INFLUENCE OF TEAM MANAGEMENT STRATEGY ON THE PERFORMANCE OF COMMERCIAL BANKS IN KENYA

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ABSTRACT

The study focused on examining influence of team management strategy on the performance of commercial banks in Kenya. The financial sector is undergoing transformations in order to serve the needs of its clients owing to the existing global environmental dynamism in which the industry is operating in. The sector has been dogged with serious challenges in attempt to manage change in relation to its performance. Team management strategy is intended to help government’s planners and banks deal with and adapt to their changing internal and external circumstances. The study population comprised of the 43 commercial banks in Kenya which were in operation during the six-year period of the study that is from 2011 to 2016 chosen using census method. The target population was 436 Bank employees from the commercial banks with a sample population of 272 bank employees of various cadres being selected using the method of stratified random sampling. A descriptive research design was adopted and a positivist paradigm guided the study. Primary data was collected with use of structured questionnaires from employees of commercial banks. Both qualitative and Quantitative data was collected. The data was analyzed using descriptive statistics of mode, median, mean, standard deviation. The study findings revealed that team management strategy had a significant and positive influence on performance of commercial banks in Kenya. These findings put forward that there is need for researchers to adopt and implement appropriate team management strategy in order to improve performance of commercial banks. The study recommends further research on other factors that may have an influence on the performance of commercial banks.

Keywords: Team Management Strategy, Performance, Commercial Banks.

INTRODUCTION

Performance of any organization is one of the mechanisms to gauge people commitments towards achieving the stated objectives of organization. Management efficiency and effectiveness in make use of resources is very much reflected by high performance and this in turn contributes to the country's economy at large (Nyachoti, 2014). For banks to improve on their performance and continuously evolve in the business environment, they must be able to successfully manage the change which is as necessity by establishing a favorable strategy. There has not been consensus regarding the framework for change management strategies and performance; however, there seems to be an agreement that change management strategies influences banks performance (Balogun & Hailey, 2008) and that organization that fails to accept and embrace change management strategies will have a limited future.

Globally, the financial sector throughout the world has experienced a great deal of external pressures (Kibicho, 2015). Some banks have had to embark on certain strategic moves in
order to be competitive which affected their overall performances (Mullin, 2007). Following the financial shocks of late 2008, most organizations rushed to downsize their organizations to capture possible profits (Olubayo, 2014). This was as a result of advances in information technology and communication and liberalization of economies by which Commercial Banks today operate in such a competitive environment and the need to adopt to change to improve its performance (Thompson et al., 2010).

African context studies have been carry out on change management strategies such as studies conducted on South African banking sector by (Binuyo & Aregbeshola, 2014) who observed that ICT adoption increases Return on capital and Return on assets. Ebimobowei (2012) carried out study on customer service studies on customer service strategies and continued survival of banks in Nigerian an era of post-allowance. A research by (Jooste & Fourie, 2009) on the effective strategy implementation that focused on leadership role in the South African perspective where they established that a lack of a strategic leader at the top of the organization was identified as a key obstacle to successful implementation of strategy. The study concluded that strategic leadership in the South African organizations positively contributed to effective strategy implementation.

In Kenya, the local private commercial banks in 2015 accounted for 64.6% of the total net assets, a slight increase from 64.0% in December 2014 (CBK, 2015). In the past few years, it has been observed that some banks tended to reduce the number of their branches, done in the objective of cutting costs through reduction of staff and to offer quality service to customers (Kithuka, 2015). There has been a change in asset composition due to harsh economic conditions leading to closure of businesses and a low effective demand for bank credit at personal and corporate level (Kithuka, 2015). Olubayo (2014) has rightly observed that the pace and rate of competition in the banking industry in Kenya is tremendous due to changes in technology, product and services, customer tastes.

The performances of commercial banks have been affected by the ongoing changes. However, this influence of team management strategy on commercial banks performance has not been properly well documented. So far no study focused on the performance of all Commercial banks operating in Kenya has been undertaken yet these banks are the major drivers of Kenya’s banking sector. It is worthy conducting a research focusing on these commercial banks. The reviewed literature indicated that few studies on the influence of team Management strategy on performance of banks in developing economies in general and Kenya have been done (Mohammad & Rotich, 2017; Njagi & Kombo, 2014). This study attempts to fill the existing gap by seeking to establish the influence of these team management Strategy on performance of commercial banks in

THEORETICAL REVIEW

Zima (2007) defined a theory as a rational type of conceptual and contemplative or a generalized thinking of which results might include a generalized explanation of how nature works. On the other hand, a theoretical framework is that structure that can support or hold a study research theory and consists of concepts and together with their proper definitions and references to the relevant and applicable scholarly literature where the existing theory is being used for a particular study (Weick, 2014). The theoretical underpinning of this study was enriched by Systems theory that basically inform the a choice of study variable.

The systems theory

The systems theory developed in the years after 1940 based on suggestions from biology (the general systems theory of Ludwing Von Bertalanffy), physiology (Walter.B.Cannon, Walter
Pitts, Warren Mccullouch) and information theory and cybernetics (Claude Shannon, Norbert Weiner, William Ross Ashby). As a paradigm of sociological theorizing and research, the theory is linked to writings of Talcott Parson and Niklas Lulmann (Miller & Page, 2007). It is also associated with writings of Ludwig Von Bertalanffy in 1973 who recognized the need of any organization to interact with its external environments (open system) rather than as a closed system. The theory is attractive because of its universalism, conceived with a multifaceted approach to the analysis of social systems (Chikere & Nwoka, 2015) as it has since its beginning been part of social sciences. Accordingly, Jurgen Ruesch and Gregory Bateson were in 1951 the first who tried to base a social science discipline on an information and communication theory coming from cybernetics.

The theory is based on the premise that the social and structural components are fully integrated, synchronized and consonant with the ideational, symbolic dimension of the organization. Von Bertalanffy developed the open-systems theory which was a crucial point for systems theory. Systems theory is categorized into two contemplation areas: the cybernetics, closed systems and biology and the open systems. (Chikere & Nwoka, 2015). This theory is focused on relations between parts and how they work as a whole rather than reducing an entity into pits parts. It considers the organization as a system having integrated parts that must be coordinated for effectiveness. (Mullin, 2007). According to (Stoner, Freeman & Gilbert, 2008) a system is a complex and highly inter linked network of parts exhibiting, synergistic properties. In management, system refers to that set of different independent parts which work together in an interrelated manner so that it accomplishes a whole (Weihrich & Cannice, 2008). Stoner et al.(2008) stated that the open systems approach made the systems theory concepts become more recognized worldwide as approach to be adapted by organizations for their efficiency in the dynamic environment.

The concept of the organization as a system that is related to the larger system introduces the importance of feedback as organizations depend on environment for its inputs but for acceptance of outputs thus must develop means for adjusting to environmental demands observed (Stoner et al.,2008). According to Mullin (2007) the systems approach attempts make reconciliation between classical and human relations approaches which emphasized the technical requirements of the organizations and its needs, organization without people and people without organization as attention is focused on total work organization and the relationships of structure and behavior in organizations. The theory sees organizations within its total environment and upholds importance of multiple channels of interaction. The theory is crucial in explaining influence of team management strategy on the performance of commercial banks in Kenya. It may well be argued that a failure in one department could trigger a failure in the entire banking institution. However, this theory has received criticism that at times may not be clear on interdependence of relations in organizations.

![Independent Variable](image1)

<table>
<thead>
<tr>
<th><strong>Independent Variable</strong></th>
<th><strong>Dependent Variable</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Team management strategy</strong></td>
<td><strong>Performance</strong></td>
</tr>
<tr>
<td>Team leaders</td>
<td>ROE</td>
</tr>
<tr>
<td>Approaches to team management</td>
<td>ROA</td>
</tr>
</tbody>
</table>

Figure 1.1
Empirical Reviews
Bohlander and Snell (2007) looks at organizational performances as comprising actual results or output of organizations measured against the intended output. Armstrong (2008) observed that it describes all the processes that contributes to effective management of teams and individuals so as to attain higher levels of organization performance. Accordingly, the importance of performance is value creation where the value received from the assets provided by the shareholders is more than the alternative investments, options, the assets in terms of capital will continuously be provided to the organization resulting in continued existence of the organization (Bohlander & Snell, 2007). The performance of an organization is closely associated with quality, timeliness and quantity of output, presence and attendance on the work, efficiency and effectiveness of the work completed (Kithuka, 2015). Nyachoti (2014) observed that historically the definition of performance has emphasized on the output or result.

According to Chowdhury and Ahmed (2009) in their study on the performance evaluation of selected banks operating in Bangladesh for five years from 2002 to 2006, using square correlation coefficient tests and made their findings that in a developing country like Bangladesh, the banking system as a whole plays vital roles in the progress of economic development. In their study on post-merger strategy and performance, works by Hagendorff and Keasey (2000) who used a sample of banks that were bidding in Europe and the United States. This particular study employed the use of accounting data. The study found out that, the industry has of the majority vigorous markets for mergers and acquisition on the other hand, little is recognized about the kind of operational strategies that were employed by banks in the years following the deal. Further, the study revealed that most of the banks operating in Europe pursued cost-cutting strategies by increasing their levels of efficiency and cutting on lending activities and costs of labor.

In their study on the impact of strategy implementation on the performance of commercial banks in Kenya Njagi and Kombo (2014), targeted 43 commercial and used Correlation research design and census method in conducting the study. Data was evaluated by descriptive statistics through use of percentages to get final data, and to determine the nature and strength of relationships between strategy implementation and organization performance, Pearson coefficient was applied. The study results indicated that there was a moderately strong relationships existing between the strategy and organizational performance and that for institutions to strive and try to win, they have to effectively implement strategies. Kinyungu and Ogollah (2017) in their study on the influence of competitive strategies on the organizational performances of Kenya commercial banks used descriptive survey method with the population of study consisting of all 177 branches of Kenya commercial bank. Convenience random sampling method was applied to select 30 branches in Nairobi with primary data collected using questionnaires while analysis of data was done by descriptive statistics. Multivariate regression model was applied and data presented in tables and charts. This study in its findings concluded on the need for Kenya commercial bank to study the market to understand what customers want and change with the changing times.

RESEARCH METHODOLOGY
In this study, the design adopted descriptive research design requiring an analysis of influence of team management strategy on the performance of commercial banks in Kenya. Descriptive research was considered appropriate for use in the proposed study on the justification that it describes data and characteristics about a population of phenomena being studied. It answers research questions: who, what, when, and how is the problem (Vogt,
Dianne & Haeffele, 2012). It is used to acquire the information regarding current status of the phenomena to describe exactly exists with respects to conditions or variables in a situation. The study fitted in the definition of descriptive design because it involve formulation of objectives of study, design of methods of data collection, selection of sample, data collection and analysis of results (Givens, 2007). This survey methodology conforms to works of (Munyoki & Mulwa, 2012).

**Target Population**

In this study, the target population was the top level management and the middle management employees of all the 43 commercial banks in Kenya (Appendix 1) for the period between 2011 to 2016 as provided by CBK, Supervisory report (2016). The target population of the study was the entire bank employees based at the head office comprising of the: top level managers (branch managers, operation managers, directors of ICT, directors of strategy) and middle level managers (departmental supervisors and sales managers) who according to CBK, (2016) were 436. A unit of analysis is considered as that key entity that is being evaluating in the study whereas the unit of observation is that element described by the data one analyzes (Trochim, 2006). For this study, the unit of analysis was all the 43 commercial banks in Kenya whereas the unit of observation was the top management team and middle level bank employees of all the 43 listed banks at the bank’s headquarters involved in strategic decisions (CBK, 2016). These staff was preferred because they are the banks immediate employees who lead change management process in the institution and are better placed to answer question on their perceived influence of employee performance at the bank, a position also supported by (Ngari & Muiruri, 2014).

**RESULTS**

From the table 1.1 results, 50% of respondents agreed strongly with the view that management teams play crucial role in ensuring that organizational structure is aligned to mission and vision of the bank, while 50% agreed .39% of respondents strongly that change in organizational management teams influence performance while 61% agreed.33.5% of respondents agreed strongly that organizational effectiveness increases by modifying organizational management teams while 61% of respondents agreed and 5.5% of respondents were undecided in view of the statement. About 25 % of respondents strongly agreed that management teams uphold team spirit in achieving organizational goals while 70% of the study respondents agreed with the same.

This study sought to find out the responses from respondents views on each statement in relationship to team management strategy and the results are as follows where 1 strongly disagreed (SD), 2. Disagreed (D), 3. Undecided (U), 4. Agree (A), 5. Strongly Agree (SA):
Table 1.1 Team Management Strategy and Performance

<table>
<thead>
<tr>
<th>Statement</th>
<th>SA</th>
<th>A</th>
<th>U</th>
<th>D</th>
<th>SD</th>
<th>Total responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Management teams play a crucial role in ensuring that the organizational</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>100%</td>
</tr>
<tr>
<td>structure is aligned to the mission and vision of the bank.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Changes in organizational management teams’ influences performance in</td>
<td>39</td>
<td>61</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>my organization.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Organization effectiveness increases by modifying organization management</td>
<td>33.5</td>
<td>61</td>
<td>5.5</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>teams.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Management teams uphold team spirit in achieving organizational goals.</td>
<td>25</td>
<td>75</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>5. Office bureaucracy by management teams can be a hindrance in the</td>
<td>22</td>
<td>69.5</td>
<td>5.5</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>management of change.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Flexible, bottom-up organization structure allows initiating and</td>
<td>50</td>
<td>47</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>propelling organizational change by management teams.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Management teams emphasize simple and clear communication, simple</td>
<td>55.5</td>
<td>36</td>
<td>8.5</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>processes and flexible organizational structure.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Team leaders provide direction to group members.</td>
<td>30.5</td>
<td>66.5</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>9. Business changing ideas emanate from top-level management teams.</td>
<td>14</td>
<td>69.5</td>
<td>11</td>
<td>5.5</td>
<td>0</td>
<td>100%</td>
</tr>
</tbody>
</table>

From the study results, 69% of respondents agreed that office bureaucracy by management teams can be a hindrance in the management of change as 22% of respondents strongly agreed, 5.5% of respondents remained undecided on the issue, 50% of respondents strongly agreed that flexible, bottom-up organizational structure allows initiating and propelling organizational change by management teams, as 47% of respondents agreed while only 3% of the respondents were undecided. 55.5% of the study respondents strongly agreed that the management teams emphasizes simple and clear communication, simple processes and flexible organizational structure as 36% of respondents agreed while 8.5% of respondents were undecided. Further, 66.5% of respondents agreed that team leaders provide direction to group members, 30.5% of the respondents strongly agreed as only 35 of the respondents remained undecided. 69.5% of the respondents agreed that business changing ideas emanate
from top-level management teams, with 14% of respondents who strongly agreed, 11% of respondents were undecided while 5.55 of respondents disagreed.

The above results implied that majority of respondents (over 50%) are aware that management teams play crucial role in organizations and thus influence performance. These management teams uphold team spirit. Office bureaucracy can hinder change management and that top management teams initiate change management ideas. It is safe to conclude that a slight minority of respondents (8.5%) and 3% were either undecided or disagreed on influence of team management on performance of commercial banks in Kenya such as flexible organization structure and team leaders offering direction.

In addition, this study sought to find out from respondents as to whether their respective organizations had in place a specialized team management strategy and the results were as follows. 100% of respondents responded yes while, 0% responded no. For those respondents who responded yes, the study aimed at seeking to find out from them their level of agreement in respect to degree of specialized team management strategy in their organizations and the results are as follows.

<table>
<thead>
<tr>
<th>Strongly agreed</th>
<th>Agreed</th>
<th>Undecided</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>% responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>100%</td>
</tr>
<tr>
<td>6%</td>
<td>94%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td></td>
</tr>
</tbody>
</table>

Table 1.2 Specialized Team Management Strategy

Descriptive Analysis of Team management strategy

Table 1.3 Results of Descriptive statistics of Team Management Strategy

<table>
<thead>
<tr>
<th>Mean</th>
<th>Max</th>
<th>Min</th>
<th>Std.Dev</th>
<th>Skewness</th>
<th>Kurtosis</th>
<th>Jarque-B</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>TMS</td>
<td>0.0923</td>
<td>0.1230</td>
<td>0.0480</td>
<td>0.0263</td>
<td>0.0186</td>
<td>1.6834</td>
<td>11.8540</td>
</tr>
</tbody>
</table>

Results in table 1.3 indicate that team management strategy for 164 observations had a minimum and maximum value of 0.0480 and 0.1230 respectively, a mean of 0.0923 and standard deviation of 0.0263. All banks however reported positive Skewness of 0.0186 on their team strategy management to show that majority lied on the right tail of distribution. The kurtosis coefficient which measures of thickness of the tails of the distribution was 1.6834 and was considered to be moderate and implied it is within normality. Hair et al. (2007) argued that the skewness values should not be greater than 2 while the Kurtosis values should not be greater than 7 for data to be considered normal. The Jarque-Bera test value of 11.6772 with p value 0.2666 for team management strategy was more than 0.05, an indication that all variables are estimated to be normally distributed and thus we fail to reject the stated null hypothesis and therefore conclude that the data was normally distributed (Gujarat, 2008).

Regression Analysis Team Management and Performance

Table 1.4 Model Summary for Team Management strategy and Performance

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R²</th>
<th>Adjusted R²</th>
<th>Std. Error</th>
<th>Sig. F</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA</td>
<td>0.784a</td>
<td>0.615</td>
<td>0.613</td>
<td>0.0073489</td>
<td>0.000b</td>
</tr>
<tr>
<td>ROE</td>
<td>0.739a</td>
<td>0.547</td>
<td>0.544</td>
<td>0.0299970</td>
<td>0.000b</td>
</tr>
</tbody>
</table>
Results in table 1.4 show that R-squared for model ROA was 0.615 which means that the team management strategy in the model explains the changes in ROA by up to 61.5 percent. The 38.5% remaining is explained by the random variables. With regards to ROE model R-squared was 0.547 means that the team management strategy in the model explain the changes in ROE by up to 54.7 percent. The 45.3% remaining is explained by the random variables.

Table 1.5. ANOVA analysis for Team management strategy and Performance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean square</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA</td>
<td>Regression</td>
<td>0.014</td>
<td>1</td>
<td>0.014</td>
<td>258.973</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>0.009</td>
<td>162</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>0.023</td>
<td>163</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROE</td>
<td>Regression</td>
<td>0.176</td>
<td>1</td>
<td>0.176</td>
<td>195.261</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>0.146</td>
<td>162</td>
<td>0.001</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>0.321</td>
<td>163</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The F-statistic for model ROA and model ROE was 258.973 and 195.261 respectively with sig. 0.000 which is considered to be significant at 5% level of significance meaning that the model ROA and model ROE was stable and acceptable for this study.

Table 1.6 . Team management strategy model coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Variable</th>
<th>Coefficient (B)</th>
<th>Std. Error</th>
<th>Standardized Coefficient</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA</td>
<td>Constant</td>
<td>0.008</td>
<td>0.002</td>
<td>0.784</td>
<td>3.714</td>
<td>0.000</td>
</tr>
<tr>
<td></td>
<td>Team Mgt</td>
<td>0.353</td>
<td>0.022</td>
<td>0.784</td>
<td>16.093</td>
<td>0.000</td>
</tr>
<tr>
<td>ROE</td>
<td>Constant</td>
<td>-0.015</td>
<td>0.009</td>
<td>-0.777</td>
<td>-1.777</td>
<td>0.077</td>
</tr>
<tr>
<td></td>
<td>Team Mgt</td>
<td>1.250</td>
<td>0.089</td>
<td>0.739</td>
<td>13.974</td>
<td>0.000</td>
</tr>
</tbody>
</table>

The study findings had revealed that a majority of the commercial banks had team management strategy in place. Having specialized team management strategy improves performance and lack of specialized team management strategy decreases performance. The existing relationship between the team management strategy and performance was significant at 5% level of significance. The p-value was 0.000 which indicated that the null hypothesis failed to be accepted at 5% levels of significance hence team management strategy has significant influence on performance of commercial banks in Kenya. The study support the system theory of and in line with Njagi and Kombo (2014) and Kinyungu and Ogollah (2017) who found out that there is a moderately strong relationship between strategy and performance of organizations and that for institutions to strive and compete, they must implement strategies effectively. The findings contradict study by Hagendorff and Keasey (2009) and Chowdhury and Ahmed (2009) who found out that the banking industry has one
of the most active markets under acquisitions and mergers though little is yet known about the type of operational strategies which banks adopt in the preceding years following a deal.

The study recommended that the management of commercial banks in Kenya should put in place team leaders as they lead to high performance. The organizations should ensure that they have a specialized team management strategy with team leaders and have appropriate approaches to team management in the organization. The study also recommends that future scholars and researchers should aim to test the existing relationships between the team management strategy and performance using different sub constructs a part from team leaders and approaches to team management.

CONCLUSIONS

On the basis of the study findings, the study concluded that team management strategy influences performance. Team management strategy has significant influence on the performance of the commercial banks in Kenya. The sub constructs of team management strategy that is forms of communication, reliability and relevance of technology influences performance positively.

ACKNOWLEDGEMENTS

I wish to express my sincere gratitude to my supervisors Dr.Guyo Wario and Prof. Mike A. Iravo for their immeasurable guidance, support, encouragement and time input that enabled me research and write this research proposal. My sincere appreciation also goes to my PhD lecturers Prof. Romanus Odhiambo, Dr. Florence Ondieki-Mwaura, Dr. Kennedy Ogollah, Prof. Margret Oloko, Dr. Afflonnia Mbuthia and Dr.Allan Kiharu for his timeless guidance on document correction, Colleagues, and staff of JKUAT CBD campus for their assistance extended to me in one way or the other.

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