

# **INFLUENCE OF CUSTOMER RELATIONSHIP MANAGEMENT SYSTEM ON PERFORMANCE OF DEPOSIT TAKING SACCOS IN NAIROBI COUNTY**

**Edwin Mwangi Njoroge**

Master of Business Administration (MBA), St. Paul's University, Kenya

**Dr. John Muhoho**

St. Paul's University, Kenya

**Mary Kibuine**

St. Paul's University, Kenya

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## **ABSTRACT**

The management decision on where and when to adopt new technology depends on the benefits associated with acquiring the technology and functional solution that comes together with it to improve organizational competitive advantage. The main objective of this study was to assess the influence of customer relationship management on performance of deposit taking Savings and Credit Co-operative Societies (SACCOs) in Nairobi County. Resource based theory; Technology Acceptance Model, systems theory and the Innovation Diffusion Theory were used in the study. The study adopted descriptive research design. The target population for the study consisted of 190 management and respective supporting staffs from 38 Deposit taking Savings and Credit Co-operative Societies in Nairobi County. The study employed a census where the sample size was 190 respondents, and employed structured questionnaires for data collection. The study used Statistical Package for Social Science and descriptive statistics for analysis of the data collected. Tables and figures were used to present the findings of the study. The findings indicated that Customer Relation Management system equipped staffs with skills and knowledge that boosted the growth of the firm, and that

Customer Relation Management system has enabled the organization to come up with incentives that increase customer loyalty, facilitated for member grouping and thus development of customer driven products and services relevant to their profiles. The study concluded that Customer Relation Management system equipped the staff with skills and knowledge that boosted the growth of the firm, Customer Relation Management system has helped the organization to come up with incentives that increase customer loyalty, Customer Relation Management system had helped the organization in implementation of best use of technology to serve customers effectively, their Customer Relation Management system had helped in customer's retention. The study recommends that an organizations Customer Relation Management system should be employee friendly and in line with the organization objectives. Organization should also invest and implement the latest technology as it goes hand in hand with Customer Relation Management system implemented. The organization should also have laid down policies to management and control Customer Relation Management system.

**Key Words:** *customer relationship management system, performance, deposit taking SACCOs, Nairobi County*

## **INTRODUCTION**

In the recent year's organization has been going through drastic changes in technological adoption. It is therefore important for Sacco's to undergo rapid changes in technology. The organization who have cannot effectively adopt technological change will always limit their

ability to effectively manage their finances and benefits that come with adoption of technology (Mugo, Muathe & Waithaka, 2018). The management decision on where and when to adopt new technology depend on the benefits that are associated with acquiring new technology, functional solution that comes together with it to increase organization competitive advantage against the risks and costs associated with acquiring the technology. Some businesses are willing to mobilize and use new technology but are affected by lack of human, financial and structural requirement to innovate or adopt new technology (Chelangat & Namusonge, 2018).

Many companies in the world have developed, invested and advanced to new technology due to its economic and public development. The innovation and adoption of technology have changed the angle at which organizations interact with their customers and how they provide and get data (Lioukas, Reuer & Zollo, 2016). For example, in United States of America smart metering is a fundamental enabler of smart grids. The advanced Metering Infrastructure capitalizes on their residential customers as the building block of the Smart Grid. In areas such as California and Texas this system has been fully implemented. By the end of 2017, the population in US that was using smart meter stood at 20 million and statistics have predicted that by the end of 2018 the population will be at 65 million. This presented a 54% incensement from the previous years (Odhiambo, 2019).

An alarming number of power utilities suffer from difficulties in income and system administration in most Africa nations. Most power utilities fail to match the clients request and needs. Failure to meet the client's requirements results in among others, consequential system overloads and under-voltages advancing to higher control framework misfortunes. This in turn affects their initiative and consumer loyalty (King'ori, Kioko & Shikumo, 2017). With these difficulties advancing over time, utilities fall back on misfortune remedies and income administration programs in their multi-feature minimum cost way to counter these huge difficulties.

To this effect, research has been done and technology developed to aid utilities out of this predicament. Some of these innovations include and not limited to: System robotization, Prepayment Systems, Automatic Meter Reading systems, Advanced Metering Infrastructure and Billing Systems (Popovič, Puklavec & Oliveira, 2019). Technical misfortunes such as meter disappointment, meter altering or extortion, un-metered connections, illicit associations and information altering in charging adds to around 20-30% of income misfortunes for utilities across the continent, and in some cases, this achieves half. This is as a result of relying on out of date manual mode of billing and payment accumulation (post and in-person office installments), and a culture of non- installment resulting from social and political obstructions aimed to detaching administrations (El-Masri & Tarhini, 2017).

Organizational performance is defined as the real value or consequences of an organization measured against desired results or goals and objectives. Lop, Ismail, Isa and Khalil (2018) notes

that performance is defined as hierarchical execution comprising of three particular ranges of firm results particularly money related execution i.e. benefits, return on resources, rate of return, item advertise execution that is deals, piece of the overall industry and investor return, total shareholder return and economic value added (Lai, 2017). Most organizations that have implemented Management Information Systems (MIS) indicate numerous examples of its importance in maintaining information. Implementation of the (MIS) provides benefits for the customers, employees and the organization itself benefits in terms of improved profitability; enhanced organizational performance as well as efficient and effective business processes (Bello-Pintado, García Marco & Zouaghi, 2019).

In Kenya by the end of 2017 most power consumers had been connected by the by outdoor meters. Kenya power implemented this technology to increase efficiency and performance of service delivery. The installation of smart meters resulting from outdoor metering would significantly reduce manual meter reading by the officers during inspection, this would also reduce inconveniencing the customers as the activities took place. The power project targeted all existing large power consumers approximated at 10,000 outdoor meters to be installed at close proximity to the customer's premises at a cost of Sh.4.7 billion (Basheer, Siam, Awn & Hassan, 2019).

There have been growing interests by e-commerce to increase level of technology by adopting electronic payment processes. This enables business to electronically buy and sell goods through online platforms. The adoption of technology systems has resulted in increased online transactions as cash and check transactions continue to reduce (Lynn, Liang, Gourinovitch, Morrison, Fox Rosati, 2018). Electronic payment has revolutionized retail sector by enabling customers buy and sell goods at their own convenience. Quite a number of customers are still concerned over conducting business and transactions online since sensitive details are required in order to actualize the process. Confidential details such as unique card details including visa/card number, expiry date, Card Verification Code in the payment gateway during the transaction are required. Customer details may be misused by unethical employees of the trading companies. Phishing and identity theft are some of the most common attacks on E-payment system, (Abolfathi & Phene, 2017).

According to (Galina, Turnbull & Noguez-Ortiz, 2016), in an environment where organizations more and more depend on information technology, they want to remain competitive, and in response to the environment many organizations have adopted and implemented technologies. The main importance of implementing new technology is to effectively manage customer relationship with the organization and to manage the human resource aspect of the organization (Ali, Gongbing & Mehreen, 2018). The main aim of any business is to make profit and this can only be done if the organization has effectively managed its resources and transaction processes. This advantage has propelled this study to identify the effect of technological adoption on performance of DT Sacco's in Nairobi County.

## **STATEMENT OF THE PROBLEM**

In today's world, business is increasingly dynamic and highly competitive. There has been increase demand for systems that can effectively manage business processes to increase performance. Firms have been lagging backward due to inferior technology adopted. Firms strive to survive in such set ups and to enhance organizational performance and to ensure survival, it remains necessary for them to adopt new, more advanced enabling technology. Companies must come up with strategies such as adoption technologies to ensure a consistent development, continuous survival and profitability. It is with no doubt therefore that technology has led to the revolution of systems operations and communication (Orina 2018). Nonetheless, the rate of technology adoption and overall application in both public and private sector has remained low. Most firms that have automated their systems have done so on an individual basis resulting in problems such as integration, compatibility and coordination. Deposit taking SACCOs have computerized their services and have been able to network their departments. However, they face challenges due to inadequate infrastructure and competition from commercial banks and other financial institutions. SACCOs have adopted technology with a view of providing competitive market driven services and products to retain and grow their members. It is clear that if a SACCO is to survive, retain and sustain its members in community development, it must develop strategies that encourage its members to borrow from them rather than from other financial institutions. In particular, it must reach out to the members by identifying their borrowing needs and designing services to meet these needs. A number of studies have been conducted not only locally but also internationally on the influence of technology adoption. For instance, Scott, Reenen and Zachariadis (2017) investigated on the influence of adoption of technology on commercial bank performance which was conducted on commercial banks. The findings of the study indicated that indeed technology boost performance in terms of profitability especially in the long-term. Orina (2018), conducted a study in Embu Kenya to examine if the performance of the Kenya Power is influenced by the adoption of technology. The results of the study showed that adoption of new technology enhanced performance in that it has helped in improving customer services. This study focused on automation of a system that delivers electricity rather than a financial service. The two systems work very differently. Even where the Kenya power system serves the customer the role of the system is different because Kenya power is a monopoly. The focus of the current study was to examine the influence of customer relationship management system on performance of deposit taking SACCOs in Nairobi County.

## **GENERAL OBJECTIVE**

The general objective of this study was to assess the influence of customer relationship management system on performance of deposit taking SACCOs in Nairobi County.

## **THEORETICAL FRAMEWORK**

The study relied on theoretical models that provide a foundation to the adoption of technology systems in organizations and the extent to which they affect performance. Specifically, the study examines the Resource Based View (RBV) theory, Systems Theory, Technology Acceptance Model and the Innovation Diffusion Theory. These schools of thought are discussed in detail below.

### **Resource Based Theory**

The modern Resource-based theory (RBT) was developed by Edith Penrose's in 1959; it explains how firms can gain a sustainable competitive advantage by exploiting, leveraging and developing resources such as competencies, assets, know-how and capabilities that are unique and therefore not imitable by competitors. The resources can be internal to the firm, or firms can access and exploit external resources from the environment as such include strategic partnerships, and customers. Sacco's technology adoption factors emphasized in the literature can be conceptualized as firm resources including the management and employee characteristics. Integrated information systems are also resources to a Sacco particularly in this digital age. E-business and process automation is therefore seen to result when firms acquire and technological related resources effectively (Caldeira & Ward, 2003; Rivard *et al.*, 2006).

Resource based theory treats enterprises as potential creators of value-added capabilities. Understanding the development of such capabilities and competences involves viewing the assets and resources of the firm a knowledge-based perspective (Conner & Prahalad, 1996) Prahalad and Hamel, 1990). Prahalad and Hamel (1990) concentrate their attention on the collective learning processes of the organization, on the development of skills and technology integration. The concept of "core competences" is related to mechanisms by which firms learn and accumulate new skills in order to develop business capabilities to outperform competitors. One of the objectives of the theory is to help managers to appreciate why competences can be perceived as a firms' most valuable asset and, at the same time, to understand how those assets can be used to improve business performance.

The resource-based view theory in ICT based innovation is explained in terms of technological assets present within an organization to support ICT based innovations. This takes the form of physical resources and capabilities to support the implantation of innovations (MacEachern, 2017). Implementation of ICT based innovations requires that adequate budget be set aside. Organizations facing financial difficulties and shortages may find it difficult to implement ICT based innovations (Binuyo & Aregbeshola, 2014). In addition, there has to be adequate well qualified human capital to support the implementation of ICT based innovations.

Lioukas, Reuer and Zollo (2016), in a conceptual study looked at five attributes of IT customer switching costs, access to capital, proprietary technology, technical IT skills and managerial IT

skills concluded that managerial IT skills are the only one of these attributes that can provide sustainable advantage. According to these researchers' managerial IT skills include: the ability of IT managers to understand and appreciate the business needs of other functional managers, suppliers and customers; the ability to work with these functional managers, suppliers and customers to develop appropriate IT applications; the ability to co-ordinate IT activities in ways that support other functional managers, suppliers, and customers; and the ability to anticipate the future IT needs of functional managers, suppliers and customers.

Considering that ERP can be regarded as a unique corporate resource. Evidently, RBV theory was useful for explaining how ERPI improves the firm's capabilities and performances. This theory is also relevant to the study as it highlights how organization can effectively use there leverages or assets to increase the technological innovation in the organization and the organization value-added capabilities. It basically provides basic information on human resource management system which is the third variable.

### **Systems Theory**

This theory was developed by Burnes (1993) and regards organizations as entities made up of various parts which are always inter – connected to accomplish specific objectives. As such, the components of the system work hand in hand to deliver on a given output such that any change on one component of the organization will automatically initiate change in other components of the system which will end up distorting the achievement of usual output. Systems theory brings out an approach to understanding how things work, the central thesis being that the effects or outputs of any system are dependent on the interaction of its parts and that studying the parts in isolation will not provide an accurate picture of the system (Waldman, 2016).

Burnes (2009) is of the view that the components need to be scrutinized to establish how they manner that they can be modified to accommodate change in the organization. As a system, it could be either open or closed in nature. A closed system is not open to the environment in any way whereas an open system incepts data that is used in the dynamic interaction with the environment. Open system relies on the environment for inputs while at the same time releasing the output back into the environment.

It is related to the study in that, an organization that has a system that coordinates its activities effectively can easily deal with the effects of strategic change and thus ensure that it is successful. An organization has a multi-layer administrative hierarchy, the outcomes or outputs of which are derived from interactions with the system composed of machines, computers and people. A disconnect in any of these may produce unintended consequences (Waldman and Jensen, 2016).

This theory gives an insight of how various systems are interconnected to increase cohesion and integration of the organization processes. It basically provides an overview of different systems

that are used by organization to perform a specific function and their coordination. These systems namely customer relationship management system, transaction processing system and financial management system are the basis of this study. The study sought to investigate their effect on organization performance there're the theory is relevant to all the objectives under study.

### **Technology Acceptance Model**

This school of knowledge was developed by Davis (1989) with the aim of explaining the adoption of users on the wide range of end user computing technology. In TAM, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are identified as the main theoretical constructs that affect the intention to use a system. Venkatesh (2000) indicated that PU has an optimistic connection with continuance and adoption intention Anol (2001) state that satisfaction and attitude towards technology is influenced by PU and according to Davis (1989), apparent easiness of use influences both perceived use and adoption intention. Information Technology, being a source of improvement in information flow, decision making, level and scope of service and productivity gains.

Sandberg and Wahlberg (2006) noted that the TAM model is an influential extension of Ajzen and Fishbein's theory of Reasoned Action (TRA). It uses TRA as its theoretical foundation in constructing the specific causal linkages between perceived usefulness and perceived ease of use, and users' attitudes, intentions and actual computer adoption behavior. This model suggests that when users are presented with a new software package, a number of variables influence their decisions on how and when they will use it. There are two dominant variables, perceived usefulness and perceived ease of use, which are perceived to be fundamental determinants of user acceptance. Grandon and Pearson (2004), argues that constraints and interplays such as limited ability, time, environmental or organizational limits, and unconscious habits will limit the freedom to act.

The theory assumes that when someone forms an intention to act, that they will be free to act without limitation. Because of this, then the theory was found unsuitable for this study since factors such as financial constraints were perceived as influencing adoption and utilization of ICT. Other studies by Thong, Hong and Tam (2006) to investigate post adoption studies, the results indicated that perceived ease of use influences satisfaction PEOU was found to influence continuance intention (Venkatesh & Davis, 2000), and actual continuance usage (Agarwal, 2000; Lippert, 2007). According to Dashawn and Strong (1999) technology acceptant model has been condemned because of it few limits which include the intended generality and parsimony model. Another limitation is failure to consider no organizational setting and satisfaction.

Justification of use in this study was based on the basis that it explains the factors which affect the rate of ICT adoption among customers. Perceived Usefulness (PU) and Perceived Ease of



Use (PEOU) will influence the rate at which customers adapt and use new innovation-based products and services offered hence dictate the success of ICT based innovations implementation. In circumstances where the customer sees no perceived ease and perceived ease of use of a given technological development, they will be reluctant to adopt it hence its failure. Therefore, this theory identifies the key prerequisite for the successful implementation of ICT based innovations.

The perception around the adoption of this technology has a very significant effect on how the system performs. It basically dictates how the organization will use the system to the prosperity of the organization. It basically highlights the perception all the stakeholders towards the technology. These stakeholders include employees, investors and customers which the study is interested on. This theory is therefore relevant to the first objective of this study as it provides a relevant phenomenon that sound customers perception of the systems.

### **Innovation Diffusion Theory**

This innovation diffusion theory was developed by Rogers (2003). It has been used in studying technology adoption. This theory comprises of four element of diffusion theory, which include time, innovation, communication channel and social system which influence adoption of innovation. Rogers (2003) urges that a person's technology acceptant behavior is shown by his or her view concerning the related compatibility, advantage, complexity, observability and trialability. The author further identified five general attributes that constantly affect the acceptance of innovation and they include; relative advantage, it is the extent to which an innovation is seen as being superior than its pioneer, the second one is compatibility which means the degree to which innovation is viewed as being in line with needs, values and experience of perspective adopters (Hernandez & Mazzon, 2006) the third one is complexity meaning the extent to which an innovation is seen as hard to comprehend and use (Rogers, 2003).

The fourth one is observability which means the extent to which the outcome of an innovation is visible to one another. The last one is trialability and it's the degree to which an innovation can be knowledgeable before its definite adoption (Meier & O'Toole, 2012). For the purpose of this study, the theory aid to understand the extent to which anticipated results of an innovation is vivid, and clarifies on the degree to which an innovation can be knowledgeable before its definite adoption (Meier & O'Toole, 2012).

Zhang and Vorobeychik (2017) argued that the level of effectiveness realized from innovations depend on the ability of employees to learn new technology and apply it in their day to day operations. In addition, they argue that in order to realize optimal benefits from technological advancements, customers must be ready and willing to accept the new technologies affected by banks. In another study, MacEachern (2017) indicates that in order to realize full range and long-

term benefits from ICT based innovations, organizations need to have a strict ICT policy that promotes innovation and inventions. This theory is relevant to this study as it has been successfully applied by a number of scholars in explaining the role of technology innovations on organization performance turbulent and dynamic organizational environments. It is also relevant to the study as it explains how innovations get adopted over a period of time in organizational setting.

Adoption of technology system basically means innovation of the technological system in the management of the organization operation. It basically gives this study on the phenomena that control innovation which goes hand in hand with adoption of the technological systems. This theory therefore gives and insight on the process of technological systems adoption and their effect on how the organization perform.

## **EMPIRICAL REVIEW**

### **Performance of SACCOS**

For SACCOS to have a good performance, they have to consider their operational effectiveness. Performance of SACCOS is greatly hampered by low capacity to operate and manage their activities. There is no standardized performance measurement tool to evaluate the status of SACCOS (Otieno, Mugo, Njeje & Kimathi, 2015). In spite of this, measurement using certain indicators such as profitability, asset quality, signs of growth and rates of return and costs, some indication of performance can be found. The important indicator of performance is the rates of return and costs where the members' dividends, operating expenses and return on assets are put into consideration. Compared to other finance institutions, SACCOS have low operating expense ratios- the primary ratio to determine efficiency (Gweyi & Karanja, 2014).

These SACCOS are reported to be having a very low capital in their institutions, this is due to their insufficient generation of profit to sustain the durable capital position. This is also defined by their saving mobilization that appears to be very low because their members are found to be part of the poor society. Performance can be defined as the procedure that leads to the actual management of a group or a person into attaining the good performance of the organization. It includes the real production or end result of an organization as deliberated against its planned output or aims and objectives. According to Olando, Jagongo and Mbewa (2013), performance includes exact two parts of outcome of the company; the first one is financial performance which includes ROI and ROA. The second one is product market performance which comprise of market share, sales and return to shareholders.

Lazaridis and Tryfonidis (2016) looks at profitability in many different ways based on its measurement in Saccos. They state that there is a positive connection of among profitability that is measured via gross operation profit and the money change cycle and its mechanism which comprise of account payable, account receivable and inventory. The authors further indicated

that the it is possible for the manager to generate profit form their organizations through managing the changing of money cycle in a good manner and also improve the way they are keeping each mechanism of the changing cycle at the best level.

Afeef (2016) investigated how the management of work capital impact the Saccos's profitability in Pakistan. In this study, the author measured the Sacco's profitability by looking at the return on assets which is calculated by looking at the earnings before taxes and interest to the total assets and also the operating profit to sales. The author further introduced working capital by the current ratio and cash conversion cycle which was used in the measuring of effectiveness of the management of the working capital. According to Kiaritha, Gekara and Mung'atu (2014) financial performance measures how well a firm is generating value for its owners. The more efficient the financial system is, the better the economy and therefore the objective of wealth maximization of shareholders of firms is achieved. The author further indicated that SACCOS are required to file audited financial statements every fiscal year and although SACCOS comply with this requirement, there has been a shortcoming including non-availability of financial statements on regular basis. To promote financial transparency, SACCOS should provide timely financial updates.

Kiragu (2014) investigated how the regulation of SASRA affects the financial performance of SACCOs in the county of Nairobi. The study indicated the varied measures of financial performance. The author state that in traditional management studies, ratios are used and are classified according to the following performance aspects measured: profitability, liquidity, leverage, and efficiency. The main aim of measures of financial performance is to offer the company with the higher return on the employed capital in the organization. Financial performance can be explained to be among the different measures to define the way the organization is employing is resource to make income. The known types of financial performance are earning before interest, operating income, the value of net asset and taxes.

Kibui and Moronge (2014) state that the other measure of performance of Saccos is the impacts found on the asset position and income of the saccos. Saccos are making income regardless of the shortage in capital and also increased their assets. Though, this might not be seen in the process of coverage and share of the financial market. Saccos have experienced marvelous change in their income and assets where by most of the growth is generated form number of saccos increment and the size of membership. The author further indicated that the repayment of loan on time is also an indicator of Saccos performance.

## **Customer Relationship Management System and Performance of SACCOs**

Al-Weshah, Al-Manasrah and Al-Qatawneh (2018) conducted a study in Jordan to examine how management of customer relationship affects the performance of telecommunication firms. The study population consisted of employees from the customer care/service department. The study employed use of self-administered questionnaires for data collection. A sample of 140 questionnaires was drawn from the total answered questionnaires which was previously 300 in number and were used for analysis. For analysis, the study adopted descriptive analysis, hypothesis testing techniques and regression models. Results of the analysis revealed that there is a significant relationship between customer relationship management systems and performance of telecommunication firms in Jordan. The findings further suggested that Customer relationship management systems dimensions such as customer satisfaction, quality information and system usage have a positive effect on performance.

Al-Azzam (2016) carried out a study in 3-star and 5-star hotels to investigate the role of CRMS on performance of hotels. The study adopted convenient sampling technique and after sampling population consisted of customer relation managers occupying senior and general positions in 50 hotels located in Jordan. The study employed use of structured questionnaires and were self-administered for data collection. The study used SPSS, correlation and regression models for analysis of the data collected. Findings of the study revealed that; customer relation management system has a significant effect on performance of the hotels. The study results further indicated that CRM plays a critical role in marketing of the hotel thus attracting clients which leads to boost in performance of the hotels. The study concluded that customer knowledge management and orientation boost organization performance.

Wambugu (2016) investigated the CRM role in market performance in Kenyan media group. The study was guided by two objectives which was to determine how CRM affects market performance and challenges faced by media groups in implementing CRM. The study adopted a case study research design and the population consisted of employees of various department in the Nation Media Group who directly interact with customers. The study employed use of in-depth interviews and questionnaires for data collection and adopted use of content analysis. Findings of the study suggested that in order for media groups to retain customers the media groups need to equip their staffs with skills and knowledge that will boost the growth of firm through customer sourcing. Results of the study concluded that CRM increases efficiency in management of customer know-how and through that the firm stays at a better position when making decisions that are related to its clientele.

Ghasemi and Haghghinasab (2017), carried out a study in Iran to examine the association between CRM and the organizational performance of manufacturing sectors businesses. The study population comprised of managers, experts and service providers in a number of manufacturing firms. The study adopted applied research and survey methods. Questionnaires

were then administered to the population of the study and a high response rate was recorded. The data collected was then analyzed using inferential statistics. The study employed use of Cronbach's alpha to test for reliability and for hypothesis testing structural equation modelling was used. The study findings suggested that CRM implementation has a positive effect on satisfaction of customers thus leading to an overall boost in performance of the manufacturing firms.

Madziwa (2016) conducted a study based on two SACCOs in Kenya to investigate the association between CRM and performance of the SACCOs in terms of customer retention. The study population consisted of management committees which included the credit, supervisory and executive. Questionnaires were then administered to employees of the SACCOs and a high response rate was recorded. The study employed use of both qualitative and quantitative techniques for analysis of the data collected. SPSS was also employed for analysis. Findings of the study revealed that there is a significant positive relationship between IT, customer recognition and customer retention. Findings of the study further suggested that loyalty programs have no significant effect on customer retention. The study recommended that SACCOs and financial institution should implement CRM based technology in order for them to serve customers effectively thus increasing customer retention. The study also recommended that SACCOs should come up with incentives that will increase customer loyalty in order to boost the general performance of the organization.

## **RESEARCH METHODOLOGY**

### **Research Design**

A detailed plan of research specifying the methods and procedures for collecting and analyzing data on a given subject and reporting the results is known as a research design (Lewis, 2015). This study adopted a descriptive research to achieve its objectives. A descriptive design aims at systematically describing a situation or area of interest factually and accurately. As such, a descriptive research is concerned with the present and attempts to determine the status of the phenomenon under investigation. According to Creswell and Creswell (2017), descriptive research design refers to a framework within which the research is conducted, and also involves the guide for data collection for a study. Descriptive research design describes data and the features relating to a population under study and gives the answers to who, what, where, when and how questions (Mugenda, 2003). This study adopted descriptive survey design where both qualitative and quantitative data will be used. Therefore, the design was sufficient in data collection, classification, analysis and interpretation. According to Yin (2013), this design was sufficient to draw conclusions in large population.

## **Target Population**

Barasa, Ikamari, Kiplanga't and Oladipo (2015), defines the target population as members of a group with homogenous characteristics. The target population for this study consisted of all deposit taking SACCOs in Nairobi Kenya registered under SASRA. According to SASSRA there are 39 registered deposit taking SACCOs in Nairobi. The target population consisted of management team and supporting staff drawn from Human Resource department, Finance department and IT department three managers from every SACCO and 2 supporting staffs from each 38 registered DT-SACCOs. The total target population was 190 staffs of registered DT-SACCOs in Nairobi County.

## **Sample and Sampling Procedures**

Wang (2015) defines sampling as a process of selection of a group of subjects for a study in a way that the selected individuals represent the entire group from which they were selected. Creswell and Creswell (2017), defines sampling as a process or technique of choosing a subgroup from a population to participate in the study; it is the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected (Creswell & Creswell, 2017). The population of this study was less than 200. Therefore, the study employed census in the determination of its sample size. Mugenda and Mugenda (2003) argue that census is appropriate where the population is less than 200 elements. From this argument, the sample size of this study was 190 respondents which consists managers from the Human Resource department, Finance department and IT department in the selected DT-SACCOs.

## **Data Collection Instruments**

This study employed a questionnaire for data collection. Cresw, Kaushal and Singh (2017), defines the questionnaires an inquiry tool used in collection of answers of a given question. This study specifically employed a structured questionnaire in finding the answers to the study' research questions. According to Ioannidis (2014), the structured questionnaire is conveniently used because it is cheaper and quicker to administer, it is above researcher's effect and variability and it is highly convenient for the respondents as they could fill them during free times or when workloads are manageable. The questionnaire was carefully designed and tested with a few members of the population for further improvements. Section A of the questionnaire presented the general information of respondents while the other subsequent sections covered information on the specific independent study variables. Questions was formulated on a five Likert scale where 1=strongly disagree and 5=strongly agree. This was done in order to enhance its validity and accuracy of data to be collected for the study.

## **Data Collection Procedures**

This study used a structured questionnaire to collect primary field data that contained both open and close-ended questions for easy interpretation. Questionnaires were basically used in order to explain the extent of agreement in each of the study variables, the questionnaire included demographic information of the respondents and Five Point Likert scale.

## **Data Analysis**

According to Mugenda and Mugenda (2003) Data collected should be examined, edited coded and analyzed in order to determine if it is accurate, complete, consistent and useful. Steps undertaken to organize data in order to deduce and make inferences and to find answers for the research questions is known as data analysis (Baraza, et al., 2015). Data collected in this study was analyzed using Statistical Package for Social Science (SPSS Version 23). The study also employed descriptive statistics such as standard deviation, mean, frequency distribution and percentages to explain the distribution of scores, and for findings presentation tables and figures were used. The effect of Customer Relationship Management System on performance of DT-SACCOs was established using the multiple regression model presented below.

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Where: Y = DT-SACCOs Performance; X<sub>1</sub> = CRM Systems; β<sub>0</sub> = Intercept; β<sub>1</sub> = Beta coefficient and; ε = error term.

## **RESEARCH RESULTS**

The main objective of the study was to assess effects of adoption of Customer Relationship Management System on performance of deposit taking SACCOS in Nairobi city county, Kenya. To do so the study used regression analysis. The summary was done in terms of R, R Square, Adjusted R Square and Std. Error of the Estimate

**Table 1: Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.908 <sup>a</sup>	.825	.820	1.60161

a. Predictors: (Constant), customer relationship management

From the findings, the value of R Square was .825 which corresponds to 82.5%. This revealed that there are other factors apart from customer relationship management. The R Square value is more than 70% indicating that the model was fit (Fumo, & Biswas, 2015).

**Table 2: ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1752.211	4	438.053	170.770	.000 <sup>b</sup>
	Residual	371.949	145	2.565		
	Total	2124.160	149			

a. Dependent Variable: performance

b. Predictors: (Constant), customer relationship management

From the findings, the value of f calculated was 170.770 and the value of f- tabulated was 2.434. This finding revealed that the value of f- calculated is more than f- tabulated. This shows that the independent variable ( $170.770 < 2.434$ ).

**Table 3: Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	25.326	2.683		9.439	.000
	Customer relationship management	.723	.039	.870	18.702	.000

a. Dependent Variable: performance

At 5% level of significance, the study identified that Customer relationship management ( $p < 0.000$ ) with a positive beta coefficient. This showed that Customer relationship management had a positive and significant effect on performance of deposit taking SACCOS in Nairobi city county, Kenya. This finding was concurrent with Gweyi and Karanja (2014) who suggested that the important indicator of performance is the rates of return and costs where the members' dividends, operating expenses and return on assets are put into consideration. Compared to other finance institutions, SACCOs have low operating expense ratios- the primary ratio to determine efficiency. The overall regression model was therefore represented by:

$$\text{DT-SACCOs Performance} = 25.326 + .723 \text{ CRM Systems}$$

Consequently, from this findings Customer Relationship Management significantly influence performance of deposit taking Sacco's in Nairobi County, CRM system had helped the organization to come up with incentives that increase customer loyalty, CRM system had helped the organization in implementation of best use of technology to serve customers effectively, their CRM system had helped in customer's retention and their CRM system equips staffs with skills and knowledge that boosts the growth of the firm. The system has enabled customer profiling and development of products/services relevant to them, this has led to growth of membership, growth in share deposits.



## **CONCLUSION**

Customer Relationship Management significantly influenced the performance of deposit taking Sacco's in Nairobi County, CRM system equipped staffs with skills and knowledge that boosted the growth of the firm, CRM system has helped the organization to come up with incentives that increase customer loyalty, CRM system had helped the organization in implementation of best use of technology to serve customers effectively, their CRM system had helped in customer's retention and their CRM system equips staffs with skills and knowledge that boosts the growth of the firm.

## **RECOMMENDATIONS**

The study recommends that organizations should involve technology adoption in their strategies and not as an end result. Top management should ensure proper alignment of strategy and the technologies. Proper alignment ensures that a technology is utilized to optimize performance. Employees are the end users of the technology systems and poses vital information required by system developers as system requirements. As such include client preferences and organizational processes. Also, they should involve employees in technology adoption in order to minimize resistance, assist customization to best fit the organization and subsequently reap the best results from the technologies adopted.

The study recommends that organization CRM system should be employees friendly and in line with the organization objectives. Organization should also implement latest technology as it goes hand in hand with CRM system implemented. The organization should also have laid down policies to management and control CRM system. Technology is the backbone of modern CRM system. For these systems to be effective, the system should be update with the latest version of technology available in the market. The study therefore recommends that SACCOs should first consider up-to-date technological system to amend to the incoming CRM system; favorite policies should also be formulated to control use, maintenance and access to the system. Managers should look critically on how the information acquired is stored and encrypted from an-authorized people.

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