rates, increase in market share, diversification of products and services and expansion of the market segment.

Previous studies show that organizational performance has been researched with a focus on specific attributes of BPR (Ahmad & Nadeem, 2016; Njeri, 2017; Zimuto, 2017). In these studies, different dimensions of BPR have been explored to determine their impact on organizational performance. For instance, Cascio (2014) underscored the importance of achieving an organization's mission as reflected in specific strategies that targeted the quality of services and products. Hefferman and Flood (2019) focused on the organizational ability to accomplish its goals using appropriate strategies and emphasized productivity, quality, consistency, and efficiency as the most effective dimensions of organizational performance. Kotter (2019) contended that BPR enhanced the net income, market share and financial sustainability of organizations. Kasanga (2022) examined the determinants of organizational

performance and revealed that innovative strategies led to cost reduction, outstanding customer service and operational efficiency. Mwangi (2017) established that BPR enhanced organizational profitability and service quality.

### **1.1.3 Savings and Credit Cooperative Societies (SACCOs)**

Savings and credit cooperative societies (SACCOs) are perceived as the type of corporation that inherently pool resources together to improve the socioeconomic situation of the members (Assenga, 2008). SACCOs address the socioeconomic aspirations of members through equitable resource allocation and democratic governance. Therefore, the main objective of SACCOs is to enhance the socioeconomic condition of the members. The origin of corporative societies can be traced to the development of the European Industrial metropolis in the 19<sup>th</sup> century. The industrialized states of the Great Britain and Italy were the trendsetters. Labour and consumer cooperative societies were formed to promote the interest of the working class in the face of the social disasters engendered by the Industrial Revolution (Assenga, 2008). The families of farmers and livestock keepers organized their supply system of agricultural inputs and marketed their products without depending on the merchants and businessmen in the metropolis (Assenga, 2008).

In Africa, the first Co-operative societies were introduced by the foreign missionaries (Mwelukilwa, 2022). Many of the first corporative societies emerged in the English-speaking colonies, primarily in 1946 in Uganda, 1953 in Nigeria and 1955 in Ghana (Mbwana&Mwakujonga, 2013). In Tanzania, cooperative societies emerged in 1954 and in Liberia, Sierra Leone, Zambia and Botswana corporative societies emerged in 1967 (Assenga, 2008). The cooperative societies were gradually extended to the French-speaking countries. In Kenya, the history of the cooperative society movements dates back to 1931 when the first Ordinance was enacted to regularize the activities of cooperative societies. Over the years, SACCOs have witnessed accelerated growth in terms of numbers and membership. Today, SACCOs are registered and supervised under the Cooperative Services Act, CAP 4142 and domiciled in the Department of Co-operative Development in the Ministry of Agriculture, Livestock, Fisheries and Co-operatives at both county governments and national government (Kithinji, 2018).

SACCOs are classified as financial and non-financial cooperatives (Kargi, 2020). Financial co-operatives such as DTSs are formed with the objective of financial intermediation on behalf of members while non-financial cooperatives do not necessarily seek to provide

financial services to the members but seek to further members' social interests (Kithinji, 2018). Besides offering savings and credit services, DTSSs provide basic banking services including demand deposits, payment services and channels such as quasi-banking services, Automatic Teller Machines (ATMs) and Front Office Services (FOSA) activities (Burugu, 2014; Kithinji, 2018).

The success of all SACCOs and DTSSs in particular has been attributed to the centralization of the management and supervision by the Sacco Societies Regulations Act (SASRA, 2022; SASRA, 2021). Concerning the centralization of the management, most DTSSs are managed by democratically elected officials (Ponka, 2018) while the daily activities are directed by the Board of Directors and Supervisory Committees responsible for various activities under the leadership of the Chief Executive Officer (Ponka, 2018). In financial institutions such as commercial banks the management is governed by the Companies Act and the Central Bank of Kenya Act and daily activities are carried out by competitively recruited staff.

There are many DTSSs in the South Rift Region most of which have adopted BPR. However, many DTSSs are confronted by a myriad of challenges. For instance, there are still long strings of pending loan applications; some declare little or no dividends to members. Others have low multiplier factors or offer limited concurrent loans. In comparison to other financial institutions, the members queue for long hours to receive services, a situation that has dented the image of the DTSSs. Mutinda (2017) has observed that BPR has been adopted in the DTSSs in the South Rift Region but the challenges persisted by the time of undertaking this study hence the need to ascertain the relationship between BPR and organizational performance of DTSSs in the South Rift Region.

## **1.2 Statement of the Problem**

SACCOs play a significant role in spurring socio-economic development. Due to their ability to reach clients in areas that are unattractive to other financial institutions, SACCOs have played a critical role in improving the livelihood of many people (Brent, 2018; Weiermair, 2016). However, the organizational performance of many SACCOs has been dwindling. This is particularly common in the DTSSs thus frustrating their ability to continue playing their critical role in socio-economic development. In response, DTSSs have adopted BPR strategies to mitigate the declining organizational performance. BPR strategies do not only ensure that the DTSSs carry out their mandate effectively but are touted to enhance their organizational performance. However, there have been concerns about the deteriorating performance of

DTSS including those that have adopted BPR strategies (Kilonzo, 2015). This concern is particularly pronounced in the South Rift Region where it is not clear whether BPR improves the organizational performance of the DTSS or not. This is because a survey of the organizational performance of the DTSS in the South Rift Region presents mixed results as some DTSS have reported improved organizational performance while others have posted deteriorating results with a few closing down (Langat &Wainaina, 2019).

In addition, studies have been done to ascertain the relationship between BPR and organizational performance (Achieng, 2017; Ariemba et al., 2016; Morwabe & Muturi, 2019; Odede, 2017). However, past studies revealed a positive relationship between BPR and performance in the context of commercial banks. Such a finding is nevertheless expected because decisions on strategic adoption in commercial banks rest on qualified directors who are competitively recruited from diverse disciplines (Kithinji, 2018). DTSS are different because they are formed by people who have a common goal which limits their management diversity. They are also governed by a democratically elected board of directors which denies them an opportunity for competitive recruitment (Ponka, 2018). Moreover, previous studies focusing on SACCOs interrogated the factors determining financial performance without seeking to establish the probable relationship between BPR strategies and organizational performance. Moreover, the studies targeting DTSS in the South Rift Region have not examined the relationship between BPR (business rebranding, business innovation and IMC) and organizational performance. This presented both the empirical and thematic gap and it was against this background that this study examined the relationship between BPR and organizational performance of DTSS in the South Rift Region, Kenya.

### **1.3 Purpose of the Study**

The purpose of the study was to determine the relationship between business process reengineering and organizational performance of DTSS in the South Rift Region, Kenya.

### **1.4 Objectives of the Study**

The specific objectives of the study were:

- i. To establish the relationship between business rebranding and organizational performance of DTSS.
- ii. To determine the relationship between business innovation and organizational performance of DTSS.

- iii. To establish the relationship between the integrated marketing communication and organizational performance of DTSSs.
- iv. To determine the combined relationship between business rebranding, business innovation, integrated marketing communication and organizational performance of DTSSs.

#### **1.4 Research Hypotheses**

**Ho<sub>1</sub>** There is no relationship between rebranding and organizational performance of DTSSs.

**Ho<sub>2</sub>** There is no relationship between business innovation and organizational performance of DTSSs.

**Ho<sub>3</sub>** There is no relationship between integrated marketing communication and organizational performance of DTSSs.

**Ho<sub>4</sub>** There is no combined relationship between business rebranding, business innovation, integrated marketing communication and organizational performance of DTSSs.

#### **1.5 Justification of the Study**

The findings of the study are expected to provide pivotal information to all the stakeholders in the SACCOs subsector. SASRA as the regulator of SACCOs in Kenya may benefit from this study as the findings have shed light on the BPR strategies that can be adopted to enhance the organizational performance of the SACCOs. The study findings may be used by the Ministry of Trade, Industry and Corporate Development to formulate laws and regulations governing the management of the subsector. The findings may be adopted by the practitioners in the SACCO sector to aid in formulating policy interventions that seek to assimilate BPR strategies in the operations of SACCOs.

Also, the management of the DTSSs might find the findings beneficial in restructuring the strategic management of DTSSs to enhance organizational performance. The findings may also enable the management of DTSSs to appreciate the role of BPR strategies in promoting the growth of DTSSs. The management may also use the study findings to evaluate the existing strategies while also implementing new strategies to realize competitive advantage. The members of the public and the customers of the DTSSs may find the study relevant and use it as a basis for making decisions regarding engagement with the DTSSs.

The results have made a significant scholastic contribution to the pool of existing knowledge on BPR strategies and organizational performance. In this regard, researchers specializing in strategic management may find the study relevant and use the findings as a basis for further research. Students in strategic management and related fields who want to develop themes for further research may borrow from the study or use it as a source of reference.

### **1.6 Scope of the Study**

The scope of the study describes the geographical area that a researcher intends to cover in the study (Creswell, 2014). It also focuses on the period the study is to be undertaken as well as the conceptual and contextual considerations of the study. The study covered DTSs in the South Rift Region, Kenya. The study focused on the DTSs that had adopted business rebranding, business innovation and IMC in their operations. There are five counties in the South Rift Region namely Narok, Nakuru, Bomet, Kericho, and Kajiado counties. The unit of analysis was 41 DTSs and information about organizational performance of the DTSs was gathered from the branch managers who were sampled using the purposive sampling procedure. Conceptually, the study focused on business innovation, business rebranding, and IMC as the predictor variables and organizational performance as the criterion variable. Data was collected using structured questionnaires and analyzed using both descriptive and inferential statistics. The study was carried out between July and September 2023.

### **1.7 Limitations of the Study**

The study was limited to business innovation, business rebranding and IMC as the predictor variables (BPR strategies) and organizational performance as the criterion or outcome variable. The study was carried out in the South Rift Region; hence the findings may not be generalized to other regions and counties in Kenya. The study adopted the correlation research design. This implied that the study was limited to the quantitative techniques thus ignoring the descriptive aspects of the study that could be generated by the use of qualitative techniques.

### **1.8 Assumption of the Study**

Before carrying out the study, several assumptions were made. It was assumed that the DTSs in the South Rift Region had adopted business innovation, business rebranding and IMC as the BPR strategies. It was assumed that there was a relationship between these strategies and organizational performance. It was also assumed that the respondents would provide true information that would help to ascertain the relationship between business innovation,

business rebranding and IMC and organizational performance of DTSs in the South Rift Region.

## **1.9 Operational Definition of Terms**

**Business Process Re-engineering (BPR)** is a business management strategy that focuses on the analysis and design of workflows and business processes within an organization (Reid, 2019). In this study, BPR was conceptualized as encompassing business rebranding, business innovation and IMC.

**Business innovation:** This refers to the introduction of new processes, services, or products to effect positive change in organizations (Damanpour, 2018). In this study, business innovation was operationalized in terms of the DTSs' financial, marketing, product and process innovations.

**Business rebranding** is a marketing strategy in which a new name, term, concept, symbol and design is created in favour of an established brand to develop a differentiated identity in the minds of consumers, investors and other stakeholders (Donnelly & Linton, 2017). In this study, business rebranding was conceptualized in terms of change in logo, product, slogan and emblem.

**Integrated marketing communication (IMC)** is an approach to brand communications where different modes work together to create a seamless experience for the customer and are presented with a similar tone and style that reinforces the brand's core message (Dodgson, 2020). In this study, IMC was used to refer to the use of marketing communication techniques such as advertising, sales promotion, public relations, direct marketing and social media as adopted by DTSs.

**Performance:** This refers to the accumulated results of the business transactions measured using both financial and nonfinancial indicators (Ittner & Larcker, 2012). In this study, performance was operationalized using non-financial parameters such as growth in dividend rates, increase in market share number, expansion of market segment and diversification of products and services.

**Organizational performance** comprises the actual output of an organization measured against its intended goals and objectives (Euske & Lebens, 2016). In this study, organizational performance was operationalized in terms of growth in dividend rates, increase in market share, diversification of products and services and expansion of the market segment.

**Savings and Credit Co-operative Society** is defined as registered Cooperatives with the objective of pooling financial savings for members and in turn providing them with credit facilities under the Co-operative Societies Act, of 2017(Kargi, 2020). This study focused on the DTSs in the South Rift Region, Kenya.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter explores the empirical review of the concepts of BPR and organizational performance. The chapter describes the concept of business process reengineering and organizational performance and reviews studies on rebranding and organizational performance, business innovation and organizational performance and integrated marketing communication and organizational performance. The chapter also discusses the relevant theory that guided the study. A summary of the literature review, the emerging gaps and a conceptual presentation of the interrelationship among the study variables have also been presented in this chapter.

#### **2.2 Theoretical Literature**

The study was guided by the force-field analysis theory. The theory was first postulated by Kurt Lewin in 1951. Lewin (1951) presents four stages that organizations go through to change their processes: awareness creation, adoption, implementation and institutionalization. The theory views any change situation as a dynamic balance between the forces for and against change. The process of change usually begins with the analysis of the problem situation which leads to the discovery of the forces already driving the problem towards a solution and the forces restraining progress. Once these driving and restraining forces have been discovered, they are balanced to generate progress towards the change. To facilitate the change process, either the forces for change should be increased, or those resisting change should be lowered.

The theory also prescribes three phases to any change. These are the unfreeze, change and refreeze phases (Todnem, 2015). In the unfreezing phase, the organization sees the need to change due to either internal or external forces which move forward to create a conducive environment for the change to take place. In the case of the adoption of BPR, the triggers for change can be economic, political, legal, social, and technological factors (Todnem, 2015). To unfreeze, the organization needs to present a provocative issue to the people to be affected to identify the need for change or look for new solutions. This situation builds pressure for change in attitude and thinking to welcome the change. The second phase in the model is the change which entails designing and implementing the desired changes. It also entails communicating to the stakeholders about the changes, the desired outcomes and the expected

costs and benefits (Axelrod, 2016). Refreezing involves bringing back the stability after the changes have been implemented. This entails institutionalizing the changes as part of the new corporate culture and image that employees and other stakeholders should relate to.

This theory has immense implications for understanding the perceived relationship between business process re-engineering and organizational performance. As the SACCOs work to benefit members, they need to strive to bring about changes that might help actualize this goal. This can be done by first creating awareness and understanding of the need for change (Lewin, 2015). In this regard, the adoption of BPR strategies may require identifying the core business processes and making decisions to redesign and implement the chosen strategies. However, the factors driving and restraining the adoption of the BPR strategies must be considered before implementation. This can help to assess in advance whether the adoption of BPR strategies can enhance organizational performance or not. As postulated by the force field analysis theory, it is important to examine the acceptability of the BPR strategies because there are always conflicts within organizations between forces agitating for the retention of the status quo and those driving for change.

In the context of SACCOs, the main driving forces include the introduction of the BPR strategies and other technological advancements that seek to promote the interest of the members. However, these forces can be slowed down by restraining forces such as employing complicity. Hence, a lot of efforts need to be put in place to ensure that the restraining forces do not overpower the forces driving change. However, the realization of organizational performance as postulated in the theory is based on the motivation and commitment of the management and employees to overcome the restraining forces. If the restraining forces are overcome, the SACCOs are likely to gain optimal organizational performance and the BPR strategies would be institutionalized as part and parcel of the organizational culture.

A rigorous review of past studies shows that this theory has been considered in examining BPR strategies as predictors of organizational performance. Poitevin (2021) demonstrated that the force-field analysis theory could signal the DTSS' potential to adjust their operations to achieve their performance goals. Moreover, the BPR strategies (business rebranding, innovation and IMC) can be taken as forces for change which enhance organizational performance. When these strategies are adopted, public perception towards the SACCOs will change, allowing the clients, shareholders, customers and members of the public to develop interest in the novelty created by the strategies. Hence, force-field analysis theory was relevant

in guiding this study to examine business rebranding, business innovation and IMC as they correlated with the organizational performance of DTSs in the South Rift Region.

### **2.3 Business Process Re-engineering and Organizational Performance**

Organizational performance has been examined in terms of the actual output of organizations measured against the formulated goals and objectives such as growth in dividends/shares, increase in market share, quality product delivery and profitability (Hillman, 2020). In this regard, organizational performance is both an objective and subjective appraisal performance indicator achieved in a given period. Objective-based appraisal focuses on the progress made in meeting the financial, production, marketing and other operational activities oriented towards meeting the organizational goals (Kaplan & Norton, 2020). Wibowo (2017) concurs that performance appraisal is based on objective aspects which can be measured using financial ratios. Subjective aspects are concerned with the value of the result achieved through the actions of the individuals carrying out their assigned roles in the organization.

According to Xiaoming and Junchen (2016), organizational performance refers to the degree of achievement of the organizational missions as measured in terms of work outcomes such as cost-effectiveness, quality products and services and profitability. Organizational performance can also be conceptualized in terms of net income, revenue, physical expansion, increased market share and financial sustainability (Kotter, 2019; Richard, 2019). Moreover, Hefferman and Flood (2019) view organizational performance as the capability to accomplish its goals effectively and efficiently using the available resources. SACCOS need to adopt specific performance criteria to evaluate the overall performance which helps develop strategic plans for future performance measurement targets. In this study, organizational performance was measured in terms of growth in dividends, growth in market share, expansion of market segment and diversification of products and services offered as postulated by Langereis (2015).

BPR has been considered the fundamental rethinking and radical redesigning of business processes to promote organizational performance concerning dramatic cost reduction, quality improvement, innovation, service and speed (Hammer & Campy, 2017). As a result of reengineering strategies, there are reduced business costs and improvements in the overall organizational performance parameters. Reengineering has also seen the emergence of more competitive organizations that have improved their business fortunes, level of efficiency and survival against competitive pressures. Simon (2020) argues that effective redesigning of

business processes involves removing unnecessary activities and replacing archaic, dysfunctional processes with cross-functional activities, in combination with information technology to facilitate organizational change. However, the process needs to be supported by all the units in the organization because reengineering can be affected by both external and internal factors.

Reengineering provides organizations with strategies that empower them to move to greater heights (Asekunowo, 2014). With contemporary technologies and innovations, organizations are assured of achieving breakthroughs in performance. As businesses increasingly become globalized, organizations need to meet and exceed customers' expectations as a way of gaining a competitive advantage. Ringim (2003) views business re-engineering as a means of ensuring radical improvements in quality, speed, customer service and cost reduction. Al-Mashari and Zairi (2014) believe that the main objective of business reengineering is to deliver value to customers through improved use of technology in decision-making. Simon (2020) argues that effective redesigning of business processes should involve removing or replacing archaic, dysfunctional processes with cross-functional activities. However, for the BPR strategies to be successful, organizational performance parameters should be mapped against the set business objectives.

#### **2.4 Business Rebranding and Organizational Performance**

Business rebranding is a marketing strategy in which a new name, emblem, symbol, design, logo, product, slogan, concept or combination thereof is created for an established brand to develop a new, differentiated identity in the minds of consumers, investors, competitors and other stakeholders (Holt et al., 2016). In this study, business rebranding was conceptualized in terms of change in logo, emblem, product and slogan to create an effect on organizational performance (Schein, 1984). Business rebranding aims at creating a new business image, new activity and change of legal status in compliance with the external and internal factors. In the process of managing business identity, the fundamental variables are business identity, image, and reputation. According to Schein (1984), the decision to rebrand is primarily provoked by structural changes such as mergers and acquisitions, spin-offs or divestment, which have a fundamental effect on the corporation's identity and core strategy. It is also shaped by consumer needs and preferences: how they want the products and services to look like or work for them (Lambkin & Muzellec, 2016).

Theoretically rebranding is pursued as a means of signalling business renewal as postulated in the force-field analysis theory. This is because the decision to rebrand is often influenced by a consideration of the dynamic balance between the forces for and against change. Consequently, when new brands are adopted the old ways of doing things are thoroughly examined to create the necessity for change. This may lead to improved organizational performance and competitive edge (Al-Mashari & Zairi, 2014). In this way, force field analysis theory directly links rebranding with organizational performance suggesting that organisations should rebrand to exploit the full competitive potential of their capabilities and opportunities (Barney & Hesterly, 2017). Since organizations are motivated by the desire to maximize profit, rebranding should be intertwined with organizational processes, policies and procedures that promote competitive advantage.

Studies have shown that business rebranding is common among industries that have experienced major consolidation, notably telecommunications and financial services. For instance, Yi-Linet al. (2015) assessed the relationship between branding and performance in the hospitality industry. The authors tested a novel method to analyze the link between name change and performance. They empirically examined the relationship between rebranding and performance using detailed annual financial performance indicators. Pearson Product Moment correlation, one-way ANOVA and t-test were used in data analyses. The study quantified the potential benefits of rebranding and revealed that rebranding was related to financial performance. Hence, the performance of the hotel appeared to be a function of the name change.

Based on a cross-sectional survey approach, Ahmad and Nadeem (2016) examined the relationship between rebranding and repositioning on brand loyalty based on a Mobilink in Pakistan. The researchers selected rebranding and repositioning as the independent variables, brand loyalty as the mediating variable and brand equity as the dependent variable. The result showed that brand loyalty did not moderate the relationship between rebranding and repositioning and brand equity. Similarly, Huang (2020) carried out a study on the relationship between rebranding and the financial performance of Holiday Inn, Singapore. Using semi-structured questionnaires to collect data, the study was objectively anchored on the descriptive survey design. Primary data was collected from 101 purposively selected middle and senior-level managers. Paired-sample analyses were conducted on the hotel's pre- and post-rebranding focusing on guest satisfaction, occupancy, average daily rates, revenue

per available room and net operating profit. The result showed that there was a significant improvement in financial performance after rebranding suggesting a positive relationship between rebranding and financial performance. While this study was based on a case of rebranding in a hotel, the results provided support for the existing relationship between rebranding and organizational performance.

Makasiet al. (2014) investigated the relationship between rebranding and consumer perceptions of organizational performance in a selected bank in Zimbabwe. Relevant theoretical data were critically reviewed, compared and contrasted as they related to rebranding and consumer perceptions. Stakeholders' theory was used to support consumers' perception of rebranding, A mixed research methodology was adopted hence the combination of questionnaires and interviews in the data collection process. The study used a sample size of thirty customer representatives and five staff members of a local bank which had recently rebranded. Data was analyzed and interpreted based on the research objectives using the Statistical Package for Social Sciences (SPSS) software. Based on the results, the study established that rebranding had a positive relationship with consumers' perceptions of rebranding in the local bank.

Machoki (2015) investigated the relationship between rebranding strategy and the performance of SACCOs in Kenya by surveying SACCOs in Meru County. The survey incorporated both rebranded and non-branded SACCOs. 75% of SACCOs were selected using stratified random sampling which was necessitated by the fact that SACCOs in Meru were divided into seven categories based on the location. Data was gathered using a closed-ended Likert-scaled questionnaire which incorporated various factors which could be used to evaluate the desired variables. The study considered the *ex post facto* as the appropriate design. Qualitative data was gathered through interviews with the managers and senior-level employees of selected SACCOs. According to the results obtained SACCOs rebranded for various reasons including improving competitiveness, diversity and relevance. Further analysis showed that rebranding had a positive relationship with SACCO's membership. Rebranding had enhanced membership retention, increase in membership and savings. Putting the results into perspective, it can be asserted that rebranding is a viable mechanism for improving SACCO's market share.

Mwangi (2017) explored the influence of strategic corporate re-branding on customer satisfaction among mobile service providers in Kenya. The study adopted the descriptive

survey design and targeted four mobile service providers in Kenya. The study was guided by the resource-based theory and adopted the correlation and regression designs to analyze data. The study found that rebranding was positively related to customers' level of satisfaction. The study also found that customer satisfaction was a valued outcome of good marketing practice. Different studies have considered various dimensions of business rebranding. Moreover, BPR is positively related to organizational performance in most of the reviewed studies. However, none of the studies focused on rebranding in DTSs in the South Rift Region, Kenya.

## **2.5 Business Innovation and Organizational Performance**

Business innovation generally refers to changing business processes by creating more effective workflow processes, methodologies products and ideas (Hamel, 2017). This may involve implementing new ideas, creating dynamic products or improving the existing services. Generally, the purpose of business innovation is to create value for the organization (Al-Mashari et al., 2017). In this study, the relationship between business innovation and organizational performance was examined under Al-Mashari et al. (2017) conceptualization of financial, marketing, product and process innovation. Based on this conceptualization, business innovation occurs when an organization introduces new processes to bring about positive business change or improve existing methods or practices. This makes business innovation one of the forces that can maximize or minimize performance prospects in an organization. Financial innovation usually involves creating new investment products, services or processes or updating financial technologies. Moreover, a marketing innovation usually involves the implementation of new marketing methods such as significant changes in product design, product placement, product promotion or pricing. The benefits of these innovations can be achieved if organizations begin creating awareness and understanding about the rationale for the changes.

Theoretically, force-field analysis provides a plausible understanding of the innovative forces driving organizational performance. For instance, Nuret al. (2014) examined the strategic innovations in hotels in Antalya province. The study established that hotels mainly innovated by upgrading and improving service quality. Moreover, Urbancová (2019) investigated whether innovation was related to competitive advantage in organizations in the Czech Republic. The study established that organizations supported innovative traditions that enhanced the change process. Commer (2017) also investigated the relationship between

different types of innovations including marketing, product, process and organizational innovation on different aspects of organizational performance in manufacturing companies in Pakistan. The results revealed a positive relationship between different types of innovation and organizational performance.

Oyoo (2019) conducted a study to assess the financial potential of SACCOs before and post-deregulation in Kenya. While targeting 203 employees, the study considered the descriptive survey design relevant as its methodological procedure. The regression analysis was adopted to analyze data. The study established a strong relationship between innovations and financial performance. However, the study did not recommend the adoption of BPR but suggested that SACCOs should look beyond the internal operations and develop innovative strategies to strengthen their economic survival in the future. Similarly, Owino (2020) studied the competitive strategies embraced by SACCOs in Mombasa County. In this study, quantitative data was gathered using questionnaires and analyzed using inferential statistics and found that there were positive correlations between competitive advantage and performance. It was evident that SACCOs registered improved performance due to the adoption of competitive strategies. However, the study recommended that SACCOs should look for enough funding and visionary leaders to attain a sustainable competitive edge to deal with problems caused by the external environment. Furthermore, Karanja (2020) sought to establish whether competitive advantage could be established through innovation strategies in commercial banks in Kenya. In his study, primary data was collected from a sample of 56 respondents using semi-structured questionnaires and analyzed inferentially through both regression and correlation analysis. The study established that innovation strategies adopted by banks were strongly correlated with survival and success in the uncertain and competitive financial environment.

In addition, Musyoka (2020) examined the nexus between the spread of branch networks and the financial performance of commercial banks in Kenya. The design of the study revolved around the cross-sectional survey design and was based on a sample size of 109 financial analysts drawn from commercial banks. The study adopted regression analysis as the major approach of data analysis to establish the relationship between the number of branches the total capital ratio and the financial performance of the banks. The results indicated the presence of a positive link between branch network and financial performance. Moreover, Njeri (2017) assessed how the performance of DTSSs was affected by mobile banking. A

descriptive research design was used to establish the relationship between the branch network, the number of ATMs installed expenditure in ICT and the financial performance of DTSs. Data was collected from a sample of 450 branch managers of commercial banks. The study disclosed a strong link between branch networks, the number of ATMs installed expenditure in ICT and financial performance.

Moreover, Ngari and Muiruri (2014) researched financial innovation as a correlate of the financial performance of commercial banks in Kenya. A descriptive research design was adopted to examine the relationship between mobile banking, internet banking and agency banking and the financial performance of commercial banks in Kenya. The study was guided by the rational choice theory and the results revealed that financial innovations and financial performance were related ( $r=0.671$ ;  $p=0.001$ ). In support of this study, Tamale (2017) examined the relationship between business diversification and the financial performance of commercial banks in Kenya. The descriptive survey design was adopted with stratified random sampling being employed to select the study participants. Given that quantitative data was gathered via questionnaires, inferential statistics was adopted to analyze data and it was concluded that diversification affected the financial performance of medium-sized banks.

In a study focusing on the strategic positioning and financial performance of SACCOs in Kenya, Gachimu and Njuguna (2017) employed the correlation research design to examine the nexus between technological innovation, market segmentation and financial performance of the SACCOs. The findings showed that strategic positioning was related to financial performance ( $\beta_1=.801$ ,  $t=22.565$ ,  $p\text{-value}=0.000$ ). It was further concluded that the location of the business in terms of technology, communication and geography, was key in promoting performance. In a separate study, Tsuma (2015) researched how the financial performance of SACCOs in Kenya was affected by financial innovation. A descriptive research design was used to determine the nexus between automation, computerization and ATMs and financial performance. Theoretically, the study was guided by the resource-based view with simple random sampling used to select the research participants. Moreover, the semi-structured questionnaire was used to collect data which was analyzed using regression analysis. However, the study revealed that financial innovation was not related to financial performance ( $r= -0.417$ ,  $p=0.409$ ) but the study observed that innovation reduced operation costs in SACCOs.

In addition, Kiaritha (2014) explored the relationship between operational costs and the financial performance of SACCOs attached to commercial banks in Kenya. The sampling frame was obtained from employees in SACCO wings in the selected commercial banks. Simple random sampling and stratified sampling were adopted in selecting the study participants. Primary data was collected using a questionnaire while a data collection sheet was used to collect secondary data. Data was analyzed using both correlation and inferential analysis. The study revealed that operational costs positively correlated with financial performance ( $R\text{-square}=0.6612$ ;  $\beta=0.639$ ;  $p<0.005$ ). In most of the reviewed studies, however, innovation is an important determinant of organizational performance. However, the approach in the reviewed studies presented a study gap because the studies did not focus on SACCOs in the South Rift Region.

## **2.6 Integrated Marketing Communication and Organizational Performance**

Integrated marketing communication (IMC) is a BPR strategy where different modes of communication work together to create a seamless experience for customers (Duncan & Moriarty, 2018). The goal of IMC is to incorporate all aspects of marketing communication strategies such as advertising, sales promotion, public relations, direct marketing, personal selling, online communications and social media and make them work together as a unified force, rather than permitting each to work in isolation. In this study, IMC was studied in accordance with Reid (2019) who emphasized a mixture of marketing strategies such as sales promotion, online marketing, direct marketing and personal selling. This is in tandem with the force-field analysis theory that advocated for the creation of a dynamic balance between the forces for and against change. Marketing strategies are the forces driving change in the organization towards the required progress. It is also part of the forces for change that should be increased to enhance organizational performance as reflected in the desired organizational outcomes, costs and benefits.

Marketing is the most studied strategy in relation to organizational performance. Hence, previous studies have focused on the relationship between IMC and organizational performance (Akam, 2018; Akpoghiran, 2016; Lekhanya, 2014; Luxton, 2017; Ogbo, 2015; Zimuto, 2017). For example, Luxton (2017) investigated the relationship between the use of campaigns and market-based performance and financial performance of organizations. In this study, the quantitative data was simultaneously collected using questionnaires and analyzed using inferential statistics. As initially hypothesized the results showed that the use of

campaigns and market-based performance substantially predicted financial performance ( $r=0.186$ ,  $p=0.000$ ). In Australia, Reid (2019) examined the use of IMC in building synergy for organizational performance. The study posited that IMC was a significant issue in marketing due to its increased propensity to enhance the efficiency of traditional marketing communication tools and methods. It was evident that better performance could be achieved when marketing communication management was integrated to a higher degree.

Akpoghiran (2016) investigated the relationship between integrated marketing communication and environmental management awareness campaigns in Nigeria. In this study, the researcher adopted a mixed-method design, combining both qualitative and quantitative methods. Applying purposive sampling design, thirty awareness campaign groups were purposively selected to constitute the unit of analysis. The generated data was scrutinized and eventually analyzed based on the predetermined research objectives. The results showed that IMC enhanced environmental management through awareness campaigns. It was evident that marketing through telecommunication promoted various environmental management programs. Similarly, Ofweneke (2015) carried out a study to determine the relationship between BPR and the performance of automobile firms in Nigeria. Three research hypotheses were formulated in line with the specific objectives. In pursuance of the study objectives, the *ex post facto* design was adopted. The findings revealed that there was a positive relationship between process redesign and employee satisfaction ( $r=0.501$ ,  $p=0.02$ ) and employee retention and organizational success ( $R\text{-square}=0.6612$ ;  $\beta=0.639$ ;  $p<0.005$ ). However, the study did not examine the relationship between BPR and organizational performance in SACCOs as was carried out in this study. The results were supported by Ogbo (2015) who conducted a study on communication speed and performance of SACCOs and found that the communication speed boosted the profitability of SACCOs and that there was a positive relationship between communication speed and SACCOs' overall performance in Nigeria.

Lekhanya (2014) carried out a study to determine the information gap that existed concerning the enhancement of Small and Medium Enterprise (SME) growth through IMC in South Africa. The results indicated that limited tools of marketing communication were fully applied to enhance SMEs' growth. The study also indicated that the correct identification of marketing plans influenced the performance of businesses. In Zimbabwe, Zimuto (2017)

conducted a study on the relationship between the perception of organizational marketing managers and IMC strategy. The study was based on a case study and utilized qualitative techniques with the primary data being gathered through the use of guided interviews. Owing to the nature of the study, it was only the personnel tasked with executing marketing strategies within the selected organizations that reasonably formed part of the sample size. The key analytic procedure adopted was the thematic content analysis. Qualitative data was analyzed and the findings emphasized that IMC could encourage message consistency and integration, enabling customer information understanding.

In Kenya, Kihanya (2017) looked at how IMC tools influenced the overall performance of SACCOs in Kenya. The study adopted the descriptive survey approach and targeted four SACCOs. A self-generated questionnaire was wired to the respondents and the data gathered was carefully sorted and analyzed through correlation analysis. The study considered the postulates of the resource-based view of the firm. It was ascertained that IMC explained the variance in the overall performance of SACCOs ( $\beta_3=.204$ ,  $t=3.51$ ,  $p\text{-value}<0.001$ ) with advertising and personal selling being the key determinants of sales promotions. However, there are limited studies on the relationship between IMC and the organizational performance of SACCOs in the South Rift Region.

## **2.7 Summary of Reviewed Literature and Research Gaps**

The study sought to examine the relationship between BPR and organizational performance. It is clear from the reviewed literature that BPR plays an integral role in enhancing organizational performance. Although all businesses need to be strategic due to the competitive nature of businesses all over the world, the concept of BPR is predominantly practised in financial institutions such as commercial banks where it is related to different organizational performance parameters. Several empirical studies have, however, been done to examine the relationship between BPR and organizational performance. However, the results of earlier studies are inconsistent. For instance, Ngari and Muiruri (2014) revealed a positive relationship between BPR and the financial performance of the banks. Other studies have found BPR to be positively correlated with sales turnover and customer satisfaction while others have found BPR to be positively correlated with organizational profitability.

However, Adeyemo (2004) revealed that the relationship between BPR and organizational performance was not significant. This is consistent with Ofweneke (2015) who found no significant relationship between BPR and organizational performance. These are inconsistent

with Holt et al. (2016) who found that commercial banks that adopted innovative marketing strategies reported improved organizational performance. Whereas studies have been done in developing countries on the relationship between BPR and organizational performance, they have utilized different approaches that cannot be applied in Kenya. In Kenya, for instance, no recent study has been done on the relationship between BPR and organizational performance of DTSs yet these institutions are integral in the provision of financial services just like commercial banks. To fill the knowledge gap from the reviewed literature, the current study explored the relationship between BPR and organizational performance in DTSs in the South Rift Kenya. Table 1 presents a summary of the empirical literature based on the main variables of the study.

**Table 1:*****Summary of Literature Review and Research Gaps***

<b>Authors</b>	<b>Study Title</b>	<b>Study finding</b>	<b>Identified gaps</b>
Huang (2020)	Relationship between rebranding and financial performance at Holiday Inn, Singapore	There was an improvement in financial performance post-rebranding	The study did not focus on the performance of SACCOS
Zimuto (2017)	Perception of organizational marketing managers on IMC strategy in Zimbabwe	IMC encouraged message consistency and integration, enabling customer information understanding.	Case study design was utilized and qualitative techniques were adopted to gather data: The study focused on perception and IMC strategy.
Mwangi (2017)	Strategic corporate re-branding and customer satisfaction.	The objective of re-branding is to maintain and improve customer satisfaction.	The study focused on customer satisfaction and not organizational performance.
Urbancová (2019)	Effects of competitive advantage on innovation in organizations in the Czech Republic.	Supporting innovative tradition was meaningful as it constituted both the input and output of the change process.	Through a systematic review, the study considered innovation as an outcome variable and not as a predictor variable.
Kihanya (2017)	How IMC tools influenced the overall performance of SACCOs.	Gross sales and employee trends had significantly been upgraded.	Performance was considered in terms of gross sales; not in terms of growth in dividends and shares, market segment, share and products offered.
Gachimu & Njuguna (2017)	Strategic positioning and financial performance of SACCOs in Kenya.	The location of a business is key in promoting performance.	The study adopted the correlation research design anchored on the resource-based view and not on the

Luxton (2017)	How financial performance is driven by IMC and using campaigns & market-based performance.	IMC capability had an indirect influence on financial performance	The study was based on a cross-section survey but was replicated in the context of SACCOs in Kenya.
Nadeem and Ahmad (2016)	Effect of rebranding and repositioning on brand loyalty and equity based on a Mobilink in Pakistan	Brand loyalty was not affected by rebranding and repositioning.	The study emphasized brand loyalty but not brand rebranding.
Machoki (2015)	Effect of rebranding strategy on performance of SACCOs in Meru County	SACCOs rebranded to improve competitiveness, diversity and relevance	The study adopted the <i>ex-post facto</i> design and focused on rebranding in relation to competitiveness, relevance and not performance
Nur et al. (2014)	Barriers to strategic innovation in hotels in Antalya province	Hotels mainly innovate to upgrade and improve service quality.	The study examined barriers to strategic innovation and not innovation in SACCOs
Ngari & Muiruri (2014)	The outcome of financial innovation on the financial performance of commercial banks in Kenya	Financial innovations affected the financial performance of the banks	The study focused on financial innovation but ignored other forms of innovations
Lekhanya (2014)	An information gap existed with regard to the enhancement of SME growth via IMC.	Limited marketing communication tools were applied to enhance SME's growth.	The study adopted a case design and only focused on marketing communication but not concerning performance

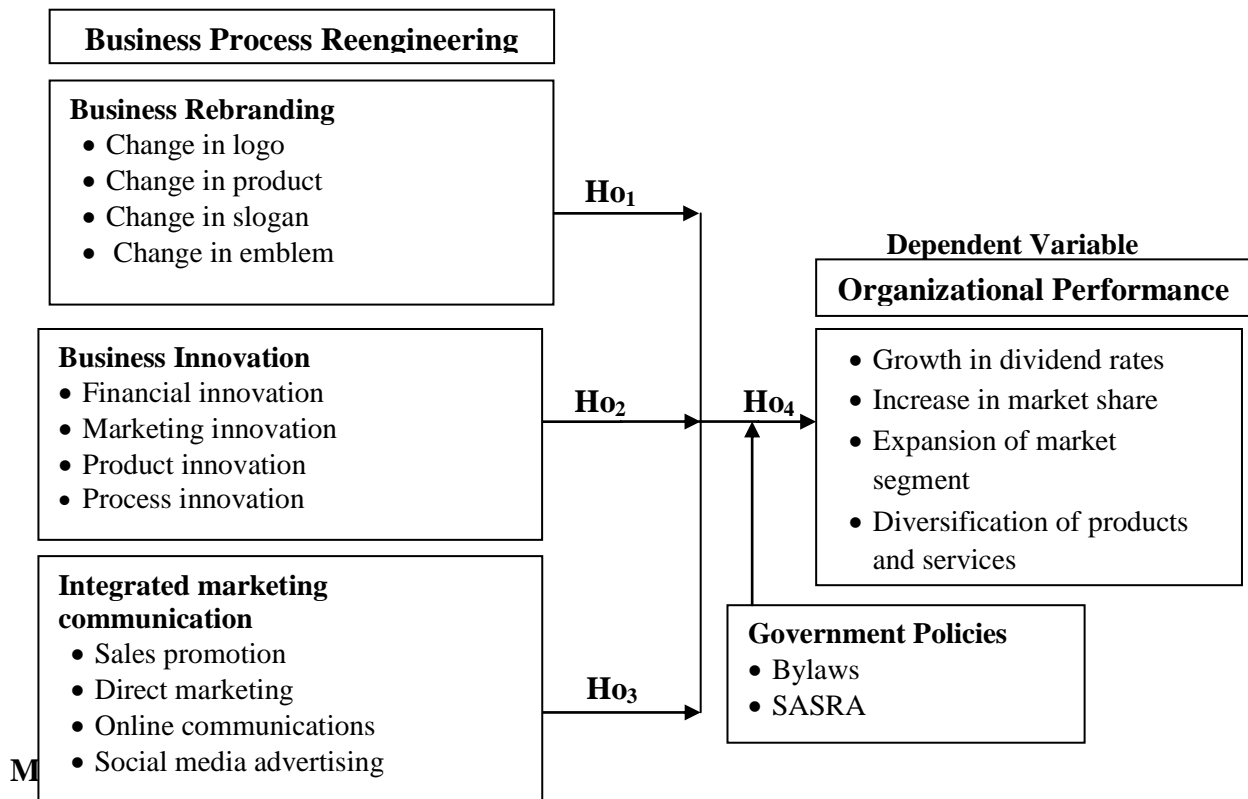
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## 2.8 Conceptual Framework

The conceptual framework shows the linkages between the independent and dependent variables. This interaction is represented in Figure 1.

**Figure1:**

*Conceptual framework showing the interaction between BPR and organizational performance of DTSS*



### Independent variable

Figure 1 shows the interaction between the independent and dependent variables of the study. The independent variable is a predictor variable which is supposed to cause a change in the dependent variable (criterion variable). In this study, the independent variables were business rebranding, business innovation and IMC. These variables were analyzed in relation to the organizational performance of DTSS. Organizational performance was measured by growth in dividend rates, increase in market share, expansion of market segment and diversification of products and services. In this study, BPR was perceived to be related to the organizational performance of DTSS in the South Rift Region. The relationship between BPR and the organizational performance of DTSS was moderated by government policies on corporative societies, SASRA and by-laws.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the research design, location of the study, target population, sample size and sampling procedure, data collection instruments and procedures and data analysis and presentation.

#### **3.2 Research Design**

Creswell (2014) defines research design as the overall strategy that a researcher chooses to integrate the different components of the study coherently and logically. Hence, the research design lays the foundation for the collection and analysis of data. A suitable research design is imperative because it facilitates the achievement of the study goals. Therefore, the type of research design chosen dictates the level of achievement of the research objectives. In this study, the researcher adopted the correlation research design. A correlation research design investigates the relationships between variables without controlling or manipulating any of them. A correlation design reflects the strength and/or direction of the relationship between two (or more) variables. The direction can be either positive or negative. The correlational design allows the researcher to generate numerical data that can be used to assess the relationships between variables in a study. The choice of this design was based on the fact that the researcher intended to examine the relationship between BPR strategies and the organizational performance of DTSSs in the South Rift Region. The correlation research design enabled the researcher to collect data collection within a given period (Bistow & Saunders, 2015) which was analyzed to help ascertain the relationship between business rebranding, business innovation and IMC and organizational performance of DTSSs in the South Rift Region, Kenya.

#### **3.3 Location of the Study**

The study was carried out in the South Rift Region, Kenya. The specific counties in the South Rift Region include Narok, Nakuru, Bomet, Kericho and Kajiado. In these Counties, the DTSSs have adopted different BPR strategies notably business rebranding, business innovation and IMC in the last five years to promote the performance of the DTSSs (Langat & Wainaina, 2019). However, there have been concerns about the performance of DTSSs in the Region despite the adoption of different forms of BPR (Langat & Wainaina, 2019).

### 3.4 Target Population

In this study, the target population was all the 41 registered DTSSs in the South Rift Region (Appendix II). The DTSSs targeted in this study were those that had adopted different forms of BPR strategies and were carrying out both FOSA and BOSA activities. The information about the organisational performance of the DTSSs was gathered from the branch managers. The distribution of the DTSSs and the number of branch managers per DTSS is presented in Table 2.

**Table 2:**

**Distribution of Deposit-Taking SACCOs and Branch Managers**

S/NO	County	No. of DTSSs	No. of Branch Managers
1	Kericho	7	7
2	Narok	3	3
3	Bomet	6	6
4	Nakuru	17	17
5	Kajiado	8	8
<b>TOTAL</b>		<b>41</b>	<b>41</b>

As shown in Table 2, the study targeted 41 DTSSs in the South Rift Region as the unit of analysis. The branch managers in the selected DTSSs provided data about the relationship between BPR and organizational performance. Data was collected from the branch managers as they were conversant with the implementation of the BPR strategies and the information obtained from them enabled the researcher to ascertain the relationship between business rebranding, business innovation, and IMC and organizational performance. Based on the population size, a census was taken and all 41 branch managers from the targeted DTSSs formed the sampling unit. Creswell (2014) supported the use of the census in circumstances where the entire population is small and homogenous enough making it reasonable to include the entire population. Census was also preferred because the branch managers were deemed appropriate study respondents capable of providing reliable information owing to their involvement in key decision-making about the adoption of BPR strategies in the DTSSs.

### 3.5 Data Collection Instrument

The primary data was collected using questionnaires. The questionnaires were used because they were relatively economical and enabled the researcher to generate uniform responses.

The questionnaires were also preferred because they eliminated the bias that could have arisen if other forms of data collection instruments were used. The questionnaires comprised both closed and open-ended questions. The questionnaires were structured to contain three sections; Section A gathered data on the demographic characteristics of the respondents; Section B contained items that gathered data on the BPR strategies and Section C contained items that generated data on the organizational performance of the DTSs. The responses were ranked using a 5-point Likert scale to determine the level of agreement with each measure of the concerned parameters. The questionnaires were personally administered to the respondents.

### **3.5.1 Validity of the Instrument**

Validity refers to how accurately a research instrument measures what it is intended to measure (Creswell, 2014). Validity is important because it ensures that the results obtained during the study closely correspond with the real-world values. In this study content validity was adopted. Content validity focuses on whether the instrument is fully representative of the parameters of the variables it aims to measure (Creswell, 2014). Therefore, content validity was addressed in this study by developing the instrument to reflect the research objectives and by consulting with the supervisor and other research experts from the Department of Business Administration to validate the instrument. To enhance the instrument's validity, the suggestions and comments received were considered in consultation with the supervisor when making adjustments and modifications to the research instrument.

### **3.5.2 Reliability of the Instrument**

Reliability is the degree to which the administration of the research instrument leads to the same outcome or results when administered at different periods (Creswell, 2014). It is important to ensure that the research instrument is reliable to yield consistent results even after repeated administration. In this study, the reliability was guaranteed by testing the instruments during the pilot study. The questionnaire was pilot-tested with 4 branch managers in four DTSs in the North Rift Region to ascertain the reliability of the instrument. The selected SACCOs for piloting were Ainabkoi Sacco and Noble Sacco Society in Uasin Gishu County, Kolenge Sacco Society in Nandi County and Prime-time Sacco Society in ElgeyoMarakwet County. Cronbach alpha above 0.7 was obtained for each variable and was accepted as evidence of the instrument's reliability as shown in Table 3.

**Table 3:*****Reliability Statistics***

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Number of items</b>
Business Rebranding	0.8515	9
Business Innovation	0.8355	9
Integrated Marketing communication	0.8294	9
Organizational Performance	0.8345	9

From the reliability results presented in Table 3 business rebranding had an alpha value of 0.8515 while business innovation had an alpha value of 0.8355. It is also evident that integrated marketing communication had an alpha of 0.8294 and organizational performance had a value of 0.8345. All these values were found to be greater than 0.70 and this suggested that all the parameters in the questionnaire met the set reliability criteria of Cronbach alpha 0.70 ( $\alpha > 0.70$ ). This allowed the researcher to adopt the questionnaire in the main study for data collection (Creswell, 2014; Sekaran, 2016).

### **3.6 Data Collection Procedures**

The researcher obtained a letter of introduction from Egerton University to certify that consent has been granted for data collection. A research permit from the National Commission for Science, Technology and Innovation (NACOSTI) was sought to permit the researcher to collect data (Appendix II). The researcher visited the study areas to familiarize with the management of the selected DTSSs and to ascertain when the study participants would be available. During the pre-visit, the researcher established rapport with the respondents and this facilitated easier administration of the research instruments. The instruments were issued and collected after the respondents had filled them in.

### **3.7 Data Analysis and Presentation**

Data was analyzed using both descriptive and inferential statistics based on the study objectives. The descriptive statistics included the frequencies, means, percentages, and standard deviations. The quantitative data was also subjected to correlation and regression analysis to show the relationship between the different study variables. Pearson's correlation analysis was computed to establish the relationship between each independent variable and the dependent variable (Cooper & Schindler, 2014). Simple regression was also used to test hypotheses **H<sub>01</sub>**, **H<sub>02</sub>**, and **H<sub>03</sub>** while multiple regression was used to test hypothesis **H<sub>04</sub>**.

To test hypothesis  $H_{01}$ , which stated that there was no relationship between business rebranding and organizational performance of DTSSs in the South Rift Region, Kenya, a simple regression analysis was used as shown.

$$Y = \beta_0 + \beta_1 x_1 + \varepsilon$$

Where:

Y = Organizational performance

$\beta_0$  = Constant

$\beta_1$  = Regression coefficient

$x_1$  = Business rebranding

$\varepsilon$  = Error term

To test hypothesis  $H_{02}$ , which stated that there was no relationship between business innovation and organizational performance of DTSSs in the South Rift Region, Kenya, simple regression analysis was used as shown.

$$Y = \beta_0 + \beta_2 x_2 + \varepsilon$$

Where:

Y = Organizational performance

$\beta_0$  = Constant

$\beta_2$  = Regression coefficient

$x_2$  = Business innovation

$\varepsilon$  = Error term

To test hypothesis  $H_{03}$ , which stated that there was no relationship between IMC and organizational performance of DTSSs in the South Rift Region, Kenya, simple regression analysis was used as shown.

$$Y = \beta_0 + \beta_3 x_3 + \varepsilon$$

Where:

Y = Organizational performance

$\beta_0$  = Constant

$\beta_3$  = Regression coefficient

$x_3$  = Integrated marketing communication

$\varepsilon$  = Error term

To test hypothesis  $H_{04}$ , which stated that there was no combined relationship between business rebranding, business innovation, and integrated marketing communication and organizational performance of DTSSs in the South Rift Region, Kenya, the multiple regression analysis was used as demonstrated by the model below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y: Organizational performance

$\beta_0$ : is the constant

$\beta_1$ ,  $\beta_2$  and  $\beta_3$  are the regression (beta) coefficients of business rebranding, business innovation and IMC respectively.

$X_1$ : Parameter of business rebranding

$X_2$ : Parameter of business innovation

$X_3$ : Parameter of IMC

$\varepsilon$ : Error term

$\varepsilon$ : Error term-Regression standard error (Std. Error of the estimate) is the average forecast error (difference between actual and values predicted by the estimated equation). Small values indicate that the estimated model closely fits the observed data. Data analysis was aided by the Statistical Package for Social Sciences (SPSS). Frequency tables were used to summarize the responses for further analysis and discussion.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.1 Introduction**

This chapter presents the results of the study based on the study's objectives. The chapter describes the response rate, the results on the characteristics of the respondents, and the results on both the descriptive and inferential analysis. The section also presents the interpretation of the results.

#### **4.2 Response Rate**

The number of questionnaires distributed was 41. However, a total of 34 questionnaires were filled in and returned by the respondents. This accounted for an 82.93% response rate. Carvajal and Hardigan (2016) observed that a response rate greater than 60% is sufficient for use in statistical analysis. Moreover, Mugenda and Mugenda (2003) hold that a 50% response rate is adequate for data analysis and generalization while 70% and above is considered excellent. Based on these assertions the response rate of 82.93% was considered adequate for data analysis.

#### **4.3 Descriptive Analysis**

This section presents and discusses the descriptive statistics on the demographic profiles of the respondents. The section also presents the findings on the descriptive analysis of the study variables.

##### **4.3.1 Descriptive Information on the Demographic Characteristics of the Respondents**

The study examined the demographic characteristics of the respondents. These include the results on the location of the DTSs, the period of existence of the DTSs, and the respondents' duration of work in the DTSs in the South Rift Region, Kenya. The findings are presented in Table 4.

**Table 4:**  
*Demographic Information of the Respondents*

<b>Location of DTSSs.</b>	<b>Frequency</b>	<b>Percentage</b>
Kajiado County	8	19.5
Narok County	3	7.3
Nakuru County	17	41.6
Bomet County	6	14.6
Kericho County	7	17.0
<b>Distribution of DTSSs by Age.</b>		
1-5 years	14	41.2
Over 5 years	20	58.8
<b>Gender of the Respondents.</b>		
Male	27	79.4
Female	7	20.6
<b>Distribution of Respondents by years worked.</b>		
Less than 1 year	2	5.9
1-5 years	8	23.5
6-10 years	12	35.3
11-15 years	4	11.8
Over 15 years	8	23.5

The findings on the distribution of the DTSSs show that the DTSSs were equitably distributed across the five counties in the South Rift Region. However, Nakuru County, Kajiado County and Kericho County had the highest number of DTSSs as represented by 41.6%, 19.5% and 17.0% respectively. It is also evident in Table 4 that 79.4% of the respondents were male while 20.6% were females. This implied that the majority of the managers of the DTSSs were males. The results on the distribution of the respondents by gender are consistent with Zhang and Fearman (2019) who indicated that females were frequently underrepresented in the management roles in many organizations. This is also congruent with Owino (2020) who noticed the presence of male dominance in the managerial positions in both formal and

informal sectors of the economy. Moreover, the findings on the period of existence of the DTSs show that 70.6% majority of the DTSs had existed for over 5 years. The remaining 29.4% had existed for 1-5 years. From these results, the researcher noted that most of the DTSs had existed for over 5 years, thrusting them in a position to embrace a variety of business process re-engineering activities. It is out of this realization that the study explored the relationship between business rebranding, business innovation and IMC and the performance of DTSs in the South Rift Region, Kenya.

The findings on the number of years worked by the respondents showed that 35.3% had been serving in the DTSs in the South Rift Region for 6-10 years. The remaining 23.5%, 23.5%, 11.8% and 5.9% had served for 1-5 years, above 15 years, 11-15 years and below 1 year respectively. From these findings, the researcher noted that most of the respondents comprising 70.6% had served for more than 5 years, thrusting them in a position to provide reliable data regarding the relationship between BPR strategies and the organizational performance of DTSs in the South Rift Region.

#### **4.3.2 Descriptive Information on Business Rebranding**

The study sought to determine the adoption of business rebranding in the DTSs in the South Rift Region, Kenya. The findings are presented in Table 5.

**Table 5:*****Descriptive Information on Business Rebranding***

<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev</b>
The DTS has changed its logo to enhance product quality	34	3.1030	.85280
My regularly changes its products in line with market trends	34	3.8824	1.03762
The DTS has changed its name, mission and vision recently	34	3.0893	.85280
The DTS has adopted a new slogan as a form of rebranding	34	4.0588	.60006
In my DTS products and services are offered as different brands to meet various customer needs	34	4.2059	.68664
The design of products has been changed in compliance with the customer demands	34	4.0700	.95346
The change of emblem has made products and services offered by my DTS distinct	34	3.0000	.85280
In my DTS products and services have been differentiated to create a new identity in the minds of the stakeholders	34	3.9118	.62122
Rebranding has created a new corporate identity which acted as a core business strategy in the DTS	34	4.0588	.95159
<b>Average</b>	<b>34</b>	<b>3.70889</b>	<b>0.82322</b>

The findings presented in Table 5 revealed that the majority of the respondents were noncommittal and that their DTSS had changed the logos to enhance the product quality as depicted by a mean response of 3.103 and a standard deviation of 0.8528. However, the majority of the respondents concurred that the DTSS regularly changed their products in line with the market trends as revealed by a mean response of 3.8824 with a corresponding standard deviation of 1.03762. These results on the change of products in line with the market trends concur with Machoki (2015) who averred that the change of products in DTSS is guided by the motive of competitiveness, diversity, and relevance. Furthermore, the respondents were noncommittal that the DTSS had changed their name, mission and vision in the recent past as reflected by a mean response of 3.0893 with a standard deviation of 0.8528.

This contradicts Mwangi(2017) who asserted that renaming is an important aspect of business rebranding that transforms the way clients, customers and members of the public perceive the DTSSs.

However, the majority of the respondents concurred that their DTSSs had adopted new slogans as a form of rebranding as depicted by a mean score of 4.0588 and a standard deviation of 0.60006. In addition, the respondents concurred that the products and services were offered as different brands to meet various customer needs as illustrated by a mean response of 4.2059 and a standard deviation of 0.68664. There was also a consensus that the design of the products and services changed in compliance with customer demands as shown by a mean score of 4.070 and a standard deviation of 0.95346. In contrast, the respondents were noncommittal that the change emblem had made the products and services offered by their DTSSs distinct as reflected by a mean response of 3.000 with a standard deviation of 0.85280. Nevertheless, the respondents agreed that the products and services offered had been differentiated to create a new identity in the minds of the stakeholders as reflected by a mean score of 3.9118 with a modicum standard deviation of 0.62122. Furthermore, it was evident that rebranding in the DTSSs had created new corporate identities as a core business strategy as shown by a mean score of 4.0588 and a standard deviation of 0.95159.

The aggregate mean of 3.70887 with a standard deviation of 0.82322 indicated that the majority of the respondents concurred that business rebranding had been adopted in the DTSSs. Based on the aggregate mean, the decision to rebrand is primarily provoked by structural changes aimed at altering the organizational identity and business strategy. Consequently, a significant change in organizational performance is bound to be achieved after rebranding. This is supported by Yi-Lin et al.(2015) who noted that rebranding was a function of the fit between the brands and the institutional performance outcome. Similarly, Huang (2020) showed that there was a significant improvement in financial performance after rebranding while Makasiet al. (2014) and Musya (2017) contended that rebranding affected the consumers' perceptions of the marketability of the products being offered. Hence, rebranding was a viable means of helping the DTSSs to project a new image to improve the existing market share.

### **4.3.3 Descriptive Information on Business Innovation**

The descriptive results on business innovation in the DTSSs in the South Rift Region, Kenya are presented in Table 6.

**Table 6:*****Descriptive Information on Business Innovation***

<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev</b>
Changes have been introduced in the financial management system in my DTS	<b>34</b>	4.0588	.81431
The DTS has adopted innovative strategies to market its products and services	<b>34</b>	2.9412	.77621
New products and services have been introduced in my DTS	<b>34</b>	4.0882	.75348
My DTS embraces new packaging designs to promote its products and services	<b>34</b>	3.9412	.77621
In my DTS modern ICT platforms have been introduced to facilitate the delivery of products and services	<b>34</b>	4.2059	.68664
There is continuous pricing of different products as per market segments	<b>34</b>	3.0009	.77850
The existing operational methods have been improved in my DTS	<b>34</b>	3.0100	.79850
New product designs have been introduced in my DTS	<b>34</b>	4.0000	.65134
In my DTS innovative pricing techniques have been adopted to promote products and services	<b>34</b>	3.3824	.49327
<b>Average</b>	<b>34</b>	<b>3.6254</b>	<b>0.72538</b>

The findings presented in Table 6 demonstrated that new changes had been introduced in the financial management systems of the DTSs as reflected by a mean response of 4.0588 with a corresponding standard deviation of 0.81431. In contrast, the respondents were noncommittal that the DTSs had adopted innovative strategies to market products and services as revealed by a mean response of 2.9412 with a corresponding standard deviation of 0.77621. The need for innovative marketing strategies has, however, been advocated for by Urbancová (2019) who averred that competitive advantage in DTSs depended on the extent to which the management pursued innovative strategies.

However, the respondents agreed that new products and services had been introduced in the DTSs as revealed by a mean response of 4.0882 with a standard deviation of 0.75348. Similarly, the majority of the respondents agreed that the DTSs embraced new packaging designs to promote the products and services offered as revealed by a mean response of

3.9412 with a corresponding standard deviation of 0.77643. Similarly, the respondents agreed that modern ICT platforms had been introduced in the DTSs to facilitate the delivery of products and services as reflected by a mean response of 4.2059 with a standard deviation of 0.68664. This concurs with Owino (2020) who ascertained that modern ICT platforms were responsible for quality improvement in organizations. However, the respondents were noncommittal that there was continuous pricing of different products as per market segments (M=3.009; SD=0.7785) and that the existing operational methods had been improved in their DTSs as shown by a mean response of 3.0100 with a standard deviation of 0.7985. In contrast, the respondents agreed that new product designs had been introduced in theirs as revealed by a mean response of 4.0000 with a standard deviation of 0.65134. Finally, the respondents were noncommittal that in their DTSs innovative pricing techniques had been adopted to promote products and services as revealed by a mean response rate of 3.3824 with a standard deviation of 0.49327.

Since the grand mean was 3.6254 with a standard deviation of 0.72538, it can be considered that the respondents were committal that business innovation was carried out in the DTSs in the South Rift Region. This is similar to the results presented by Karanja (2020) in which business innovation was considered as being significant in enhancing organizational performance. Oyoo (2019) suggested that DTSs should look beyond internal operations and develop innovative strategies to strengthen their economic survival. This is further confirmed by Tsuma (2015) who revealed that financial innovations minimized operation costs in DTSs.

#### **4.3.4 Descriptive Information on Integrated Marketing Communication**

The descriptive information on the integrated marketing communication in the DTSs in the South Rift Region, Kenya is presented in Table 7.

**Table 7:*****Descriptive Information on Integrated Marketing Communication***

<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev</b>
My DTS conducts sales promotional activities to market the products and services	<b>34</b>	2.9412	.77621
In my DTS direct marketing is done to market the products and services	<b>34</b>	4.1765	.57580
Online communication is used as a marketing strategy to promote products and services in my DTS	<b>34</b>	3.8235	.93649
In my social media is used to market its products and services	<b>34</b>	4.2353	.74096
My DTS uses print and electronic media to market its products	<b>34</b>	4.1471	.60964
In my Sacco products and services are marketed using direct sales methods	<b>34</b>	3.8824	.68599
In my DTS advertising promotes sales of products and services	<b>34</b>	4.2353	.65407
There is an effective marketing strategy for different products and services	<b>34</b>	4.0882	.62122
My DTS engages in public relations as a marketing strategy	<b>34</b>	3.9706	.67354
<b>Average</b>	<b>34</b>	<b>3.9444</b>	<b>0.69711</b>

From Table 7, it is evident that the respondents were noncommittal that the DTSs conducted sales promotional activities to market their products and services as revealed by a response of 2.9412 with a corresponding standard deviation of 0.77621. However, the respondents concurred that direct marketing was used to market the organizational products and services as revealed by a mean response of 4.1765 with a standard deviation of 0.57580. Also, the respondents agreed that online communication was used as a marketing strategy to promote products and services as depicted by a mean response of 3.8235 with a corresponding standard deviation of 0.9364. These results have been supported by Ogbo (2015) who noted that online communication boosted organizational profitability. This implied that adopting the best marketing strategies was likely to play a significant role in enhancing the success of the DTSs.

It is further evident that social media was used to market the products and services based on a high response rate of 4.2353 with a corresponding standard deviation of 0.74096. Similarly, the respondents were committal that the DTSSs used both print and electronic media to market the products and services as revealed by a mean response of 4.1471 with a standard deviation of 0.60964. Huang (2020) also concurred that DTSSs should be concerned with the search for modern marketing strategies to improve the way of doing things. Furthermore, the respondents agreed that the products and services were marketed using direct sales methods as captured by a mean response of 3.8824 with a standard deviation of 0.68599. Similarly, the majority of the respondents concurred that advertising was used to promote the sales of products and services as reflected by a mean response of 4.2353 with a corresponding standard deviation of 0.65407. Moreover, the respondents agreed that there was an effective marketing strategy for different products and services as revealed by a mean response of 4.0882 with a corresponding standard deviation of 0.6735. Finally, the results showed that the DTSSs engaged in public relations as a marketing strategy as displayed by a mean response of 3.9706 with a standard deviation of 0.67354.

The computed aggregate mean of 3.9444 with a standard deviation of 0.6971 indicated that the respondents concurred that IMC was adopted in the DTSSs in the South Rift region. This implies that IMC created the capability required to promote the organizational performance of the DTSSs. This has been supported by Kihanya (2017) who averred that IMC created a mixture of marketing strategies such as sales promotion, direct marketing, and personal selling. Luxton (2017) concurred that IMC pushed institutional products through awareness campaigns. Akam (2018) contended that IMC enhanced the quality of service delivery and helped organizations to achieve their strategic objectives. Zimuto (2017) pointed out that IMC encouraged the integration of information that is required by the customers.

#### **4.3.5 Descriptive Information on Organizational Performance of DTSSs**

The respondents were asked to show their level of agreement with statements about the organizational performance of the DTSSs. Table 8 summarizes the respondents' level of agreement with the parameters of organizational performance as described in terms of the mean and standard deviation.

**Table 8:*****Descriptive Information on Organizational Performance of the DTSs***

<b>Statements</b>	<b>N</b>	<b>Mean</b>	<b>Std. Dev</b>
My DTS provides diverse financial products and services that meet the customers' expectations	<b>34</b>	3.0000	.85280
My DTS provides reliable financial products and services to members and clients	<b>34</b>	3.8824	1.03762
The membership of my DTS has extended to other segments of the population	<b>34</b>	2.9412	.77621
My DTS has attracted clients who were not originally targeted by SACCOs	<b>34</b>	4.0588	.60006
My DTS has witnessed a growing market share compared to other DTSs in the county	<b>34</b>	4.2059	.68664
My DTS has increased the number of branches it operates	<b>34</b>	4.0000	.95346
The amount of dividends paid out to members has grown over the years	<b>34</b>	4.4412	.56091
In my DTS the bonuses disbursed to members have increased over the years	<b>34</b>	3.9118	.62122
The number of members in my DTS has grown over the years	<b>34</b>	2.9118	.79268
<b>Average</b>	<b>34</b>	<b>3.7059</b>	<b>0.76462</b>

The results presented in Table 8 illustrated that the respondents were noncommittal that the DTS provided diverse financial products and services that met the customers' expectations as depicted by the mean score of 3.0000 and a standard deviation of 0.8528. This presented lukewarm evidence that the DTSs in the South Rift Region offered effective products and services. However, the respondents agreed that the DTS provided reliable credit facilities to the members and clients as reflected by a mean score of 3.8824 and a standard deviation of 1.03762. The DTSs were quite careful about the reliability of the transactions. However, the respondents were noncommittal that the membership of the SACCOs had extended to other segments of the population as depicted by a mean response of 2.9412 with a standard deviation of 0.77621.

Furthermore, the respondents agreed that the DTSs have attracted clients who were not originally targeted by SACCOs as revealed by a mean response of 4.0588 with a standard

deviation of 0.60006. In addition, the respondents agreed that the DTSs witnessed a growing market share compared to other DTSs in the county as shown by a mean response of 4.2059 with a standard deviation of 0.68664. Perhaps this explains why the DTSs were gradually attracting more members compared to other financial institutions. This is further supported by the fact that the primary objective of the DTSs was to meet and exceed the expectations of the members to win their confidence. Hence, the DTSs had witnessed growth in the number of branches as shown by a response of 4.00 with a standard deviation of 0.95911. Also, the respondents agreed that the amount of dividends paid out to members had grown over the years as revealed by a mean response of 4.4412 with a standard deviation of 0.56091. It was also evident that the bonuses disbursed to members had increased over the years as depicted by the mean score of 3.91198 and a standard deviation of 0.62122. However, the respondents were noncommittal that the number of members had grown in the DTSs over the years as depicted by a mean score of 2.9118 and a standard deviation of 0.79268.

The aggregate mean response of 3.7059 with a standard deviation of 0.76462 indicated that the respondents concurred with statements relating to the parameters of organizational performance in the DTSs in the South Rift region. This is in agreement with Betrant (2017) who contended that organizational performance was experienced when economic value was created in the concerned organizations. Newbert (2018) concurred that the competitive nature of the market economy has compelled the DTSs to create a culture that attracted more members to boost their financial sustainability. However, both Kithinji (2018) and Mutinda (2017) were concerned about the long strings of pending loan applications from the members, the low multiplier factor and little dividends on members' savings all of which appeared to present contrary view perceptions regarding the performance of DTSs.

#### **4.4 Correlation Analysis**

This section presents the results of inferential analysis. The inferential analysis was carried out in light of the research hypotheses. The linear relationship between the independent variables and the dependent variable was analyzed using Pearson's product-moment correlation analysis and the results obtained are presented in Table 9.

**Table 9:*****Pearson Product Moment Correlation Analysis Results***

		<b>Organization</b>	<b>Business</b>		
		<b>Performance</b>	<b>Rebranding</b>	<b>Innovation</b>	<b>IMC</b>
<b>Organizational performance</b>	Pearson Correlation	1	.799**	.546**	.331
	Sig. (2-tailed)		.000	.001	.002
	N	34	34	34	34
<b>Business Rebranding</b>	Pearson Correlation	.799**	1	.222	.160
	Sig. (2-tailed)	.000		.208	.367
	N	34	34	34	34
<b>Innovation</b>	Pearson Correlation	.546**	.222	1	.259
	Sig. (2-tailed)	.001	.208		.139
	N	34	34	34	34
<b>IMC</b>	Pearson Correlation	.331	.160	.259	1
	Sig. (2-tailed)	.002	.367	.139	
	N	34	34	34	34

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

The results presented in Table 9 show that the correlation coefficients for business rebranding and organizational performance, business innovation and organizational performance and IMC and organizational performance of DTS were all positive with p-values being less than 0.005.

There was a strong positive relationship ( $r=0.799$ ;  $p=0.000$ ) between business rebranding and organizational performance. This implied that the DTSs that rebranded through a change in logo, product, slogan or emblem were likely to realize improved organizational performance. This is congruent with Khalili et al. (2019) who confirmed that rebranding was associated with organizational performance. Similarly, the results were concurrent with Owino (2020) who established a positive relationship between rebranding and organizational performance.

Business innovation was also found to be related to organizational performance. Hence, the results revealed that there was a positive moderate relationship ( $r=0.546$ ;  $p=0.001$ ) between business innovation and organizational performance. This implied that the DTSs that introduced innovative strategies such as financial innovation, marketing innovation, product innovation and process innovation were likely to register improved organizational

performance. This is consistent with Markus (2019) who found that financial, technological, and process innovations were related to organizational performance.

Finally, the results revealed that there was a weak positive relationship ( $r=0.331$ ;  $p=0.002$ ) between IMC and organizational performance of DTSs. This implied that the DTSs that adopted sales promotion, direct marketing, online communications and social media advertising had a moderate chance of realizing improved organizational performance. The results have also been supported by Reid (2019) who posited that IMC was associated with the capacity to increase market share and accessibility. The results are also congruent with Lekhanya (2014) who found an association between direct marketing and financial performance with advertising being the key determinant of sales promotions as well as personal selling.

#### 4.5 Diagnostic Tests

The diagnostic tests carried out were the homoscedasticity test and the tests of normality. The data obtained from the survey was subjected to a homoscedasticity test to evaluate the assumption that the error term generated in the relationship between the dependent and independent variables was homoscedastic and that it was the same for all the values of the predictor variables. The test results are presented in Table 10.

**Table 10:**

***Test Results for Homoscedasticity***

<b>Model</b>	<b>Zero-order</b>	<b>Partial</b>	<b>Part</b>	<b>Tolerance</b>	<b>VIF</b>
Business rebranding	.198	.135	.132	.859	1.164
Business innovation	.207	.167	.163	.871	1.148
Integrated Marketing Communication	.067	.030	.029	.780	1.283

As shown in Table 10 the homoscedastic test was significant and the assumption that the survey data was heteroscedastic was rejected. The primary concern was the tolerance level which is an indication of the amount of variance in the predictor variables that could be accounted for by other predictors. In addition, the null hypothesis of constant variance (Zero order) would be rejected if the p-value was greater than 5%. As a rule of thumb, if the value of the Variance Inflation Factor (VIF) is greater than 10, it may merit further investigation. From the findings, the variable business rebranding had a tolerance of 0.859 and a VIF of

1.164, business innovation had a tolerance of 0.871 and a VIF of 1.148 and IMC had a tolerance of 0.780 and a VIF of 1.283. Since the tolerance level for all three variables was more than 0.1 and the VIF was less than 10, there was no need for further investigations. Hence, it was concluded that there was no heteroscedasticity in the research data. This implied that the data was fit for further analysis.

The normal distribution of data was tested using Shapiro-Wilk as the data set was less than 100. The Shapiro-Wilk test is used to test the null hypothesis that a set of data comes from a normal distribution. Ghasemi and Zahedias (2023) posited that the Kolmogorov-Smirnov and Shapiro-Wilk test were the most popular test for normality. It was hypothesized that if the variables were not statistically significant data would be normally distributed. Based on this tenet, the null hypothesis ought to be rejected if the *p*-value is less than 0.05. Relatively high *p*-values denoted statistical insignificance but normal distribution of data. The results on normality are presented in Table 11.

**Table 11:**  
*Shapiro-Wilk test for Normality*

<b>Variables</b>	<b>Statistic</b>	<b>Df</b>	<b>Sig.</b>
Organizational Performance	.078	34	.110
Business Rebranding	.099	34	.100
Business Innovation	.137	34	.126
Integrated Marketing Communication	.084	34	.056

The findings presented in Table 11 revealed that data on organizational performance (*p*-value=0.110), business rebranding (*p*-value=0.100), business innovation (*p*-value=0.126) and IMC (*p*-value=0.56) emanated from a normally distributed population.

#### **4.6 Hypothesis Tests Results**

The following section presents and discusses the findings of the hypotheses tests. The regression analysis considered organizational performance (outcome variable) as a function of the three predictor variables. The regression analysis on all the variables is presented in a systematic manner starting with the model summary followed by ANOVA and finally the beta coefficients respectively. The results and the interpretations of the findings are presented in relation to the research hypotheses.

#### **4.6.1 Regression Analysis on the Relationship between Business Rebranding and Organizational Performance of DTSS**

The first objective sought to determine the relationship between business rebranding and organizational performance of DTSSs in the South Rift Region, Kenya. It was hypothesized that there was no significant relationship between business rebranding and organizational performance of DTSSs in the South Rift Region, Kenya. The hypothesis was tested using simple regression analysis. Organizational performance of DTSSs was regressed on business rebranding and the results are presented in Table 12.

**Table 12:*****Regression results on the Relationship between Business Rebranding and Organizational Performance***

<b>Model Summary</b>					
<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>		
.799 <sup>a</sup>	.638	.627	.15022		
a. Predictors: (Constant), Business Rebranding					
<b>ANOVA<sup>b</sup></b>					
<b>Model</b>	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	<b>1.275</b>	1	1.275	56.501	.000 <sup>b</sup>
Residual	.722	32	.023		
<b>Total</b>	<b>1.997</b>	<b>33</b>			
a. Dependent Variable: Organizational Performance					
b. Predictors: (Constant), Business Rebranding					
<b>Regression Coefficients</b>					
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Coefficients</b>		
(Constant)	1.310	.320		4.095	.000
business rebranding	.651	.087	.799	7.517	.000
<b>Dependent Variable: Organizational Performance</b>					

The findings in Table 12 show that the relationship between business rebranding and organizational performance of DTSs was statistically significant (R-square=0.638,  $p < 0.05$ ). The R-square value of 0.638 implied that business rebranding had a 63.8% chance of increasing the variance observed in the organizational performance of DTSs. However, the other factors not included in the model explained 36.2% of the variance in organizational performance of DTSs. Based on the findings, the results failed to support the null hypothesis which stated that there was no significant relationship between business rebranding and organizational performance of DTSs. Consequently, the results postulate that business rebranding was significantly related to the organizational performance of DTSs.

The results of the ANOVA for business rebranding showed that the F statistic was 56.501(p=0.000) which implied that the model was significant and displayed goodness of fit. The standardized beta coefficients for business rebranding and organizational performance confirmed that the relationship between business branding and organizational performance was significant ( $\beta_1=0.799$ ,  $t=9.517$ ,  $p\text{-value}=0.000$ ). The regression model fitted to test the hypothesis was;  $Y=\beta_0+ \beta_1X_1+ \epsilon$ ; where;

$Y$  = Organizational Performance of DTSSs,

$\beta_0$  = Constant,

$\beta_1= 0.799$

$X_1$  = business rebranding,

$\epsilon$  = Error term,

The resulting regression model was;

$$Y=1.310+0.799X_1$$

Based on the standardized beta coefficient, it is evident that the organizational performance of DTSSs was fixed at a constant of 1.31 units without business rebranding. However, a unit change in business rebranding would lead to an increase of 0.799(or 79.9%) in the standard index of organizational performance of the DTSSs.

These results are consistent with earlier studies by Pradeep and Shah (2015) who ascertained that organizational performance was a function of business branding. Similarly, Ogbo (2015) found a significant relationship between rebranding and competitive advantage in SACCOs. In addition, Lekhanya (2014) indicated that business rebranding was associated with organizational performance. Yi-Linet al. (2015) also concurred that rebranding was associated with financial performance while Huang (2020) affirmed the presence of a significant improvement in financial performance after rebranding which implied that rebranding was significantly related to organizational performance.

#### **4.6.2 Regression Analysis on Business Innovation and Organizational Performance of DTSSs**

The second objective sought to establish the relationship between business innovation and organizational performance of DTSSs in the South Rift Region, Kenya. It was hypothesized that the relationship between business innovation and organizational performance of DTSSs in the South Rift Region, Kenya was not significant. The results are presented in Table 13.

**Table 13:*****Regression Results on the Relationship between Business Innovation and Organizational Performance of DTSSs***

<b>Model Summary</b>			
<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
.546 <sup>a</sup>	.298	.276	.20927

a. Predictors: (Constant), Business Innovation

<b>ANOVA<sup>b</sup></b>					
<b>Model</b>	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	.596	1	.596	13.603	.001 <sup>b</sup>
Residual	1.401	32	.044		
<b>Total</b>	<b>1.997</b>	<b>33</b>			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), Business Innovation

<b>Regression Coefficients</b>					
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
(Constant)	2.398	.356		6.726	.000
<b>Business innovation</b>	.372	.101	.546	3.688	.001

**Dependent Variable: Organizational Performance**

The results presented in Table 13 revealed that the relationship between business innovation and organizational performance (R-square=0.298;  $p < 0.005$ ) was significant. The R-square value of 0.298 implied that business innovation had a 29.8% chance of increasing the variance observed in the organizational performance of DTSSs. Hence, the hypothesis which stated that there was no significant relationship between business innovation and organizational performance of DTSSs in the South Rift Region was rejected. This means that the adoption of business innovation enhanced the organizational performance of DTSSs.

The results on the ANOVA for business innovation and organizational performance of DTSSs showed that the F-calculated statistic was 13.603 ( $p = 0.000$ ) which implied that the

model was significant and displayed goodness of fit. The standardized beta coefficient results confirmed that the relationship between business innovation and organizational performance of DTSSs was significant ( $\beta_2=0.546$ ,  $t=3.688$ ,  $p\text{-value}<0.000$ ). The regression model fitted to test the hypothesis was;  $Y=\beta_0+\beta_2X_2+\epsilon$  where;

$Y$  = Organizational Performance

$\beta_0$  = Constant,

$\beta_2=0.546$

$X_2$  = Business Innovation

$\epsilon$  = Error term

The resulting model equation obtained was;

$$Y=2.398+0.546X_2$$

From these results, it is evident that without business innovation, the organizational performance of DTSSs was fixed at a constant of 2.398 units. However, the standardized beta coefficient for business innovation implied that for every unit increase in the index of business innovation, there was an improvement index of 0.546 in the organizational performance of DTSSs. The findings are consistent with Ofweneke (2015) who revealed that there was a significant relationship between innovation and organizational success. In addition, Madanchian (2016) concurred that business innovation created meaningful changes and improvements in business financial fortunes. The results also are congruent with Oyoo (2019) who established a significant relationship between innovations and financial performance.

#### **4.6.3 Regression Analysis on the Relationship between IMC and Organizational Performance of DTSSs**

The third objective sought to determine the relationship between IMC and the organizational performance of DTSSs in the South Rift Region, Kenya. It was hypothesized that there was no significant relationship between IMC and the organizational performance of DTSSs in the South Rift Region, Kenya. The hypothesis was tested using simple regression analysis. Hence, organizational performance was regressed on IMC and the results obtained are presented in Table 14.

**Table 14:*****Regression Analysis for the Relationship between IMC and Organizational Performance of DTSSs***

<b>Model Summary</b>			
<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
<b>.351<sup>a</sup></b>	.1232	.073	.21572

a. Predictors: (Constant), IMC

<b>ANOVA<sup>b</sup></b>					
<b>Model</b>	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
<b>Regression</b>	0.219	1	.229	4.089	.0003 <sup>b</sup>
<b>Residual</b>	1.778	32	.056		
<b>Total</b>	<b>1.997</b>	<b>33</b>			

a. Dependent Variable: Organizational Performance

b. Predictors: (Constant), IMC

<b>Regression Coefficients</b>					
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
(Constant)	2.589	.564		4.589	.000
IMC	.289	.163	.429	2.086	.003

**Dependent Variable: Organizational Performance**

The findings revealed that there was a significant relationship between IMC and organizational performance (R-square=0.1232; p-value<0.005). The R-square value of 0.1232 implied that IMC had a 12.32% chance of increasing the observed variance in organizational performance of DTSSs. Based on the results, the regression model failed to support the null hypothesis which stated that there was no significant relationship between IMC and organizational performance of DTSSs. In this regard, the adoption of IMC as a BPR strategy was projected to enhance the organizational performance of DTSSs in the South Rift Region, Kenya. The results of the ANOVA for IMC and organizational performance postulated that the F statistic was 4.089(p=0.003) which implied that the model was significant and displayed goodness of fit. The coefficient results also confirmed that there

was a significant positive relationship between IMC and the organizational performance of DTSSs ( $\beta_3=0.429$ ,  $p\text{-value}<0.005$ ). The regression model fitted to test the hypothesis was;

$Y=\beta_0+\beta_3X_3+\varepsilon$  where;

$Y$ =Organizational Performance of DTSSs

$\beta_0$ = Constant,

$\beta_3=0.429$

$X_3$ =IMC

$\varepsilon$  = Error term

The resulting regression model was;  $Y=2.589+0.429X_3$ ;

The beta coefficient results confirmed that there was a significant relationship between IMC and the organizational performance of DTSSs ( $\beta_3=0.429$ ,  $t=2.086$ ,  $p\text{-value}<0.005$ ). From the results, the organizational performance of DTSSs would remain fixed at 2.589 units without IMC. However, for every unit increase in the index of IMC, there was a 0.429 (42.9%) chance of improvement in the standardized index of organizational performance of DTSSs. These results are consistent with Kihanya (2017) who found a significant relationship between advertising and organizational performance. Luxton (2017) also concurred that the use of campaigns and market-based strategies substantially predicted financial performance while Ofweneke (2015) revealed that there was a significant relationship between social media advertising and employee satisfaction, retention, and organizational success.

#### **4.6.4 Regression analysis on the combined relationship between Business Rebranding, Business Innovation and IMC and Organizational Performance of DTSSs**

The fourth objective of the study sought to determine the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs in the South Rift Region, Kenya. It was hypothesized that there was no combined relationship between business rebranding, business innovation, integrated marketing communication, and organizational performance of DTSSs. The hypothesis was tested using multiple regression analysis and the results are presented in Table 15.

**Table 15:**

*Regression analysis for the combined relationship between Business Rebranding, Business Innovation, and IMC and Organizational Performance of DTSSs*

<b>Model Summary</b>					
<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>		
.892 <sup>a</sup>	.796	.776	.11640		
a. Predictors: (Constant), Business Rebranding, Business Innovation, IMC					
<b>ANOVA<sup>b</sup></b>					
<b>Model</b>	<b>Sum of Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	1.591	3	.530	39.134	.000 <sup>b</sup>
Residual	.406	30	.014		
<b>Total</b>	<b>1.997</b>	<b>33</b>			
a. Dependent Variable: Organizational Performance					
b. Predictors: (Constant), Business Rebranding, Business Innovation, IMC					
<b>Regression Coefficients</b>					
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized</b>	<b>t</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. Error</b>	<b>Coefficients</b>		
(Constant)	.323	.358	<b>Beta</b>	.901	.375
Rebranding	.570	.069	.699	8.231	.000
Innovations	.244	.089	.357	4.125	.000
IMC	.119	.073	.138	1.478	.003
<b>Dependent Variable:</b> Organizational Performance					

As shown in Table 15, the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs was significant (R-square=0.796;  $p < 0.005$ ). The R-squared of 0.796 implied that rebranding, innovation and IMC had a combined chance of explaining 79.6% of the variation in organizational performance of DTSSs in the South Rift Region. This suggested that only 20.4% of the variation could be explained by other factors which were not included in the model. The standard error of 0.11640 showed the deviation from the line of best fit. Based on the results,

the study failed to reject the null hypothesis which stated that there was no significant combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSs in the South Rift Region, Kenya. Hence the null hypothesis was rejected and its rejection implied that focusing jointly on business rebranding, business innovation, and IMC as BPR strategies would enhance the organizational performance of DTSs in the South Rift Region.

The statistical significance of the model was determined using the ANOVA( $F=39.134$ ;  $p$ -value= $0.00$ ) which revealed that the model implied that it was significant and displayed goodness of fit. The regression model fitted to test the hypothesis was:

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

Where:

Y: Organizational performance

$\beta_0$  is the constant

$\beta_1$ ,  $\beta_2$  and  $\beta_3$  are the regression (beta) coefficients

$X_1$ : business rebranding

$X_2$ : business innovation

$X_3$ : IMC

$\epsilon$ : Error term

The resulting regression model equation was:

$$Y = 0.323 + 0.699X_1 + 0.357X_2 + 0.138X_3 + (0.097)\epsilon$$

The results on the standardized beta coefficients indicated that without business rebranding, business innovation, and IMC, the organizational performance of DTSs in the South Rift Region, Kenya would remain fixed at 0.323 units. However, a unit increase in business rebranding led to an increase of 0.699 (69.9%) in the organizational performance of DTSs. This increase is significant since *the* value was 0.000. The results are also congruent with Krishna and Nyasha (2014) who ascertained that rebranding positively related to consumers' perceptions and possibly organizational performance. This is further supported by Machoki (2015) who espoused that SACCOs rebranded for various reasons including improving competitiveness, membership, and savings.

Similarly, a unit increase in business innovation would lead to a significant increase of 0.357(35.7%) in the organizational performance of DTSs in the South Rift Region, Kenya ( $p=0.000$ ). The results are supported by Karanja (2020) who established that innovative

strategies strongly correlated with organizational survival and success. This also concurs with Ngari and Muiruri (2014) who ascertained that financial innovations and financial performance were related while Gachimu and Njuguna (2017) ascertained that strategic innovations were related to financial performance.

It is also evident that a unit increase in IMC would lead to a significant increase of 0.138(13.8%) in the organizational performance of the DTSSs in the South Rift Region, Kenya ( $p=0.001$ ). This increase is consistent with Luxton (2017) who found that the use of campaigns predicted financial performance while Akpoghiran (2016) concurred that marketing through telecommunication promoted the various environmental management programs. Similarly, Zimuto (2017) revealed that IMC encouraged message consistency and integration thus enhancing organizational performance.

It is evident that the combined relationship was statistically significant. However, it is necessary to find out the strength of the hierarchical significance of the independent variables in predicting the dependent variables. As revealed by the multiple regression coefficients of the overall model, business rebranding was highly correlated with organizational performance (0.699), followed by business innovation (0.357) and IMC (0.138). These results suggested that BPR was particularly crucial when the strategies were jointly employed in the organizations. The BPR strategies would jointly reduce operational costs while helping to increase the returns thus creating synergy for growth. Muthoni (2019) asserted that SACCOs that aligned their strategies with emerging business strategies registered improved performance.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents a summary of the findings, the study conclusions, and recommendations. It also presents the suggestions for further research.

#### **5.2 Summary of the Findings of the Study**

The study examined the relationship between BPR and organizational performance of DTSSs in the South Rift Region, Kenya. The first objective examined the relationship between business rebranding and organizational performance of DTSSs. The attributes of business rebranding included change in logo, change in product, change in slogan, and change in emblem. From the study findings, it was evident that the DTSSs had changed their logos to enhance product quality in line with the market trends. The DTSSs had also changed their names, missions, visions, and designs in compliance with customer demands. The changes in the products and services offered by the DTSSs created new corporate identities. It was hypothesized that there was no significant relationship between business rebranding and organizational performance of DTSSs in the South Rift Region, Kenya. However, the findings revealed a positive relationship between business rebranding and organizational performance. The results showed that the relationship was statistically significant. Hence  $HO_1$  was rejected.

The second objective sought to establish the relationship between business innovation and the organizational performance of DTSSs in the South Rift Region. The business innovative practices included financial innovation, marketing innovation, product innovation, and process innovation. The results showed that new changes had been introduced in the financial management systems with many DTSSs adopting financial, marketing, product, and process innovative strategies to improve the performance of their products and services. There was also continuous pricing of different products as per market segments with innovative techniques being adopted to promote the products and services. It was hypothesized that business innovation had no significant relationship with the organizational performance of the DTSSs in the South Rift Region, Kenya. The findings revealed that there was a positive relationship between business innovation and organizational performance. The results also showed that the relationship was statistically significant. Hence  $HO_2$  was rejected.

The third objective sought to establish the relationship between integrated marketing communication and the organizational performance of the DTSSs in the South Rift Region. The aspects of integrated marketing communication that the study focused on included sales promotion, direct marketing, online communications, and social media/advertising. It was evident that the DTSSs in the South Rift Region conducted promotional activities to market the products and services. Social media, direct sales, and advertising were also adopted to market the products and services. Thus, diverse integrated marketing communication strategies were adopted in marketing the products and services of the DTSSs. It was hypothesized that integrated marketing communication had no significant relationship with the organizational performance of DTSSs in the South Rift Region, Kenya. However, the findings revealed that there was a positive and significant relationship between the IMC and organizational performance of DTSSs in the South Rift Region, Kenya. Hence,  $H_{O3}$  was rejected.

The fourth objective of the study sought to determine the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs in the South Rift Region, Kenya. It was hypothesized that the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs was not significant. However, the results revealed that there was a positive and statistically significant relationship between business rebranding, business innovation, and IMC on the organizational performance of DTSSs. Hence,  $H_{O4}$  was rejected.

### **5.3 Conclusions**

The first objective of the study was to determine the relationship between business rebranding and organizational performance of DTSSs. The results revealed that there was a strong positive relationship between business rebranding and organizational performance. The relationship between business rebranding and organizational performance was significant. Therefore, DTSSs in the South Rift Region in Kenya should rebrand their products and services to make them appealing to customers and clients.

The second objective of the study was to establish the relationship between business innovation and organizational performance of DTSSs in the South Rift Region. Based on the results, the study concluded that the relationship between business innovation and organizational performance of DTSSs was positive and significant. Hence, the use of business innovation would enhance the organizational performance of DTSSs in the South Rift Region in Kenya.

The third objective of the study was to establish the relationship between IMC and the organizational performance of DTSSs in the South Rift Region. Based on the results, the study concluded that the relationship between IMC and organizational performance of DTSSs was positive and significant. Hence, the use of advertising, sales promotion, public relations, direct marketing, and social media would enhance the organizational performance of DTSSs in the South Rift Region in Kenya.

The fourth objective of the study examined the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs in the South Rift Region, Kenya. The results showed that the combined relationship between business rebranding, business innovation, and IMC and organizational performance of DTSSs in the South Rift Region was positive and significant. This implied that the DTSSs that combined business rebranding, business innovation, and IMC as BPR strategies had a higher chance of realizing enhanced organizational performance.

#### **5.4 Recommendations for Practice and Policy Makers**

From the results, it is evident that BPR has a positive and significant relationship with the organizational performance of DTSSs in the South Rift Region. Hence, the study recommends that the management of the DTSSs should take advantage of the benefits of BPR to continue leveraging the advantages created by business rebranding, business innovation and integrated marketing communication. Consequently, the management of the DTSSs in the South Rift Region should prioritize business rebranding, business innovation and IMC to realize the organizational performance of DTSSs in the Region.

In particular, business rebranding had the strongest correlation coefficient with the organizational performance of DTSSs in the South Rift Region. Therefore, the DTSSs in the South Rift Region and other regions should adopt business rebranding activities to be able to realize improved organizational performance. The specific emphasis on business rebranding should be directed to reviewing, redesigning and implementing new names, missions, visions, logos, products, services, slogans and emblems as this would create a new corporate identity that is likely to improve organizational performance.

Concerning business innovation, the DTSSs ought to invest in research activities that seek to figure out the financial innovations as well as innovations in marketing and other strategies that may inadvertently enhance the performance of the DTSSs in the South Rift Region.

It is postulated that the IMC has the unprecedented potential to hasten the DTS's performance in the South Rift Region. Therefore, the management of the DTSs should blend different marketing strategies incorporating sales promotion, direct marketing, online communications, and social media advertising to enhance organizational performance.

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## APPENDICES

### Appendix I: Questionnaire to the Respondents

#### Instructions

- a) Please do not write your name on the questionnaire
- b) The information you give will be treated with confidentiality
- c) Indicate your choice by a tick
- d) Kindly answer all questions

#### Section A: Demographic Information

1. Indicate your Gender: Male ( ) Female ( )
2. In which County is your SACCO located?
  - a). Nakuru County ( )
  - b). Narok County ( )
  - c). Kericho County ( )
  - d). Bomet County ( )
  - e). Kajiado County ( )
2. For how long has this SACCO existed? Less than 1 year ( ) 1-5 years ( ) Over 5 years ( )
3. Please indicate the number of years you have worked in the SACCO  
 Less than 1 year [ ] 1-5 years [ ] 6-10 years [ ] 11-15 years [ ] Over 15 years [ ]

#### SECTION B: BUSINESS PROCESS RE-ENGINEERING STRATEGIES

The following statements indicate the parameters related to business rebranding, business innovation, and integrated marketing communication in our DTS. You are required to indicate the extent to which you agree with each statement using the given Key: 1-Strongly Disagree, 2-Disagree, 3-Undecided; 4-Agree; 5: Strongly Agree. Please mark with a tick (√) the number that corresponds with your response.

SN	Business Rebranding	1	2	3	4	5
1	The DTS has changed its logo to enhance product quality.					
2	My DTS regularly changes its products in line with market trends.					
3	My DTS has changed its name, mission, and vision in the recent past.					
4	The DTS has adopted a new slogan as a form of rebranding.					
5	In my DTS products and services are sold by different brands to meet various customer needs.					
6	The design of products has been changed in compliance with the customer demands.					

7	The change of emblem has made the products and services offered by my DTS distinct.					
8	In my DTS products and services have been differentiated to create a new identity in the minds of the stakeholders.					
9	Rebranding has created a new corporate identity and core strategy in the DTS.					
	<b>Business Innovation</b>					
10	Changes have been introduced in the financial management system in my DTS.					
11	The DTS has adopted innovative strategies to market its products and services.					
12	New products and services have been introduced in my DTS.					
13	Financial risk management strategies are undertaken in my DTS.					
14	In my DTS modern ICT platforms have been introduced to facilitate the process of service and product delivery.					
15	There is continuous pricing of different products as per market segments.					
16	The existing operational methods have been improved in my DTS.					
17	New product designs have been introduced in my DTS.					
18	My DTS embraces new packaging designs, product placement, product promotion and pricing.					
19	There are clear policies to govern business innovation in my DTS.					
	<b>Integrated Marketing Communication</b>					
20	My DTS conducts sales promotional activities to market the products and services.					
21	In my DTS direct marketing is done as part of promoting the inherent products and services.					
22	In marketing products/services my DTS uses online communication as a strategy for marketing.					
23	In my DTS social media is used to market its products and services.					
24	In my DTS electronic/print media is adopted in promoting products.					
25	In my Sacco products and services are marketed using direct sales methods.					
26	In my DTS advertising is used to promote sales of products/services.					
27	There is an effective marketing strategy for different products/services.					
28	My DTS engages in public relations as a marketing strategy.					

### SECTION C: Organizational Performance

The following statements are the parameters for organizational performance. Kindly indicate the extent to which you agree with each statement using the given key: 1- **Strongly Disagree**,

**2-Disagree, 3-Undecided; 4-Agree; 5-Strongly Agree.** Please mark with a tick (√) the number that corresponds with your response.

<b>SN</b>	<b>Statement</b>	1	2	3	4	5
29	My DTS provides diverse financial products and services that meet the customers' expectations.					
30	My DTS provides reliable financial products and services to members and clients.					
31	The membership of my DTS has extended to other segments of the population.					
32	My DTS has attracted clients who were not originally targeted by the SACCOs.					
33	My DTS has witnessed a growing market share compared to other DTSs in the county.					
34	My DTS has increased the number of branches it operates.					
35	The amount of dividends paid out to members has grown over the years.					
36	In my DTS the bonuses disbursed to members have increased over the years.					
37	Membership in my DTS has unprecedentedly increased with time.					

**Thank you**

## **Appendix II: List of Deposit-taking SACCOS in the South Rift Region**

<b>SACCO</b>	<b>POSTAL ADDRESS/COUNTY</b>
1. Afya Sacco Society Ltd	Nakuru town, Nakuru
2. Chai Sacco Society Ltd	Litein Kericho
3. Cosmopolitan Sacco Society Ltd	P.O. Box 1931-20180, Nakuru
4. Dimkeys Sacco Ltd	P.O. Box 25 Kajiado
5. Egerton Sacco Society Ltd	P.O. Box 178-20205, Nakuru
6. Good Faith Sacco Society Ltd	P.O. Box 224 Kajiado
7. Good Hope Sacco Society Ltd	P.O. Box 158-20500, Narok
8. Tower Teacher Sacco Society LTD	P.O. Box 259-20303 Narok
9. Harambee Sacco Ltd	Nakuru town, Nakuru
10. Ilkisonko Sacco Society Ltd	P.O. Box 91-00209, Kajiado
11. Imarisha Sacco Society Ltd	P.O.Box 682-20200, Kericho
12. K-Unity Sacco Ltd	Nakuru town, Nakuru
13. Kenya Highlands Sacco Society Ltd	P.O.Box 2085-20200, Kericho
14. Kenya Midland Sacco Ltd	P.O.Box 287 Bomet
15. Kenya Police DT Sacco Ltd	Nakuru town, Nakuru
16. KimbilioDaima Sacco Society Ltd	P.O. Box 81- 20225, Bomet
17. KipsigisEdis Sacco Society Ltd	P.O Box 228-20400, Bomet
18. K-Pillar Sacco Society Ltd	P.O. Box 83-20403, Bomet
19. Kwetu Sacco Ltd	Kajiado
20. Magadi Sacco Ltd	P.O Box 13 Kajiado
21. Maisha Bora Sacco Society Ltd	P.O Box 115-00209, Kajiado
22. UkristonaUfanisiAnglicana Sacco Society LTD	P.o Box 872-00605 Kajiado
23. Metropolitan National Sacco Ltd	Nakuru town, Nakuru
24. Mwalimu National Sacco Ltd	Nakuru town, Nakuru
25. Ndege Chai Sacco Society Ltd	P.O.Box 857-20200, Kericho
26. Olin Sacco Society Ltd	Kitengela, Kajiado
27. Patnas Sacco Society Ltd	P.O Box 601-20210, Kericho
28. Puan Sacco Society Ltd	P.O Box 404-20500, Narok
29. Simba Chai Sacco Society Ltd	P.O Box 977-20200, Kericho
30. Sotico Sacco Society Ltd	P.O Box 959- 20406, Bomet.
31. Stima Sacco Society Ltd	Nakuru town CBD Nakuru
32. Taifa Sacco Ltd	Nakuru town CBD Nakuru

33. Tenhos Sacco Society Ltd	P.O Box 391-20400, Bomet
34. Tower Teachers Sacco Society Ltd	Nakuru town CBD, Nakuru
35. Ukulima Sacco Society Ltd	Nakuru town CBD, Nakuru
36. Unaitas Sacco Society Ltd	Nakuru town, Nakuru
37. Uni-County Sacco Society Ltd	P.O Box 10132-20180, Nakuru.
38. Vision Africa Sacco Society Ltd	P.O Box 18263-20180, Nakuru.
39. Wakulima Sacco Society Ltd	P.O Box 287-20200, Kericho
40. Wananchi Sacco Society Ltd	Nakuru town CBD, Nakuru
41. Waumini Sacco Society Ltd	Nakuru town CBD, Nakuru

**Source: SASRA Report (2021)**

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## Appendix IV: Journal Abstract

### **BUSINESS REBRANDING AND ORGANIZATIONAL PERFORMANCE OF SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN THE SOUTH RIFT REGION, KENYA**

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#### **ABSTRACT**

Organizational performance is the accumulated end result of all the work processes, activities, and approaches that enable an organization to achieve the intended goals. Today, many organizations have realized the need to improve the way they conduct their businesses to enhance organizational performance. This need is one of the motivators for the adoption of business strategies such as business rebranding in Deposit-taking SACCOs (DTSS). However, adequate studies have not examined the relationship between business rebranding and organizational performance. Therefore, the paper examined the relationship between business rebranding and the organizational

performance of DTSSs in the South Rift Region, Kenya. The paper was guided by the force-field analysis theory and was based on a correlation research design. Primary data was collected using questionnaires and analyzed using percentages, means, standard deviation, Pearson's moment product correlation analysis, and simple regression analysis. Business rebranding strategy was found to be positively related to the organizational performance of DTSSs in the South Rift Region. Hence, the DTSSs that rebranded their logos, names, missions, and visions were likely to achieve enhanced performance.

**Keywords:** Business rebranding, Organizational performance, Savings and Credit Cooperative Societies (SACCOs)