

**INFLUENCE OF E-HUMAN RESOURCE ON PERFORMANCE OF DEPOSIT  
TAKING SACCOS IN NAIROBI CITY COUNTY, KENYA**

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**DECLARATION AND APPROVAL**

**Declaration**

This project is my original work and has never been presented for any academic award in any institution.

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This project is being submitted for examination with our approval as University supervisors.

**Dr. APPOLONIUS KEMBU, PhD**

Mount Kenya University

**Signature :****Date :****DEDICATION**

This project is dedicated to my spouse, children, family and friends for their contribution that made this possible.

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## ABSTRACT

The Savings and Credit Cooperative Societies (Saccos) in Kenya have played a pivotal role in the nation's development, contributing significantly to the Gross Domestic Product (GDP) and national savings and deposits. Specifically, these Saccos, especially the Deposit Taking Saccos (DTSSs), have enabled cooperative societies to expand their offerings within a fiercely competitive market landscape. Despite their substantial contributions, Saccos face persistent challenges in effectively delivering services to the public. In light of these challenges, this study aimed to explore the influence of E-human resource management practices on the performance of deposit-taking Saccos in Nairobi County, Kenya. The study pursued several specific objectives: firstly, to assess the influence of E-recruitment practices on the performance of deposit-taking Saccos in Nairobi County; secondly, to examine the effects of E-training initiatives on performance; thirdly, to evaluate the influence of E-compensation schemes; and finally, to analyze how E-performance management strategies affect Sacco performance. The theoretical underpinnings of this study were drawn from various perspectives, including the Resource-Based View, Person-Organization Fit Theory, Person-Job Fit Theory, and Human Capital Theory. Employing a descriptive research design, the study targeted all 2208 permanent staff members of registered deposit-taking Saccos in Nairobi City County. Simple random sample was conducted of 10% of the target to represent the target population. Data collection primarily involved the use of a semi-structured questionnaire, allowing for comprehensive insights into employees' perceptions and experiences regarding E-human resource practices. Analysis of the gathered data was conducted using SPSS version 26, employing descriptive statistics such as M, frequency, and SD. Furthermore, multiple linear regression analysis was utilized to explore the relationships between E-human resource practices and Sacco performance. The regression findings of this study shown that, E- recruiting significantly impacts performance in deposit-taking Saccos. The beta value is 0.224 and the p-value is 0.000, both of which are less than the significance level ( $\alpha = 0.05$ ). That electronic training significantly and positively impacts performance in deposit taking Sacco's, electronic compensation significantly affects the performance of deposit-taking Saccos, with a beta value of 0.116 and a p-value of 0.047. Electronic performance management significantly and positively affects the delivery of public services, findings of the regression coefficient (beta = 0.188, p = 0.004). According to the study's findings, prospective employees research the position's requirements in detail online before applying. In a similar vein, many job openings are advertised on various internet sites. The descriptive findings showed that the sacco website offers enough options for workers to learn and improve, so they are able to acquire the training they need to execute their jobs online. This study therefore concludes that improvement in various aspects of electronic training such as availability of opportunities to learn and grow, analysis of the training needs available on the internet with planning and training design also conducted online would improve performance of deposit taking Sacco's. This study recommends that Saccos in Nairobi County put an emphasis on conducting resultsbased evaluations online, giving member's timely feedback on their appraisals, and conducting performance contracts through the same online platform.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

|              |                                          |
|--------------|------------------------------------------|
| <b>HR</b>    | Human Resource                           |
| <b>HRM</b>   | Human Resource Management                |
| <b>ICT</b>   | Information and Communication Technology |
| <b>M</b>     | Mean                                     |
| <b>SD</b>    | Standard Deviation                       |
| <b>RBV</b>   | Resource Based View                      |
| <b>SACCO</b> | Savings and Credit Co-operative Society  |
| <b>SASRA</b> | Sacco Societies Regulatory Authority     |
| <b>SPSS</b>  | Statistical Package for Social Sciences  |



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the Study

In the contemporary world, different governments globally have significantly altered the manner in which they render services to their citizens. With the growing influence of technology, most governments have sought to leverage on technological advancements for better delivery of services. Initially perceived as institutions that are slow and bureaucratic, most institutions have been elevated into inventive platforms to implement and consistently develop information technology in managing human resources for betterment of public service (Carter, Weerakkody, Phillips & Dwivedi, 2016). As governments across the globe try and increase their aggressiveness within the international economy, they attempt to bring nearer services that facilitate the ease with which business is done. Several governments have, therefore, endowed themselves heavily with ICT infrastructure and services that enhance potency in publicly service delivery.

In an effort to improve management practices and boost overall efficiency, businesses all over the globe have been engaging in a variety of initiatives aimed at increasing company performance via investments in ICT. More and more human resource management functions became Web-enabled as Web technologies advanced and organisations enthusiastically adopted them. Electronic human resource management essentially transfers HRM capabilities to employees and managers (Sagum, 2015). Typically, they have access to these capabilities via a company intranet and a web interface. While the definition of electronic human resource management (e-HRM) might vary widely, at its core it is just a web-based framework for accessing HR-related records (Sagum, 2015). The pinnacle of electronic human resource management (eHRM) is an enterprise-wide, coordinated electronic system for HRM-related data, information, administrations, databases, tools, applications, and exchanges that is typically accessible at all times by HRM specialists, directors, and representatives (Hosain, 2017). An organisation may benefit much from computer equipment, software, and databases in terms of distant betterment, strength, and ease of recovery of records and data (Kumar & Kamal, 2013).

Thanks to advancements in information technology, HRM has become more effective with the help of e-HRM solutions (Winarto, 2018)..

To be more prosperous and accord citizens a higher standard of living thus globally competitive, Kenya' vision 2030 has Information Technology enabled services as one of its key pillars (Kenya Vision 2030, 2008). Nations throughout the world have turned to ICT which has advanced progressively in order to maintain their levels of development. Eliminations of fraud in the delivery of public services, improvement in efficiency as well as effectiveness in use of national resources, augmented access and security of information are some of the advantages that come with embracing ICT (ICTA Strategic Plan, 2013). A lack of properly instituted HRM practices within public organisations accompanied by suitable IT solutions which enhance advancement in the operational gains in HRM become a challenge (Cogin, Ng & Lee, 2016). Keeping the aforementioned difficulties in mind, the purpose of this research is to examine how Ehuman resources have affected the administration of public services in Nairobi City County, specifically with regard to Saccos that accept deposits. The new public management concepts' guiding principles will serve as the theoretical foundation.. Savings and Credit Cooperative Organizations( SACCOS) are democratically possessed and controlled fiscal institutions that play a vital part in Kenya's fiscal geography. SACCOS give a wide range of fiscal services to their members, including savings, loans, insurance, and investment products. They're particularly well- suited to serving low- income and marginalized communities, as they offer affordable and accessible fiscal services. SACCOS, or Savings and Credit Cooperatives, play a vital part in

Kenya's frugality. They give fiscal services to millions of Kenyans, helping them to save plutocrat, access loans, and invest in their businesses. SACCOS also play a part in promoting fiscal knowledge and entrepreneurship. However, SACCOS face a number of challenges, including a lack of fiscal knowledge, high situations of fraud, and competition from marketable banks. Despite these challenges, SACCOS are taking way to address them and ameliorate their products and services. For illustration, they're offering fiscal education programs, strengthening their internal controls, and partnering with marketable banks. As a result, SACCOS are anticipated to play an indeed lesser part in Kenya's frugality and society in the times to come.

The importance of deposit-taking savings and credit cooperatives (SACCOs) in Kenyan society and the economy cannot be overstated (Owino & Kemboi, 2020). In the face of intense competition, these organisations must maintain the highest levels of honesty, openness, and accuracy in their financial reporting and management of resources. However, despite the expectations of stakeholders, including shareholders and clients, some Deposit Taking SACCOs (DTSS) in Kenya, particularly in Nairobi County, have struggled to meet performance targets. Challenges in performance could be attributed to various factors, including human resource management practices (HRMP) and the competitive strategies adopted by these organizations. Therefore, there is a need to investigate these factors comprehensively to understand their impact on organizational performance. This proposed study aims to fill gaps in existing empirical research by exploring these dimensions and shedding light on previously unaddressed perspectives.

The main focus of public organisations in Pakistan is in terms of ceaseless improvement of their operations implying that they monitor their goals and take technology-based corrective actions (Pyszka, 2018). For the purpose of enabling reorientation in the manner in which institutions perform activities, reforms and innovations are introduced from the trend in operations whose chief aim is to bring to existence efficient as well as cost-effective behaviors. The extant institutional functioning models are thus altered with a routinised regime reorientated towards innovation, entrepreneurship, dynamism as well as flexible option development. According to Witschel, Döhla, Kaiser, Voigt and Pfltschinger (2019), internet technology has enabled IT systems and electronic communications to support business processes in Indonesia. This has become effective especially in the sector where there is an influential additional pathway for organisational change (Pyszka, 2018).

In the UK, digitisation processes within public institutions have results to more sensitive key issues of transparency, shared services as well as social media inclusion. The key elements of transparency, accessibility and responsiveness have resulted to the building of an open governance mechanism as opposed to closed government which has allowed citizens to participate and monitor performance thus actively managing tax account to greater self-administration (Lennon, Bouamrane, Devlin, O'connor, O'donnell, Chetty & Mair, 2017). The social media in this set up fills the gap and alters the relationship inside government, between public managers and citizens. Public managers through create

activities that others and could involve junior staff to create innovations and policy proposals (Lennon, et al., 2017).

In South Africa, using IT in human resource management has provided more transparency and dynamic relations in the sector. It has enabled improvements by transferring best practices from software vendors and has also facilitated delegation of routine human resource activities to employees in public institutions (Kula, & Fryatt, 2014). As technology has progressed, Aydođdu and Bađçivan (2016) have noted that talent management methods have undergone modifications. Within this framework, HR professionals are shifting their focus from tactical HR administration to more strategic HRM and business collaborations. Because of this change in thinking, many public sector organisations have begun to use IT solutions for human resource management, which has increased their productivity and efficiency (Elenezi et al., 2017)..

There is better planning by use of e-human resource management, the use of data innovation and execution of the same for systems administration and supporting collective actors, in their common performance of HRM exercises in the sector in Nigeria (Salisu, 2016). The goals, objectives, and evaluations of public sector employees are considered from an administrative perspective when considering HR's competence and competency. Thanks to developments in technology, electronic human resource management systems may now shine, especially with the advent of webenabled HR data frameworks for corporations (Salisu, 2016). Improvement of electronic HRM has upgraded development of frameworks which has permitted HR functions to turn out to be more key as compared to administrative assistance which is more noticeable by changing the parts played by HR experts.

Technological applications have improved human resource by introducing self-service, call centres, productivity improvements, and outsourcing in Ghana. Through use of e-media (electronic media) and participation of employees in the system process, there has been improved service management in the sector in Ghana (Ukandu, 2015). These components have empowered public organisations to have the option to bring down organization costs, improve the satisfaction derived by workers, give continuous access to data and decrease the time required for information processing. There has likewise been speed of data handling for the purpose of producing significant information, unwavering

quality and precision inverse to human potential for blunder, storage and recovery (Case&Hoell,2009).

To use E-human resources, Kenyan Saccos need to acquire new abilities, expand their knowledge base, and alter their fundamental beliefs and driving forces. All levels of the organisation participate in advanced computer system trainings. This allows employees to use new applications, facilitating their reorientation to new ways of working and new methodologies (Njeri, 2017). As explained by Kihuha (2018), top level management equipped with computer technological Skills are able to comprehensively make better decisions, distribute resources, and encourage other employees to adopt E-human resource systems. Such technological human resource management initiatives are complicated projects that require project managers to plan design, and control the process and progress. This form of transition needs technology experts to manage the transition to E-human resource into a high-level integrated service, which will allow project stakeholders to function online. The level of Information Technology experts usually determines adoption and implementation of E-human resource in Kenya (Rahma, Mordi &Nwagbara, 2018).

According to Ingutiah (2019), the Kenyan government's long-term development goal of 2030 vision envisions a digital system that the intended users would accept and embrace in order to execute and deploy electronic human resource management efficiently. Potential for ICT adoption and use are important factors in the Kenyan sacco sector's tech adoption rate. Income, internet access, and computer literacy are therefore factors that impact the adoption of technology. To be more prosperous and accord citizens a higher standard of living thus globally competitive, Kenya' vision 2030 has Information Technology enabled services as one of its key pillars (Kenya Vision 2030, 2008). Ehuman resource management uptake causes a fundamental change in the structure of the public-sector systems, in terms of its values and cultures and ways of doing business. This change is manifested in human, organizational, cultural, political and technological issues that have to be dealt with for successful adoption (Njeri, 2017). Adoption of such systems brings about transformational changes to structure, process culture and specific individual behaviour in the Sacco sector.

The traditional approach used to manage employees currently in Kenya, is more focused on procedures that are administrative in nature from data collected in public entities currently being privatized (Rahma, Mordi & Nwagbara, 2018). Current e-HRM Ms setting in place strategies that will make sure the ultimate utilization by employees in any organization (Ingutiah, 2019). This is done in well strategized planned method. Advanced e-HRM systems and use are Mt to contribute to the overhaul and transformation of the public service industry in the country. This needs a change in the way of managing staff of the state corporations and government to make sure that they produce results as required. The change has to begin with the leadership of the public service whom are employees and leaders equipped with expertise knowledge and experience on e-HRM.

### **1.1.1 E-Human Resource**

Electronic human resource management, or e-HRM, is a method of managing human resources that incorporates web-based technologies into different HR systems and tasks (Berber, Đorđević & Milanović, 2018). The term "e-HRM" refers to human resource management that makes strategic and purposeful use of web-based technology to execute HR policies, plans, and practices (Fisher, 2010). In essence, e-HRM encompasses the planning, application, and utilization of IT to facilitate communication and collaboration among individuals engaged in HR activities. This transition from traditional HR methods to electronic ones aims to leverage the benefits of technological advancements, ultimately enhancing the efficiency of organizational processes and management operations. This in turn activating the use of technology to serve the citizens and workers (Al Shobaki, Naser, Amuna, & El Talla, 2017). These forms of systems have become vital contemporary organizations attributes that their activities are based on the information understanding and literacy, with the progress and development of communication and information technology, as well as change in marketing functions. According to Kassab, Naser and Al Shobaki (2017), converting and accounting processes into electronic business has become important for the transition of functions and files from paper work to files accessible electronically, particularly in electronic human resource management related to the development and ICT.

Human resource management (HRM) is at the cusp of a new era characterised by rapid and complicated changes in economics, society, politics, technology, and culture, as

stated by Al-Najar (2008). This is true whether one is talking about the public or private sector throughout the world. The technological factor is a major influence on human resource management in this setting. The changes that will come about as a result of this factor mirror the ups and downs that have occurred in this field in the information and communication technology era, such as the transition from paper-based records and jobs to electronic ones, the rise of digitalisation in organisations, and the fact that government, trade unions, businesses, employees, and customers all interact through online network.

E-HRM plays a crucial role in facilitating globalization within industries. Effective management and expansion of E-HRM systems on a global scale contribute to the development of employees capable of understanding, learning, and operating within a global context. Individuals possessing such broad global skills are likely to have an advanced perspective in navigating web networks (Hamidi & Sarfarazi, 2010). To establish and enhance E-HRM systems globally, it is essential to have proficient professional managers specialized in web design who possess significant expertise in implementing these systems internationally, regionally, and nationally. Electronic human resource management encompasses various functions, including but not limited to E-Recruitment, E-Performance Management systems, E-Selection, E-Learning, E-Employee Profile management, E-Training, and E-Compensation.

E-recruitment, a process whereby job vacancies are posted online, either on a company's website or on recruitment platforms, allows candidates to submit their resumes electronically, streamlining the hiring process. This method also entails searching the internet for potential candidates' resumes. E-training, on the other hand, offers organizations a flexible and cost-effective means of delivering training to employees, enabling learning opportunities to be accessed remotely at any time. This approach is particularly beneficial for employees in remote or disadvantaged locations, providing tailored learning experiences to meet individual needs (Al Shobaki, Naser, Amuna, & El Talla, 2017). Meanwhile, E-performance management leverages web-based systems to evaluate employees' performance, providing HR managers with the tools to conduct efficient performance appraisals based on specific criteria and examples of effective assessments (Berber, Đorđević & Milanović, 2018). Lastly, E-compensation facilitates equitable distribution of salary increases within organizations through web-based systems, ensuring adherence to budgetary constraints. As organizations expand globally,

leveraging intranet, global web, and internet networks for compensation management becomes essential, with local networks and the web serving as vital tools for E-compensation implementation.

### **1.1.2 Performance of Deposit Taking Saccos**

According to Luyima (2015), there are four main ways in which an organization's success may be assessed: via strategies and management systems that take into account internal processes, customers, growth, and financial considerations. According to Zviran and Erlich (2017), one way to gauge the effect of implementing an e-business strategy on an organization's overall performance is by looking at its perceived performance. Businesses that put money into IT usually want to see better results in a number of areas, such as operational expenses, product and service quality, customer happiness, and financial results.

According to Choi, Poon, and Davis (2018), performance is defined as the extent to which a company's goals are achieved. One of the many facets of strategic management is organisational performance, which Venkatraman and Ramanujan (2016) stress. Performance, according to Armstrong (2016), is the end result of actions conducted in a way that supports the organization's long-term objectives. Following the description provided by Short and Palmer (2017), these strategic objectives include a wide range of topics, including growth-oriented aims and customer-centric objectives, operational goals like product quality and efficiency, and corporate growth rates and profitability.

### **1.1.3 E-human Resource and Performance.**

Through E-HRM, performance of the Sacco's has been supported by the production of more adaptable structures and cycles, the withdrawal of profoundly centred operations and offices. Has had administration-wide consistency of rules and more noteworthy obligations to line directors as well as supervisor's worker management through projects of decentralization and devolution. At the specific employment level, more extensive and multi-gifted positions are presented with more prominent attention paid to on execution as well as measures of output. E-HRM therefore acquaints HR with ability to accomplish process results in accordance with the strategic course of the public institution. There is

an accentuation on acquiring and holding onto staff who could accomplish the results that are ultimately desired.

As per Parry and Tyson (2011), E-Human Resource Management can build proficiency of HR exercises, improve the delivery of service of HR and change the part played by HR to a more strategic one. E-HRM gives a coordinated structure to teach and deal with those workers who are more skilled in the field of internet and have to contend with issues in operational and strategic segments and furthermore the individuals who can oversee various cultures. Hence, E-HRM alongside the other key components like e-government, e-banking and different elements assumes a huge part as an influencing and influenced factor in satisfying the destinations of Public Service Management.

The evolution of Sacco performance through the adoption of updated e-HRM systems has significantly transformed the dynamics of relationships between the public sector and other sectors, particularly within community organizations. Intensified competition among service providers and contractors has compelled community sector organizations to adapt and diversify their service delivery approaches, often through competitive tendering or contractual arrangements that reshape how human resources are utilized to provide services. Consequently, government funding organizations increasingly expect higher standards from community-based organizations. The rapidly evolving nature of sector employment highlights the contribution of e-HRM in facilitating multiskill development, redirecting career trajectories, moving away from seniority-based promotion criteria, and promoting equity while abolishing rigid employment categories. These shifts from personnel administration to e-HRM practices within deposit-taking Saccos in Nairobi City County have yielded notable benefits, enhancing both quality and efficiency in operations.

E-HR framework depends intensely on performance of labour force in terms of adaptability and efficiency. On the other hand, this may result to harder working conditions and difficulty in getting openings for career advancement. Immense downsizing and contracting of services from outside may also contribute to worse quality of the service being delivered in the sector. The adoption of certain practices and principles within the sector has led to a depreciation in the unique values that traditionally distinguished it from other private sector institutions and organizations. These changes

have had repercussions such as reductions in employee wages and benefits, downsizing of staff, and alterations in organizational structure and culture. Evidence suggests that these reforms have not only impacted internal operations but also influenced the sector's interactions with external organizations, prompting several changes in its approach and engagement with external stakeholders.

#### **1.1.4 Deposit Taking Sacco's In, Kenya**

The SACCO Societies Act of 2008 was introduced to regulate and promote savings and credit cooperatives (SACCOs) under the oversight of the SACCO Societies Regulatory Authority (SASRA), as outlined by the Republic of Kenya (2008b). This legislation facilitates the licensing, supervision, and regulation of SACCOs, granting SASRA the authority to intervene in the management of mismanaged SACCOs. Additionally, the Act mandates the establishment of the Deposit Guarantee Fund to safeguard members' deposits up to a specified amount. The overarching aim of the Act is to establish a robust framework for managing SACCOs as financial institutions, ensuring their competitiveness within the financial sector. SASRA is tasked with setting minimum operational standards and prudent operational practices for SACCOs, aiming to promote sound financial management. According to Kamonjo (2014), SACCOs are memberowned financial cooperatives focused on mobilizing savings and providing loans to members at competitive rates to enhance their socio-economic well-being. These cooperatives offer loans at lower interest rates compared to other financial institutions, with the core objective of empowering members through savings mobilization and credit disbursement (Moturi & Mbiwa, 2015). The SACCO Societies Act (Cap 490B) and the Cooperative Societies Act (Cap 490) control the SACCO sub-sector in Kenya, which includes both Non-Deposit Taking SACCOs and Deposit Taking (DTS) SACCOs.).

#### **1.2 Statement of the Problem**

Kenya Vision 2030 identifies the expansion and success of Saccos as a critical step towards lowering the poverty line by 2030. Achieving growth and positive outcomes towards improving staff performance and efficacy in human resources management has become increasingly important in light of the increasing use of modern technological

advancements and computer-based applications. As a result, electronic human resources management is now a vital requirement in this sector..

Although electronic HRM has been discussed at the regional level, there is a lack of research on its impact on devolved government units' ability to effectively administer public services. In light of this knowledge vacuum, the current research endeavours to address it by examining how E-human resource management impacts the efficiency and effectiveness of SACCOs that accept deposits in Nairobi City County, Kenya..

Despite possessing various strategic resources, SACCOs in Kenya continue to face challenges in terms of poor returns on investments, customer satisfaction, and efficiency in service delivery. Schmidt, Drews, and Schirmer (2017) suggest that deposit-taking SACCOs can utilize digital technology entrepreneurship strategies to enhance customer value and gain a competitive edge. This entails attracting new customers, engaging existing ones through awareness creation and innovative product offerings, ultimately leading to improved profitability and growth (Kachroo & Majumdar, 2017).

Related studies have also been conducted in different contexts globally but reveal inconsistent results on the influence of Electronic HR on performance with some indicating positive relationship while others report otherwise. Therefore, there are gaps in the current research that make it difficult to assess how E-human resources affect the efficiency of deposit-taking Saccos, particularly in Nairobi City County, Kenya. Similarly, Dj and Titin (2020) looked at how ICT affected service delivery in Nigeria, but they didn't do a good job of figuring out how e-recruitment, e-training, ecompensations, and e-performance monitoring all worked together to affect Sacco performance. Ikwezi (2010), Omisore and Okofu (2014), and Fred and Kinange (2018) are only a few examples of relevant research that have concentrated on private sectors, while Olande (2014) and Omisore and Okofu (2014) have examined foreign federal governments like Nigeria's. In addition, most previous research has used siloed conceptions of electronic human resource management (e-HRM) to examine the effects of individual e-HR practices on performance, whereas the current study will attempt to integrate various e-HR practices into a single framework. This study's overarching goal is to provide light on the state of electronic human resource management (e-HRM) and the efficiency with which deposit-

accepting Saccos in Nairobi City County, Kenya, will operate. "What is the influence of E-human resource on performance of deposit taking Sacco's in Nairobi City County, Kenya?" is the research topic that this study aims to address.?

### **1.3 Research Objective**

#### **1.3.1 Purpose of the Study**

The general aim of this research was to investigate the influence of E-Human Resource on performance of deposit taking Sacco's in Nairobi City County, Kenya.

#### **1.3.2 Research objectives**

The study was guided by the following specific research objectives;

- i. To determine the effect of E-recruitment on performance of deposit taking Sacco's in Nairobi City County, Kenya.
- ii. To establish the effect of E-Training on performance of deposit taking Sacco's in Nairobi City County, Kenya.
- iii. To determine the effect of E-Compensations on performance of deposit taking Sacco's in Nairobi City County, Kenya.
- iv. To establish the effect of E-Performance management on performance of deposit taking Sacco's in Nairobi City County, Kenya.

### **1.4 Research Questions**

The following questions attempted to answer the following questions:

- i. What is the effect of E-recruitment on performance of deposit taking Sacco's in Nairobi City County, Kenya?
- ii. How does E-Training effect performance of deposit taking Sacco's in Nairobi City County, Kenya?
- iii. To what extent does E-Compensations effect performance of deposit taking

Sacco's in Nairobi City County, Kenya?

- iv. What is the effect of E-Performance management on performance of deposit taking Sacco's in Nairobi City County, Kenya?

### **1.5 Significance of the Study**

The outcomes of this study hold significant implications for various stakeholders, including SACCOs, investors, researchers, and scholars. The findings are expected to offer valuable insights for the cooperative movement, aiding in the establishment of appropriate policy guidelines for effective human resource management practices within SACCOs. Specifically, the study aims to provide SACCOs with essential information to formulate recruitment policies, determine employee compensation structures, guide training and development initiatives, and evaluate employee performance effectively. In addition, SACCOs' HR divisions will have the authority to assess and alter management and governance structures to better fit the organization's goals. Researchers hope that policymakers at the Ministry of Micro, Small, and Medium Enterprises and Cooperatives would use the study's results to guide their judgements on how to best institute performance evaluation programs. In addition, the study will fill a vacuum in our understanding of human resource management techniques in the SACCO sector, which will lead to new avenues of inquiry for scholars and researchers. In addition, the results will be used as a starting point for future research, which will let SACCO management see how e-HR training programs may boost workers' performance and interpersonal abilities..

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

This study's overarching goal was to discover how deposit-taking SACCOs in Nairobi City County, Kenya fared after using E-human resource management. The Kenyan government's Ministry of Cooperative and Micro, Small & Medium Enterprises Development oversees a large number of SACCOs in Nairobi, the nation's capital. Ten percent of the people who work for SACCOs in Nairobi City County were chosen at random to participate in this research. Primary data collected supplemented by secondary data obtained from published sources. Questionnaires served as the primary tool for collecting data. The temporal scope of the study spanned in the year 2024.

## **1.7 Limitations and Delimitations of the Study**

### **1.7.1 Limitations**

The outcomes of this research may not be widely applicable to the entire cooperative movement in Kenya due to inherent limitations in the quantitative investigative approach employed.

One constraint arises from financial limitations, as the researcher had to bear the sole responsibility for funding the project, necessitating careful sampling to manage costs effectively.

Moreover, time constraints impeded the thoroughness of the study, prompting the researcher to engage field assistants to meet deadlines.

Furthermore, focused solely on deposit-taking Saccos in Nairobi City County limits the study's scope.

Additionally, there's a was reluctance among Sacco employees to participate; however, reassurances regarding the confidentiality and educational use of the gathered information was provided to mitigate this concern.

### **1.7.2 Delimitations**

This research set out to examine how deposit-taking Saccos in Nairobi City County fared after implementing electronic recruiting, training, remuneration, and performance monitoring systems. This investigation did not include saccos that are situated outside of Nairobi County..

## **1.8 Assumptions of the Study**

That deposit-taking Saccos in Nairobi City County, Kenya are in fact, facing performance issues was the primary premise upon which the investigation was based. This research also presupposed that the participants would be forthcoming with truthful and accurate information and would answer questions to the best of their abilities. Furthermore, the research tool used to collect data was also considered adequate. It was also believed that all the necessary data was easily accessible. Additionally, the research presupposed that the sample inclusion criteria were suitable by guaranteeing that all study respondents had encountered the same event.



## 1.9. Definition of Key Terms

- E-learning** it encompasses a wide range of tools and methods, including online education, computer-assisted instruction, online classrooms, and digital teamwork.
- Employee Tracking** In the process of trying to get a job, becoming a candidate.
- E-performance Management System** is the planning, development, and application of IT in managing employee performance management.
- E-recruitment** use internet stages and HR software to automate the whole hiring process, from finding candidates to screening them..
- E-selection** refers to the process of filling unfilled job openings with applicants that apply for the job online. It aids in the recruitment of new talent from a variety of fields.
- E-talent pooling** refers to use of online platforms to acquire and develop groups of employees to be trained and developed so that they can assume greater responsibilities within the organization.
- E-Training** electronic means of disseminating information with the purpose of enhancing one's scientific understanding; these means include but are not limited to computers, audio, video, multimedia, electronic books, email, online chats, and discussion forums..
- E-training and Development** pertains to the use of multimedia tools and the Internet to enhance learning via the provision of media and services, the promotion of remote exchanges and collaboration, and the general improvement of educational quality.
- HRIS** electronic human resource practice for collecting, storing and managing data on recruitment, training, appraisals and payroll to increase operational efficiency and effectiveness.

**Online Testing**

a procedure wherein potential employees are assessed online using a wide range of job descriptions.

**Performance**

refers to the real results that a business achieves as a result of its activities as contrasted with its goals, such as higher efficiency, productivity, ROI, customer happiness, and quality..

**Social Networking**

Search engines, social media, and professional networking sites such as Google+, Twitter, Facebook, LinkedIn, etc..



## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

The literature review delves into prior research pertinent to both the general and specific aims of this study. It begins with a theoretical examination, providing a framework supporting the study's theory. This theoretical context elucidates the theories or hypotheses elucidating the occurrence of the research issue at hand. Subsequently, an empirical review follows, analyzing past studies on phenomena that have been observed and measured, drawing from both research findings and personal experiences. The aims of the current investigation are closely tied to these investigations. The literature review also summarises previous studies and points up any missing pieces of information. At last, the authors provide a conceptual framework that shows how the variables are related to each other.

#### **2.1 Theoretical Literature Review**

This section delves into theories that are pertinent to the particular research factors. This research makes use of the following theoretical frameworks: the Resource Based View, the SERVQUAL Model, Human Capital Theory, and the Person Organisation Fit and Person Job Fit Theories.

##### **2.2.1 Resource Based View**

This theory proposed by Penrose (1959) argues that each organisation has a finite number of resources of which some are tangible while others are intangible. It theorizes that just by having resources does not make an organisation competitive. What makes firms competitive and profitable is competent, efficient and effective application of firm's resources. On the same note, as firms enjoy the benefits of resources, they should make decisions on allocation and maintenance to improve their performance and to enhance competitive advantage. The types of resources for most manufacturing firms are categorised into tangible and intangible. The former comprises of equipment, finance and land while technology, brand, culture form intangible resources of a firm. Besides these two, the human factor is another important resource and includes skills and motivations to work.

Penrose (1959) delineates resources as tangible entities such as brands, patents, land parcels, or licenses, whereas capabilities are intangible and unobservable, making them difficult to quantify and transferable only as complete units. Building on this perspective, Boxall and Purcell (2008) contend that organizations often find it more cost-effective to recruit individuals possessing the necessary skills rather than investing in their training and development. This research took use of the RBV's usefulness in human resource management to look at how e-recruitment affected the efficiency of Saccos that accepted deposits in Nairobi City County. Because of its importance in helping Saccos reach their performance goals, this research uses the RBV as a prism through which to examine e-recruitment.

### **2.2.2 Person Organization Fit and Person Job Fit Theory**

The Person-Environment Fit Theory, advanced by Kristof in 1996, focuses on how well an employee aligns and adjusts within an organization or a specific position within it. Judge and Ferris (1992) define person-organization fit as the degree of compatibility between an individual and an organization. Kristof (1996) emphasizes the importance of person-organization fit in acquiring a flexible and dedicated workforce, especially in competitive environments. This fit is associated with increased job satisfaction, organizational commitment, citizenship behaviors, teamwork, and overall performance (Goodman & Svyantek, 1999).

However, while a high level of person-organization fit can yield positive organizational outcomes, some scholars suggest potential negative consequences (Schneider, 1987). Werbel and Gilliland (1999) highlight the significance of person-job fit in the selection process, which positively influences motivation, performance, job satisfaction, and reduces job-related stress through improved reward systems (Edwards, 1991).

It is clear that the person-job fit and person-organization fit theories provide appropriate frameworks for investigating the connection between E-HRM practices and Sacco performance, based on the research on E-HRM practices and organisational performance. The effect of electronic compensation on the efficiency of Saccos that accept deposits in Nairobi City County may be better understood with the help of these ideas.

### **2.2.3 Human Capital Theory**

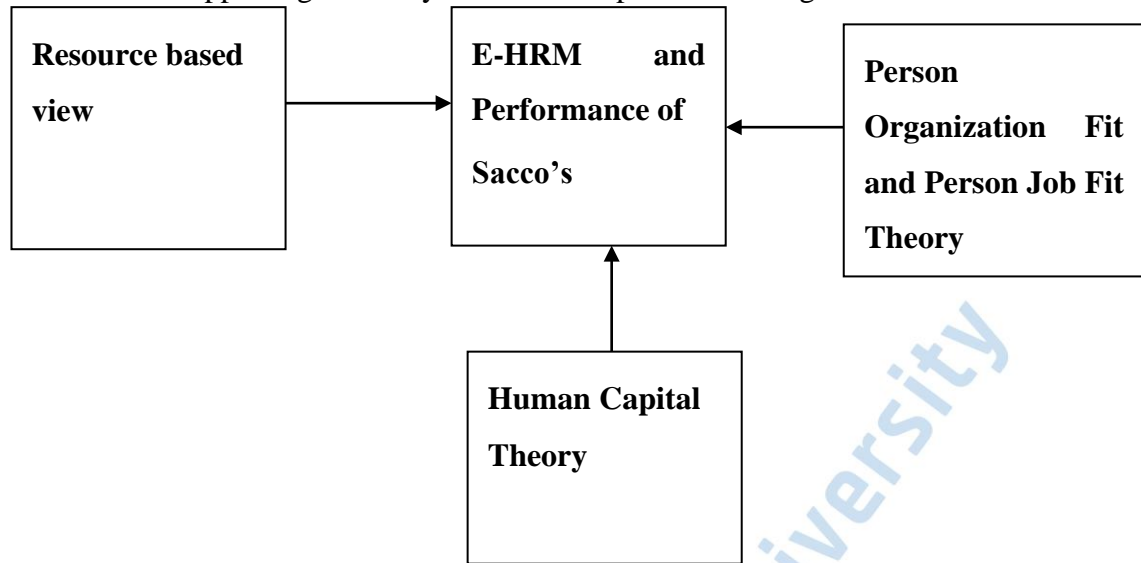
A useful paradigm for understanding the link between HRM practices and organisational success is the human capital theory, which was introduced by Becker in 1964. Human capital includes not just the information and knowledge that people create, retain, and use, but also their inherent skills, behaviours, and enthusiasm for their profession. Through interactions within an organization, human capital can contribute to the development of organizational capital.

Recruiting, retaining, and developing human capital is HRM's principal focus from a human capital viewpoint (Armstrong, 2001). According to this school of thought, hiring a public servant is like making an investment in human capital since they already have the requisite expertise to provide high-quality services to the public. Consequently, the theory provides a solid foundation for understanding prevailing HRM practices, as it elucidates the relationship between HR practices and service management. Moreover, it suggests that the level of human capital influences organizational performance (Becker, 1964).

Delery (1998) further elucidates the connection between HR practices and service management by emphasizing that firms gain competitive advantage not solely from HR practices, but from the caliber of human resources they attract and retain. In order to understand the connection between e-training, performance management techniques, and the success of deposit-taking Saccos in Nairobi City County, Kenya, this research utilises human capital theory as its theoretical approach.

## 2.2 Theoretical Framework

The theories supporting the study variables are presented in figure 1.



**Figure 1: Theoretical Framework**

Source: Researcher (2024)

## 2.3 Empirical Literature

Extant studies done globally on the study variables are discussed in this section with regard to their methodology, theoretical orientation, as well as conceptualization.

### 2.3.1 E-recruitment and Performance

Mwasha (2013) surveyed online recruiting practices based on a case study of Tanzanian businesses and government agencies. To achieve this goal, we will examine the current state of online recruitment strategy, the problems with online recruitment operations, the government's quantitative efforts to foster an IT-friendly environment, and potential areas for future research. Information available on company websites, statistics on internet usage in Tanzania, and findings from a research by Egbert et al. (2009) were also used in the study. Several surveys were used to compile this data. While more Tanzanian businesses are starting to employ internet recruiting to boost the sacco's productivity, the results showed that this method is still much less popular than other recruitment strategies..

Vyzirgiannakis (2016) made an evaluation of the computerised recruiting processes used by the public sector in Greece. He concentrated his attention on the Civil Personnel Selection for the Supreme Council. The author disclosed that the effectiveness of online recruitment, particularly in terms of reducing the expenses and amount of time required for hiring, also makes the practice appealing as a component of the majority of e-government programmes. E-recruiting for the state is a mission that raises the stakes significantly higher than that of a calibrated cost reduction. Greece is characterised by an approach to public sector hiring that has been in place for decades. In light of this, the research conducted an analysis of the several advantages that are associated with the use of electronic recruiting practices in the private sector. Additionally, it investigated the important distinctions that are applicable to the recruitment practices of the Greek state. Finally, it evaluated the various websites that are used to foster confidence between residents and the state. The findings of the research demonstrated that e-recruitment, when used appropriately, may cut down on the amount of time and money spent on recruiting, as well as making majority of public sector posts more appealing.

On-line job boards are used by individuals who are seeking for work to submit their resumes in order to locate a position that is a good fit for their skills and the available positions. E-recruitment is a huge potential for any organisation since it offers up-to-date recruiting techniques and also gives current information. This facilitates the opening of geographical boundaries in the search for talents, as well as the saving of time and money. (2013) According to Waghmare.

The practice of advertising for open positions via the use of the internet or the web, as well as publishing information about available positions on the internet, is referred to as electronic recruiting, which is also often referred to as online recruitment. According to Wesolowski (2016), this is the process in which internet technology, particularly websites, is used as a way of doing an evaluation, conducting interviews, and ultimately providing employment opportunities to individuals. The majority of companies choose to publicise their open positions on their business websites. In addition to recruiting via company websites, there are other online job boards available.

Tsuma (2017) found that among MNCs based in Nairobi County, there was an association between using electronic recruitment techniques and higher levels of employee happiness

and retention. The goals of the study were to(1) ascertain the extent to which multinational corporations retain their employees,(2) identify the E recruitment practices that these corporations have implemented, and(3) analyse the impact of these E recruitment practices on staff retention in these corporations. In order to gather information for the study, researchers sent out surveys to the human resource managers of the participating companies. The target population was defined as 217 international corporations having their headquarters in Nairobi County. Data was collected and analysed using methods such multiple regression analysis, correlation, and descriptive statistics. The purpose of using these websites was to study how commercial, corporate, and social networking sites affected early job adjustment, self-selection, and employee turnover—three aspects thought to be crucial for employee retention. The results showed that company websites significantly contributed to understanding all of the variables linked to employee retention. It was noted that commercial websites would not be relevant unless social networking sites played a significant part in explaining selfselection..

In 2014, the International Association of Employment Wages conducted a research that found that 24% of all job-seekers found employment using commercial websites. This makes this tactic the most popular. Because of this, more and more companies are opting to utilise commercial websites to find and hire new employees. Included in this category are businesses who have their own online employment portals. The use of referrals and other commercial website features has increased the preference of commercial websites among employers and workers, according to Baum and Kabst (2014). One example is Jobvite. Reason being, when screening technologies are used in combination with referrals, intelligent capital is presented with the abilities needed by employers..

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### **2.3.2 E-Training and Performance**

Nikolaos, Dimitrios, and John (2013) in the context of the Greek National School of Public Administration and the local government. Through its findings, the research brought to light the relevance of e-governance in general, and more particularly, the use of e-learning in contemporary public administration. There is little doubt that the utility factor was assessed as "moderate" by end-users, as shown by the findings which were obtained from the questionnaire. An investigation on the training function and its efficacy was conducted by Rajasekar and Khan (2013) in eleven (eleven) Omani government organisations. These organisations have the intention of developing a skilled workforce via the process of localization of the workforce. According to the findings of the study, it is essential for government organisations to develop an integrated e-HR training structure that is capable of constructing a training and development architecture. This is done with the intention of fostering team learning and collaboration, as well as flexibility and creativity among their employees while they are on the job.

The adoption of e-Learning in the industry in South Africa was the subject of an investigation that was carried out by Msomi, Munapo, and Choga (2016). They made the observation that the South African industry has a great deal of difficulty, particularly in terms of performance and service delivery. This is related to a scarcity of skills, which has resulted in a scenario in which the public sector requires training for an excessive number of individuals in a short amount of time. It was observed that face-to-face training of workers presented its fair share of difficulties, one of which was that employees were required to take time off from their regular responsibilities in order to participate in these trainings. In addition to having an effect on productivity, this also results in a rise in

expenses. Electronic learning is being implemented in the sector by the government of South Africa with the intention of addressing and reducing the issues that have been highlighted above. Among the many topics covered in the study by Msomi, Munapo, and Choga (2016) were the pros and cons of e-Learning in the sector, the value of e-Learning strategy planning, the difficulties the sector has with training, and the desired outcomes from e-Learning. The outcomes of the research demonstrated that the delivery of public services may be made more efficient and successful via the use of e-Learning applications.

e-Learning Methods in Public Administration were evaluated by George, Anastasia, George,

Companies in this field employ technology to solve the many problems they face on a global and regional scale. Services must be delivered at many points within our communities to improve people's quality of life and to increase productivity by equipping workers with the right skills; this is just one of many challenges we confront. According to Langford and Seaborne (2003), businesses in this field provide their employees with opportunity to learn via electronic means since it is the most cost-effective and widely used approach. The rationale for this is the widespread belief that online education offers significant financial benefits. Online education, sometimes known as "electronic training," makes use of many forms of information and communication technology to facilitate the learning process. These technological advancements open up new pedagogical horizons, say Pamfilie, Bumbac, and Orindaru (2014). Their ability to foster fresh ideas and improve members' capacity for teamwork and interpersonal communication are key factors in this..

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### **2.3.3 E-Compensations and Performance**

Salisu (2016) conducted an investigation on the effects that e-compensation has on construction workers in the state of Jigawa in Nigeria. It was determined that pension, salary, allowance, and gratuity were the independent factors that were taken into consideration. The dependent variables that were taken into consideration were motivation, work satisfaction, attraction, and retention. A survey was created, pilot tested, and then sent to participants in order to gather data on the many facets of the study. A stratified random selection procedure was used to pick the respondents who would be included in the sample from a total of 265 questionnaires. The research that was conducted revealed that allowances and gratuities have a positive and considerable effect on the motivation of workers, but wage and pension have no affect whatsoever on the motivation of workers. There is a positive and considerable influence that pension and gratuity have on the level of job happiness that workers experience, but wage and allowance have no effect on the level of job satisfaction that workers experience. Furthermore, pensions and gratuities have a positive and considerable effect on the retention of workers, but wage and allowances have no impact whatsoever on the retention of workers.

E-Compensations are software applications that are accessed over the internet and provide managers with the ability to effectively develop, run, and communicate compensation programmes. According to Berry (2010), the primary distinction between e-compensation and other forms of software is that e-compensation is web-based, as opposed to client-server based. The performance assessment components and the measurement system are

intended to be complied with in order for e-compensation to be able to develop a culture of fair pay inside the organisation. For the objective of creating and providing increased compensation incentives for employees who are able to produce outcomes and follow corporate norms in accordance with adequately explained instructions, this sort of model is intended to be implemented (Berry, 2010). In order to find out how e-compensation management techniques in Kenyan counties affect employee performance, Keynan (2018) used a case study of Wajir county to conduct research. The study's overarching goal was to establish a causal relationship between various forms of compensation (such as bonuses, commissions, and direct pay) and worker output. The research set out to discover the connection. This study aimed to examine Wajir County's whole leadership, including its political, technical, and civic figures. This inquiry made use of a method called descriptive research. The Chi-square test was used to ascertain the significance of the correlation coefficient's value at a 5% level of significance. In order to choose participants from each subcounty group, the study project used convenience sampling. Research has shown that direct compensations, employee incentives, and performance are all positively correlated with one another..

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#### **2.3.4 E-Performance Management and Performance**

Al Shobaki, Naser, Amuna, and El Talla (2017) state that the other two purposes of electronic human resource management are transformative and operational. Payne, Mendoza, and Horner (2018) conducted a research with the objective of determining whether or not modifying the method of electronic performance management will result in an improvement in the outcome for the company. The investigation provided a comprehensive description of the ways in which technology influences the performance management process and provides a viable solution to some of the issues that have been raised about traditional performance evaluations. The results of the research demonstrated that technology has an impact on the performance management process by Ms of automation, documentation, integration, and structure. Furthermore, technological advancements have made the procedure more accessible, and these adjustments might eventually result in improved employee results. In their 2009 study, Case and Hoell looked at how well electronic performance management systems evaluated workers. A number of operational tools have been developed to evaluate staff members according to predetermined criteria, allowing for a direct correlation between individual efforts and the overall success of the company. Based on the study's results, several organisations have implemented electronic methods for managing employee performance in order to get the most out of their HR departments' strategic value. This led them to believe that most HR managers placed an extreme emphasis on computerised employee performance management. Why? Because it's a more important HRIS application than things like payroll, online recruiting, benefits administration, time and attendance, or regulatory compliance..

In an effort to improve management practices and boost overall efficiency, businesses all over the globe have been engaging in a variety of initiatives aimed at increasing company performance via investments in ICT. More and more human resource management functions became Web-enabled as Web technologies advanced and organisations enthusiastically adopted them. Electronic human resource management essentially transfers HRM capabilities to employees and managers (Sagum, 2015). Typically, they have access to these capabilities via a company intranet and a web interface. While the definition of electronic human resource management (e-HRM) might vary widely, at its core it is just a web-based framework for accessing HR-related records (Sagum, 2015). The pinnacle of electronic human resource management (eHRM) is an enterprise-wide, coordinated electronic system for HRM-related data, information, administrations, databases, tools, applications, and exchanges that is typically accessible at all times by HRM specialists, directors, and representatives (Hosain, 2017). An organisation may benefit much from computer equipment, software, and databases in terms of distant betterment, strength, and ease of recovery of records and data (Kumar & Kamal, 2013). Thanks to advancements in information technology, HRM has become more effective with the help of e-HRM solutions (Winarto, 2018)..

In South Africa, using IT in human resource management has provided more transparency and dynamic relations in the sector. It has enabled improvements by transferring best practices from software vendors and has also facilitated delegation of routine human resource activities to employees in public institutions (Kula, & Fryatt, 2014). As technology has progressed, Aydođdu and Bađçivan (2016) have noted that talent management methods have undergone modifications. Within this framework, HR professionals are shifting their focus from tactical HR administration to more strategic HRM and business collaborations. Because of this change in thinking, many public sector organisations have begun to use IT solutions for human resource management, which has increased their productivity and efficiency (Elenezi et al., 2017)..

There is better planning by use of e-human resource management, the use of data innovation and execution of the same for systems administration and supporting collective actors, in their common performance of HRM exercises in the sector in Nigeria (Salisu, 2016). The goals, objectives, and evaluations of public sector employees are considered from an administrative perspective when considering HR's competence and competency.

Thanks to developments in technology, electronic human resource management systems may now shine, especially with the advent of webenabled HR data frameworks for corporations (Salisu, 2016). Improvement of electronic HRM has upgraded development of frameworks which has permitted HR functions to turn out to be more key as compared to administrative assistance which is more noticeable by changing the parts played by HR experts.

For the purpose of e-HRM, the deployment, planning, and use of IT in managing performance management systems may be considered as e-performance management. According to Iwu (2016), the integration of the organization's policies, plans, and practices with the performance management process is a potential that may be achieved via the utilisation of a performance management system provided by information technology. The relational e-HRM function that is used to support business operations is known as e-performance management system. Another way in which relational e-HRM activities contribute to the facilitation of an organization's recruiting and training operations is by providing assistance..

In South Africa, using IT in human resource management has provided more transparency and dynamic relations in the sector. It has enabled improvements by transferring best practices from software vendors and has also facilitated delegation of routine human resource activities to employees in public institutions (Kula, & Fryatt, 2014). As technology has progressed, Aydođdu and Bađçivan (2016) have noted that talent management methods have undergone modifications. Within this framework, HR professionals are shifting their focus from tactical HR administration to more strategic HRM and business collaborations. Because of this change in thinking, many public sector organisations have begun to use IT solutions for human resource management, which has increased their productivity and efficiency (Elenezi et al., 2017)..

There is better planning by use of e-human resource management, the use of data innovation and execution of the same for systems administration and supporting collective actors, in their common performance of HRM exercises in the sector in Nigeria (Salisu, 2016). The goals, objectives, and evaluations of public sector employees are considered from an administrative perspective when considering HR's competence and competency. Thanks to developments in technology, electronic human resource management systems may now shine, especially with the advent of webenabled HR data frameworks for

corporations (Salisu, 2016). Improvement of electronic HRM has upgraded development of frameworks which has permitted HR functions to turn out to be more key as compared to administrative assistance which is more noticeable by changing the parts played by HR experts.

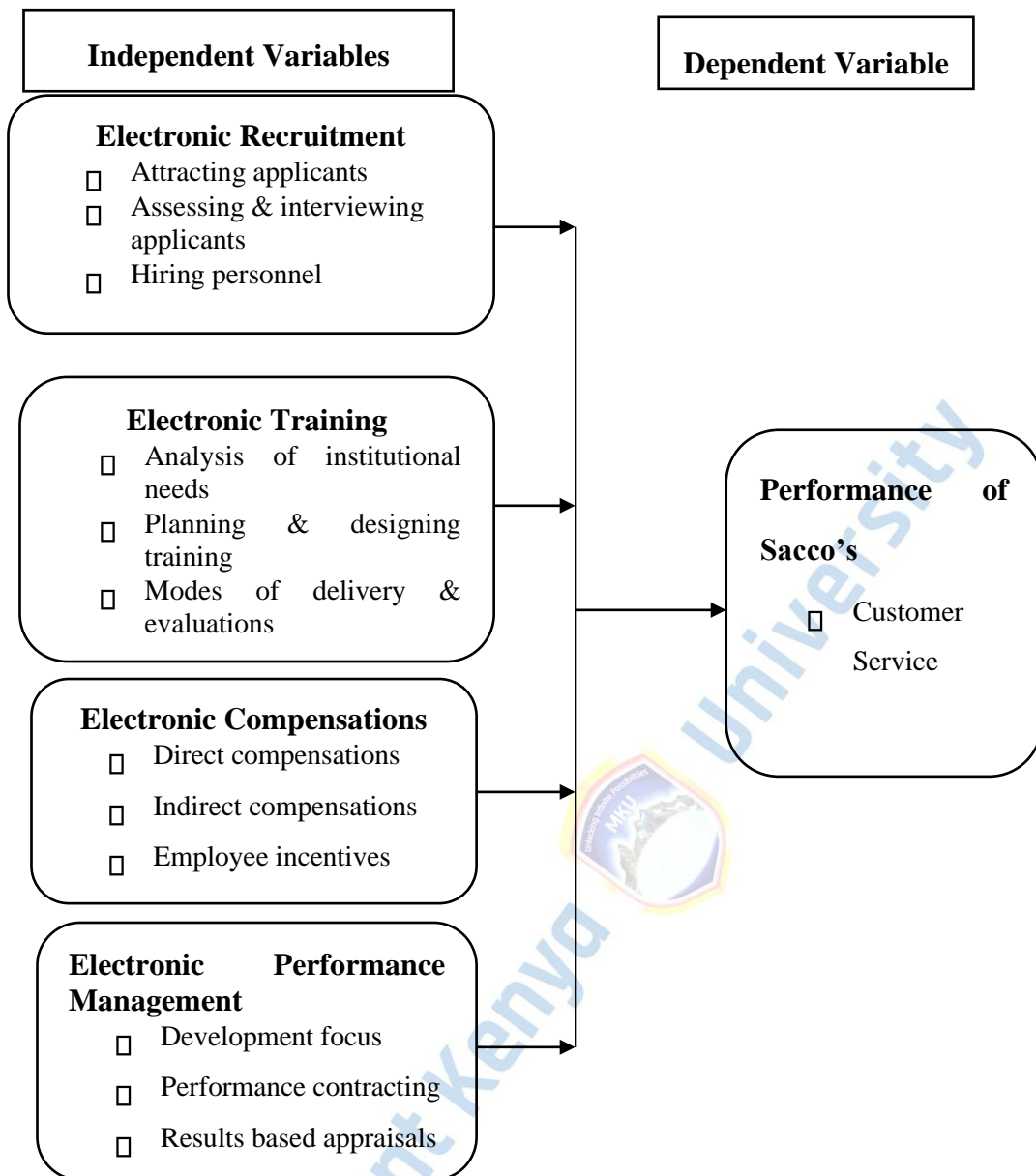
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#### **2.4 Summary of Literature Reviewed**

This section has summarised research on the impact of E-human resources on government agency administration, drawing from both theoretical and practical sources. Research gaps have been identified by analysing empirical literature from global, regional, and local contexts to identify the interrelationships between E-human resource and public service management. The chapter has also covered theoretical review where theories which anchor the study have been discussed. The theories adopted in the study are Resource Based View, Person Organization Fit and Person Job Fit Theory and Human Capital Theory. An empirical review of scholarly works is presented and discussed to indicate E-human resource systems that have been adopted across different contexts globally. From that, knowledge gaps were identified.

#### **2.5 Conceptual Framework**

Figure 2 below shows the visual depiction of the theorized relation of variables.



**Figure 2: Conceptual Framework Source: Researcher (2024)**

## 2.6 Research Gaps

The preceding empirical research shows that E-HR management systems are complex, including many different aspects such as E-recruitment, E-training procedures, Ecompensations, and E-performance management. Organisations should adopt E-HR management systems that offer advantages that could impact performance either directly or indirectly, according to the results of various empirical studies (Wesolowski, 2016; Mwashu 2013; Vyzirgiannakis 2016; Pamfilie et al. 2014; Msomi et al., 2016 and Salisu,

2016). The present research fills a conceptual void caused by the apparent absence of a universally accepted approach for measuring PSM and its association with E-HR management (Pamfilie et al., 2014). Studies on E-HR management systems have mostly concentrated on developed economies, however this is beginning to change. This research aims to fill that contextual gap. The impact of electronic health record (EHR) systems on public sector management is another area where researchers disagree. Some have found a negative correlation, while others have found a favourable one, or perhaps no link at all. Thus, using a case study of deposit-taking Sacco's in Nairobi City County, Kenya, this research examined the influence of E-human resources on performance in a local setting.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

Covered in this chapter are methods and processes that was applied to collect data, analyse findings and present the same. This section presented a plan on how to carry out research activities. Descriptions of the research design and population of interest of the study are explained here. In addition, the sampling methods that used as well as sample size are discussed. Research instruments in addition to data gathering procedures are outlined in addition to how the data was analysed.

#### **3.1 Research Design**

As per Mugenda and Mugenda (2014), a research design encompasses the methods employed in a study to facilitate data collection and analysis, guiding the exploration of research questions. In this study, a descriptive research design was employed, deemed most appropriate for conducting inquiries based on primary data examinations. The rationale for selecting this design lies in its capacity to elucidate the problem under investigation and facilitate the collection of pertinent information aimed at addressing the research questions.

### **3.2 Target Population**

Population, according to Kothari (2014) refers to a set of items within a specified area of investigation. In this study the population consisted of all 2208 permanent staff from different cadres of employees of the registered deposit taking Sacco's in Nairobi City County.

### **3.3. Sampling Technique and Sample Size**

The objective of sampling is to pick a subset of the population from which to get a representative sample of that population's traits. All permanent staff cadres of registered deposit-taking Saccos in Nairobi City County were included in the study's simple random selection. According to Kothari (2014), sampling is the process of picking a subset of an observed population to serve as a proxy for the whole. Sampling a representative sample from a larger population in order to draw conclusions about that larger group is known as population sampling. Kothari presents 10%, or 220 workers, as an accurate depiction.

### **3.4 Construction of Research instruments**

This study collected primary data which was obtained from respondents. This information was utilised in investigating the influence of E-human resource on performance of deposit taking Sacco's in Nairobi City County, Kenya. A semistructured questionnaire was used (Phellas, Bloch & Seale, 2011). A questionnaire requires participants of a study to respond to a set of itemized questions. A semistructured questionnaire was applied for the purpose of gathering the required information and featured both open-ended and closed-ended items. It is more useful and preferred as it allows collection of both quantitative and qualitative data through qualitative statements that are easy to analyse. The information from the respondents were captured through a 5-point Likert scale type.

### **3.5 Piloting of Research Instruments**

According to Phellas et al., (2011), prior to the main study, there is need to pre-test research instrument through an experimental investigation. This was conducted using 22 respondents from permanent staff of the registered deposit taking Sacco's in Kiambu County which constitutes 10% of the sample according to recommendations of Julious (2005). This guaranteed questionnaire validity and reliability.

## **3.6 Validity and Reliability of Research Instrument**

### **3.6.1 Validity**

The strength of findings, inferences, or premises is referred to as validity. Patton (2013) defines it formally as the closest approach to the truth or falsehood of a particular premise, assertion, or conclusion. A pre-test was conducted to confirm the validity of the research instrument. This study limited itself to ascertaining content validity and this was achieved by exposing the research instrument, in this case questionnaire, two experts in statistics field were requested to examine whether the items were well constructed and if were relevant to capture the variables under study. Any aberrations from a properly constructed instrument were required to be adjusted accordingly to reflect expert opinion and suggestions after which the instrument were deemed ready and valid for data collection activities.

### **3.6.2 Reliability**

In order to establish the reliability of a research instrument, Bolarinwa (2015) states that it is crucial to ensure that the instrument consistently produces comparable findings after doing successive trials. Internal consistency was assessed using Cronbach's Alpha, a scale that ranges from 0 to 1, which indicates the degree to which a group of items are consistent with one another. This measure was utilised as a stand-in for instrument dependability in this work. Items assessing construct and, by extension, instrument reliability, are shown by Cronbach's Alpha values that are higher than a predetermined threshold (Ali and Yusof, 2011). Satisfactory reliability was indicated by setting the reliability level at 0.7. For that reason, this study's instrument dependability was evaluated using the 0.7 rule of thumb, as suggested by Yahav and Thorson (2017).

## **3.7 Data Collection Methods and Procedures**

Required data was obtained from respondents using questionnaires for primary data. As compared to secondary data obtained from existing sources, primary data requires one's commitment to obtain first-hand information from the field with several steps requiring to be taken to legitimize the exercise and make it successful. To mark the start of data collection exercise, this study acquired a letter from the university followed by a letter authorization for research from NACOSTI. For the purpose of improving response rate, respondents were accorded adequate time, in this study 2 weeks was given to respond as

most of them were busy with their daily activities. Improving the response requires that respondents are accorded enough time and this was achieved by adopting drop and pick procedure. As for secondary data, audited annual financial reports of SASRA were aluded for the last 6 years (2018-2023) downloaded from which data was extracted using a secondary data collection template.

### 3.8 Data Analysis Techniques and Procedures

Following data collection analysis procedures was done to answer study questions. The first step was to check for completeness of the data collected which was done by keying in coded values into excel sheet. For data evaluation purposes, SPSS version 29 was used. Descriptive statistics was then generated by this software and included Ms, frequencies as well as SDs to summarize data. The findings for Descriptive statistics was presented using tables and figures. Multiple linear regression was used in testing and confirming any relationship between the study variables at 5% level of significance. This followed on from Pearson correlation coefficients which was computed to determine the direction as well as magnitude of association among variables. Before the regression was used, there was a need to ensure that the assumptions of its adoption were checked. The model presented below was applied in assessing the functional connection of variables of the study:

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

Where:

Y = Deposit Taking Saccos

X<sub>1</sub> = E-Recruitment

X<sub>2</sub> = E-Training

X<sub>3</sub> = E-Compensations

X<sub>4</sub> = E-Performance Management

ε = error term,

β<sub>0</sub> = Constant

β<sub>1</sub>, β<sub>2</sub>, β<sub>3</sub>, β<sub>4</sub> = Regression coefficients.

### **3.9 Ethical Considerations**

This study followed all necessary procedures by acquiring a research authorisation from NACOSTI and a letter of introduction from Mount Kenya University, as required by regulatory guidelines. Furthermore, all three main research responsibilities were met in accordance with ethical standards in this study. Prior to collecting data, the Sacco's were stripped of their authority.

First and foremost, the informed consent form was signed by participants voluntarily since the research placed a premium on voluntary participation. Rest assured, all data gathered were be securely stored and used only for academic reasons. No other purposes ever see the light of day. All through the investigation, honesty, sincerity, and reliability were maintained. Participants were given all the information they needed to make an educated decision about whether or not to participate, and no one used any kind of pressure or deceit to get them to do so.

Moreover, potential participants received comprehensive information regarding the nature of their involvement, including any potential negative consequences, if applicable. Measures was implemented to safeguard participants from physical or psychological harm.

Confidentiality and anonymity was strictly maintained, with the identity of participants remaining undisclosed in the resulting report. Responses provided by respondents were treated with utmost confidentiality and anonymity.

Furthermore, the study upheld academic integrity by avoiding plagiarism, misrepresentation of results, and any form of academic misconduct when reporting the study findings.

## CHAPTER FOUR

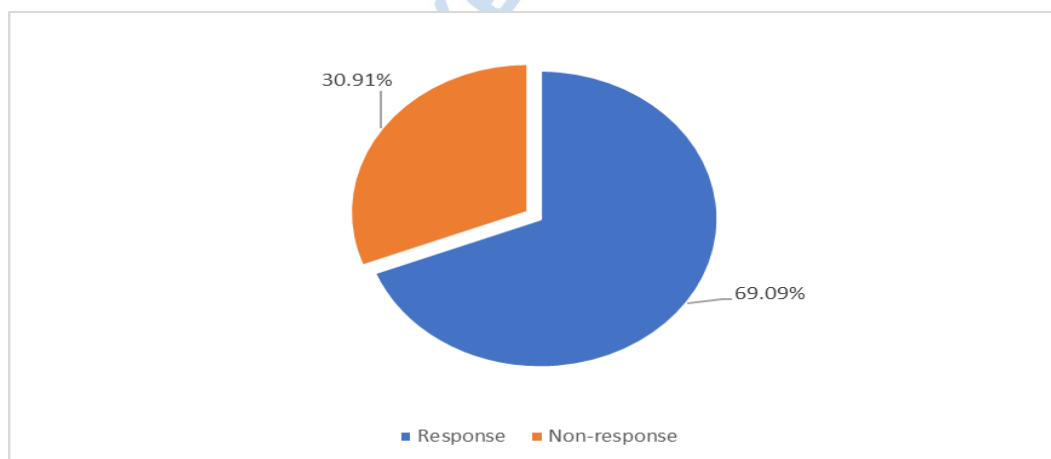
### RESEARCH FINDINGS AND DISCUSSION

#### 4.0 Introduction

This chapter discusses the results, data analysis, and dependability of the study while keeping the goals of the research in mind. The majority of the findings are shown as participant demographic data, descriptive statistical analysis, and regression results that examine how E-Human Resource Management affects deposit taking Sacco's performance in Nairobi City County, Kenya. This chapter's first portion contains the response rate and reliability findings. The characteristics of each respondent are described in the demographic data that follows. Descriptive statistics are covered in the next part, while regression analysis and the study's conclusions are covered in the last section..

#### 4.1 Response Rate

The 152 workers of the deposit-taking Sacco's in Nairobi City County, Kenya, representing various employee cadres, made up the sample population. As a result, 220 questionnaires in all were issued, and information from 152 respondents—representing a response rate of 69.09%—was effectively gathered, as seen in figure 3. As a general guideline, Rahi, Alnaser, and Abd-Ghani (2019) suggest that minimum answers should be at least 55%..



**Figure 3: Response Rate**

**Source: Research Data (2024)**

## 4.2 Reliability Analysis

22 participants participated in a pilot research to assess the reliability of the questionnaires. The reliability study was done using Cronbach's Alpha, which evaluates internal consistency by figuring out whether specific items on a scale measure the same concept..

**Table 1: Reliability Test Results**

| Scale                             | Cronbach's Alpha | Number of Items | Comment        |
|-----------------------------------|------------------|-----------------|----------------|
| Electronic Recruitment            | 0.813            | 22              | Reliable Scale |
| Electronic Training               | 0.875            | 22              | Reliable Scale |
| Electronic Compensations          | 0.853            | 22              | Reliable Scale |
| Electronic Performance Management | 0.751            | 22              | Reliable Scale |
| Public service delivery           | 0.835            | 22              | Reliable Scale |

**Source: Pilot Data, 2024**

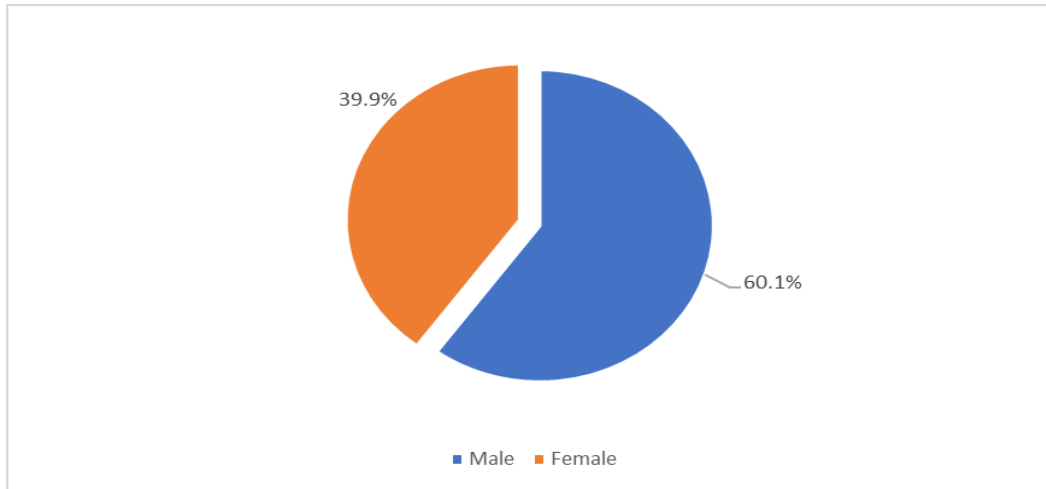
Table 1 above shows that electronic recruitment had Cronbach's Alpha,  $\alpha=0.813$ , for electronic training,  $\alpha=0.875$ , electronic compensation  $\alpha=0.853$ , electronic performance management  $\alpha=0.751$  and finally public service delivery  $\alpha=0.835$ . This illustrates that the reliability values of all five scales above the stipulated threshold of 0.7, indicating that they were all reliable. As a result, the research equipment proved reliable and did not require any modifications.

## 4.3 Demographic Information

The study's respondents' gender, age, educational attainment, and length of service as deposit takers in Nairobi City County, Kenya, are among the demographic details included in this subchapter..

### 4.3.1 Respondent Gender

The two primary genders of respondents in this research were men and women. The purpose of this research was to determine the respondents' genders in order to determine the gender balance that exists among the Saccos that take deposits in Nairobi City County, Kenya. The results are shown in Figure 4..



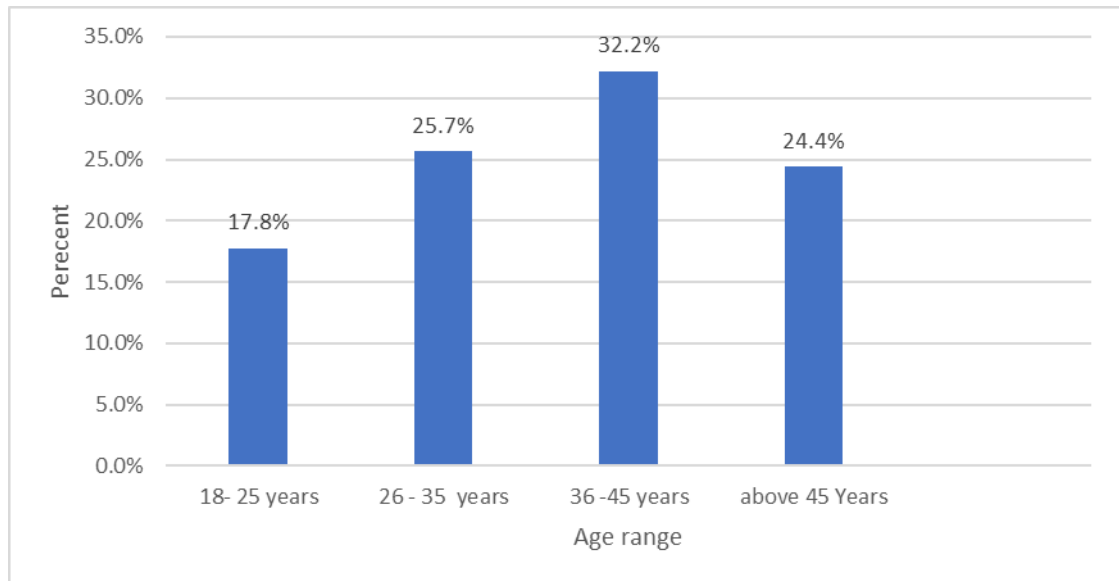
**Figure 4: Respondent Gender**

**Source:** Research Data (2024)

According to Figure 4, there are 39.9% more female respondents than male respondents (60.1%). This implies that males made up the bulk of the participants. One indicator of the authenticity of the data acquired is the distribution of genders. This study's distribution therefore indicates what was predicted, lending credibility to the data that was used for analysis.

#### **4.3.2 Age of Respondents**

The average age of the employees at the deposit-taking Saccos in Nairobi City County, Kenya that took part in the research was another goal of the investigation. The distribution is shown in Figure 5.



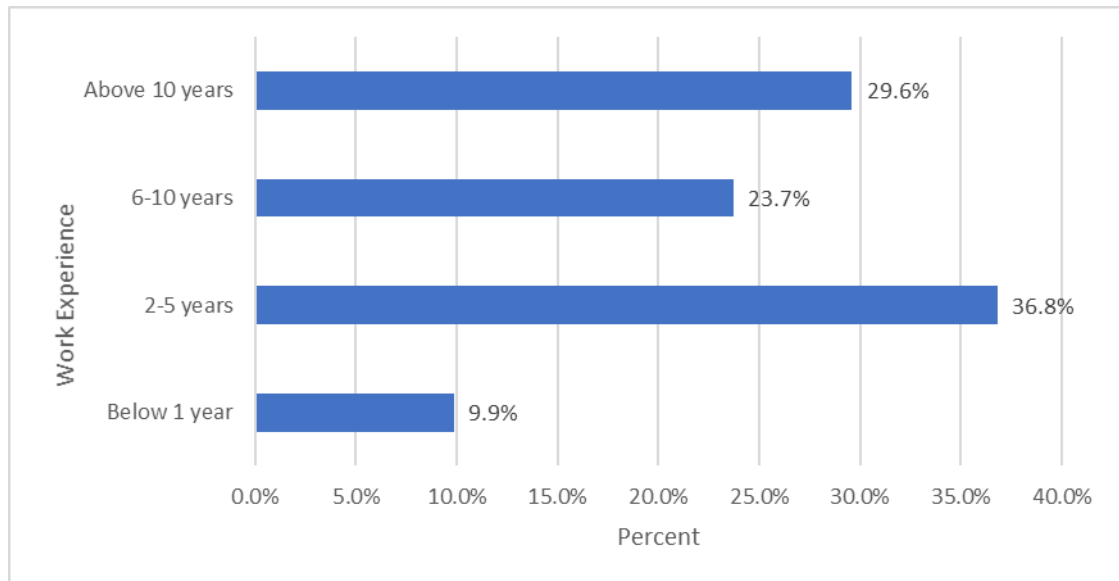
**Figure 5: Age of Respondents**

**Source:** Research Data (2024)

Regarding the respondents' age range, 32.2% of them fell between the ages of 36 and 45, 25.7% between the ages of 26 and 35, and 24.4% above 45. Lastly, 17.8% of the respondents belonged to the generation Z and were between the ages of 18 and 25. According to the statistics, the majority of Sacco employees in Nairobi City County, Kenya, are under 35 years old. This outcome also suggests that the input was reliable since it came from respondents across a range of age groups..

#### **4.3.3 Length of Service**

The research also aimed to ascertain the duration of employment of the participants in Nairobi City County, Kenya's deposit-taking Sacco's. The total findings are shown in Figure 6..



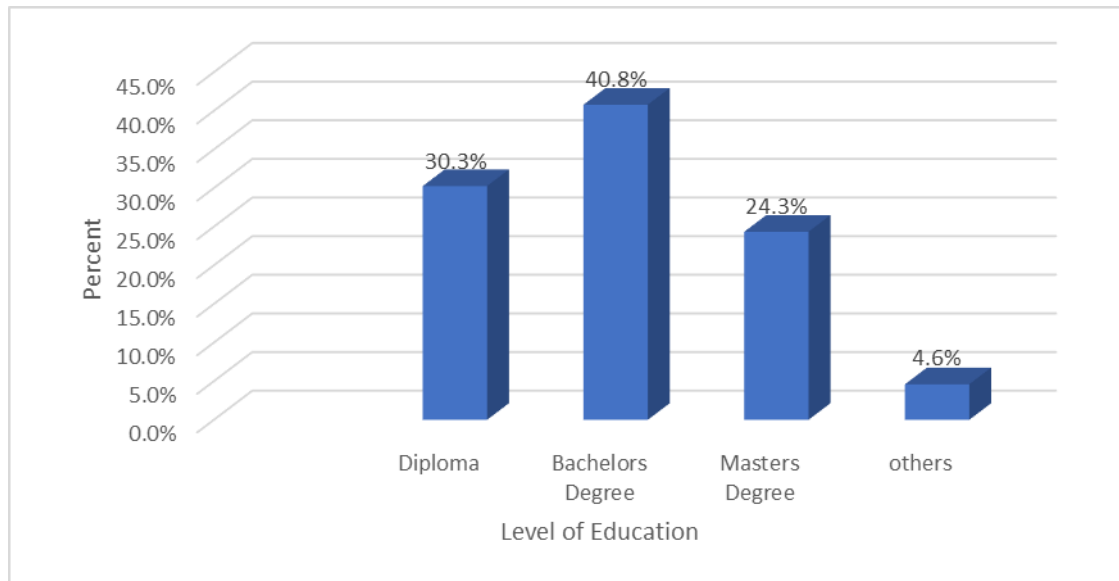
**Figure 6: Respondent Length of Service**

**Source: Research Data (2024)**

According to the findings in Figure 6, 36.8% of the respondents had worked for two to five years, 29.6% for ten years or more, 23.7% for six to ten years, and only 9.9% had worked for less than a year in Nairobi City County, Kenya's deposit taking scams. Therefore, it would seem that most of the respondents had been employed by Nairobi City County, Kenya's deposit-taking Sacco's for five or more years. As a result, their comments were informed by a broader understanding of the sacco's business practices..

#### **4.3.4 Level of Education**

The researcher asked the respondents about their educational background in an effort to determine if performance and educational attainment are correlated. The results of the investigation are shown in Figure 7 below..



**Figure 7: Level of Education of Respondents**

**Source: Research Data (2024)**

As can be seen in Figure 7, the majority of respondents (40.8%) had a bachelor's degree, followed by a college degree (30.3%), a master's degree (24.3%), and other certifications (4.6%). This demonstrates the academic qualifications of the survey participants. Thus, the results would be helpful in assessing how well workers performed in connection to the educational background of deposit taking Sacco's in Nairobi City County, Kenya..

#### **4.4 Descriptive Findings and Analysis**

Descriptive statistics were utilised in the research to characterise the fundamental features of the data. They served as short summaries of the variables and the metrics that went along with them. Descriptive statistics are the first step in almost all quantitative data analyses. The descriptive statistics for each of the study's variables are listed below..

##### **4.4.1 Electronic Recruitment**

The study required respondents to express their opinion in terms of degree of agreement or disagreement with some aspects of Electronic Recruitment in the deposit taking Sacco's in Nairobi City County, Kenya based on a Likert- scale. The results are presented on table 2. Analysis of data was based on M and SDs.

**Table 2: Descriptive Results on Electronic Recruitment**

| <u>Statement</u>                                                                                             | <u>N</u> | <u>M</u> | <u>Std Dev.</u> |
|--------------------------------------------------------------------------------------------------------------|----------|----------|-----------------|
| Applicants are fully informed online about the qualifications required to perform the job before being hired | 15       |          |                 |
|                                                                                                              | 2        | 4.44     | 0.73            |
| Online platforms are used to attract applicants for different jobs                                           | 15       |          |                 |
|                                                                                                              | 2        | 4.51     | 0.72            |
|                                                                                                              | 15       |          |                 |
| Job applicants are assessed and interviewed electronically                                                   | 2        | 1.97     | 0.44            |
|                                                                                                              | 15       |          |                 |
| Hiring of personnel is done online                                                                           | 2        | 1.06     | 0.52            |
|                                                                                                              | 15       |          |                 |
| Human resource planning is done electronically                                                               | 2        | 1.01     | 0.30            |
|                                                                                                              | 15       |          |                 |
| Advertising of jobs is done through internet                                                                 | 2        | 4.55     | 0.47            |
| Sources of information about jobs are available for applicants online                                        | 15       |          |                 |
|                                                                                                              | 2        | 4.23     | 0.68            |
| There are online job boards where applicants can post their resume                                           | 15       |          |                 |
|                                                                                                              | 2        | 2.45     | 0.55            |

**Source: Research Data (2024)**

As indicated in table 2, respondents agreed that applicants are fully informed online about the qualifications required to perform the job before being hired at a M of 4.44 and SD of 0.73. Similarly, respondents agreed that online platforms are used to attract applicants for different jobs with a M of 4.51 and SD of 0.72. However, respondents disagreed at a M of 1.97 and SD of 0.44 that job applicants are assessed and interviewed online. On the same note, majority of respondents strongly disagreed that hiring of personnel is done online with a M of 1.06 and a SD of 0.52. With regard to whether human resource planning is done online, respondents strongly disagreed, M is 1.01 and SD of 0.3. On whether advertising of jobs is done through internet, respondents agreed with a M of 4.55 and SD of 0.47. Another statement sought to establish whether sources of information about jobs are available for applicants online whereby a M of 4.23 and SD of 0.68 indicates that participants agreed. Finally, respondents were neutral, that there are online job boards where applicants can post their resume with a M of 2.45 and SD of 0.55.

#### 4.4.2 Electronic Training

As shown in table 3 below, the research asked respondents to identify which parts of electronic training they agreed or disagreed with about deposit taking Sacco's in Nairobi City County, Kenya. The respondents expressed how much they agreed or disagreed with a range of statements on electronic training using a Likert-type scale. Data analysis was conducted using the M and SD.

**Table 3: Descriptive Results on Electronic Training**

| Statement                                                                                      | N   | M    | Std Dev. |
|------------------------------------------------------------------------------------------------|-----|------|----------|
| Training opportunities to learn and grow are available on Sacco's website.                     | 152 | 3.51 | 0.71     |
| Workers get the online training required to do their jobs.                                     | 152 | 3.15 | 0.51     |
| The Sacco's website has an analysis of their training requirements.                            | 152 | 3.61 | 0.69     |
| Planning and training design is conducted online                                               | 152 | 3.86 | 0.60     |
| Delivery of training and evaluations are done online                                           | 152 | 4.03 | 0.51     |
| Access to previously unavailable new educational options is made possible via online training. | 152 | 4.01 | 0.56     |
| The online training available matches with the jobs available for employees                    | 152 | 4.11 | 0.42     |
| The majority of online training courses are applicable and connect to real-world issues.       | 152 | 3.54 | 0.68     |

**Source: Research Data (2024)**

As indicated in the above table, the respondents had various different opinions on electronic training. However, there was agreement on some aspects of electronic training. In this regard, respondents were neutral that training opportunities to learn and grow are available on internet (M=3.51; SD=0.71), employees get the training they need to do their job online (M=3.15; SD=0.51), analysis of the training needs of the county is available on the internet (M=3.16; SD=0.69), planning and training design is conducted online (M=3.86; SD=0.6) and that delivery of training and evaluations are done online (M=4.03; SD=0.51). Respondents disagreed that online training has enabled access to new educational opportunities that were not available before (M=2.53; SD=0.56), majority of the respondents agreed on, online training available matches with the jobs available for employees (M=4.01; SD=0.56) and that most of online training programmes are practical

and do relate to the actual problems (M=3.54; SD=0.682). The results imply majority of the respondents highlighted the utilisation of various aspects of electronic training of staff in the deposit taking Sacco's in Nairobi City County, Kenya.

#### 4.4.3 Electronic Compensation

Respondents to the survey were also asked to indicate how much they agreed or disagreed with certain features of electronic compensation in the deposit-taking Sacco's in Nairobi City County, Kenya. The M and SD were used to analyse the data based on the Likert scale. Table 4 presents the findings.

**Table 4: Descriptive Results on Electronic Compensation**

| Statement                                                                                                                                  | N   | M    | Std Dev. |
|--------------------------------------------------------------------------------------------------------------------------------------------|-----|------|----------|
| E-compensation fosters a culture of equitable pay within the company.                                                                      | 152 | 3.00 | 0.52     |
| Complying with the measuring system and performance assessment components is the basis of e-compensation.                                  | 152 | 3.98 | 0.57     |
| Direct compensations are made online                                                                                                       | 152 | 4.79 | 0.81     |
| Indirect compensations are available online                                                                                                | 152 | 4.28 | 0.74     |
| Online payment systems facilitate the distribution of many types of compensation to workers, including salary, promotions, and incentives. | 152 | 4.69 | 0.63     |
| Wages and salaries adjustments are communicated online                                                                                     | 152 | 4.04 | 0.64     |
| Performance-based rewards are used                                                                                                         | 152 | 3.96 | 0.64     |
| An online reward system is in place and is fully operational                                                                               | 152 | 3.86 | 0.55     |

**Source: Research Data (2022)**

The descriptive results in table 4 above show that respondents were neutral that electronic compensation has generated a fair salaries culture within the organisation (M=3.00; SD=0.52), majority of the respondents agreed that electronic compensation is based on complying with performance evaluation components and the measurement system (M=3.98; SD=0.57). On the other hand, majority of respondents showed agreement with the statements that direct compensations are made online (M=4.79; SD=0.81) and indirect

compensations are also available online (M=4.28; SD=0.74). additionally, majority agreed that pay, promotion and bonuses are forms of rewards used to reward employees delivered online (M=4.69; SD=0.63), wages and salaries adjustments are communicated online (M=4.04; SD=0.64), performance-based rewards are used online (M=3.96; SD=0.64) and that an online reward system is in place and is fully operational (M=3.86; SD=0.55).

#### 4.4.4 Electronic Performance Management

Table 5 displays the average Likert-scale replies for the several claims about the impact of EPM on the performance of deposit-taking Saccos in Nairobi City County, Kenya.

**Table 5: Descriptive Results on Electronic Performance Management**

| <u>Statement</u>                                                                                              | <u>N</u> | <u>M</u> | <u>Std Dev.</u> |
|---------------------------------------------------------------------------------------------------------------|----------|----------|-----------------|
| Results based appraisal are conducted through the internet                                                    | 152      | 4.36     | 0.50            |
| Feedback on performance appraisals is promptly provided electronically                                        | 152      | 4.14     | 0.53            |
| Performance contracting is done online                                                                        | 152      | 4.00     | 0.46            |
| The deposit taking Sacco's undertakes regular performance appraisals online                                   | 152      | 3.99     | 0.87            |
| Performance contracting to identify skilled employees is done online                                          | 152      | 3.79     | 0.81            |
| The internet is used to disseminate salary increases that are the outcome of outstanding performance reviews. | 152      | 4.61     | 0.49            |
| All employees are oriented on performance management procedures done online                                   | 152      | 4.50     | 0.71            |
| deposit taking Sacco's administration conducts individual assessment and evaluation online                    | 152      | 4.71     | 0.77            |

**Source: Research Data (2024)**

The results in table 5 indicate that majority of the respondents agreed with statements regarding application of electronic performance management implying high utilization in the deposit taking Sacco's. In particular, respondents agreed that results-based appraisal are conducted through the internet (M=4.36; SD=0.50), feedback on performance appraisals is promptly provided online (M=4.14; SD=0.53) and that performance

contracting is done online (M=4.00; SD=0.46). Similarly, respondents agreed that the deposit taking Sacco's government undertakes regular performance appraisals online (M=3.99; SD=0.87), performance contracting to identify skilled employees is done online (M=3.79; SD=0.81) and increment in pay resulting from excellent appraisal results is communicated via the internet (M=4.61; SD=0.49). Moreover, there was agreement by respondents regarding the statements that all employees are oriented on performance management procedures done online (M=4.50; SD=0.71) and deposit taking Sacco's conducts individual assessment and evaluation online (M=4.71; SD=0.77).

#### 4.4.5 PERFORMANCE

The success of deposit-taking Saccos in Nairobi City County was the dependent variable in this research. Respondents were asked to indicate their level of agreement or disagreement with several aspects of performance using a Likert Scale. You can see the results in Table 6.

**Table 6: Descriptive Results on Performance**

| <u>Statement</u>                                                     | <u>N</u> | <u>M</u> | <u>Std. Dev</u> |
|----------------------------------------------------------------------|----------|----------|-----------------|
| Peak efficiency in delivery of services                              | 152      | 4.04     | 0.71            |
| There is effectiveness in the manner in which services are delivered | 152      | 3.71     | 1.10            |
| Improved flexibility in delivery of services                         | 152      | 4.21     | 0.59            |
| Improved quality of services delivered                               | 152      | 3.99     | 0.79            |
| Standardization of service procurement criterion                     | 152      | 2.87     | 0.99            |
| Automation of services provided                                      | 152      | 4.54     | 0.54            |
| Improved transparency                                                | 152      | 4.14     | 0.84            |
| Improved efficiency in services delivery                             | 152      | 3.22     | 0.59            |

**Source: Research Data (2024)**

Based on the data in table 6, it can be concluded that the service delivery was done efficiently (M=4.04; SD=0.71), that the method of service delivery was effective (M=3.71; SD=1.10), and that there was an increase in service delivery flexibility. With a M of 4.21 and a SD of 0.59, the majority of respondents agreed that the quality of services

delivered has improved. On the other hand, with a M of 3.99 and a SD of 0.79, the majority of respondents were indifferent regarding whether or not service procurement standards have improved. Further, respondents were in agreement that the services are automated (M=4.54; SD=0.54), that there is more transparency (M=4.14; SD=0.84), and that the services are more efficiently supplied (M=3.22; SD=0.59). This section's findings show that E-human resource practices have an effect on the efficiency of Nairobi City County's deposit-taking Saccos.

#### **4.5 Inferential Analysis**

Whenever it is necessary to draw conclusions about the whole population from data collected from a small subset of that group, inferential statistics are used. The ability to extrapolate from an unexplored circumstance is a key feature of inferential statistics.

The succeeding subsections present the correlation and regression results.

##### **4.5.1 Correlation Results**

In this study, we used correlation analysis to look for patterns in the data and see how the variables—electronic performance management, electronic performance reward, and electronic training—related to the success of deposit-taking Saccos in Nairobi City County. Because of this, the research looked at the interdependencies between the two sets of data. The findings were compiled and shown in 7.

**Table 7: Correlation Results**

| Correlations                      |                     | Electronic recruitment | Electronic training | Electronic compensation | Electronic performance management | Performance |
|-----------------------------------|---------------------|------------------------|---------------------|-------------------------|-----------------------------------|-------------|
| Electronic recruitment            | Pearson Correlation | 1                      |                     |                         |                                   |             |
|                                   | Sig. (2-tailed)     |                        |                     |                         |                                   |             |
| Electronic training               | Pearson Correlation | .226*                  | 1                   |                         |                                   |             |
|                                   | Sig. (2-tailed)     | 0.029                  |                     |                         |                                   |             |
| Electronic compensation           | Pearson Correlation | 0.000                  | 0.000               | 1                       |                                   |             |
|                                   | Sig. (2-tailed)     | 0.558                  | 0.141               |                         |                                   |             |
| Electronic performance management | Pearson Correlation | 0.265                  | .534*               | 0.369**                 | 1                                 |             |
|                                   | Sig. (2-tailed)     | 0.613                  | 0.01                | 0.079                   |                                   |             |
| Performance                       | Pearson Correlation | .523**                 | .690**              | .669**                  | .633**                            | 1           |
|                                   | Sig. (2-tailed)     | 0.002                  | 0.001               | 0.004                   | 0.000                             |             |
|                                   | N                   | 152                    | 152                 | 152                     | 152                               | 152         |

\*\* Correlation is significant at the 0.05 level (2-tailed).

**Source: Research Data (2024)**

The results showed that the performance of deposit-taking Saccos was positively and strongly correlated with electronic recruiting ( $r = -0.523$ ,  $\rho=0.002$ ). Sacco performance in Nairobi City County is positively and significantly impacted by an improvement in electronic recruiting, according to the correlation data. In contrast, there was a positive and statistically significant correlation between electronic training and the performance of deposit-taking saccos ( $r =0.69$ ,  $\rho=0.001$ ) in Nairobi City County. This Ms that as electronic training indicators are improved, the performance of deposit-taking saccos is also significantly improved. In addition, there was a positive and statistically significant relationship between electronic compensation and the performance of deposit-taking Saccos in Nairobi City County ( $r =0.669$ ,  $\rho=0.004$ ). This suggests that improving

electronic compensation leads to a positive and statistically significant relationship in this sector. In addition, there was a positive and statistically significant relationship between electronic performance management and the performance of deposit-taking

Saccos ( $r = 0.633$ ,  $p = 0.000$ ) in Nairobi City County. This Ms that implementing various forms of electronic performance management leads to a marked improvement in the performance of these Saccos.

#### 4.5.2 Regression Analysis

In order to examine the connections between the variables, the researcher used a multiple regression analysis. The study's multiple regression measures were coded, entered, and computed using SPSS version 29. A summary of the regression model used in this investigation is provided in Table 8. **Table 8: Model Summary Results**

| <b>R</b> | <b>R Square</b> | <b>Adjusted R Square</b> | <b>Std. Error of the Estimate</b> |
|----------|-----------------|--------------------------|-----------------------------------|
| .833     | 0.693           | 0.672                    | 0.44211                           |

a Predictors: (Constant), Electronic Performance management, Electronic Recruitment, Electronic Compensation, Electronic Training

**Source: Research Data (2024)**

The results demonstrated that the four variables (electronic performance management, electronic recruitment, electronic compensation, and electronic training) had a strong positive influence on performance in deposit taking Sacco's in Nairobi City County in Kenya. This is shown by a joint person correlation of 0.833 the model summary results also show that the R-square is 0.693 implying that the E – human resource considered in this study mutually account for up to 69.3% of the variation of performance in deposit taking Sacco's in Nairobi City County.

Table 9 shows the significance of the regression model used in this analysis. **Table 9: ANOVA Model**

|            | <b>Sum of Squares</b> | <b>df</b> | <b>M Square</b> | <b>F</b> | <b>Sig.</b> |
|------------|-----------------------|-----------|-----------------|----------|-------------|
| Regression | 29.736                | 5         | 7.267           | 32.79    | .000        |
| Residual   | 12.797                | 147       | 0.219           |          |             |
| Total      | 2.865                 | 152       |                 |          |             |

a Dependent Variable: Performance in deposit taking Sacco's

b Predictors: (Constant), Electronic Recruitment, Electronic Training, Electronic Compensation, Electronic Performance management

**Source: Research Data (2024)**

According to Table 9, the total regression model is significant with an F-value of 32.79 and a p-value of 0.000 at 5%. This Ms that the independent variables had a substantial impact on predicting performance in deposit-taking Sacco's in Nairobi City County, Kenya. Electronic performance management, recruiting, salary, and training account for all of the observed variance in the regression, according to these findings. Table 10 displays the model coefficients.

**Table 10: Regression Coefficients Unstandardized Coefficients                      Standardized Coefficients**

|                                          | <b>B</b>     | <b>Std. Error</b> | <b>Beta</b>  | <b>t</b>     | <b>Sig.</b>  |
|------------------------------------------|--------------|-------------------|--------------|--------------|--------------|
| (Constant)                               | 1.565        | 0.234             |              | 6.975        | 0.000        |
| Electronic recruitment                   | 0.224        | 0.052             | 0.345        | 4.380        | 0.000        |
| Electronic training                      | 0.159        | 0.043             | 0.318        | 3.314        | 0.001        |
| Electronic compensation                  | 0.116        | 0.067             | 0.162        | 1.559        | 0.047        |
| <u>Electronic performance management</u> | <u>0.188</u> | <u>0.046</u>      | <u>0.274</u> | <u>3.180</u> | <u>0.004</u> |

Dependent Variable: performance

**Source: Research Data (2022)**

$$Performance = 1.565 + 0.224 \text{ Electronic recruitment} + 0.159 \text{ Electronic training} + 0.116 \text{ Electronic compensation} + 0.188 \text{ Electronic performance management}$$

The model's electronic components—performance management, recruiting, remuneration, and training—were all taken into consideration by the regression equation, which yielded a regression constant of 1.565. Electronic recruiting significantly impacts performance in deposit-taking Saccos, according to the findings of multiple regressions (Table 10). The beta value is 0.224 and the p-value is 0.000, both of which are less than the significance level ( $\alpha = 0.05$ ). Saccos in Nairobi County, Kenya, that accept deposits show an improvement in performance for every unit rise in computerised recruiting methods. Both companies and workers are increasingly favouring the use of commercial websites like Jobvite due to features like recommendations, according to Baum and Kabst (2014). Reason being, when screening technologies are used in combination with referrals, intelligent capital is presented with the abilities needed by employers..

With a beta value of 0.159 and a p-value of 0.001, which is smaller than  $\alpha = 0.05$ , the findings in Table 10 further demonstrate that electronic training significantly and positively impacts performance in deposit taking Sacco's. This suggests that performance improves with every unit increase in electronic training aspects. The findings of this study corroborate those of previous research showing that online training programs open doors to previously unavailable educational opportunities by encouraging fresh perspectives and enhancing teamwork and communication, all of which contribute to better service provision (Pamfilie et al., 2014). Another source that backs this up is Msomi et al. (2016), who state that e-Learning allows for faster and more efficient service delivery..

The data in table 10, which are shown above, also show that electronic compensation significantly affects the performance of deposit-taking Saccos, with a beta value of 0.116 and a p-value of 0.047, both of which are smaller than  $\alpha = 0.05$ . Saccos in Nairobi County, Kenya, that accept deposits show an increase in performance for every unit improvement in electronic compensation features. The results concur with the findings of Salisu (2016) who showed that allowance, salary bonuses and gratuity have a positive and significant influence on workers motivation. E-compensation generates a fair salaries culture within the organization which further motivates employees.

Electronic performance management significantly and positively affects the delivery of public services, according to the findings of the regression coefficient (beta = 0.188, p = 0.004). It follows that Saccos in Nairobi County, Kenya, that accept deposits do better when their electronic performance management techniques are upgraded by one unit. Ullah et al. (2021) observed that computerised performance assessment reports provide crucial information for making strategic choices to increase performance, which supports this idea. As a result, in an effort to be more precise and impartial, businesses are switching to performance management systems that are web-based.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.0 Introduction

In order to address the study questions, this chapter discusses the general results. The current study's conclusions and recommendations are also presented in this chapter, which are based on the research objectives.

#### 5.1 Summary of the Findings

E-Human Resource's impact on deposit-taking Saccos' performance in Nairobi City County, Kenya, was the primary aim of the research. This was the overarching goal of the study, which set out to answer the following questions about the impact of electronic recruitment, training, compensation, and performance management on the efficiency and effectiveness of savings and credit cooperatives (Saccos) in Nairobi County, Kenya.

The study's results are outlined below, grouped by aim.

##### 5.1.1 Influence of Electronic Recruitment on Public Service Delivery

Finding out how E-recruitment affected the efficiency of deposit-taking Saccos in Nairobi County, Kenya, was the primary goal of this research. According to the study's findings, prospective employees research the position's requirements in detail online before applying. In a similar vein, many job openings are advertised on various internet sites. Yet, online interviews and assessments do not provide a comprehensive picture of potential candidates. The same holds true for human resource planning; very little of it takes place online, which Ms that online recruiting is inadequate. In addition, it was discovered that job advertisements are posted on the internet and that candidates may get information about positions on the same platform. When asked about internet job boards, however, respondents gave an indifferent response. According to regression statistical tests, a number of electronic recruiting practices have a positive and statistically significant effect on the performance of deposit-taking Saccos in Nairobi County, Kenya. This suggests that these practices improve the efficiency and quality of performance for these Saccos..

### **5.1.2 Influence of Electronic Training on Public Service Delivery**

The second reason for doing this research was to find out how deposit-taking Saccos in Nairobi County, Kenya, fared after receiving computerised training. The descriptive findings showed that the sacco website offers enough options for workers to learn and improve, so they are able to acquire the training they need to execute their jobs online. The website also has training needs assessments for deposit-taking Saccos, as well as training design and planning tools that are easily accessible online. The extensive online training also gives employees access to previously unavailable educational possibilities, and training and assessments may be conducted online. In addition, individuals may find work that aligns with their online training since the majority of online training programs are very practical and address real-world issues. Saccos in Nairobi County, Kenya, that accept deposits have their staff trained using a variety of electronic methods. Regression analysis showed that these methods had a positive and statistically significant effect on the performance of these Saccos, suggesting that they would benefit from using them to their full potential..

### **5.1.3 Influence of Electronic Compensation on Public Service Delivery**

Finding out how deposit-accepting Saccos in Nairobi County, Kenya fared after receiving electronic compensations was the study's third goal. Since electronic pay is based on compliance with performance evaluation components and measurement systems, it has typically been able to build a fair wages culture inside the company, according to the study's conclusions. Conversely, the results showed that there are substantial indirect compensations accessible online and that certain types of direct compensations are made online as well. Furthermore, all kinds of compensation, including salary, promotions, and incentives, are disbursed electronically. Equally transparent is the online communication of salary and compensation modifications to employee emails. In addition, the results showed that an online reward system is completely functional and that performance-based awards are produced and used online effectively. A number of features of electronic compensations have a positive and statistically significant effect on the performance of deposit-taking Saccos in Nairobi County, Kenya, according to regression analysis. This suggests that, despite some problems with their use, electronic compensations are still useful in boosting the performance of these Saccos..

#### **5.1.4 Influence of Electronic Performance Management on Public Service Delivery**

The study's overarching goal was to determine how deposit-accepting Saccos in Nairobi County, Kenya fared after using computerised performance monitoring systems. Descriptive findings showed that online results-based evaluations are adequately and effectively carried out. Online performance contracting systems also allow for the rapid dissemination of comments on performance reviews. Online performance reviews are also conducted regularly and seriously by the county deposit-taking Saccos in Nairobi County, Kenya. Online communication is also effective for conveying and articulating salary increases that are the consequence of outstanding performance reviews. On top of that, with proper online individual assessment and evaluation, workers get all the information essential for performance management processes. Using regression analysis, we found that electronic performance management (EPM) variables positively and significantly impacted the performance of deposit-taking Saccos in Nairobi County, Kenya. This suggests that EPM practices could be enhanced with proper implementation. Results in the Saccos that accept deposits.

#### **5.2 Conclusions of the Study**

One of the elements influencing the success of deposit-taking Saccos in Nairobi County, Kenya, according to this research, is electronic human resource management. Based on the study's regression findings, which demonstrated that variables in the former, such as e-training, e-recruitment, e-compensations, and e-performance management, contribute to the latter's variability. Online staff recruiting has a good and substantial effect on deposit-taking Sacco performance, according to the research. The efficiency of deposit-taking Saccos may be greatly enhanced if, before hiring, candidates were fully informed online about the necessary credentials for the position, if online platforms were used to advertise various job openings, and if candidates were evaluated and interviewed online..

Electronic training is also an important factor positively and significantly influencing performance of deposit taking Sacco's. This study therefore concludes that improvement in various aspects of electronic training such as availability of opportunities to learn and grow, analysis of the training needs available on the internet with planning and training

design also conducted online would improve performance of deposit taking Sacco's. Moreover, delivery of training and evaluations online, availability of training on the internet to enable staff access new educational opportunities and designing online training to match with the jobs available for employees would also positively influence performance of deposit taking Sacco's.

In Nairobi County, Kenya, Saccos that accept deposits have a favourable and statistically significant effect on their performance. The results of this research indicate that deposit-taking Saccos may greatly benefit from electronic compensations, which include both direct and indirect benefits given online. The results of this research show that Saccos in Nairobi County, Kenya, that accept deposits have a favourable and substantial impact from computerised performance management procedures. Saccos that accept deposits can improve their performance by using online tools that allow for results-based appraisals, online feedback on appraisals, regular online performance appraisals, and online communication of pay raises from outstanding appraisals..

### **5.3 Recommendations for Policy and Practice**

The study concludes with a number of suggestions to enhance deposit-taking Saccos in Nairobi County, Kenya, based on the data collected. Because it improves the performance of deposit-taking Saccos, the first piece of advice is to simplify and properly handle electronic recruiting of workers. In order to boost performance, the deposit-taking Saccos in Nairobi County should: use online platforms to attract more applications for different positions; thoroughly evaluate and interview candidates online; and inform applicants online about the credentials required to perform the job before hiring them..

In order for the deposit taking Sacco's to reap the benefits of the electronic training and in turn enhance deposit taking Sacco's, it is important that it enhances and improves opportunities to the fullest in order to learn and grow, analyse of the training needs available on the internet with planning and training design also conducted online. Moreover, there is need to improve and enhance the delivery of training and evaluations online, enhance training on the internet to enable staff access new educational opportunities and design online training to match with the ever-demanding skills for employees. It is also important that the online training programs address real issues faced by the Sacco sector. The study's results show that educating employees leads to great

performance. It is very critical to regularly perform online training for workers since it gives them the abilities they need to do a better job..

Thirdly, our research suggests that Saccos in Nairobi County that accept deposits should prioritise electronic compensation because of the positive and substantial relationship between performance and it. A fair salaries culture based on compliance with performance evaluation components and measurement systems, online availability and enhancement of direct and indirect compensation, and open communication of wage and salary adjustments are all necessary for improved and enhanced performance in regards to peak efficiency, effectiveness in service delivery, flexibility, and quality. Further, there is need to enhance the performance-based rewards online and improve on the online reward system which is fully operational.

In light of the positive and statistically significant effects of electronic performance management on deposit-taking Saccos' performance, this study suggests that Saccos in Nairobi County put an emphasis on conducting results-based evaluations online, giving member's timely feedback on their appraisals, and conducting performance contracts through the same online platform. Similarly, there is need to undertake performance appraisals online on a regular basis. Further, performance may be improved by communicating increments in pay resulting from excellent appraisal results via the internet and conducting individual assessment and evaluations appropriately online.

#### **5.4 Recommendations for Further Research in this Field of Study**

Its small sample size was one of the major problems with the research. Additionally, not all features of electronic HRM were included in the research. Consequently, some practical suggestions for future studies were derived from the study. All of Kenya's Sacco's throughout the counties should be the focus of future research, rather than using a case study to support the findings of this study. We may do more studies in the private sector or in a different business to compare things. More study is also needed to determine how the various electronic HRM practices in Nairobi County affect the efficiency and effectiveness of Saccos that accept deposits. Kenya.

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## APPENDICES

### Appendix I: Introduction Letter

PAUL TANUI

REG MBA/2019/56325

### MOUNT KENYA UNIVERSITY

Dear Sir/Madam,

#### **REF: PERMISSION TO CONDUCT RESEARCH**

As a student pursuing a Master's degree in Human Resource Management at Mount Kenya University, I am conducting research for my thesis titled "**INFLUENCE OF E-HUMAN RESOURCE ON THE PERFORMANCE OF DEPOSIT-TAKING SACCOS IN NAIROBI CITY COUNTY, KENYA.**" Your valuable input is essential for this study.

All information you supply will be handled with the utmost confidentiality and will be used only for research purposes in academia. All parties involved with SACCOs in Nairobi City County that accept deposits will find this study useful, and the results will be easily accessible in the final report.

We hope you will take a few moments out of your day to fill out the survey we've attached. Please respond accurately based on your knowledge and expertise, and thank you for your time.

Your help and participation in this vital study are much appreciated.

Yours faithfully,

PAUL TANUI

#### **Appendix: Consent Form**

Dear Participant,

You're invited to contribute to a research endeavor titled "Examining the Impact of E-Human Resource on the Performance of Deposit-Taking SACCOs in Nairobi City County, Kenya." This study is being conducted as part of the requirements for the Master of Business Administration program at Mount Kenya University. The primary aim of this investigation is to explore the effects of electronic human resource management on the operational outcomes of deposit-taking SACCOs within Nairobi City County, Kenya. The enclosed questionnaire has been designed to collect information on: *(Influence of E-Human Resource on Performance of Deposit Taking Sacco's In Nairobi City County, Kenya)*

Participation in this study is totally optional. You are not obligated to participate or answer any questions that make you feel uneasy. Beyond what is often faced in everyday life, there are no known dangers associated with participating in this research. Your replies will be anonymous and handled with the utmost secrecy. We will save all data collected securely and only display aggregated data. Nobody will know your replies save the researchers themselves. Although there are no obvious advantages to taking part in this study, doing so may challenge your thinking and provide important new information to the area. It could also help others in the future who are dealing with the same or comparable problems.

If you are willing to take part in this study, we ask that you fill out the survey as thoroughly as possible. The whole process should be completed in around 10 minutes. In order to finish the project report on time, your quick reply is much appreciated. Feel free to get in touch with Paul Tanui, the researcher, or Dr. Appolonius Shitiabai Kambu, PhD, the supervisor, if you have any questions about this study. Please contact the Chairman of the Mount Kenya University Ethical Review Committee at P.O. Box 342-01000, Thika if you have any questions or concerns about your rights as a study participant.

Your interest in taking part in this research is much appreciated. We value your input very much.

We appreciate your help with this crucial project.

### CONSENT

We appreciate your understanding and consent to take part in this research. We value your voluntary involvement; you are free to withdraw at any moment without giving a cause and without paying any fees. For your records, you will get a copy of this consent form.. If you have any further questions or concerns at any point during the study, please do not hesitate to reach out. Your contribution is valuable, and your cooperation is highly valued.

Participant's signature \_\_\_\_\_ Date \_\_\_\_\_

Investigator's signature \_\_\_\_\_ Pkiplagat \_\_\_\_\_ Date 10<sup>th</sup> June 2024

### Appendix III: Research Questionnaire

#### SECTION A: BACKGROUND INFORMATION

1. Job designation (Optional).....

2. sex

a) Male

b) Female

3. how old are you?

a) 18-25 years

b) 26-35 years

c) 36-45 years

d) Above 45 years

4. Indicate the years you have spent working in Nairobi City County for the deposit-taking Sacco's..

a) Less than one year

b) One year

c) Two years

d) Three years

e) Four or more years

5. academic qualification

a) Masters

b) Bachelor's degree

c) Diploma

d) Others

(specify).....

.....


**SECTION B: E- HUMAN RESOURCE AND PERFORMANCE**

Please check (✓) the best suitable answer for every question in the table below in this part. Strongly agreed (5), Agree (4), Not sure (3), Disagree (2), strongly disagree (1) using a 1-5 key.

| No.                    | Statement                                                                                                      | 5 | 4 | 3 | 2 | 1 |
|------------------------|----------------------------------------------------------------------------------------------------------------|---|---|---|---|---|
| <b>E-recruitment</b>   |                                                                                                                |   |   |   |   |   |
| 1                      | Before getting hired, applicants are told online about all the necessary credentials for the position.         |   |   |   |   |   |
| 2                      | Various employment openings are advertised on online channels.                                                 |   |   |   |   |   |
| 3                      | Job applicants are assessed and interviewed electronically                                                     |   |   |   |   |   |
| 4                      | Hiring of personnel is done online                                                                             |   |   |   |   |   |
| 5                      | Human resource planning is done electronically                                                                 |   |   |   |   |   |
| 6                      | Advertising of jobs is done through internet                                                                   |   |   |   |   |   |
| 7                      | Sources of information about jobs are available for applicants online                                          |   |   |   |   |   |
| 8                      | There are online job boards where applicants can post their resume                                             |   |   |   |   |   |
| <b>E-Training</b>      |                                                                                                                |   |   |   |   |   |
| 1                      | Training opportunities to learn and grow are available on internet                                             |   |   |   |   |   |
| 2                      | All of the necessary training for employees is provided online.                                                |   |   |   |   |   |
| 3                      | Analysis of the training needs of the deposit taking Sacco's is available on the internet                      |   |   |   |   |   |
| 4                      | Planning and training design is conducted online                                                               |   |   |   |   |   |
| 5                      | Delivery of training and evaluations are done online                                                           |   |   |   |   |   |
| 6                      | With the advent of online education, once inaccessible educational options are now within reach.               |   |   |   |   |   |
| 7                      | The online training available matches with the jobs available for employees                                    |   |   |   |   |   |
| 8                      | The majority of courses offered online are very relevant to real-world issues and provide hands-on experience. |   |   |   |   |   |
| <b>E-Compensations</b> |                                                                                                                |   |   |   |   |   |
| 1                      | E-compensation generates a fair salaries culture within the sacco                                              |   |   |   |   |   |
| 2                      | E-compensation is based on complying with performance evaluation components and the measurement system         |   |   |   |   |   |
| 3                      | Direct compensations are made online                                                                           |   |   |   |   |   |
| 4                      | Indirect compensations are available online                                                                    |   |   |   |   |   |

|                                 |                                                                                                                                            |  |  |  |  |  |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| 5                               | Online payment systems facilitate the distribution of many types of compensation to workers, including salary, promotions, and incentives. |  |  |  |  |  |
| 6                               | Wages and salaries adjustments are communicated online                                                                                     |  |  |  |  |  |
| 7                               | Performance-based rewards are used                                                                                                         |  |  |  |  |  |
| 8                               | An online reward system is in place and is fully operational                                                                               |  |  |  |  |  |
| <b>E-Performance Management</b> |                                                                                                                                            |  |  |  |  |  |
| 1                               | Results based appraisal are conducted through the internet                                                                                 |  |  |  |  |  |
| 2                               | Feedback on performance appraisals is promptly provided electronically                                                                     |  |  |  |  |  |
| 3                               | Performance contracting is done online                                                                                                     |  |  |  |  |  |
| 4                               | The deposit taking Sacco's undertakes regular performance appraisals online                                                                |  |  |  |  |  |
| 5                               | Performance contracting to identify skilled employees is done online                                                                       |  |  |  |  |  |
| 6                               | Pay increases brought about by superior evaluation outcomes are announced online.                                                          |  |  |  |  |  |
| 7                               | All employees are oriented on performance management procedures done online                                                                |  |  |  |  |  |
| 8                               | deposit taking Sacco's administration conducts individual assessment and evaluation online                                                 |  |  |  |  |  |
| <b>PERFORMANCE</b>              |                                                                                                                                            |  |  |  |  |  |
| 1                               | Improved efficiency of delivery of services                                                                                                |  |  |  |  |  |
| 2                               | There is economic effectiveness of the delivery of services                                                                                |  |  |  |  |  |
| 3                               | Improved flexibility in delivery of services                                                                                               |  |  |  |  |  |
| 4                               | Improved quality of services delivered                                                                                                     |  |  |  |  |  |
| 5                               | Standardization of service procurement criterion                                                                                           |  |  |  |  |  |
| 6                               | Automation of services provided                                                                                                            |  |  |  |  |  |
| 7                               | Improved transparency                                                                                                                      |  |  |  |  |  |
| 8                               | Improved efficiency in services delivery                                                                                                   |  |  |  |  |  |

## Appendix IV: ERC

  
**Mount Kenya University**

REF: MKU/ISERC/3892  
TO: PAUL KIPLAGAT TANUI  
REG: MBA/2019/56325  
Date: 12 July 2024

Dear Sir/Madam,

**RE: INFLUENCE OF E-HUMAN RESOURCE ON PERFORMANCE OF DEPOSIT TAKING SACCOS IN NAIROBI CITY COUNTY, KENYA**

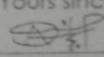
This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **2902**. The approval period is **12/07/2024 - 11/07/2024**.

This approval is subject to compliance with the following requirements;

- i. Only approved documents including informed consents, study instruments, MTA will be used
- ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
- vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://research-portal.nacosti.go.ke> and also obtain other clearances needed.

Yours sincerely,

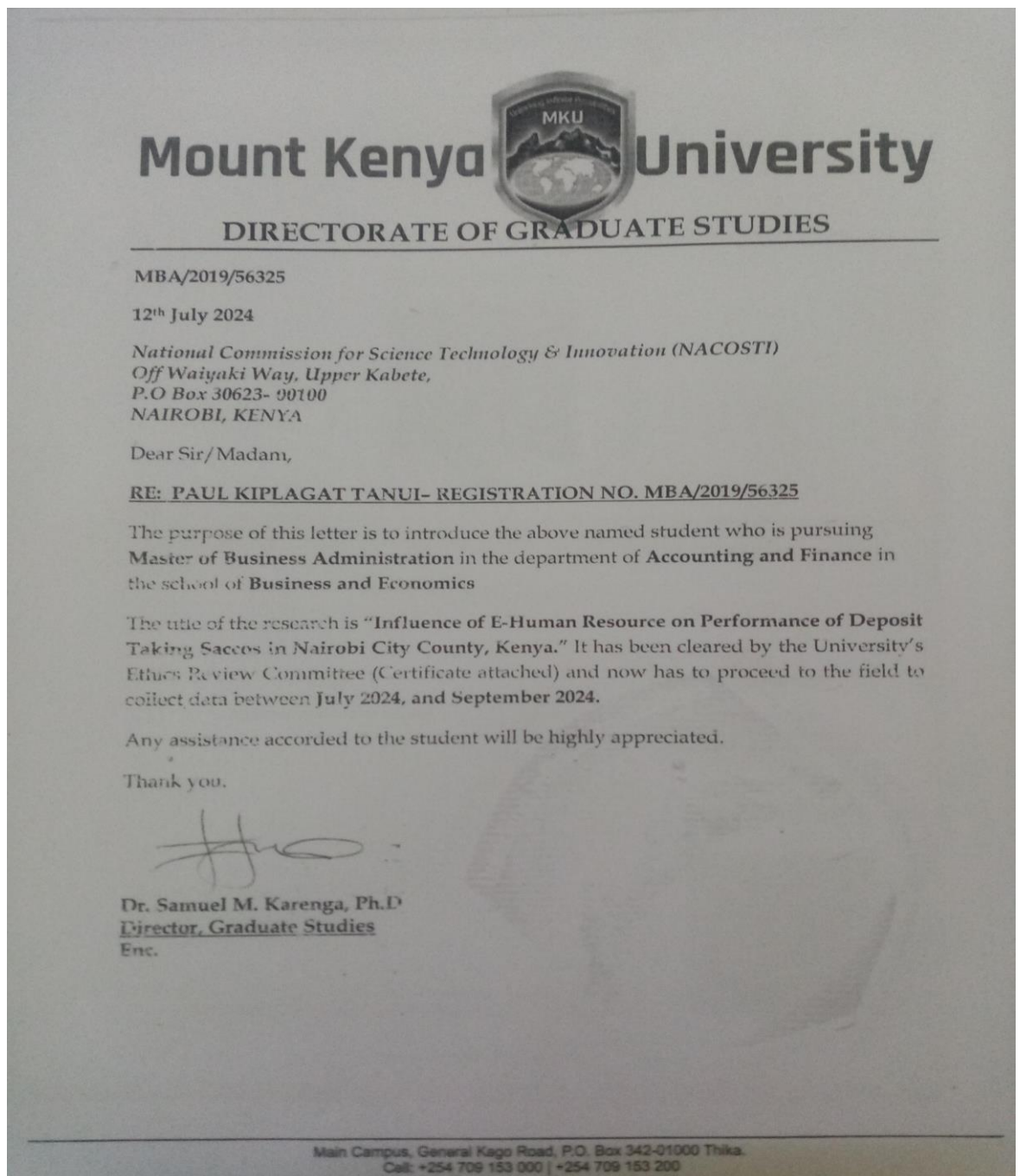
  
**Dr. Alfred Owino, PhD**  
Chairman, Mount Kenya University ISERC

**MOUNT KENYA UNIVERSITY**  
**ETHICS REVIEW COMMITTEE**  
P. O. Box 342 - 01000,  
THIKA


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Main Campus, General Kago Road, P.O. Box 342-01000 Thika.  
Cell: +254 709 153 000 ; +254 709 153 200  
Email: [info@mku.ac.ke](mailto:info@mku.ac.ke) Web: [www.mku.ac.ke](http://www.mku.ac.ke)

## Appendix V: Introduction Letter




**Appendix V1: Research License**

  
REPUBLIC OF KENYA

  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY & INNOVATION

Ref No: 123891 Date of Issue: 18/July/2024

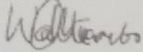
**RESEARCH LICENSE**




This is to Certify that Mr.. Paul Kiplangat Tanui of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: INFLUENCE OF E-HUMAN RESOURCE ON PERFORMANCE OF DEPOSIT TAKING SACCOS IN NAIROBI CITY COUNTY, KENYA for the period ending : 18/July/2025.

License No: NACOSTI/P/24/38119

123891  
Applicant Identification Number

  
Director General  
NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY &  
INNOVATION

Verification QR Code



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Scan the QR Code using QR scanner application.

See overleaf for conditions

## Appendix VII: Plagiarism

The screenshot displays a Turnitin report titled "Page 2 of 92 - Integrity Overview". The main heading is "18% Overall Similarity", with a subtext: "The combined total of all matches, including overlapping sources, for each database." Below this, there is a section for "Exclusions" showing "1 Excluded Source".

The "Match Groups" section lists the following categories:

- 254 Not Cited or Quoted 17%: Matches with neither in-text citation nor quotation marks
- 21 Missing Quotations 1%: Matches that are still very similar to source material
- 8 Missing Citation 1%: Matches that have quotation marks, but no in-text citation
- 0 Cited and Quoted 0%: Matches with in-text citation present, but no quotation marks

The "Top Sources" section lists the following categories:

- 17% Internet sources
- 3% Publications
- 9% Submitted works (Student Papers)

The "Integrity Flags" section shows "0 Integrity Flags for Review" and states "No suspicious text manipulations found." A note on the right explains: "Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we'll flag it for you to review. A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review."

## Appendix VIII: List of Deposit taking saccoes in Nairobi County

These are deposite-taking Saccos in Nairobi which received an operational license from the Sacco Societies Regulatory Authority for a period starting from January 1, 2023 – December 31, 2023:

- 19 Magereza Sacco Society Ltd Mageso Chambers 1st floor, Moi Avenue
- 20 Maisha Bora Sacco Society Ltd Unilever Kenya Office, Industrial Area
- 21 Metropolitan National Sacco Society Ltd Chai House, Koinange Street
- 22 Mwalimu National Sacco Society Ltd Mwalimu Towers, Upperhill
- 23 Mwito Sacco Society Ltd Mwito House, Desai Road
- 24 Nacico Sacco Society Ltd Nacico Plaza, Landhies Road
- 25 Nafasi DT Sacco Society Ltd NCPB Nairobi Grain silos Complex, Donholm
- 26 Nation DT Sacco Society Ltd 1st floor Cambrian Building, Moi Avenue
- 27 NSSF Sacco Society Ltd Social Security House, Bishops Road
- 28 Nyati Sacco Society Ltd Odyssey Plaza, South B
- 29 Safaricom Sacco Society Ltd Safaricom Care Centre, Westlands
- 30 Sheria Sacco Society Ltd Sheria Sacco House, Matumbato Close
- 31 Shirika DT Sacco Society Ltd Shirika Co-op House, Kipande-Ngara Road
- 32 Shoppers Sacco Society Ltd Nature House, Tom Mboya Street
- 33 Stima DT Sacco Society Ltd Stima Sacco Plaza, Parklands
- 34 Strategic Urembo Sacco Society Ltd Lunga Lunga Square, Industrial Area
- 35 Taqwa Sacco Society Ltd Jamia Plaza, Kigali Street
- 36 Telepost Sacco Society Ltd Nairobi City Square Post Office
- 37 Tembo Sacco Society Ltd Tembo Sacco Complex, Garden Estate Road, Ruaraka
- 38 Ufanisi DT Sacco Society Ltd Development House, Moi Avenue
- 39 Ukristo Na Ufanisi wa Anglicana Sacco Society Ltd ACK Emmanuel Church, Riruta

- 19 Magereza Sacco Society Ltd Mageso Chambers 1st floor, Moi Avenue
- 20 Maisha Bora Sacco Society Ltd Unilever Kenya Office, Industrial Area
- 21 Metropolitan National Sacco Society Ltd Chai House, Koinange Street
- 22 Mwalimu National Sacco Society Ltd Mwalimu Towers, Upperhill
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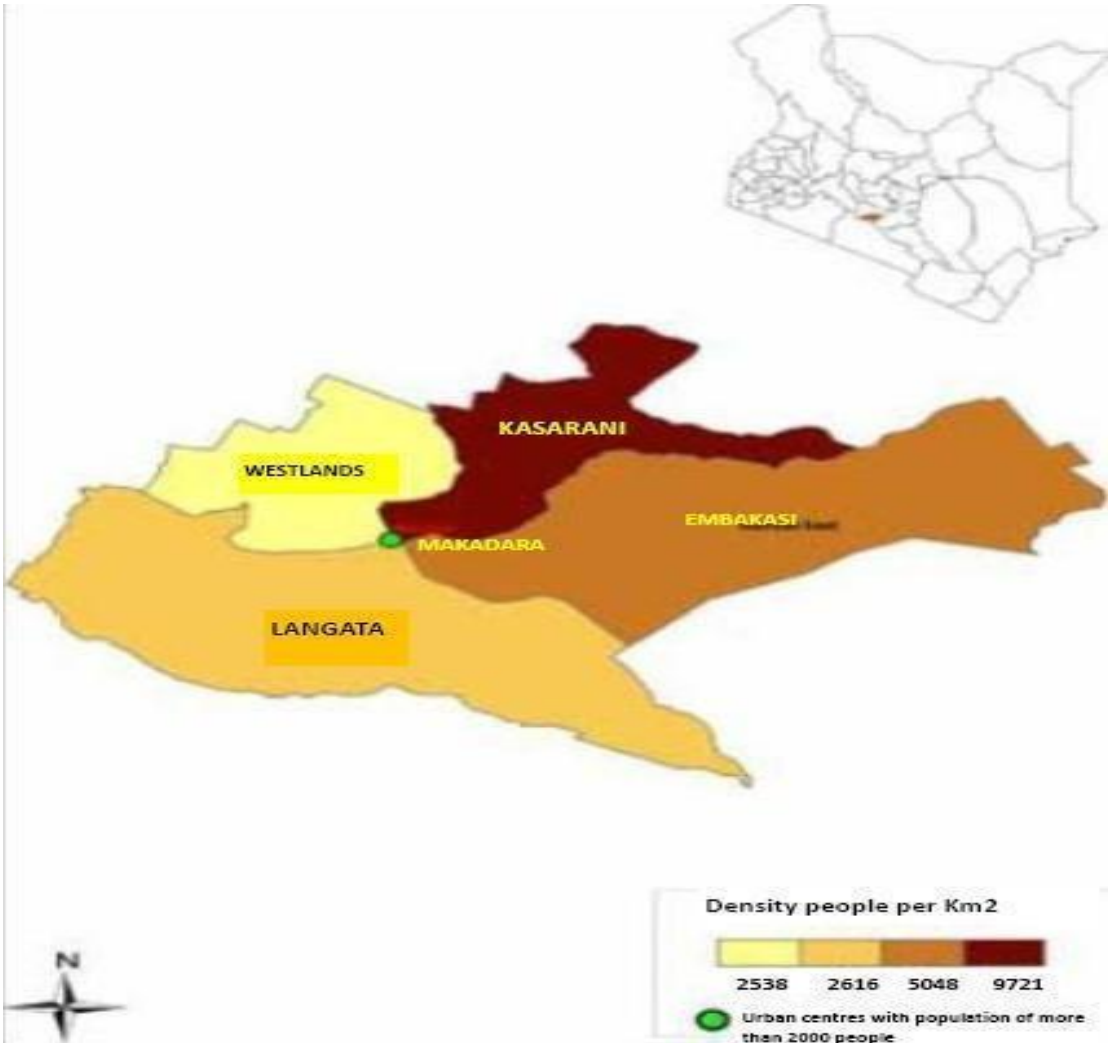
|    |                                         |                                                        |
|----|-----------------------------------------|--------------------------------------------------------|
| 40 | <u>Ukulima Sacco Society Ltd</u>        | <u>Ukulima Co-operative House, Nairobi City Centre</u> |
| 41 | <u>Unaitas Sacco Society Ltd</u>        | <u>Cardinal Otunga Plaza, Kaunda Street</u>            |
| 42 | <u>Ushuru Sacco Society Ltd</u>         | <u>Ushuru Sacco Centre, Kilimani</u>                   |
| 43 | <u>United Nations Sacco Society Ltd</u> | <u>UN Sacco Building, Gigiri</u>                       |
| 44 | <u>Wana-anga Sacco Society Ltd</u>      | <u>Meteorological HQ, Ngong Road</u>                   |
| 45 | <u>Wanandegge Sacco Society Ltd</u>     | <u>Wanandegge Plaza, Embakasi</u>                      |
| 46 | <u>Waumini Sacco Society Ltd</u>        | <u>Applewood Adams Building, Adams Arcade</u>          |

SASRA: The table above shows the 46 licensed deposit-taking Saccos in Nairobi as of 2023. □

SASRA: The table above shows the 46 licensed deposit-taking Saccos in Nairobi as of 2023.

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**Appendix IX: Nairobi County Map**



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