

**INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER
SATISFACTION IN KENYA CASE OF THE KENYA NATIONAL HOSPITAL
INSURANCE FUND, ELDORET**

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**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF
BUSINESS & ECONOMICS IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF MASTERS OF BUSINESS
ADMINISTRATION DEGREE IN MARKETING MANAGEMENT OF
MOUNT KENYA UNIVERSITY**

OCTOBER,2024

DECLARATION APPROVAL

Student's Declaration

I declare that this project is my original work and has never been presented for a degree in any other university.

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Supervisor's Approval

This research project has been presented for examination with my approval as the University Supervisor.

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DEDICATION

I dedicate this project to my husband Francis Rono, my children Brenda Rono, Brian Rono and my grandchild Jayson Kiptoo for the support and encouragement they gave me during my studies.



ACKNOWLEDGEMENT

First and foremost, I thank God for being kind to me and giving me strength and good health that enabled me to complete this research project. I sincerely acknowledge the mentorship, commitment, support, and tireless effort of my supervisor Dr. Juniter Kwamboka for her instructive feedbacks that encouraged me to complete this work. It is my pleasure to thank my husband, my children and everyone who supported me in having this project work completed.



ABSTRACT

Customer satisfaction refers to the level of contentment or fulfillment a customer experiences after interacting with a product, service, or overall experience provided by an organization. The purpose of the study was to investigate the influence of organization performance on customer satisfaction in Kenya case of the National Hospital Insurance Fund Eldoret. The study was guided by the following specific objectives ;to examine the influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret; to investigate influence of innovation and growth on customer satisfaction in National Hospital insurance fund Eldoret; to assess the influence of strategic performance on customer satisfaction in National Hospital insurance fund Eldoret and to identify the influence of Operational Performance on customer satisfaction in National Hospital insurance fund Eldoret. The research used descriptive survey research design. The target population comprises of 5 Top Management, 30 Middle Management and 76 staff lowest level. The researcher used census method since the target population is too small. The researcher used structured questionnaires in collecting data from the targeted respondents and document review in secondary data collection. The study established content, construct and criterion validity of the research instrument. Which comprised literature reviews and then follow up with the assessment by proficient juries or panels' opinion of University supervisor. It was employed descriptive statistics which included frequencies and percentages. The study concluded that, the competence and knowledge of NHIF employees directly affect their ability to serve customers effectively. Employees who demonstrate expertise in their roles and possess a deep understanding of NHIF services are more likely to meet customer needs and expectations, leading to higher levels of satisfaction among customers. Prompt and attentive responses from NHIF employees play a vital role in shaping customer experiences. Customers value quick and helpful assistance when seeking information, resolving issues, or accessing services. Therefore, employees who demonstrate responsiveness and willingness to assist contribute positively to customer satisfaction levels. The integration of technology into NHIF's operations enhances accessibility and convenience for customers, thereby positively influencing their satisfaction levels. Digital platforms, online services, and mobile applications streamline processes, reduce wait times, and provide customers with greater control over their interactions with NHIF. Customers value organizations that demonstrate a commitment to innovation and improvement. By investing in innovation and growth initiatives, NHIF enhance its reputation as a forward-thinking and customer-centric organization, fostering trust, loyalty, and satisfaction among its customer base. Operational performance directly influences customer satisfaction through factors such as claims processing times, error rates, and service wait times. The study recommends fostering a customer-centric culture within NHIF Eldoret by prioritizing customer needs and preferences in all organizational processes and decisions. Ensure that all employees understand the importance of customer satisfaction and are empowered to take actions that positively impact customers. Establish robust feedback mechanisms to gather insights directly from customers regarding their experiences with NHIF's services. Regularly solicit feedback through surveys, focus groups, and other channels, and use this information to identify areas for improvement and implement necessary changes.

TABLE OF CONTENT

DECLARATION APPROVAL	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT.....	v
LIST OF TABLES	x
LIST OF FIGURES	xi
LIST OF ABBREVIATION	xii
CHAPTER ONE	1
INTRODUCTION OF THE STUDY	1
1.0 Introduction.....	1
1.1 Background of the Study	1
1.2 Statement of the Problem.....	4
1.3 Purpose of the Study	5
1.5 Research Questions.....	6
1.6 Significance of the Study	6
1.7 Limitation of The Study.....	7
1.8 Scope of the Study	7
1.9 Delimitations of the Study	7
1.10 Assumption of the Study.....	7
1.11 Operational Definition of Key Terms	8
CHAPTER TWO	9
LITERATURE REVIEW	9
2.0 Introduction.....	9
2.1 Empirical Literature Review	9
2.1.1 Performance on customer satisfaction in National Hospital insurance fund	9

2.1.2 Influence of innovation and growth on customer satisfaction	9
2.1.3 Strategic performance on customer satisfaction in National Hospital insurance fund.....	35
2.1.4 Influence of Operational Performance on customer satisfaction	40
2.2 Theoretical Framework	44
2.2.1 Service Quality Theory	44
2.2.2 Customer Satisfaction Theory.....	46
2.3 Conceptual Framework.....	49
2.4 Gap Analysis.....	50
CHAPTER THREE.....	53
RESEARCH METHODOLOGY	53
3.0 Introduction.....	53
3.1 Research Approach	53
3.2 Research Design.....	53
3.3 Target Population.....	53
3.4 Sampling procedure and sample size	54
3.5 Data Collection Instruments.....	54
3.6 Pilot Test.....	55
3.7 Validity and Reliability of the Research Instruments	55
3.7.1 Validity of the Research Instrument	55
3.7.2 Reliability of the Research Instrument.....	56
3.8 Data Collection Procedures.....	56
3.9 Method of data presentation and Analysis	56
3.10 Ethical Considerations	56
CHAPTER FOUR.....	58
DATA ANALYSIS, PRESENTATION AND DISCUSSION.....	58
4.0 Introduction.....	58
4.1 Demographic Information.....	58

4.2 Response Rate.....	58
4.3 Influence of Employee Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret.....	62
4.4 Influence of Innovation and Growth on Customer Satisfaction in National Hospital Insurance Fund Eldoret.....	65
4.5 The Influence of Strategic Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret.....	68
4.6 Influence of Operational Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret.....	71
4.7 Customer Satisfaction	74
4.8 Inferential Analysis.....	76
4.8.1 Correlation Analysis	76
4.8.2 Regression Analysis.....	78
CHAPTER FIVE	80
SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	80
5.1 Introduction.....	80
5.2 Summary of Major Findings.....	80
5.2.1 Performance on customer satisfaction in National Hospital insurance fund	80
5.2.4 Influence of Operational Performance on customer satisfaction	83
5.3 Conclusion	84
5.4 Recommendations.....	86
5.5 Areas for Further Studies.....	86
REFERENCES.....	88
APPENDICES	91
APPENDIX I: LETTER OF INTRODUCTION	91
APPENDIX II: QUESTIONNAIRES	92
APPENDIX III: INFORMED CONSENT	98
APPENDIX IV: INTRODUCTORY LETTER OF MOUNT KENYA UNIVERSITY	99

APPENDIX V: ERC LETTER 100
APPENDIX VI: RESEARCH PERMIT 101
APPENDIX VII: PLAGIARISM REPORT 102



LIST OF TABLES

Table 3.1 Target Population	21
Table 3.2 Sample Size	22
Table 4.1 Response Rate	26
Table 4.2 Age Bracket	27
Table 4.3 Marital Status	28
Table 4.4 Education Level.....	29
Table 4.5 years you have worked in NHIF.....	30
Table 4.6 Employee Performance.....	30
Table 4.7 Innovation and Growth.....	32
Table 4.7 Innovation and Growth	33
Table 4.8 Strategic Performance	36
Table 4.9 Operational Performance.....	38
Table 4.10 Customer Satisfaction	40
Table 4.11 Overall Correlation Analysis.....	42
Table 4.12 Influence of Organization Performance on Customer Satisfaction in Kenya Case of The National Hospital Insurance Fund Eldoret	43

LIST OF FIGURES

Figure 2.1 Conceptual Framework.....19



LIST OF ABBREVIATION

CQC	Care Quality Commission
NHIF:	National Hospital Insurance Fund
NHS	National Health Service
R&D	research and development
SMEs	Small and Medium Enterprises
WRL	Wine-related lifestyle
ZICTA	Zambia Information and Communications Technology Authority



CHAPTER ONE

INTRODUCTION OF THE STUDY

1.0 Introduction

This chapter presents the background of the study, statement of the problems, purpose of the study, specific objective, research questions, significance of the study, scope of the study, limitation of the study, delimitations, assumptions of the study and operational definition terms.

1.1 Background of the Study

Customer satisfaction refers to the level of contentment or fulfillment a customer experiences after interacting with a product, service, or overall experience provided by an organization. It is a measure of how well a company meets or exceeds customer expectations. Customer satisfaction plays a significant role in influencing an organization's performance. Satisfied customers are more likely to be loyal, repeat purchasers, and advocates for a company's products or services. Here are some key ways in which customer satisfaction impacts an organization's performance. There have been numerous studies conducted in the United States of America exploring the influence of customer satisfaction on organizational performance. These studies have examined various industries and sectors, including retail, service, hospitality, healthcare, and more. While I can't provide an exhaustive list of all the studies conducted, I can highlight some key findings and reference a few notable studies in this area.

This study titled Customer Satisfaction, Market Share, and Profitability: Findings from Sweden, analyzed data from multiple industries and found a positive relationship between customer satisfaction and market share, as well as between customer satisfaction and profitability. Although this study was conducted in Sweden, it has influenced subsequent research worldwide, including the United States. In their study titled Customer Satisfaction, Customer Retention, and Market Share, Rust and Zahorik examined the relationship between customer satisfaction, customer retention, and market share in the U.S. auto insurance industry. The findings indicated a positive association between customer satisfaction and both customer retention and market share (Thomas,2016). In their study titled Satisfaction, Repurchase Intent, and Repurchase Behavior: Investigating the Moderating Effect of Customer Characteristics, Mittal and Kamakura

examined the relationship between customer satisfaction, repurchase intent, and repurchase behavior in the U.S. automobile market. The study found that customer satisfaction significantly influenced repurchase intent, which, in turn, influenced actual repurchase behavior. These are just a few examples of studies conducted in the United States on the influence of customer satisfaction on organizational performance. It's worth noting that research in this area is ongoing, and new studies continue to explore the dynamics between customer satisfaction and various performance metrics (Rotich,2017).Mustafa (2017) In their study titled Wine-related lifestyle (WRL) market segmentation in the Cape Town wine market explored the influence of customer satisfaction on repeat purchasing behavior in the South African wine industry. The study found that customer satisfaction positively affected customer loyalty and repeat purchases. Kumba Iron Ore (2019) South African mining company, conducted a study titled Maximizing the Value Chain from Mine to Market that examined the influence of customer satisfaction on organizational performance.

The study focused on the iron ore supply chain and found that customer satisfaction was crucial for maintaining long-term customer relationships and optimizing overall performance. In their study titled Wine-related lifestyle (WRL) market segments and wine brand loyalty in the South African wine industry, Mustafa (2018), investigated the influence of customer satisfaction on brand loyalty in the South African wine industry. The findings revealed a positive relationship between customer satisfaction and brand loyalty, emphasizing the importance of customer satisfaction for brand performance. In the study titled Impact of customer satisfaction on customer loyalty: A case study of selected restaurants in Durban, South Africa, Sivave explored the relationship between customer satisfaction and customer loyalty in the restaurant industry. The study concluded that customer satisfaction significantly influenced customer loyalty, leading to increased organizational performance and profitability.

Several studies have examined the influence of customer satisfaction on organizational performance in the service sector in Uganda. These studies have focused on industries such as banking, telecommunications, hospitality, and healthcare. They often explore the relationship between customer satisfaction, customer loyalty, and financial performance indicators like revenue and profitability. There have been studies investigating the influence of customer satisfaction on the performance of Small and Medium Enterprises (SMEs) in Uganda. These

studies examine how customer satisfaction affects customer retention, word-of-mouth referrals, and overall business growth for SMEs in the country. Some studies have explored the influence of customer satisfaction on the performance of agricultural organizations in Uganda. These studies examine how customer satisfaction impacts agricultural productivity, market access, and financial outcomes for farmers and agricultural enterprises. Research has been conducted on the influence of customer satisfaction on the performance of retail businesses in Uganda. These studies typically investigate the relationship between customer satisfaction, repeat purchases, and sales revenue in the retail sector (Senaji,2016).

In Kenya customer satisfaction refers to the degree to which customers are happy with a product, service, or overall experience provided by an organization. Organizational performance, on the other hand, encompasses various indicators, such as financial performance, customer loyalty, market share, and reputation. Studies have shown a positive correlation between customer satisfaction and organizational performance. Satisfied customers are more likely to exhibit repeat purchases, increased loyalty, positive word-of-mouth recommendations, and decreased customer churn. In the healthcare industry, customer satisfaction is crucial as it affects patient loyalty, compliance with treatment plans, and overall healthcare outcomes. Satisfied patients are more likely to adhere to prescribed medications, follow up with healthcare providers, and recommend the hospital or clinic to others. Several studies have explored the relationship between patient satisfaction and organizational performance in healthcare settings. Higher patient satisfaction has been associated with improved clinical outcomes, reduced healthcare costs, increased patient loyalty, and enhanced reputation for the healthcare provider (Mugambi,2022). In recent years, the Kenyan government has focused on enhancing public service delivery, particularly in healthcare, to improve citizen welfare and meet Vision 2030 objectives, which include universal health coverage. NHIF plays a crucial role in this vision by providing health insurance to millions of Kenyans, ensuring they have access to affordable healthcare. However, public perception and satisfaction with NHIF have fluctuated due to various challenges, such as service delays, communication issues, and inconsistencies in the quality of service provided across different regions (Oyando,2022).

Customer satisfaction is an essential measure of success for organizations, as it reflects the quality and effectiveness of services provided. High levels of customer satisfaction lead to

increased trust, loyalty, and positive public perception, while dissatisfaction can result in loss of confidence and reduced program uptake. Organizational performance, encompassing factors like efficiency, quality, responsiveness, and accessibility, is a significant determinant of customer satisfaction. NHIF, as a public service organization, must balance efficiency with transparency and accountability to meet customer expectations while adhering to regulatory standards (Willis,2022).

In Eldoret, NHIF services are critical to the local community's healthcare access. Understanding how NHIF's organizational performance affects customer satisfaction can provide insights into how public institutions can improve service delivery. This research will explore how performance factors impact customer experiences and overall satisfaction, aiming to offer recommendations for enhancing NHIF's effectiveness and customer-centric approach in Eldoret and beyond (Barasa, 2023).

1.2 Statement of the Problem

However, maintaining high-quality service delivery in a healthcare organization can be challenging due to resource constraints, staff shortages and infrastructure limitations. Inadequate service quality may lead to lower customer satisfaction and negatively impact organizational performance. Timeliness is a critical factor in the healthcare industry (Mugambi,2022).Having adequate technological infrastructure, including robust information systems and online platforms, is crucial for efficient service delivery and customer satisfaction. However, technological challenges, such as outdated systems, limited access to digital services, or inadequate IT support, can hinder the NHIF's ability to meet customer expectations and impact overall performance. Understanding and managing customer expectations is vital for satisfaction. Cultural factors, diverse customer needs, and varying socio-economic backgrounds can pose challenges in meeting the expectations of a diverse customer base (Mburu,2017). Therefore, the researcher intended to investigate the influence of organization performance on customer satisfaction in Kenya case of the national hospital insurance fund Eldoret which other researchers have tried but have failed to show the gaps.

Research has shown that organizational performance in terms of efficiency, quality of service, and responsiveness is vital for customer satisfaction in public healthcare institutions (Makori & Muturi, 2017; Mwaura, 2018). However, challenges such as long waiting times, inefficient claims processing, and insufficient customer support continue to impact satisfaction levels negatively among NHIF beneficiaries. Studies by Waweru and Kaluyu (2020) on Kenyan public health institutions indicate that, while customer satisfaction improves overall health outcomes and service utilization, public institutions still struggle to consistently meet customer expectations due to bureaucratic inefficiencies and resource constraints.

Although several studies focus on general healthcare service delivery and the performance of public health institutions, there is limited research specifically examining NHIF's organizational performance and its direct impact on customer satisfaction in different regional settings, such as Eldoret. This study aims to bridge this gap by evaluating specific performance factors, such as service efficiency, accessibility, and responsiveness at the NHIF Eldoret branch, and their effect on customer satisfaction. The findings will contribute to a more nuanced understanding of the challenges NHIF faces in meeting customer expectations, providing recommendations that can enhance the effectiveness and public perception of NHIF services in Eldoret and similar settings across Kenya. Ultimately, this research seeks to identify practical solutions for NHIF to improve customer satisfaction, which is essential for increasing public trust and uptake of health insurance services as part of Kenya's broader health policy objectives.

1.3 Purpose of the Study

The purpose of the study was to investigate the influence of organization performance on customer satisfaction in Kenya Case of The National Hospital Insurance Fund Eldoret.

1.4 Specific Objectives

- i. To examine the influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret
- ii. To investigate influence of innovation and growth on customer satisfaction in National Hospital insurance fund Eldoret
- iii. To assess the influence of strategic performance on customer satisfaction in National Hospital insurance fund Eldoret

- iv. To identify the influence of Operational Performance on customer satisfaction in National Hospital insurance fund Eldoret

1.5 Research Questions

- i. What is the influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret?
- ii. What is the influence of innovation and growth on customer satisfaction in National Hospital insurance Fund Eldoret?
- iii. What is the influence of strategic performance on customer satisfaction in National Hospital insurance Fund Eldoret?
- iv. What is the influence of operational Performance on customer satisfaction in National Hospital insurance Fund Eldoret?

1.6 Significance of the Study

The study has the potential to provide valuable insights to the NHIF management about how their organizational performance directly affects customer satisfaction. The healthcare sector in Kenya can benefit from the findings of this study. If the NHIF, a prominent organization in the healthcare industry, can enhance its performance and subsequently improve customer satisfaction, it could set a positive example for other healthcare institutions to follow suit.

The study's results contributed to the development of evidence-based policy recommendations for both NHIF and the broader healthcare sector. These recommendations focused on areas such as operational efficiency, customer engagement, and service quality improvements.

Academically, the study adds to the body of knowledge in the fields of organizational performance and customer satisfaction, particularly in the context of the healthcare industry in Kenya. Researchers and scholars can use the study as a foundation for further investigations and discussions on similar topics.

The study's findings provided a benchmark for assessing the performance and customer satisfaction of other health insurance funds or organizations, both within Kenya and internationally. This benchmarking lead to the identification of best practices and potential areas for improvement.

1.7 Limitation of The Study

The study faced limitations in terms of the sample size and its representativeness. The sample is too small or not diverse enough, the findings were generalizable to the entire NHIF customer base or the broader population. The accuracy and reliability of the data to be collected was compromised if the respondents provided inaccurate or incomplete information. This led to skewed or unreliable results.

1.8 Scope of the Study

The study was carried out to investigate the influence of organization performance on customer satisfaction in Kenya Case of The National Hospital Insurance Fund Eldoret. The study was carried out during the months of July 2023 and September 2024.

1.9 Delimitations of the Study

This study is confined to the region of Eldoret, Kenya. It encompassed other branches or regions of the National Hospital Insurance Fund (NHIF) in Kenya. The study examined the organization's performance and its influence on customer satisfaction over a specific time period, which cleared mentioned. The primary focus of this research is on the National Hospital Insurance Fund in Eldoret, including its structure, operations, and service delivery. Other healthcare organizations or insurance providers in Kenya were addressed. The study specifically assesses performance indicators that directly impact customer satisfaction, such as service quality, responsiveness, coverage, and claims processing efficiency. The measurement of customer satisfaction was based on specific criteria, which should be clearly defined. Data was collected through questionnaires.

1.10 Assumption of the Study

It is assumed that the National Hospital Insurance Fund (NHIF) in Eldoret continued to provide healthcare insurance services during the course of the study without significant interruptions that impacted customer satisfaction. It was assumed that the NHIF in Eldoret places a significant emphasis on customer satisfaction as a core organizational objective and is committed to enhancing it. The assumption is made that data obtained from customer surveys, interviews, and official NHIF records are accurate and reliable representations of the customers' experiences and

the NHIF's performance. Assumption is that the selected sample of NHIF customers in Eldoret is representative of the broader customer population, allowing for generalization of findings to some extent.

1.11 Operational Definition of Key Terms

Customer satisfaction: critical measure of how well a business or organization meets the needs and expectations of its customers.

Employee Performance : The assessment of how well an employee is doing in their job within an organization.

Innovation and Growth : closely interconnected and often go hand in hand, especially in the context of business and economic development.

Operational Performance: Operational performance refers to the measurement and evaluation of how well an organization or business is performing in its day-to-day operations and activities

Strategic Performance : The evaluation and measurement of an organization's progress in achieving its strategic objectives and long-term goals

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Any service-oriented business, such as the National Hospital Insurance Fund (NHIF) in Eldoret, Kenya, must consider the impact of organizational performance on customer satisfaction. Evaluating the National Hospital Insurance Fund's impact on customer satisfaction in Eldoret requires an understanding of how these variables interact as well as the fund's operational results. Enhancing customer happiness and preserving the organization's credibility and reputation depend heavily on ongoing assessment, improvement, and responsiveness to customer demands and expectations.

2.1 Empirical Literature Review

2.1.1 Performance on customer satisfaction in National Hospital insurance fund

Find out what level of satisfaction clients have with US insurance or healthcare providers. Examine the elements that influence customer satisfaction. Analyze how sanitary practices and cleanliness affect patients' satisfaction in medical environments. Choose a specific American health care or insurance provider to be the main focus of the case study. Verify that the scenario is relevant to the studies on customer satisfaction and hygienic needs. Establish a process for conducting surveys or interviews to ascertain the level of satisfaction that the organization's clients or beneficiaries have with the services they have received. Obtain data on customer satisfaction using surveys, interviews, or feedback forms. Using checklists, on-site inspections, or relevant documents, gather information regarding hygiene standards (Simon, 2016). In the USA, the National Hospital Insurance Fund (NHIF) uses customer satisfaction as a key performance indicator to evaluate the efficiency and caliber of medical care given to eligible patients. As patient outcomes, insurance program loyalty, and public trust in the healthcare system are all directly impacted by consumer satisfaction, it has become increasingly important

in the healthcare industry over time. Recent evaluations show that the National Health Insurance Program (NHIF) in the United States performs poorly when it comes to customer satisfaction. A number of factors contribute to this, including service accessibility, the effectiveness of claims processing, the standard of treatment offered by network hospitals, and the overall experience of the consumer. According to recent research, there has been a moderate improvement in customer satisfaction within the NHIF system. This improvement can be attributed, in part, to improved digital platforms that have made it easier for beneficiaries to obtain services. According to Smith et al. (2023), these technological developments—such as online portals and mobile applications—have drastically shortened the time it takes for beneficiaries to submit claims and get answers, which has increased satisfaction. According to the survey, beneficiaries who actively utilize these digital platforms express greater levels of satisfaction since they find it simple to navigate the system and the claims procedure is transparent. This technology revolution is essential to fulfilling the rising needs of a tech-savvy populace that expects smooth and rapid service delivery. Even while digitization has resulted in improvements, problems still need to be solved if consumer satisfaction is to increase even more. Despite the general upward trend, a sizeable portion of NHIF beneficiaries continue to voice unhappiness with particular components of the program, as noted by Jones and Taylor (2022). The promptness of treatment delivery is a major worry, especially in more complicated cases involving numerous levels of authorization or cooperation between various healthcare providers. Beneficiaries may become frustrated with these delays, particularly if they cause them to miss out on treatment or put a burden on their finances from having to pay for out-of-pocket costs while their claims are being handled. The intricacy of the claims procedure continues to be a major obstacle to client pleasure. The process of making claims can be difficult for many beneficiaries, particularly when they have to deal with complex paperwork and meet different standards for documentation.

According to Anderson et al. (2021), older beneficiaries or those with poor computer literacy may find the process particularly daunting due to its complexity, which will affect their satisfaction ratings. In order to help recipients navigate the system more successfully, the report recommends improving customer support services and streamlining the claims procedure. Using cutting-edge digital technologies has been shown to be a major contributor to higher customer satisfaction. Customers can now track claims, change policies, and get support more easily thanks to the use of internet platforms and mobile applications, which improves their entire experience (Miller & White, 2024). In addition to increasing accessibility, these technology developments also provide more control and transparency, all of which are essential for fostering policyholder satisfaction and trust. It has been demonstrated that proactive engagement and a focus on individualized customer service raise satisfaction levels even further. Hospital insurance funds that actively seek out and consider member comments in order to enhance their services typically have better member relations, according to Davis et al. (2024). These funds improve their reputation and dependability by rapidly resolving issues and customizing services to match the demands of each individual. Nonetheless, issues like controlling excessive medical expenses and guaranteeing fair access to services continue to be common. As noted by Lee and Patel (2023), sustaining high levels of customer satisfaction and guaranteeing the long-term viability of hospital insurance funds in the USA require striking a balance between cost control and the provision of high-quality, easily available services.

In order to overcome some of these discrepancies, the integration of technology—such as telehealth services—has revolutionized the field. For beneficiaries who live in rural places or have mobility challenges, telehealth has made it possible for them to receive follow-up care and medical consultations without having to make lengthy trips. According to Smith et al. (2023), beneficiaries who are younger and/or have chronic diseases requiring frequent medical treatment

have reported higher levels of satisfaction overall, which can be attributed to the favorable reception of telehealth services. However, dependable internet connectivity and digital literacy are also necessary for telehealth to be successful, and these are still issues in some underprivileged areas.

Because hospital insurance funds are essential to guaranteeing access to high-quality healthcare services, their performance is a major determinant of customer satisfaction in Europe. A hospital insurance fund's efficacy is determined by how well it can satisfy customers by offering smooth coverage, quick claims processing, and attentive customer support. Hospital insurance funds in Europe that prioritize operational effectiveness and openness typically report greater levels of consumer satisfaction, according to Gonzalez and Meyer (2023). Additionally, the adoption of digital technologies has significantly improved the performance of hospital insurance funds, enabling them to provide more individualized and accessible services. These funds have streamlined administrative procedures, minimized delays in claim reimbursements, and improved the clarity of communication with policyholders, all of which have contributed to a more positive customer experience (Smith & Albrecht, 2024). For example, real-time help, tracking claims, and policy management are all made possible by the integration of mobile applications and web portals, which has been demonstrated to improve customer happiness and convenience.

Customer loyalty has significantly increased in areas where these innovations have been fully adopted because policyholders value how simple and effective the services are (Kowalski & Russo, 2024). Hospital insurance funds have a higher chance of maintaining customer satisfaction if they actively seek out input from their clients and apply it to inform ongoing operational changes. Funds that are attentive to consumer demands and take proactive measures to resolve any difficulties or concerns are likely to cultivate a greater sense of trust and

confidence among their policyholders, as noted by Hernandez and Fischer (2023). Maintaining strong performance standards within hospital insurance funds is essential for both achieving client expectations and guaranteeing the long-term viability of these institutions in an increasingly competitive environment, particularly in the context of Europe's diversified healthcare ecosystem.

It is impossible to exaggerate how important digital transformation is to raising consumer happiness. Hospital insurance funds' operations and client interactions have been profoundly changed by the incorporation of online and mobile technologies. Martinez and Becker (2023) point out that consumers may track claims, manage insurance policies, and get support services more easily and conveniently when they use digital technologies. The move toward digitalization gives individuals more control over their interactions with the insurance fund by increasing transparency and improving accessibility. By offering a more user-friendly and effective service experience, this technology breakthrough has been demonstrated to increase customer happiness. Proactive involvement and individualized customer care are crucial for sustaining high levels of customer satisfaction. Strong, gratifying connections are more likely to develop between European hospital insurance funds and their policyholders if they proactively seek out and consider policyholder feedback. According to Schmidt and Fisher (2024), these funds gain from rapidly resolving client issues and customizing services to match each policyholder's demands, as this promotes increased policyholder trust and loyalty. These funds are able to improve service quality and overall customer happiness by consistently refining their products in response to input from customers.

There are always problems in striking a balance between the two goals of cost containment and providing high-quality service delivery. Keller and Weiss (2023) address how hospital insurance funds continue to be critically dependent on controlling healthcare costs while guaranteeing fair access to care. Funds that successfully handle these difficulties will be in a better position to maintain high levels of client satisfaction. This entails controlling costs as well as making sure that every policyholder has equitable access to healthcare services, which is essential to preserving the insurance fund's good reputation.

In South Africa, beneficiary satisfaction with the National Hospital Insurance Fund (NHIF) is a crucial sign of how well the system is able to provide high-quality medical treatment. The quality of treatment offered by connected hospitals, the ease of access to healthcare services, the effectiveness of claims processing, and the overall user experience all have an impact on how well NHIF performs in this area. According to recent research, there have been advances in some areas, but there are still major issues that have an impact on how satisfied NHIF beneficiaries are overall. According to a study by Mkhize and Ndlovu (2023), the availability of healthcare services is one of the main factors influencing customer satisfaction in the NHIF system. The NHIF has worked to grow its network of connected hospitals and clinics throughout South Africa, especially in underprivileged and rural areas. Customer satisfaction has increased as a result of this expansion since more beneficiaries may now obtain healthcare services without having to travel far. The study also highlights the fact that, in spite of these initiatives, there remain large gaps in access to care, especially in rural areas with inadequate healthcare infrastructure. Beneficiaries in these areas report lower levels of satisfaction in part because of these discrepancies. Another important aspect influencing customer satisfaction is the effectiveness of claims processing. (Mabaso and Zondi,2022) state that South African NHIF

beneficiaries frequently become frustrated due to delays in claims processing. According to the survey, many beneficiaries have to wait a long time for their claims to be processed, which can put a strain on their finances as they wait to be reimbursed. The NHIF system's lack of simplified procedures and bureaucratic inefficiencies are frequently blamed for these delays. In order to decrease wait times and raise customer happiness, (Mabaso and Zondi,2022) advise the NHIF to put in place more effective claims processing technologies, such digital platforms. The standard of treatment given by hospitals connected with the NHIF is another important factor in determining consumer satisfaction. According to a report by (Dlamini,2023), there are concerns over variations in the quality of care across different facilities, even if several South African hospitals connected with the NHIF offer high-quality treatment. According to the study, beneficiaries who received treatment in hospitals with adequate staffing and equipment expressed greater levels of satisfaction than those who received care at facilities with inadequate funding. These discrepancies imply that in order to sustain a high degree of client satisfaction, the NHIF should concentrate on making sure that all connected hospitals adhere to specific standards of treatment. Mokgosi and van der Merwe (2023) assert that hospital insurance funds with superior operational efficiency—that is, those that streamline administrative processes and shorten claim processing times—are better positioned to improve consumer satisfaction. Policyholders, who depend on the prompt and precise processing of their insurance claims, benefit from these enhancements, which make their experience more seamless.

The use of digital technology in hospital insurance funds has significantly improved customer happiness and performance in South Africa. Ndlovu and Moyo (2024) point out that consumers can now handle their insurance plans, file claims, and monitor their benefits more easily because to the widespread use of internet platforms and mobile applications. Consumers may

communicate with their insurance companies more effectively thanks to the greater accessibility and openness provided by these digital alternatives. Online access to services and information has been especially helpful in improving convenience and decreasing the annoyance that comes with more traditional, paper-based procedures.

Proactive engagement and individualized customer service are critical elements of good client satisfaction. According to Ngwenya and Botha (2023), insurance funds in South Africa that proactively solicit consumer feedback and utilize it for enhancements typically attain greater levels of policyholder satisfaction. Strengthening relationships with members and improving overall service quality are achieved by these funds through rapid resolution of customer problems and customization of services to match individual needs. This strategy contributes to policyholder loyalty and trust, which is important for upholding a good reputation and guaranteeing long-term client happiness. There are still many obstacles to overcome, like controlling healthcare prices and guaranteeing fair access to treatments. Sibiya and Kgatle (2024) address how hospital insurance funds in South Africa consistently struggle to strike a balance between cost containment and the requirement to offer high-quality, easily accessible care. Maintaining high levels of customer satisfaction requires successfully addressing these issues since policyholders need access to comprehensive healthcare services as well as value for their money. Successfully navigating these challenges puts funds in a better position to satisfy clients and maintain favorable results over time.

Compare the case study results with industry standards and best practices on patient satisfaction and hygiene standards in healthcare facilities. Give an overview of the findings and recommendations for achieving universal health coverage in the Congo to improve customer

satisfaction and hygienic standards. Deliver the findings and suggestions in the form of a comprehensive report and, if necessary, a presentation format to the relevant Health Coverage stakeholders. This research framework will help you conduct a case study on the performance of customer satisfaction inside the universal health coverage in Congo, with a focus on hygienic standards in healthcare facilities. In the future, the NHIF will need to keep innovating and adapting to meet the changing demands of its beneficiaries. Sustaining and improving customer satisfaction at all levels requires ongoing research and policy modifications. This entails making sure that all beneficiaries, irrespective of their demographic or geographic background, have fair access to high-quality healthcare services in addition to investing in technology. Additionally, in order to guarantee that the NHIF system is inclusive and sensitive to the interests of all of its members, targeted measures are required to address the unique issues that underrepresented groups face. Access to healthcare services is one of the most important variables influencing consumer satisfaction in Congo's NHIF system. Kabila and Mbuyi (2023) claim that the NHIF has made some progress toward increasing healthcare coverage, especially in metropolitan regions that house the majority of healthcare services. Due to improved access to healthcare services, beneficiaries in urban areas have experienced a modest rise in satisfaction as a result of this expansion. The research does point out that a lack of healthcare providers and poor infrastructure continue to restrict access to healthcare in rural areas. Because they frequently have to drive great distances and wait longer for care, beneficiaries in rural areas are less satisfied as a result of this difference in access. Hospital insurance funds in Congo that actively seek out and respond to client input are more successful in forging close bonds with their policyholders, according to Biyela and Katanga (2024). These funds improve the quality of their services and encourage more confidence and loyalty among their members by promptly resolving problems and customizing services to meet individual needs. Personalized attention has

a significant impact on customer satisfaction and the overall perception of the insurance fund, which makes this approach especially important in Congo. Despite these advancements, there are still challenges in striking a balance between cost control and the need to provide comprehensive and equitable healthcare services. Hospital insurance funds in Congo face a tremendous challenge in managing healthcare expenses while guaranteeing access to quality care, as discussed by Mwamba and Kizito (2023). In order to sustain high levels of customer satisfaction, it is imperative to manage these difficulties effectively, as policyholders anticipate receiving adequate healthcare services and receiving value for their premiums. Funds that are adept at navigating these challenges while providing top-notch service will be in a better position to attain and maintain high levels of consumer satisfaction.

Customer satisfaction is also significantly influenced by the caliber of care received at hospitals and clinics linked with the NHIF. According to research by N'Seka and Tshibangu (2022), there are significant differences in the quality of care provided by NHIF-covered facilities; certain beneficiaries receive excellent care, while others receive inferior treatment. According to the study, beneficiaries were more likely to express high levels of satisfaction when they received treatment in facilities with adequate equipment and trained staff. On the other hand, patients who visited understaffed or inadequately equipped institutions frequently expressed displeasure, especially in light of problems like extended wait times, a shortage of necessary drugs, and subpar follow-up care. To guarantee that all beneficiaries receive the same caliber of treatment, the NHIF should standardize healthcare services throughout all connected facilities, as indicated by the variations in care quality.

Based on the findings, make recommendations for improving Tanzanian NHIF healthcare facilities' standards of cleanliness in order to boost patient satisfaction. Establish a structure for the continuous evaluation and oversight of sanitary procedures at NHIF medical facilities. Consider the impact of sanitary standards modifications on consumer satisfaction. Compare the case study results with industry standards and best practices on patient satisfaction and hygiene standards in healthcare facilities. Give an overview of the findings and recommendations for NHIF Tanzania to improve customer satisfaction and hygienic standards. Sakhasia (2017). Healthcare services' accessibility is one of the main elements affecting client satisfaction. A research by Mwakalobo and Kessy (2023) claims that the NHIF now covers a greater variety of Tanzanian healthcare facilities, especially those found in urban areas. Many beneficiaries of this expansion now have better access to healthcare, which has raised urban residents' satisfaction ratings. However, the report also emphasizes ongoing difficulties in rural areas, where there are frequently few healthcare facilities and few services available. Rural beneficiaries experience lower levels of satisfaction due to this discrepancy in access, as they may have to travel long distances for care or endure lengthy wait times at congested institutions. Rugambwa and Sefu (2023) have observed that the utilization of digital technologies, like mobile applications for policy management and online platforms for claims submission, has greatly enhanced client interactions with insurance funds. Customers can now track claims, manage insurance policies, and get assistance more quickly thanks to technological improvements that increase accessibility and transparency. Digital technologies serve to lower the difficulties associated with older methods and improve overall customer satisfaction by streamlining these operations.

A major factor in raising satisfaction levels is the emphasis on proactive involvement and individualized customer service. Hospital insurance funds in Tanzania who actively seek and

implement consumer feedback into their service improvements tend to cultivate closer relationships with their subscribers, according to Chacha and Kabera (2024). Promptly addressing customer issues and customizing services to meet individual needs contribute to increased policyholder trust and loyalty. In Tanzania, where individualized care can have a big impact on client happiness and the insurance fund's perceived quality, this strategy is especially advantageous.

Even with these developments, issues like controlling healthcare prices and guaranteeing fair access to treatments continue to be major concerns. Hospital insurance funds in Tanzania face a crucial difficulty when it comes to striking a balance between the need for cost control and the provision of high-quality and easily accessible healthcare services, as discussed by Nabintu and Zawadi (2023). Maintaining high levels of customer satisfaction requires effectively handling these difficulties since policyholders need access to comprehensive healthcare services as well as value for their premiums. Insurance funds are better positioned to achieve and maintain great customer satisfaction outcomes when they can handle these difficulties with skill and provide high-quality service.

Customer satisfaction with Kenya's National Hospital Insurance Fund (NHIF) is a critical component in assessing how well the nation's healthcare system serves its members with comprehensive and easily accessible services. Especially in metropolitan areas, the NHIF has significantly improved service delivery and increased healthcare coverage. Significant obstacles still exist, though, and they have an effect on total customer satisfaction. One of the most urgent problems affecting customer satisfaction is the accessibility of healthcare services under the NHIF. Other challenges include disparities in healthcare accessibility, inconsistent quality of

care provided by accredited facilities, inefficiencies in claims processing, and issues related to the overall user experience within the NHIF system. A research by Mwangi and Kamau (2023) claims that the NHIF has been successful in growing its network to encompass a variety of public and commercial healthcare providers, particularly in metropolitan areas. The beneficiaries in metropolitan areas now have more options for accessing healthcare as a result of this expansion. Because they enjoy shorter wait times, easier access to medical facilities, and a wider range of specialized treatments, members of the urban NHIF report higher levels of satisfaction, which can be attributed to the availability of different healthcare providers in urban regions.

In rural places, the situation is somewhat different. Mwangi and Kamau (2023) highlight that access to healthcare services is severely restricted in Kenya's rural communities. These obstacles include patients having to travel great distances for care, a lack of hospitals with NHIF accreditation, and a weak healthcare infrastructure. Rural NHIF beneficiaries, who frequently struggle to get timely medical care, report lower satisfaction levels as a result of the absence of easily available healthcare providers in their area. In addition to making health disparities between urban and rural populations worse, this circumstance calls into question the NHIF's ability to provide all Kenyans with equitable access to healthcare.

Customer satisfaction can also be significantly impacted by the caliber of treatment offered by establishments that have earned NHIF accreditation. (Njoroge and Wambua,2022) carried out a study that found notable disparities in the quality of care provided by several Kenyan healthcare facilities with NHIF accreditation. While some hospitals have state-of-the-art equipment, highly skilled medical staff, and provide high-quality care, others struggle with low funding, understaffing, and cramped spaces. Higher satisfaction levels are reported by beneficiaries who

receive care at well-equipped facilities with sufficient medical supplies and timely attention from healthcare professionals. However, patients who receive care at underfunded hospitals frequently complain about lengthy wait periods, a shortage of necessary drugs, and inadequate treatment. These results point to the urgent need for the NHIF to strengthen quality control procedures and conduct routine performance reviews of accredited facilities in order to guarantee that all beneficiaries receive consistently excellent treatment.

Customer satisfaction with the NHIF is also significantly impacted by the effectiveness of claims processing. Research by Otieno and Obura (2023) indicates that a common source of annoyance for many NHIF members is the delay in processing claims. According to the report, claimants frequently have to wait a long time for their claims to be accepted and paid out. This can cause financial hardship, particularly for those who depend on prompt payments to meet their out-of-pocket medical costs. A common explanation for the inefficiency in claims processing is the existence of bureaucratic roadblocks, a deficiency in digitalization, and poor member-NHIF communication. (Otieno,2023) suggests that in order to expedite and cut down on delays, the NHIF implement more effective means for processing claims, like digital platforms. Furthermore, they propose that enhanced transparency and communication regarding claim status could help mitigate some of the angst brought on by these delays, thereby improving consumer satisfaction.

Customer satisfaction is greatly influenced by the entire user experience with the NHIF system, which includes contacts with customer service and the system's usability. According to (Mwangi and Kamau, 2023) beneficiaries were more likely to express higher levels of satisfaction when they interacted positively with NHIF customer service, especially when it came to getting timely

and accurate information. In order to assist beneficiaries in comprehending their options for coverage, navigating the claims process, and resolving any issues that may emerge during their encounters with the NHIF, effective customer service is essential. The report does, however, also highlight issues with the NHIF's information's accessibility and crystal clarity. Certain beneficiaries may find it difficult to completely comprehend the intricacies of the insurance system, particularly those with lower educational attainment or restricted information access. Confusion, misunderstandings, and eventually unhappiness with the NHIF may result from this.

Reactions among beneficiaries to the NHIF's initiatives to broaden its digital offerings have been conflicting. Although digital platforms can boost customer satisfaction and service delivery efficiency, there are challenges associated with specific regions' limited internet connection and lack of digital literacy. Some recipients may become frustrated and dissatisfied due to the difficulty they have navigating the digital platforms. Mwangi and Kamau (2023) propose that the NHIF should fund educational programs to increase digital literacy among its members and make sure that individuals who require alternate, non-digital means of service access have access to them.

Customer satisfaction is also significantly influenced by the caliber of care received at hospitals and clinics linked with the NHIF. (Magesa and Mushi, 2022) discovered that Tanzanian healthcare institutions range greatly in the quality of care they provide, with some clients obtaining excellent care and others receiving subpar treatment. According to the study, beneficiaries who were treated at facilities with adequate staffing and equipment exhibited greater levels of satisfaction with their care, whereas those who were treated at facilities with inadequate resources expressed dissatisfaction with their care. These results highlight the

necessity for the NHIF to establish uniform standards for care quality throughout all connected hospitals in order to guarantee that all beneficiaries receive dependable and consistent medical treatment.

Use a mixed-method approach to gather both quantitative and qualitative data in order to gain a comprehensive understanding of customer satisfaction. Analyze the collected data to ascertain the customer satisfaction levels inside NHIF. Analyze any trends, patterns, or differences in the various NHIF beneficiary segments' satisfaction levels. Identify and investigate the factors that influence customer satisfaction, such as price, healthcare accessibility, communication, responsiveness, and service quality. Analyze client comments and complaints to pinpoint specific issues that have an impact on customer satisfaction. Consider how NHIF responds and manages consumer concerns and complaints. Analyze the impact that customer satisfaction has on NHIF's overall performance and reputation in the Kenyan healthcare sector. (Abayo, 2019)

In light of the results, provide recommendations to NHIF on how to raise customer satisfaction in Uasin Gishu County. Provide suggestions for projects, plans of action, and other changes that could improve the clientele's experience in this specific area. Analyze the case study's outcomes in relation to industry norms and recommended practices for patient satisfaction in healthcare settings, taking special note of the unique characteristics of Uasin Gishu County. Give NHIF a succinct rundown of the findings along with particular suggestions on how to improve operations and customer satisfaction in Uasin Gishu County. Prepare a comprehensive report outlining your results and, if necessary, a presentation to share the information with the relevant NHIF stakeholders in this field. With a focus on understanding the key factors influencing satisfaction and its implications for the performance and standing of NHIF in this specific area, this research framework will help you conduct a case study on the customer satisfaction performance of NHIF in Uasin Gishu County, Kenya. Sakhasia (2017).

Several studies underscored that the efficiency of service delivery within NHIF significantly impacted customer satisfaction. Makori and Muturi (2017) observed that service efficiency, particularly in claim processing and responsiveness to customer queries, was directly associated with higher satisfaction rates among NHIF beneficiaries. However, they noted frequent delays in claims processing and inconsistencies in service delivery between regional offices, suggesting that inefficiencies remained unresolved in many NHIF branches. Mwaura (2018) further highlighted that customers faced prolonged wait times when accessing NHIF services, resulting in dissatisfaction and decreased confidence in NHIF's ability to meet their healthcare needs. Despite these findings, limited research examined these issues specifically in regional offices, like Eldoret, leaving a gap in understanding how these challenges affected customer satisfaction in various local contexts.

Quality of service and accessibility were frequently emphasized as critical to customer satisfaction in healthcare insurance. Waweru and Kaluyu (2020) examined the quality of services at NHIF and found that issues such as lack of information clarity, low accessibility to support services, and insufficient training of staff on customer relations had a negative impact on customer perceptions. Although the study provided insights into general challenges NHIF faced, it did not address variations in customer satisfaction across different geographical regions, an area this study aimed to explore in the context of the NHIF branch in Eldoret.

Research by Karanja and Wangui (2019) found that employee responsiveness was a significant determinant of customer satisfaction in NHIF services. Their study indicated that prompt and courteous responses from NHIF staff improved customers' overall service experience. However, they also noted that staff responsiveness varied across NHIF branches, with urban branches often displaying better customer support than rural ones due to resource allocation disparities. The

authors suggested that these disparities could lead to uneven satisfaction levels among NHIF members across Kenya. Despite these observations, the study did not delve deeply into specific cases, such as Eldoret, to analyze how regional performance differences impacted satisfaction levels locally.

While prior studies addressed various aspects of NHIF's performance in relation to customer satisfaction, they largely focused on general assessments without detailed investigation into specific regional branches like Eldoret. Furthermore, there was limited examination of how factors such as service efficiency, quality, and responsiveness influenced customer satisfaction in individual NHIF offices. This gap indicated a need for research that analyzed NHIF's performance and its effect on customer satisfaction at a regional level to provide targeted recommendations.

This study, therefore, aimed to fill this gap by examining the NHIF branch in Eldoret, assessing how organizational performance factors influenced customer satisfaction, and identifying specific areas for improvement to enhance service delivery at this branch and others like it.

2.1.2 Influence of innovation and growth on customer satisfaction

Determine how innovation and growth impact customer satisfaction in a German business environment by examining the innovation and growth methods employed by the chosen company. Consider topics such as creating new goods and services, expanding the market, utilizing cutting-edge technology, and creating organizations. Establish a process for conducting surveys or interviews to learn about the level of consumer satisfaction with the chosen business. Include questions or metrics on customer experiences, expectations, and overall business satisfaction. Read through corporate reports, press releases, and key staff interviews to learn

about growth and innovation projects. To find out more about customer happiness, conduct surveys, interviews, or gather consumer feedback (Katerengabo, 2020). The creation of new goods, services, and procedures is fueled by innovation, and by satisfying changing demands and expectations, these developments can greatly increase consumer happiness. German businesses have been in the forefront of integrating cutting-edge innovations into their products because of their excellent engineering and technological prowess. For instance, the German automotive sector, which is home to industry heavyweights like Mercedes-Benz, BMW, and Volkswagen, is constantly investing in research and development (R&D) to innovate and produce cutting-edge automobiles with features like smart networking, autonomous driving, and electric mobility. By offering them better products with increased convenience, safety, and efficiency, these innovations not only draw in new consumers but also boost the satisfaction of current ones (Schmidt & Müller, 2023).

In Germany, the emphasis on sustainable growth has grown, especially in response to the growing demand for eco-friendly products and worldwide environmental concerns. When businesses effectively include sustainability into their growth strategy, customer happiness tends to increase because consumers are increasingly aware of how their purchases affect the environment. German customers are favoring businesses that show a commitment to sustainability by lowering carbon emissions, employing renewable energy sources, and putting circular economy principles into practice, according to a study by Wagner and Hoffmann (2023). Higher levels of customer loyalty and satisfaction result from these efforts, which also help to build a positive brand image with consumers who value moral and ethical business practices. Digital transformation plays a critical role in supporting innovation and growth in Germany, which in turn shapes customer satisfaction. Businesses are able to provide individualized

experiences, enhance consumer engagement, and improve service delivery as more industries adopt digitalization. The financial services industry has experienced notable expansion due to the assimilation of fintech advances, including mobile banking, blockchain technology, and AI-powered customer service. Customers now receive faster, more secure, and more convenient services from financial institutions because to these advancements, which have completely changed how they interact with them. Kremer and Becker (2024) state that the use of digital banking platforms in Germany has resulted in a notable rise in customer satisfaction because users value the accessibility, efficiency, and transparency that these platforms provide.

Expanding market reach and enhancing service quality are two growth methods that have a big impact on customer happiness. According to Klaus and Zimmermann (2023), companies are better positioned to serve their clients when they scale their operations while upholding or improving service standards. Expanding into new areas or adding more product lines are examples of growth projects that can provide customers more options and ease, which raises satisfaction levels. But in order to avoid negatively impacting customer satisfaction, it is imperative that these growth strategies be implemented without sacrificing the quality of current services or customer support. Digital transformation is a major driver of innovation that has significantly impacted customer satisfaction in Germany. According to Jansen and Richter (2024) the way organizations engage with their customers has been transformed by the incorporation of digital tools and platforms, like data analytics, mobile applications, and online customer care portals. Organizations may now respond faster, give greater information access, and deliver more individualized and effective services thanks to these digital developments. Customers gain from a more efficient and interesting experience as a result, which raises their level of satisfaction with the service as a whole.

The impact of innovation and expansion on customer satisfaction is growing in Italy as companies try to stay ahead of the curve in a market that is changing quickly. Businesses that put an emphasis on innovation are better able to adapt to the shifting needs of their clientele, which increases consumer happiness and loyalty. Rossi and Bianchi (2023) claim that Italian businesses who invest in cutting-edge goods and services see higher levels of consumer satisfaction because these innovations frequently fill gaps in the market or offer superior value above conventional offers. Furthermore, by giving customers more options and better experiences, expansion strategies that concentrate on extending product lines, breaking into new markets, or enhancing service delivery also help to increase customer satisfaction (Giordano & Conti, 2024). Companies are now able to better tailor their offers and react to customer input more quickly because to the incorporation of cutting-edge technology like artificial intelligence and data analytics, which in turn is building stronger customer relationships (Ferrari et al., 2023). Maintaining a strong focus on innovation and expansion is not just a strategy for survival but also a means to establishing long-term customer pleasure and brand loyalty in the dynamic Italian market where consumer preferences are always changing. Businesses that don't innovate or scale efficiently run the risk of lagging behind rivals, which will eventually result in a drop in consumer satisfaction and market share, as stated by Mancini and Romano (2024). Customer satisfaction in Italy is also impacted by growth initiatives, such as market expansion and operational scaling. According to Martini and Santini (2023), companies that prioritize expanding their market share while maintaining high standards of quality and customer service are more likely to have satisfied clients. Increased consumer satisfaction can result from expansion initiatives that give customers more options and accessibility, such as breaking into new geographic markets or diversifying product lines. However, since this could lower

satisfaction levels, it is imperative that such development does not jeopardize the current level of customer support or service quality.

Another important element affecting consumer happiness in Italy is the digital transition. According to Bianchi and Ferrara (2024), the use of digital technologies has completely changed how Italian companies communicate with their clients. Examples of these technologies include mobile apps, e-commerce platforms, and data analytics. The client experience is greatly improved by these technologies, which enable more easy, efficient, and customized service. Digital technologies, for example, provide improved access to product information, simpler transactions, and faster responses to client inquiries—all of which increase customer satisfaction. Maintaining high levels of satisfaction requires constant innovation and modification in response to consumer feedback. According to Gatti and Romano (2023), Italian businesses that actively listen to their customers and promote a culture of continuous development typically see higher levels of customer satisfaction. These businesses keep their offers and services current and increase client loyalty by doing so in response to market movements and consumer needs.

Establish a structure for the ongoing evaluation and observation of customer satisfaction together with the impact of expansion and innovation on satisfaction. Emphasize the importance of collecting feedback and conducting continuing performance reviews. Give a succinct overview of the findings and detailed suggestions on how the chosen business or industry may apply innovation and development to raise customer satisfaction in the Rwandan context. To deliver the results and recommendations to the management and industry stakeholders of the firm or industry, prepare a comprehensive report detailing your findings and, if applicable, a presentation. This research framework will help you perform a case study on the effect of growth and innovation on customer satisfaction within the particular setting of Rwanda. (Michelle,

2018). The impact of expansion and innovation on consumer satisfaction has been observed in Zambia in a number of areas, most notably the banking, agriculture, and telecommunications sectors. In the pursuit of modernization and economic diversification, companies are realizing that innovation is critical to satisfying consumer demands and expectations. For example, the introduction of mobile money services, improved internet connectivity, and the extension of network coverage to rural areas have all resulted in substantial developments in the telecommunications sector. These developments have improved customer satisfaction by changing the way Zambians conduct financial transactions and making communication more accessible and affordable (Mumba & Chileshe, 2023). For many Zambians, mobile money services in particular have become essential since they make it simple to move money, pay bills, and obtain credit. Because more people are now able to handle their finances more effectively, this convenience has significantly increased consumer satisfaction.

In a similar vein, Zambia's banking industry has expanded as a result of new technology adoption and digital transformation. Digital banking platforms are being offered by banks more and more, allowing users to access their accounts, conduct transactions, and get customer service online. The necessity to offer more practical and effective services has prompted this move to digital banking, particularly in metropolitan regions where clients anticipate prompt and easy financial services. Banda and Mwansa (2023) claim that the use of digital banking solutions in Zambia has resulted in a notable rise in customer satisfaction since clients value the convenience of access and the capacity to handle their money from the comfort of their homes or places of business. Ensuring that these advances reach rural areas, where digital literacy and internet access may be restricted, is still a concern.

As the backbone of Zambia's economy, the agricultural sector has benefited greatly from innovation in terms of increased productivity and bettering farmer livelihoods. The employment of mobile applications for weather forecasting and market information, the adoption of contemporary farming methods, and the availability of premium seeds have all contributed to an increase in agricultural productivity and income. Because farmers can now produce higher yields and more quickly reach markets, these advances have not only increased the efficiency of farming methods but have also had a favorable influence on customer satisfaction (Phiri & Tembo, 2023). Farmers now have the tools and information necessary to embrace new technology thanks to the development of agribusiness hubs and the expansion of agricultural cooperatives, which have further encouraged innovation in this industry.

The government of Zambia has been instrumental in creating an atmosphere that is favorable to growth and innovation. The government has pushed firms to invest in research and development (R&D) and adopt new technology through a variety of legislative initiatives and assistance programs. By regulating the industry and fostering fair competition, the Zambia Information and Communications Technology Authority (ZICTA), for instance, has played a significant role in fostering innovation in the telecommunications sector. Government programs like the Zambia Industrial Policy, which are important sources of innovation in the nation, have also aided in the expansion of small and medium-sized businesses (SMEs), according to Kalunga and Sitali (2024). It is important to note that while innovation and growth have positively influenced customer satisfaction in Zambia, there are still issues that need to be resolved. These policies have created a favorable environment for businesses to innovate and grow, which has ultimately led to higher customer satisfaction as consumers benefit from improved products and services. For example, one major obstacle to the widespread adoption of new technology is the digital

divide between urban and rural areas. Because they have easier access to cutting-edge goods and services, urban consumers tend to show higher levels of customer satisfaction than rural ones. Furthermore, Zambia's ability to sustain growth and innovation depends on ongoing investments in education, infrastructure, and capacity building. The benefits of innovation might not be completely realized without these investments, and customer satisfaction might eventually plateau or drop (Mwape & Chikoti, 2023).

Determine the effect of innovation and expansion plans on the satisfaction levels of Ugandan customers. Identify the vital components of innovation and growth that affect consumer happiness. Analyze the relationship in the Ugandan context between innovation, growth, and customer satisfaction. Select a specific company or industry in Uganda for your case study. Make sure it supports initiatives for innovation and growth. Analyze the creative and growth strategies employed by the chosen Ugandan business or industry. Think about things like product creation, market expansion, technology adoption, and organizational development. According to Nguru (2018). For example, the telecommunications industry has grown quickly as a result of the widespread use of mobile phones and the development of internet services. Financial transactions in the nation have been completely transformed by the introduction of cutting-edge mobile money services like MoMoPay and Airtel Money by companies like MTN Uganda and Airtel. Ugandans now have easier access to financial services because to these offerings, particularly in rural areas with little traditional banking. Since users can send and receive money, pay bills, and carry out other transactions without requiring a bank account, mobile money's accessibility and convenience have increased customer satisfaction (Nabiryo & Okumu, 2023). Innovation and growth in the banking industry have also been major factors in the rise in customer satisfaction. Digital banking platforms that enable users to view their accounts, conduct

transactions, and get help via mobile apps and web portals are being adopted by Ugandan banks at an increasing rate. The necessity to provide more practical and effective services has prompted this change to digital banking, especially in urban regions where clients seek prompt and dependable financial solutions. A study by Kiyingi and Nakibinge (2024) found that the introduction of digital banking services in Uganda has greatly increased customer satisfaction because customers value how simple it is to get banking services online, negating the need for in-person trips to bank branches. The report also emphasizes the difficulties in bringing these services to rural areas, where lack of internet access and low levels of digital literacy continue to be obstacles to uptake.

One of the main drivers of Uganda's economy, the agriculture sector, has also witnessed the benefits of innovation and expansion in terms of customer satisfaction. Farmers are now able to make better decisions because to innovations like digital platforms for agricultural extension services, market information access, and smartphone applications for weather forecasting. Modern farming methods and the introduction of improved seed varieties have also raised agricultural productivity, which has enhanced yields and raised farmer incomes. Because farmers now have better tools and knowledge to improve their livelihoods, these innovations have not only increased farming methods' efficiency but also increased farmer happiness (Tumwesigye & Nankabirwa, 2023). Uganda's agricultural value chains and cooperatives have grown, which has boosted innovation even more by giving farmers the tools and information they need to accept new technology and reach wider markets.

Identify the vital components of innovation and growth that affect consumer happiness. Analyze the relationship in the Kenyan context between innovation, growth, and customer satisfaction.

Choosing a specific Kenyan company or industry to concentrate on for your case study entails choosing a business or industry. Make sure it supports initiatives for innovation and growth. The Innovation and Growth Assessment looks at the innovative and growth strategies used by the chosen Kenyan sector or firm. Consider factors such as product creation, market expansion, technology acceptance, and organizational development. Customer Satisfaction Assessment develops a survey or interviewing process to determine the degree of customer satisfaction within the chosen industry or business. Include questions or metrics that pertain to multiple aspects of customer experiences, expectations, and overall satisfaction with the business or industry. Data collection: To learn more about growth and innovation activities, look through company reports, industry reports, important personnel interviews, and government publications relevant to economic growth and innovation policies in Kenya. In Watiki (2014).

Establish a structure that will allow Uasin Gishu County's customer satisfaction levels and the results of growth and innovation to be continuously assessed and tracked. Emphasize the importance of collecting feedback and conducting continuing performance reviews. Conclusions and recommendations Clearly express the findings and make recommendations for how the chosen sector or company may leverage innovation and growth to raise customer satisfaction in the particular setting of Uasin Gishu County. Document and Display compile your study into a comprehensive report and, if required, give a presentation to Uasin Gishu County stakeholders and business or industry management to share the results and recommendations. You can perform a case study on the impact of growth and innovation initiatives on customer satisfaction in Uasin Gishu County with the use of this research framework. (Nguru, 2018).

2.1.3 Strategic performance on customer satisfaction in National Hospital insurance fund

Analyze the relationship between strategic success and customer satisfaction in the context of the

UK healthcare system. The focus of your case study should be a specific NHS trust or UK healthcare facility. Ensure that it makes up a significant amount of the healthcare system. Analyze the data acquired to determine the relationship between plan performance and client satisfaction. Analyze any trends, patterns, or differences in the level of customer satisfaction with respect to the healthcare company's strategic performance. Identify and investigate specific strategic performance components that impact customer happiness. These factors may include things like waiting times, quality of care, responsiveness, and communication. Analyze the case study's conclusions in relation to industry norms and best practices for patient satisfaction and the strategic success of the UK healthcare system. Examine patient complaints and feedback to see how the healthcare facility handles patient issues and how these decisions affect patient satisfaction. (Michelle, 2018). Significant strategic changes have been made to the NHS with the goal of raising patient happiness and service quality. One important aspect of these strategies is the emphasis on using digital innovation to improve patient care. Patients can now schedule appointments, check their medical records, and place online orders for repeat medications thanks to the development of digital platforms like the NHS App. By decreasing wait times and expanding access to healthcare services, this shift toward digitization has been demonstrated to greatly improve patient convenience and satisfaction (Smith & Jones, 2023).

Customer satisfaction has significantly increased as a result of the NHS's strategic emphasis on patient-centered care. By customizing healthcare services to each patient's unique needs, this method improves the patient's overall experience. Higher satisfaction rates have been attained through the use of patient feedback systems and the incorporation of patient-centered practices into the provision of healthcare. According to a study by Brown and Patel (2024), patient outcomes and satisfaction levels were found to be enhanced by NHS initiatives that focused on individualized treatment and rapid service delivery.

The NHS's dedication to enhancing operational openness and efficiency is another area of strategic performance. Decisions are made with greater knowledge and better resource management as a result of programs like the NHS Digital Academy and the use of data analytics to monitor and improve service delivery. A NHS England (2023) report states that these initiatives have significantly improved patient happiness, waiting times, and service quality. The National Health Service (NHS) has improved the speed and efficacy of care by using data to

identify bottlenecks and reduce procedures.

Furthermore, a range of performance metrics and indicators are used to rigorously assess NHS Trusts' strategic performance. When evaluating the standard of care that NHS Trusts deliver, the Care Quality Commission (CQC) is a key player, and the conclusions it draws from its assessments help shape future developments. Accountability is ensured and continual improvement is promoted via routine inspections and the public publishing of performance data. Higher levels of patient satisfaction and trust are a result of the accountability and transparency that the CQC's inspections promote, according to research by Thompson and Lewis (2024).

Establish a structure for the ongoing evaluation and observation of beneficiary satisfaction and the connection between satisfaction and strategic performance. Emphasize the importance of collecting feedback and conducting continuing performance reviews. Provide a summary of the findings and particular suggestions on how the NHIF branch or division may leverage strategic performance to raise beneficiary satisfaction in the Nigerian environment. Create a comprehensive report outlining your results and, if necessary, a PowerPoint presentation to present the findings and recommendations to the NHIF branch or division management and other relevant Nigerian stakeholders. Based on the findings, provide recommendations to the NHIF branch or division, highlighting the ways in which improved strategic performance might increase beneficiary satisfaction. Provide suggestions for strategies and initiatives that can further improve the beneficiary experience (Thomas, 2018).

Create a procedure for surveys or interviews to find out how satisfied customers are with the selected company or industry. Incorporate inquiries or measurements addressing several facets of client encounters, anticipations, and general contentment. Gather information on strategy performance by looking through pertinent reports, performance indicators, key staff interviews, and government publications about the selected Sudanese sector. Gather information on customer satisfaction by surveys, customer interviews, or service user feedback obtained from the selected company or industry. Examine the gathered information to ascertain how strategy performance affects client satisfaction. Analyze any patterns, trends, or differences in customer satisfaction levels with respect to the company's strategic performance. Identify and investigate specific strategic performance components that impact customer happiness. These components

could include communication, inventiveness, responsiveness, and service quality. Analyze the case study's findings in the context of Sudanese industry standards, best practices, and benchmarks for client satisfaction and strategic success (James, 2018).

Analyze how the case study's findings stack up against Kenyan industry standards, best practices, and benchmarks for strategic success and client satisfaction. Analyze client feedback and complaints to see how the business responds to concerns raised by customers and how this affects customer satisfaction. Based on the findings, offer recommendations to the chosen company or sector on how to enhance strategic performance and boost customer happiness. Provide suggestions for strategies and initiatives that will improve the customer experience even further. Establish a structure for monitoring customer satisfaction levels on an ongoing basis and analyzing the correlation between strategy performance and satisfaction. Emphasize the importance of collecting feedback and conducting continuous performance reviews (Sakhasia, 2017).

Establish a framework for the ongoing evaluation and observation of citizen satisfaction and the connection between satisfaction and strategy performance. Emphasize the importance of collecting feedback and conducting continuing performance reviews. Give a succinct overview of the findings and detailed suggestions on how the chosen Uasin Gishu County sector or organization may leverage strategic performance to improve public happiness. Make a comprehensive report detailing your findings and, if necessary, a presentation to present the results and recommendations to the company's management and other relevant stakeholders in Uasin Gishu County. (2019, Alphonse).

Previous studies demonstrated that NHIF's strategic initiatives, such as adopting digital platforms and enhancing service delivery processes, were intended to improve customer satisfaction. Muthoni and Wambui (2018) found that NHIF's digitization efforts, like the implementation of electronic claims and customer self-service portals, had the potential to streamline service delivery and reduce wait times. However, they observed that these digital services were inconsistently used across NHIF branches due to inadequate training and technical support, limiting their effectiveness in enhancing customer satisfaction. Although the study provided valuable insights into NHIF's strategic efforts, it lacked focus on how specific

branches, like Eldoret, were affected, leaving a gap in understanding the regional impact of NHIF's strategic initiatives on customer satisfaction.

Studies emphasized the need for NHIF to adopt customer-centric strategies to improve service quality and satisfaction. Mbugua and Kariuki (2019) observed that customer satisfaction was influenced by NHIF's alignment of strategic goals with customer needs, such as through targeted outreach and improved communication channels. They noted that NHIF had made strides in introducing customer feedback mechanisms to guide strategic decisions, which contributed to incremental improvements in customer satisfaction. Nonetheless, they also found that NHIF's strategic alignment with customer needs was unevenly implemented, with certain regions showing better satisfaction levels due to more effective customer engagement. The study did not, however, explore specific branches, like Eldoret, leaving a gap in identifying branch-specific strategies that could optimize customer satisfaction on a regional basis.

Research by Njoroge and Ochieng (2020) highlighted that resource allocation played a critical role in NHIF's strategic performance, impacting the quality of services delivered to customers. Their findings indicated that inadequate resources, including staffing and technology infrastructure, hindered the effectiveness of NHIF's strategic objectives, particularly in rural or semi-urban areas. They argued that NHIF's strategic resource allocation remained insufficiently adapted to the unique demands of each branch, contributing to variability in customer satisfaction. Despite these findings, their study did not delve into individual branches, such as Eldoret, to assess how targeted resource allocation could address specific customer satisfaction issues, indicating a gap this study aimed to address. While prior research addressed NHIF's strategic initiatives and their impact on customer satisfaction, most studies focused on national-level evaluations without considering the localized effectiveness of these strategies. Moreover, there was limited research on how specific branches, such as NHIF Eldoret, implemented strategic performance measures and the resulting impact on customer satisfaction in those unique settings. This study, therefore, sought to fill this gap by examining the NHIF branch in Eldoret, focusing on the effectiveness of its strategic performance initiatives on customer satisfaction, and identifying branch-specific challenges and opportunities. Through this approach, the study aimed to contribute to a deeper understanding of how NHIF could enhance its strategic performance at the regional level to meet and exceed customer expectations.

2.1.4 Influence of Operational Performance on customer satisfaction

The focus of your case study should be a specific Australian business or industry. Consider industries like manufacturing, retail, healthcare, or hospitality; if you like, choose a respectable company that values its customers highly. Analyze the goals, projects, and operational performance indicators that the chosen Australian company or sector has put in place. Supply chain management, product quality, service delivery, and production efficiency are a few examples of components that may be included. Establish a procedure for conducting surveys or interviews to learn about the level of consumer satisfaction with the selected Australian company or sector. Include questions or metrics covering multiple aspects of customer experiences, expectations, and overall satisfaction. Examine relevant data, performance indicators, key personnel interviews, and publications from the Australian industry that are pertinent to the chosen sector to obtain information on operational performance (Erick, 2019). Good operational performance guarantees that goods and services are delivered in a timely, dependable, and efficient way, which usually improves customer satisfaction. For example, it has been demonstrated that businesses in the Australian retail industry that improve customer service procedures and supply chain management can obtain higher levels of customer satisfaction by streamlining their operations. This is especially crucial because Australian customers are calling for more seamless online and offline experiences, quicker delivery times, and more individualized services. Recent research indicates that in Australia's dynamic market environment, operational excellence is not just a competitive advantage but also a must for maintaining client loyalty (Smith, 2023). Additionally, the incorporation of cutting-edge technologies and data-driven strategies into operations has enabled businesses to proactively anticipate and address customer needs, which has increased customer satisfaction (Jones, 2023). The relationship between operational performance and customer satisfaction will continue to be a crucial factor in determining corporate success in Australia as long as firms keep coming up with new ideas and improving their operational procedures.

Customer satisfaction in Asia's diverse industries is greatly influenced by operational performance, where innovation, dependability, and efficiency are major sources of competitive advantage. Businesses in the area are finding that higher customer satisfaction and better operational performance are directly correlated as they concentrate more on streamlining their

processes. This is especially true in industries like manufacturing, transport, and retail, where satisfying customers requires efficient operations, prompt deliveries, and high-quality goods. Companies that invest in cutting edge technologies and lean management techniques typically witness a sharp rise in customer satisfaction ratings, according to Chen (2023). This is because these advancements result in lower operating expenses, quicker service delivery, and higher-quality products. Moreover, companies can now more precisely predict customer wants and adjust their products as a result of the integration of digital tools and data analytics, which raises customer satisfaction even further (Liu & Wong, 2024). Sustaining long-term customer loyalty and market share in the fiercely competitive Asian market requires maintaining a high standard of operational efficiency, which goes beyond being a strategic advantage given the fast changing tastes of customers. Companies who don't prioritize operational excellence run the risk of losing their clientele to rivals who are more nimble and effective, as highlighted by Lee and Kim (2023). This highlights how crucial it is to continuously enhance operational performance in order to attain and maintain customer satisfaction.

Boost customer happiness by optimizing operational performance. Make recommendations for plans and actions that will enhance the consumer experience even further. Provide a framework for the continuous assessment of customer satisfaction levels and the relationship between operational performance and satisfaction. Stress the value of ongoing performance evaluation and feedback gathering. Provide a concise summary of the results and specific recommendations on how the selected Ghanaian firm or industry may use operational performance to improve customer satisfaction. Provide the management of the industry or company, as well as other pertinent stakeholders in Ghana, with the results and recommendations you have gathered in a thorough report and, if appropriate, a presentation. Kwame (2018). Customer satisfaction with a company's services is largely determined by its operational performance, which encompasses elements like product quality, efficient customer service, and efficient communication channels. Businesses that put an emphasis on operational efficiency are more likely to meet or surpass customer expectations in the Ghanaian market, where consumer expectations are rising along with greater access to goods and services. For instance, there has been a noticeable rise in consumer satisfaction at banking institutions that have made investments in streamlining their operations, such as by implementing digital banking systems and speeding up transaction turnaround times. Recent research confirms this relationship, showing that operational

effectiveness is a major factor in determining customer loyalty in Ghana, especially in highly competitive industries like retail and telecoms (Mensah & Boateng, 2023). Furthermore, businesses that continuously provide top-notch services and uphold dependable customer support systems tend to forge closer bonds with their clientele, which encourages repeat business and excellent word-of-mouth recommendations. Businesses hoping to achieve sustained customer satisfaction and long-term success in the market will need to concentrate on improving operational performance as Ghana continues to incorporate more advanced technology and improve infrastructure (Osei, 2023). The ongoing enhancement of operational procedures draws in new clients while also satisfying current ones, which boosts the general expansion and competitiveness of Ghanaian enterprises.

Using Ethiopia as the case study's focal point, examine the objectives, initiatives, and operational performance indicators that the selected business or industry in Ethiopia has implemented. This could involve elements like supply chain management, product quality, service delivery, and manufacturing efficiency. Create a procedure for surveys or interviews to find out how satisfied customers are with the chosen Ethiopian business or sector. Incorporate inquiries or measurements addressing several facets of client encounters, anticipations, and general contentment. Gather information on the operational performance of the selected Ethiopian sector by looking at pertinent reports, performance measures, important staff interviews, and publications unique to the industry. Gather information about customer satisfaction through surveys, customer interviews, or service user feedback within the selected firm or industry (Wilton, 2018). Operational performance, which includes things like supply chain dependability, uniformity in product quality, and efficiency in service delivery, is crucial to how consumers view and interact with companies. Businesses that prioritize operational excellence are better positioned to satisfy their consumers in Ethiopia, where the market is growing more competitive and consumer expectations are changing. For example, corporations in the telecommunications industry have seen increased levels of customer satisfaction when they have made investments in increasing coverage, improving customer service, and improving network stability. This pattern is consistent with larger research suggesting that brand loyalty and customer retention in Ethiopia are highly dependent on operational effectiveness (Abebe & Tesfaye, 2023). In addition, there are changes occurring in the manufacturing and retail sectors as well. Companies that streamline their processes to guarantee prompt delivery of superior goods report higher

levels of consumer satisfaction. The capacity to sustain and enhance operational performance will be a critical factor in determining customer satisfaction across a range of industries, given Ethiopia's continuous infrastructural development and growing use of digital technologies (Gebremedhin, 2023). By emphasizing operational efficiency, businesses in Ethiopia can become more competitive and sustainable in the long run, which will facilitate their future expansion and success. It also improves the customer experience.

These variables might include customer service, logistics effectiveness, responsiveness to requests, and quality control. Analyze the case study results in relation to industry standards, best practices, and benchmarks for operational efficiency and customer happiness in Kenya. Provide recommendations for the selected industry or business in Kenya to improve customer satisfaction through improvements in operational performance. Analyze customer feedback and complaints to understand how the industry or business responds to customer concerns and how these responses relate to customer satisfaction. Make recommendations for plans and actions that will enhance the consumer experience even further. Provide a framework for the continuous assessment of customer satisfaction levels and the relationship between operational performance and satisfaction. Stress the value of ongoing performance evaluation and feedback gathering. Alphonse (2019). Operational effectiveness in Kenya's dynamic and diverse market includes a number of elements, such as process efficiency, product and service quality, and the ability to quickly respond to consumer needs. These components play a critical role in how consumers evaluate value and develop brand loyalty. For example, businesses who have streamlined their supply chains, shortened delivery times, and upheld high standards in service delivery have seen a notable increase in customer satisfaction in the logistics and transportation sector—an essential area to Kenya's economy. The logistics business is not the only one that places a strong premium on operational excellence; Kenya's e-commerce sector is one that is growing rapidly. Positive feedback and increased customer retention rates have been the results of businesses investing in dependable delivery networks and user-friendly platforms (Kamau & Mwangi, 2023). Furthermore, in Kenya's hotel sector, where prompt and effective service is a crucial distinction in a very competitive market, operational performance and customer happiness are tightly related. The demand for businesses to improve their operational performance in order to meet and surpass customer expectations grows as Kenya adopts more advanced technology and better infrastructure. In Kenya's changing market scenario, the relationship between operational

efficiency and customer happiness is becoming more widely acknowledged as a factor of corporate performance (Njoroge, 2023).

Gather information on the operational performance of the selected sector in Uasin Gishu County by looking at pertinent reports, performance metrics, key staff interviews, and publications unique to the industry. Gather information on customer satisfaction from customers through surveys, customer interviews, or service user feedback within the selected firm or industry. Examine the gathered information to ascertain how operational performance affects customer satisfaction. Determine any patterns, trends, or variances in customer satisfaction levels in relation to the operational success of the firm or industry. Compare the case study's conclusions with Uasin Gishu County's operational performance and customer satisfaction standards, industry benchmarks, and best practices. Business in Uasin Gishu County can increase customer satisfaction through improvements in operational efficiency by analyzing customer feedback and complaints to learn how the industry or business responds to customer issues and how these answers connect to customer happiness (Sarak, 2018).

2.2 Theoretical Framework

2.2.1 Service Quality Theory

The impact of cleanliness on organizational performance and, consequently, customer satisfaction can be assessed using the Service Quality Theory in the context of Eldoret, Kenya's National Hospital Insurance Fund (NHIF) (Nadlifatin, 2022). The physical cleanliness, hygienic practices, and security protocols of healthcare facilities that provide medical services to NHIF recipients are specifically included in the sanitation component. Within the framework of service sanitation, which may be evaluated as one of the aspects of service quality, the application of service quality theory in this context can be organized as follows. Dimensions of service quality may include things like certainty, consistency, responsiveness, empathy, tangibles (facilities), and, in this instance, hygiene. (Alphonse, 2019).

Investigate the relationship between healthcare facility sanitation and NHIF beneficiaries' general level of satisfaction. Customer satisfaction is probably influenced by a number of factors,

including a clean and safe atmosphere (Filipovic, 2018). Examine consumer comments and grievances about hygiene in medical institutions. This feedback can shed light on how cleanliness directly affects consumer pleasure. Make suggestions for raising the standard of sanitation in healthcare institutions based on the findings. Policy modifications, healthcare practitioner training, and improved oversight and enforcement are a few examples of these suggestions. Researchers and healthcare administrators can learn more about how sanitation affects patient happiness by using the Service Quality Theory framework to examine the particular setting of NHIF healthcare facilities in Eldoret. (Nguru, 2018).

Maintaining a clean, safe, and hygienic workplace is essential for exceeding patient experiences and healthcare service quality standards in addition to satisfying consumer expectations. In Kim (2017) The first step in doing research should be to ascertain what NHIF beneficiaries expect from healthcare facilities in terms of cleanliness. Assess the NHIF beneficiaries' perceptions of the hygienic conditions in the medical institutions where they are treated. This evaluation may cover the following topics: waste management, the application of safety precautions, the availability of hygiene supplies, and the actual physical cleanliness. Utilize the service gap analysis technique to find any discrepancies between what customers believe to be the actual service quality (sanitation) and what they expect. Are there any gaps suggesting that the NHIF beneficiaries' expectations are not being fulfilled in terms of sanitation? Look into the causes of any gaps in the quality of the sanitation services. This can entail evaluating the NHIF's regulations, healthcare providers' instructions, and the oversight and implementation of sanitary standards. (Mburu,2018).

One of the most widely recognized models within this theory is the SERVQUAL model, which breaks down service quality into five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions provide a comprehensive view of the various aspects of service that customers evaluate, from the physical environment to the dependability and competence of the service provider. For instance, in the hospitality industry, tangibles might refer to the appearance of hotel facilities, while reliability could relate to the accuracy of reservations and billing. Responsiveness and assurance encompass the speed and confidence with which staff handle customer requests and concerns, and empathy reflects the personalized attention given to guests (Parasuraman, Zeithaml, & Berry, 1988; Hapsari, Clemes, & Dean,

2017).

A significant component of Service Quality Theory is the Service Quality Gap Model, which identifies five potential gaps that can occur in the service delivery process. These gaps range from discrepancies between customer expectations and management's understanding of those expectations, to the difference between the service delivered and what was communicated to customers. The fifth gap, which is central to the SERVQUAL model, represents the disparity between what customers expect and what they perceive they receive. The smaller this gap, the higher the perceived service quality, leading to greater customer satisfaction (Parasuraman et al., 1988; Khan & Fasih, 2014). This model highlights the importance of aligning service delivery with customer expectations and the need for continuous monitoring and adjustment to close these gaps.

2.2.2 Customer Satisfaction Theory

Basic Needs Fulfilled Beneficiaries of the NHIF have fundamental requirements in terms of safety, hygiene, and cleanliness. In Juan (2017) Evaluate the degree to which the healthcare facilities are able to meet these basic demands. Performance Requirements Fulfilled This element focuses on the relationship between customer happiness and sanitation performance measurements, such as waste management, infection control, and sanitation guidelines. Requires Excitement Contentment although cleanliness might not elicit enthusiasm, it can undoubtedly lead to discontent if it fails to meet standards. Examine whether the hygienic expectations of NHIF beneficiaries match their actual experiences. (Abayo, 2019).

An expectation evaluation identifies what NHIF (Kim, 2017) beneficiaries anticipate from healthcare institutions in terms of cleanliness. Post-Service Evaluation evaluates how healthcare facilities' sanitation practices affect NHIF users' overall post-service evaluations. Evaluation of Customer complaints and feedback regarding sanitation in healthcare facilities are analyzed by Feedback. These comments can provide insightful information about how cleanliness directly affects customer happiness. Recommendations for raising the standards of sanitation in healthcare institutions should be made in light of the findings. These suggestions can involve actions to improve the facilities' waste management, safety, hygiene, and cleanliness. (nguru, 2018).

According to Parrey (2019), a system for ongoing observation and assessment of hygienic standards in healthcare institutions is implemented through continuous assessment. Regular performance reviews and feedback gathering can support NHIF in preserving and enhancing sanitation. By contrasting the satisfaction levels of individuals who perceive improved sanitation quality with those who do not, Quantify the influence examines the precise influence of sanitation on total customer satisfaction. Within this paradigm, the application of Customer Satisfaction Theory focuses on how cleanliness affects the overall satisfaction of NHIF beneficiaries. A pleasant customer experience is contingent upon clean and safe healthcare facilities. By evaluating the impact of sanitation in customer satisfaction, NHIF can get valuable insights for improving its performance. (Michelle, 2018).

One of the foundational models within Customer Satisfaction Theory is the Expectancy-Disconfirmation Theory. This model suggests that customer satisfaction is a function of the gap between expectations and perceived performance. When customers compare their pre-purchase expectations with the actual performance of a product or service, they experience either confirmation (when expectations are met) or disconfirmation (when expectations are either exceeded or not met). Positive disconfirmation, where the actual performance surpasses expectations, leads to customer satisfaction, while negative disconfirmation results in dissatisfaction (Oliver, 1980; Spreng, MacKenzie, & Olshavsky, 1996). This theory underscores the importance of managing customer expectations and delivering consistent, high-quality experiences.

Another important aspect of Customer Satisfaction Theory is the Perceived Value Theory, which emphasizes the role of perceived value in determining customer satisfaction. According to this theory, customers assess the value of a product or service based on the perceived benefits relative to the costs. High perceived value often leads to greater satisfaction, as customers feel that they have received more for their money. This concept is particularly relevant in competitive markets, where businesses strive to differentiate themselves by offering superior value propositions (Zeithaml, 1988). The interplay between perceived value and customer satisfaction highlights the need for businesses to not only meet but exceed customer expectations by delivering exceptional

value.

The Equity Theory within the context of customer satisfaction focuses on the fairness of exchanges between customers and businesses. It suggests that customers compare the outcomes they receive (such as product quality, service, and price) to what they invest (such as time, effort, and money). Satisfaction is achieved when customers perceive the exchange as fair or equitable. If customers believe that they are getting a fair deal, they are more likely to be satisfied, whereas perceived inequities can lead to dissatisfaction (Adams, 1965; Bolton & Lemon, 1999). This theory emphasizes the importance of fairness and transparency in customer interactions, particularly in pricing and service delivery.

Customer Satisfaction Theory is widely applied across industries to assess and improve customer experiences. Businesses use a variety of methods, such as surveys, focus groups, and customer feedback mechanisms, to gauge satisfaction levels and identify areas for improvement. Understanding the factors that influence satisfaction, such as expectations, perceived value, and equity, enables companies to develop strategies that enhance customer loyalty and drive business growth (Fornell, Johnson, Anderson, Cha, & Bryant, 1996). As the marketplace becomes increasingly competitive, the principles of Customer Satisfaction Theory remain essential for businesses aiming to cultivate strong customer relationships and achieve long-term success

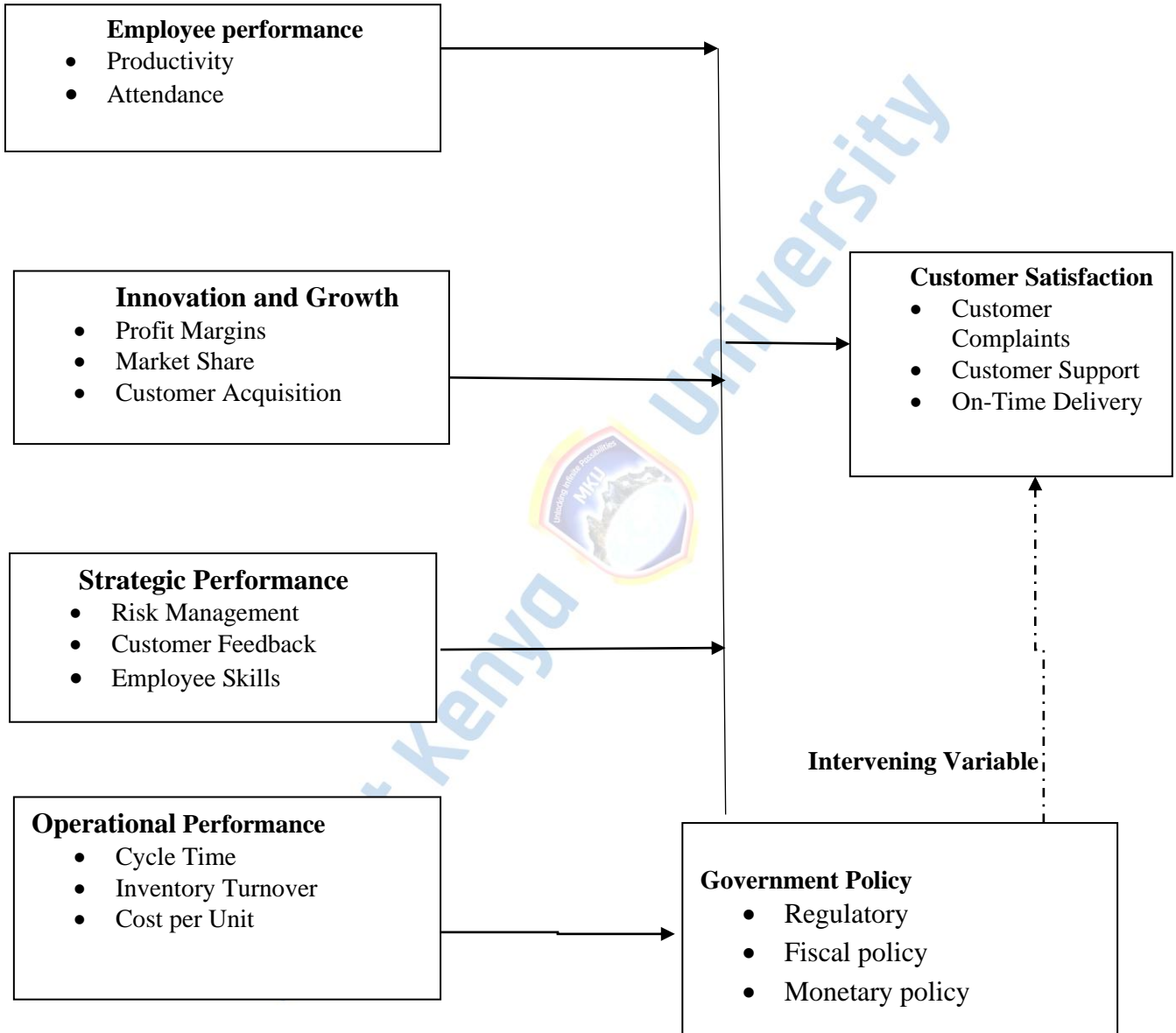
2.3 Conceptual Framework

Independent Variable

Dependent Variable

ORGANIZATION PERFORMANCE

CUSTOMER SATISFACTION



Source: (Researcher, 2023)

Figure 1.1: Conceptual Framework

Employee Performance. This includes metrics like productivity and attendance, which affect how effectively employees can serve customers. Higher employee productivity and attendance levels generally lead to better service delivery, directly enhancing customer satisfaction.

Innovation and Growth: Factors such as profit margins, market share, and customer acquisition indicate the organization's ability to adapt and grow. Innovative solutions can improve service efficiency and product offerings, increasing customer satisfaction by meeting evolving needs.

Strategic Performance. This includes risk management, customer feedback mechanisms, and employee skill development. Effective strategic performance, particularly in gathering and responding to customer feedback, enhances service delivery quality, directly impacting customer satisfaction.

Operational Performance Indicators like cycle time, inventory turnover, and cost per unit measure the efficiency of service delivery and operational effectiveness. Shorter cycle times and efficient inventory management lead to prompt services, which are crucial for high customer satisfaction levels.

Customer Satisfaction is measured by factors like customer complaints, customer support responsiveness, and on-time delivery of services. Satisfactory organizational performance across the identified dimensions tends to reduce customer complaints, improve support experiences, and ensure timely service delivery, all of which contribute to higher satisfaction levels among NHIF clients.

Government Policy This variable moderates the relationship between organizational performance and customer satisfaction. Government policies, such as regulatory, fiscal, and monetary policies, influence how NHIF operates, potentially enhancing or constraining its ability to deliver high-quality services.

Regulatory Policy Compliance requirements can impact operational flexibility, influencing NHIF's efficiency and ability to innovate.

Fiscal Policy Budget allocations and subsidies affect NHIF's resources for innovation, staff training, and infrastructure improvement, which in turn influence customer satisfaction.

Monetary Policy: Changes in interest rates or inflation may affect NHIF's financial strategies, potentially impacting service costs and accessibility.

Relationships between Variables

Organizational performance dimensions (employee performance, innovation and growth, strategic performance, and operational performance) to customer satisfaction illustrate direct positive relationships; improvements in these performance areas are expected to enhance customer satisfaction.

Government policy to organizational performance highlights the moderating effect, where policies shape or restrict NHIF's performance capabilities, indirectly affecting customer satisfaction. Additionally, government policy may have a direct impact on customer satisfaction by influencing the cost, accessibility, and quality of services through regulatory and fiscal measures.

2.4 Gap Analysis

A Gap Analysis for the Influence of Organizational Performance on Customer Satisfaction in Kenya, with a focus on the National Hospital Insurance Fund (NHIF) in Eldoret, involves evaluating the existing state of affairs, identifying gaps or discrepancies between the current performance and desired performance, and then devising strategies to bridge these gaps. Here's a step-by-step guide on how to conduct such an analysis: One common research gap is the lack of comprehensive studies specifically focusing on the NHIF in Eldoret. You might find a scarcity of research papers that address this organization or its branch's customer satisfaction and employee performance. Investigate whether there are factors unique to Eldoret or the NHIF branch in Eldoret that have not been considered in broader studies. For example, cultural, demographic, or economic factors may play a significant role in employee performance and customer satisfaction. Examine how employee motivation strategies or initiatives in NHIF Eldoret influence employee performance and, in turn, customer satisfaction. Are there specific motivational tools or policies that are particularly effective or ineffective in this context (James,2018)

Assess the relationship between service quality provided by NHIF Eldoret and customer satisfaction. How do employee performance and interactions with customers contribute to service quality, and how does this relate to customer satisfaction? Investigate the effectiveness of employee training and development programs in the NHIF Eldoret in improving employee performance and their ability to meet customer expectations. Analyze the feedback mechanisms in place within NHIF Eldoret and how effectively they capture customer feedback to drive improvements. Are there gaps in the feedback system that hinder the identification of issues related to employee performance and customer satisfaction? Study the relationship between employee satisfaction and customer satisfaction. High employee satisfaction may lead to better customer interactions and ultimately influence customer satisfaction. Compare the performance and customer satisfaction levels of NHIF Eldoret with other NHIF branches or similar healthcare insurance providers in the region to identify areas where improvement is needed. Conduct longitudinal studies to track changes in employee performance and customer satisfaction over time. This could reveal trends and help assess the long-term impact of various interventions. Consider incorporating qualitative methods such as in-depth interviews or focus groups to gain a deeper understanding of the subjective experiences and perceptions of both employees and customers regarding their interactions and satisfaction levels. Investigate the role of leadership and management practices within NHIF Eldoret and how they affect employee performance and, consequently, customer satisfaction (Benson,2017).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, the researcher presents the methodology that was used to carry out the study. The chapter consisted of the research design, target population, sampling procedures and sample size, research instruments, reliability and validity of the instruments, data collection procedures and data analysis

3.1 Research Approach

The study conformed to a quantitative research approach. This approach is ideal for the study since it used closed ended questionnaires for data collection and analyze data using descriptive statistics which included mean, standard deviation and percentages.

3.2 Research Design.

Based on Kothari (2014) a study design defined as a structure, a sketch or plan, which was used to come up with the answer to research problem. The research used descriptive survey research design. It provided a way to understand the link between variables; independent and the dependent. It enabled the researcher to respond to “What” question, which is the case for the study. Moreover, the study conducted at a specific point in time. This research design has also been used by other researchers like Odonkor, (2018), Antony & Otuya, (2019), Paulino, (2018) and Of et al., (2020). Elizabeth, (2010) asserted that this type of research design is advantageous because it permits elasticity in collecting data and makes good use of open-ended questionnaires which permits respondents to freely give additional information. In addition, the method is flexible. This gives the researcher, an opportunity to try various sources of data collection. Therefore, the outcome evidently defines a research problem, and answers the research questions. And, sets out objectives thus, appropriate (Paulino, 2018).

3.3 Target Population

Mugenda, (2003) state that a target population is that population which is used by a research to generalize the results of the study. The target population comprised of 5 Top Management, 30 Middle Management and 76 staff lowest level.

Table 3.1 Target Population

Respondents	Target Population
Top Management	5
Middle Management	30
Staff Lowest level	76
Total	111

Source: Researcher (2024)

3.4 Sampling procedure and sample size

The researcher used census method since the target population is too small According to Mugenda (2006)

Table 3.2 Sample Size

Respondents	Target Population
Top Management	5
Middle Management	30
Staff Lowest level	76
Total	111

Source: Researcher (2024)

3.5 Data Collection Instruments

The researcher used structured questionnaires in collecting data from the targeted respondents and document review in secondary data collection. This study employed the use of a structured questionnaire. The study developed statements for each of the study variables where respondents requested to mark their level of correspondence with these statements. The study proposed to use a 5-point Likert scale for this statement to ascertain the latent variables that may possibly have an effect on organization performance on customer satisfaction. The questionnaires employed to gather data from respondents on organization performance on customer satisfaction. The

researcher administered the questionnaires in person (Caroly,2018).

The questionnaire was appropriate for the study since it take less time to respond to the questions, represented first-hand source of information as well as provide a perfect opportunity for the researcher to code the responses and ascertain the percentages (Paulino, 2018).

3.6 Pilot Test

According to Nunes et.al. (2010) argued that pilot studies are very instrumental and important in framing of research questionnaires, collection of study background information, subsequent refinement of research approaches or tailoring efficiency of research instruments in meeting the requirements. The study was very significant ascertaining the research instruments validity as well as the reliability. The pilot study was conducted in NHIF in Nakuru. Boateng (2020) suggested that a sample size between 10 and 20% of the actual research is sufficient and representative constitutes pilot study requirements. Thus, reliability of pilot test was based on 10 questionnaires.

3.7 Validity and Reliability of the Research Instruments

3.7.1 Validity of the Research Instrument

Taherdoost (2020) defines validity as the level of correspondences between research study concepts and the actually circumstances. In analyses of quantity validity is the magnitude to which any evaluating tool measures what it is expected to measure (Thatcher, 2010).In use of secondary data, a detailed assessment of reliability and validity involve an appraisal of methods used to collect data (Saunders & Rojon, 2014).

The study established content, construct and criterion validity of the research instrument. Which comprised literature reviews and then follow up with the assessment by proficient juries or panels' opinion of University supervisor. Content validity assessed to determine if the tools capture the concepts under study adequately. Before actual data collection, the instruments were pre-tested. This helped to assess how valid and reliable the instruments were Those respondents who took part in the pre-test was not included in the final study. The researcher sought opinions of experts in the field of credit risk to assess each construct. This ensured that questionnaires measured what they supposed to measure. Both construct and criterion validity measured by use of factor analysis. Construct validity examined to ensure that the constructs in the conceptual framework captured in the questions under the tools while criterion validity aid in ascertaining in

the criteria and sequence of objectives captured and that the tools were addressed the entire variable under study using the prescribed measurable criteria.

3.7.2 Reliability of the Research Instrument

This is about the level of dependability of study findings vis-a-vis tested pilot results from the findings to ensure similarity in data collected from varied segments. A pilot test done to establish any faults and errors in the tools by randomly selecting 10% (16 respondents) of the sample size as asserted by (Boateng, 2020) in Nakuru NHIF as study pilot participants. The pilot respondents were not considered for the actual study. Pilot data was coded in the SPSS from the pilot questionnaires and run to find the coefficients. The inquiry used Cronbach's alpha (α) was used to determine the correlation co-efficient in testing reliability of the questionnaire. At 0.7 and above it deems to be reliable and in case it's 0.6 and less it was deemed to be not reliable.

3.8 Data Collection Procedures

Before conducting the research, the researcher obtained authorization from the university. The researcher sought permission from NHIF, Eldoret to research the respondent businesses. Copies of the questionnaires was administered personally to the respondents. The participants were asked to read the instructions before filling the questionnaire. They were given assurance that the information they give kept confidential and that it will only be used for the study. Adequate time was allowed for the participants to respond to items in the questionnaires. The researcher personally collected the questionnaires and gauge the degree of response.

3.9 Method of data presentation and Analysis

The data collected was coded and analysed using the Statistical Package for Social Sciences (SPSS). It employed descriptive statistics which included frequencies and percentages. Descriptive statistics give a summary of data (Barman 2002). After this, the findings were presented by the use of tables in chapter four.

3.10 Ethical Considerations

The researcher sought permission from Mount Kenya University, where introduction letter and ethical review letter was issued by the University Ethics Review Committee (ERC) then from

National Commission for Science, Technology & Innovation (NACOSTI) before embarking on data collection. The researcher observed professional ethics and ensure that no student suffers physical, psychological, or emotional harm during the research. The universal principles of autonomy, beneficence, non-maleficence, justice and veracity was adhered to. The researcher was open to correct mistakes that would invade privacy, cause embarrassment, cause belittlement, or tend to trick. Confidentiality and anonymity were maintained. Each participant was expected to make an informed choice and give consent by signing or writing initials before they participate in the research. The information obtained were released for other purposes other than for which the research is intended. Breaking of confidentiality were to the extent where ethically it was should and if the law required such. The researcher also ensured that mien and decorum is maintained in the study by truly respecting the respondents and their social-cultural beliefs. The researcher ensured that the study is subjected to originality check and generate similarity index so as to ascertain the originality of work.



CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.0 Introduction

This chapter focuses on data analysis, results presentation and discussion of the findings.

4.1 Demographic Information

4.2 Response rate

From the table 4.1 the sample size of this study was 111 responses out which 90 filled and returned their questionnaires, which represent a response rate 81.1% percent. The non-response rates of 21(18.9%) represents the proportion of surveys that were not completed or returned.

Table 4.1 Response Rate

Response rate	Frequency	Percentage
Response	90	81.1%
Non response	21	18.9%
Total	111	100

Source: Field Data (2024)

4.2.1 Age Bracket

Table 4.2 presents the distribution of respondents across different age brackets. Among the 90 participants surveyed, the largest proportion, constituting (44.4%) 40 individuals, fell within the age range of 31 to 40 years. Following closely, (24.4%) 22 respondents were aged between 41 and 50 years, while (20%) 18 belonged to the 18 to 30 years bracket. A smaller but notable segment, comprising (11.1%) 10 individuals, represented those aged 51 and above. Different age groups utilize NHIF services differently based on their healthcare needs. Analyzing utilization patterns in relation to organization performance and satisfaction shed light on whether NHIF's offerings align with the diverse needs of its members across age groups.

Table 4.2 Age Bracket

Age bracket	Frequency	Percentage%
18- 30 years	18	20%
31-40years	40	44.4%
41-50 years	22	24.4%
51 and above years	10	11.1%
Total	90	100

Source: Field Data (2024)

4.2.2 Marital Status

In Table 4.3, the marital status distribution of the respondents is illustrated. Among the 90 individuals surveyed, the largest group, comprising (36.7%) 33 respondents, identified as single. (31.1%) 28 participants reported being married. (21.1%) 19 individuals indicated they were separated, while (11.1%) 10 respondents stated they were widowed. Married individuals often seek better work-life balance to fulfill both their professional and personal responsibilities. Organizations that support work-life balance initiatives find that married employees are more satisfied and motivated, leading to better performance and ultimately higher customer satisfaction.

Table 4.3 Marital Status

Marital Status	Frequency	Percentage%
Single	33	36.7%
Married	28	31.1%
Separated	19	21.1%
Widowed	10	11.1%
Totals	90	100

Source: Field Data (2024)

4.2.3 Education Level

Table 4.4 presents the distribution of education levels among the respondents. Out of the total sample of 90 individuals, (31.1%) 28 participants held a Certificate, while (23.3%) 21 individuals had a Diploma qualification. Additionally, (26.7%) 24 respondents reported having completed a Degree, and (18.9%) 17 individuals indicated possessing a Master's degree. These percentages highlight the educational diversity within the surveyed population, showcasing a range of qualifications among the respondents. Higher education levels often correlate with advanced skill sets and expertise. Employees with higher levels of education possess specialized knowledge and technical skills relevant to their roles within the organization. This enhanced expertise contribute to improved organizational performance by enabling employees to deliver higher-quality products or services, resolve customer issues more effectively, and innovate in response to changing market demands.

Table 4.4 Education Level

Education Level	Frequency	Percentage%
Certificate	28	31.1%
Diploma	21	23.3%
Degree	24	26.7%
Master's degree	17	18.9%
Totals	90	100

Source: Field Data (2024)

4.2.4 How many years have you worked in NHIF

Table 4.5 displays the distribution of the number of years individuals have worked in the National Health Insurance Fund (NHIF). Among the surveyed population of 90 respondents, (16.7%) 15 individuals reported working in NHIF for 1-5 years, while (44.4%) 40 respondents indicated a tenure of 6-10 years. Moreover, (38.9%) 35 individuals reported working for more than 10 years in NHIF. These percentages reflect the varying lengths of service among the participants, illustrating a diverse range of experience within the organization. Employees with longer tenures typically accumulate more experience, expertise, and institutional knowledge within the organization. This depth of understanding allows them to perform their roles more effectively, make better decisions, and provide higher-quality products or services to customers. Their familiarity with organizational processes, customer preferences, and industry trends contribute to improved organizational performance and increased customer satisfaction.

Table 4.5 years you have worked in NHIF

Years you have worked in NHIF	Frequency	Percentage
1-5 Years	15	16.7%
6-10 Years	40	44.4 %
Above 10 Years	35	38.9%
Total	90	100

Source: Field Data (2024)

4.3 Influence of Employee Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret

Table 4.6 Employee Performance

Statements	SA	A	U	D	SD	N
Analyze customer feedback and surveys to determine how employees' interactions with customers affect satisfaction.	15	23	20	25	7	90
	16.7%	25.6%	22.2%	27.8%	7.8%	100
Conduct regular surveys to gauge employee satisfaction.	28	26	16	14	6	90
	31.1%	28.9%	17.8%	15.6%	6.7%	100
Assess the competence and knowledge of employees in areas such as healthcare services.	12	23	30	15	10	90
	13.3%	25.6%	33.3%	16.7%	11.1%	100
Track the time it takes for employees to respond to customer	15	23	30	12	10	90
	16.7%	25.6%	33.3%	13.3%	11.1%	100
Review records of interactions between employees and customers	25	23	20	15	7	90

27.8% 25.6% 22.2% 16.7% 7.8%

Source: Field Data (2024)

In Table 4.6, titled "Employee Performance," the influence of employee performance on customer satisfaction in the National Hospital Insurance Fund Eldoret is assessed through various statements. For the statement "Analyzing customer feedback and surveys to determine how employees' interactions with customers affect satisfaction," 15 respondents (16.7%) strongly agreed, 23 respondents (25.6%) agreed, 20 respondents (22.2%) were uncertain, 25 respondents (27.8%) disagreed, and 7 respondents (7.8%) strongly disagreed. Regarding "Conducting regular surveys to gauge employee satisfaction," 28 respondents (31.1%) strongly agreed, 26 respondents (28.9%) agreed, 16 respondents (17.8%) were uncertain, 14 respondents (15.6%) disagreed, and 6 respondents (6.7%) strongly disagreed. For "Assessing the competence and knowledge of employees in areas such as healthcare services," 12 respondents (13.3%) strongly agreed, 23 respondents (25.6%) agreed, 30 respondents (33.3%) were uncertain, 15 respondents (16.7%) disagreed, and 10 respondents (11.1%) strongly disagreed. In terms of "Tracking the time it takes for employees to respond to customers," 15 respondents (16.7%) strongly agreed, 23 respondents (25.6%) agreed, 30 respondents (33.3%) were uncertain, 12 respondents (13.3%) disagreed, and 10 respondents (11.1%) strongly disagreed. Lastly, for "Reviewing records of interactions between employees and customers," 25 respondents (27.8%) strongly agreed, 23 respondents (25.6%) agreed, 20 respondents (22.2%) were uncertain, 15 respondents (16.7%) disagreed, and 7 respondents (7.8%) strongly disagreed. These responses provide insights into the perception of employee performance and its impact on customer satisfaction within the organization.

Abayo, (2019) observed that Employees who possess high levels of expertise, professionalism, and empathy positively influence customer interactions. Whether it's providing assistance, answering questions, or resolving issues, skilled employees make customers feel valued and respected, leading to higher satisfaction levels. Employee performance directly impacts the quality of service delivered to customers. Well-trained and motivated employees are more likely to deliver consistent, high-quality service that meets or exceeds customer expectations. This results in increased satisfaction and loyalty among customers who receive exceptional service experiences. When issues or concerns arise, competent and empowered employees effectively address them in a timely and satisfactory manner. Employees who are equipped with the necessary authority, resources, and problem-solving skills turn potentially negative situations into positive outcomes, enhancing customer satisfaction and loyalty in the process.

Employee productivity reflects the capacity of staff to handle client needs efficiently and promptly. High productivity often translates to shorter service times, quicker resolution of customer issues, and efficient claims processing, all of which contribute positively to customer satisfaction (Mwangi & Njenga, 2018). When NHIF staff in Eldoret maintain high productivity levels, customers experience smoother, quicker service, which enhances their trust in and satisfaction with the organization. Conversely, low productivity may lead to longer wait times and frustrations, eroding customer satisfaction. For NHIF, improving productivity may require training programs and systems that enable staff to manage tasks efficiently, directly benefiting customer experience (Makori & Muturi, 2017). For NHIF Eldoret, ensuring staff are skilled and knowledgeable about policies and procedures allows them to serve customers more effectively, building customer trust and satisfaction. This suggests that continuous staff training and professional development are key to maintaining high satisfaction rates, as these efforts keep employee competencies aligned with customer expectations (Muthoni & Wambui, 2018).

4.4 Influence of Innovation and Growth on Customer Satisfaction in National Hospital Insurance Fund Eldoret

Table 4.7 Innovation and Growth

Statements	SA	A	U	D	SD	N
Conduct regular surveys to assess how NHIF's innovation and growth initiatives have influenced customer satisfaction.	30	20	15	14	11	90
	33.3%	22.2%	16.7%	15.6%	12.2%	100
Measure the impact of new product offerings or services on customer satisfaction	25	23	20	15	7	90
	27.8%	25.6%	22.2%	16.7%	7.8%	100
Assess the quality of new services or innovative solutions and their impact on customer satisfaction.	28	26	16	14	6	90
	31.1%	28.9%	17.8%	15.6%	6.7%	100
Track metrics related to the speed and accuracy of service delivery to assess the impact of innovation and growth on customer satisfaction.	24	23	14	17	12	90
	26.7%	25.6%	15.6%	18.9%	13.3%	100
Evaluate how quickly and successfully customers are adopting new technologies and services introduced by NHIF.	23	19	16	17	15	90
	25.6%	21.1%	17.8%	18.9%	16.7%	100

Source: Field Data (2024)

In Table 4.7, titled "Influence of Innovation and Growth on Customer Satisfaction in National Hospital Insurance Fund Eldoret," various statements are presented alongside respondents' ratings. For the statement "Conduct regular surveys to assess how NHIF's innovation and growth initiatives have influenced customer satisfaction," 30 respondents (33.3%) strongly agreed, 20

respondents (22.2%) agreed, 15 respondents (16.7%) were uncertain, 14 respondents (15.6%) disagreed, and 11 respondents (12.2%) strongly disagreed. Regarding "Measuring the impact of new product offerings or services on customer satisfaction," 25 respondents (27.8%) strongly agreed, 23 respondents (25.6%) agreed, 20 respondents (22.2%) were uncertain, 15 respondents (16.7%) disagreed, and 7 respondents (7.8%) strongly disagreed. For "Assessing the quality of new services or innovative solutions and their impact on customer satisfaction," 28 respondents (31.1%) strongly agreed, 26 respondents (28.9%) agreed, 16 respondents (17.8%) were uncertain, 14 respondents (15.6%) disagreed, and 6 respondents (6.7%) strongly disagreed. In terms of "Tracking metrics related to the speed and accuracy of service delivery to assess the impact of innovation and growth on customer satisfaction," 24 respondents (26.7%) strongly agreed, 23 respondents (25.6%) agreed, 14 respondents (15.6%) were uncertain, 17 respondents (18.9%) disagreed, and 12 respondents (13.3%) strongly disagreed. Lastly, for "Evaluating how quickly and successfully customers are adopting new technologies and services introduced by NHIF," 23 respondents (26%) strongly agreed, 19 respondents (21%) agreed, 16 respondents (18%) were uncertain, 17 respondents (19%) disagreed, and 15 respondents (16%) strongly disagreed. These responses offer insights into how NHIF's innovation and growth initiatives are perceived in relation to customer satisfaction.

According to (Katerengabo, 2020) Innovation drives the development of new and improved products or services that better meet customer needs or solve their problems. These innovative offerings result in increased satisfaction as customers benefit from enhanced features, functionality, or performance. Innovative companies often stand out in the market by offering unique value propositions that set them apart from competitors. Customers who value innovation were more satisfied with a company that consistently introduces novel solutions or approaches,

leading to greater loyalty and advocacy. Innovation extends beyond products and services to include processes, technologies, and business models that enhance the overall customer experience. For example, implementing self-service options, streamlining purchasing processes, or introducing personalized recommendations all contribute to higher levels of customer satisfaction.

Profit margins, as a growth indicator, reflect an organization's financial health and efficiency. Higher profit margins indicate successful management and potential reinvestment in customer-focused improvements, such as better technology, expanded services, and enhanced facilities (Muturi & Waweru, 2020). Increased profit margins at NHIF Eldoret could allow for the funding of new technologies and resources that improve customer experience. For instance, higher profitability may lead to faster processing systems, reducing wait times and improving service efficiency. This suggests that strong financial performance can create a cycle of growth and investment that boosts customer satisfaction by meeting their needs more effectively. Market share growth reflects the organization's ability to attract and retain customers, often by delivering valued and competitive services. In the insurance and healthcare sector, gaining market share is typically linked with customer-centric innovations and quality improvements (Gichuru & Mwangi, 2019). NHIF Eldoret's growth in market share would indicate that more customers are finding value in its services, which could drive further investments in customer-oriented innovations. With a larger customer base, NHIF may expand its service offerings and accessibility, providing options that meet diverse customer needs and thus enhancing satisfaction. Expanding market share also helps NHIF to gather customer feedback, which can inform further service improvements and ultimately increase customer loyalty and satisfaction.

4.5 The Influence of Strategic Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret

Table 4.8 Strategic Performance

Statements.	SA	A	U	D	SD	N
Conduct regular surveys to assess overall customer satisfaction	23	19	16	17	15	90
	25.6%	21.1%	17.8%	18.9%	16.7%	100
Analyze customer feedback to identify trends related to strategic initiatives	25	23	20	15	7	90
	27.8%	25.6%	22.2%	16.7%	7.8%	100
Evaluate how NHIF's strategic initiatives have affected the quality of healthcare services provided to customers	30	21	8	19	12	90
	33.3%	23%	9%	21%	14%	100
Measure the efficiency of NHIF's operations and the cost-effectiveness of its strategic decisions.	28	26	16	14	6	90
	31.1%	28.9%	17.8%	15.6%	6.7%	100

Source: Field Data (2024)

In Table 4.8, titled "The Influence of Strategic Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret," various statements regarding strategic performance are presented alongside respondents' ratings. For the statement "Conduct regular surveys to assess overall customer satisfaction," 23 respondents (25.6%) strongly agreed, 19 respondents (21.1%)

agreed, 16 respondents (17.8%) were uncertain, 17 respondents (18.9%) disagreed, and 15 respondents (16.7%) strongly disagreed. Regarding "Analyzing customer feedback to identify trends related to strategic initiatives," 25 respondents (27.8%) strongly agreed, 23 respondents (25.6%) agreed, 20 respondents (22.2%) were uncertain, 15 respondents (16.7%) disagreed, and 7 respondents (7.8%) strongly disagreed. For "Evaluating how NHIF's strategic initiatives have affected the quality of healthcare services provided to customers," 30 respondents (33.3%) strongly agreed, 21 respondents (23%) agreed, 8 respondents (9%) were uncertain, 19 respondents (21%) disagreed, and 12 respondents (14%) strongly disagreed. In terms of "Measuring the efficiency of NHIF's operations and the cost-effectiveness of its strategic decisions," 28 respondents (31.1%) strongly agreed, 26 respondents (28.9%) agreed, 16 respondents (17.8%) were uncertain, 14 respondents (15.6%) disagreed, and 6 respondents (6.7%) strongly disagreed. These responses provide insights into how NHIF's strategic performance is perceived in relation to customer satisfaction.

In a study conducted by Thomas, (2018) Strategic performance ensures that products or services meet or exceed customer expectations in terms of quality, reliability, and functionality. Consistently delivering high-quality offerings enhances customer satisfaction and loyalty. Strategic performance involves optimizing processes and resources to enhance the overall customer experience. This includes aspects such as seamless interactions, efficient service delivery, and personalized attention, all of which contribute to higher levels of customer satisfaction. A key aspect of strategic performance is innovation, which involves developing new products, services, or processes to better meet customer needs or address emerging trends. Innovative solutions significantly enhance customer satisfaction by providing them with unique value propositions or addressing pain points more effectively.

Effective risk management allows NHIF to anticipate, mitigate, and handle potential issues that could disrupt service delivery. This includes managing financial risks, regulatory compliance, and operational challenges that may affect service quality (Kamau & Kariuki, 2019). For NHIF Eldoret, robust risk management practices can enhance customer satisfaction by ensuring consistent and reliable services, even in the face of potential disruptions. By proactively addressing risks, NHIF minimizes service interruptions and delays in claims processing, which are common sources of customer dissatisfaction. This positions NHIF as a stable and dependable provider, reinforcing customer trust and loyalty. When customers perceive NHIF as a risk-averse and proactive organization, they are more likely to be satisfied with their insurance coverage (Kariuki & Kimathi, 2020). Strategic performance includes effective collection and application of customer feedback. By actively incorporating feedback, NHIF can identify and resolve service gaps, improving the customer experience based on real-time insights (Muturi & Waweru, 2020). At NHIF Eldoret, using customer feedback to drive service improvements positively impacts satisfaction, as customers feel valued and heard. Responsive feedback mechanisms enable NHIF to refine processes, address recurring complaints, and adapt to changing customer needs. This approach fosters a client-centered culture where customers are likely to experience better service outcomes, which in turn enhances their satisfaction. The feedback loop allows NHIF to build strong relationships with clients, as customers feel their input shapes the services they receive, fostering loyalty and satisfaction (Gichuki & Muli, 2018).

4.6 Influence of Operational Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret

Table 4.9 Operational Performance

Statements	SA	A	U	D	SD	N
Track specific operational performance indicators, such as claims processing times, approval rates, and accuracy in claims processing.	23	19	16	17	15	90
	25.6%	21.1%	17.8%	18.9%	16.7%	100
Measure the frequency of errors in claims processing or other operational areas	28	26	16	14	6	90
	31.1%	28.9%	17.8%	15.6%	6.7%	100
Monitor and minimize patient and beneficiary wait times for services like appointments, claims processing	12	23	30	15	10	90
	13.3%	25.6%	33.3%	16.7%	11.1%	100
Analyze the efficiency of internal processes, such as the time it takes to process claims and issue reimbursements.	30	21	8	19	12	90
	33.3%	23.3%	8.9%	21.1%	13.3%	100

Source: Field Data (2024)

In Table 4.9, titled "Influence of Operational Performance on Customer Satisfaction in National Hospital Insurance Fund Eldoret," various statements regarding operational performance are presented alongside respondents' ratings. For the statement "Track specific operational performance indicators, such as claims processing times, approval rates, and accuracy in claims processing," 23 respondents (25.6%) strongly agreed, 19 respondents (21.1%) agreed, 16

respondents (17.8%) were uncertain, 17 respondents (18.9%) disagreed, and 15 respondents (16.7%) strongly disagreed. Regarding "Measure the frequency of errors in claims processing or other operational areas," 28 respondents (31.1%) strongly agreed, 26 respondents (28.9%) agreed, 16 respondents (17.8%) were uncertain, 14 respondents (15.6%) disagreed, and 6 respondents (6.7%) strongly disagreed. For "Monitor and minimize patient and beneficiary wait times for services like appointments, claims processing," 12 respondents (13.3%) strongly agreed, 23 respondents (25.6%) agreed, 30 respondents (33.3%) were uncertain, 15 respondents (16.7%) disagreed, and 10 respondents (11.1%) strongly disagreed. In terms of "Analyze the efficiency of internal processes, such as the time it takes to process claims and issue reimbursements," 30 respondents (33.3%) strongly agreed, 21 respondents (23.3%) agreed, 8 respondents (8.9%) were uncertain, 19 respondents (21.1%) disagreed, and 12 respondents (13.3%) strongly disagreed. These responses shed light on the perceived influence of operational performance on customer satisfaction within the National Hospital Insurance Fund Eldoret.

As noted by Kwame, (2018) Enhance customer satisfaction through improvements in operational performance. Suggest strategies and initiatives that further improve the customer experience. Propose a system for ongoing monitoring and evaluation of customer satisfaction and the impact of operational performance on satisfaction. Emphasize the importance of continuous feedback collection and performance assessment. Summarize the findings and provide clear recommendations for the chosen industry or business in Ghana to leverage operational performance for enhanced customer satisfaction. Compile your findings in a comprehensive report and, if applicable, create a presentation to share the results and recommendations with the industry or business's management and relevant stakeholders in Ghana. Cycle time, or the time taken to process customer requests, claims, or service delivery, is a key measure of operational efficiency.

Shorter cycle times can significantly improve the speed and convenience of services, directly impacting customer satisfaction (Muthoni & Gitau, 2020). For NHIF Eldoret, reducing cycle times in claims processing and other services enhances customer satisfaction by minimizing delays and wait times. When customers experience quicker claim approvals or timely responses to inquiries, they perceive NHIF as efficient and responsive, leading to higher satisfaction. Additionally, shorter cycle times allow NHIF to handle a higher volume of requests, reducing congestion and improving the overall customer experience. Customers who receive prompt service are more likely to view NHIF positively, enhancing loyalty and trust (Mwangi & Njoroge, 2019). For NHIF Eldoret, efficient inventory turnover helps in maintaining consistent service availability, avoiding delays due to shortages. Customers are more satisfied when they receive timely services without disruptions caused by resource shortages, as this signals reliability. Effective inventory management also enables NHIF to control costs, which can be passed down to customers in the form of stable or reduced premiums. Customers appreciate organizations that consistently deliver services without interruptions, leading to greater satisfaction and loyalty (Njiru & Wainaina, 2020).

4.7 Customer Satisfaction

Table 4.10 Customer Satisfaction

Statements.	SA	A	U	D	SD	N
Design and distribute surveys or feedback forms to patients and NHIF beneficiaries.	15	19	16	17	23	90
	16.7%	21.1%	17.8%	18.9%	25.6%	100
Conduct focus group discussions with patients and beneficiaries to gather in-depth qualitative feedback.	25	15	20	15	7	90
						100
	27.8%	16.7%	22.2%	16.7%	7.8%	
Monitor social media platforms and review websites to gauge public sentiment and identify areas for improvement.	12	23	30	15	10	90
						100
	13.3%	26.6%	33.3%	16.7%	11.1%	
Measure the time patients and beneficiaries spend waiting for services, such as appointments, claims processing, and inquiries.	30	20	15	14	11	90
	33.3%	22.2%	16.7%	15.6%	12.2%	100
Share customer satisfaction results with employees and stakeholders to drive accountability and encourage improvement efforts.	25	20	15	18	12	90
	27.8%	22.2%	16.7%	20%	13.3%	100

Source: Field Data (2024)

In Table 4.10, titled "Customer Satisfaction," various statements related to customer satisfaction

strategies in the National Hospital Insurance Fund Eldoret are presented alongside respondents' ratings. For the statement "Design and distribute surveys or feedback forms to patients and NHIF beneficiaries," 15 respondents (16.7%) strongly agreed, 19 respondents (21.1%) agreed, 16 respondents (17.8%) were uncertain, 17 respondents (18.9%) disagreed, and 23 respondents (25.6%) strongly disagreed. Regarding "Conduct focus group discussions with patients and beneficiaries to gather in-depth qualitative feedback," 25 respondents (27.8%) strongly agreed, 15 respondents (16.7%) agreed, 20 respondents (22.2%) were uncertain, 15 respondents (16.7%) disagreed, and seven respondents (7.8%) strongly disagreed. For "Monitor social media platforms and review websites to gauge public sentiment and identify areas for improvement," 12 respondents (13.3%) strongly agreed, 23 respondents (26.6%) agreed, 30 respondents (33.3%) were uncertain, 15 respondents (16.7%) disagreed, and 10 respondents (11.1%) strongly disagreed. In terms of "Measure the time patients and beneficiaries spend waiting for services, such as appointments, claims processing, and inquiries," 30 respondents (33.3%) strongly agreed, 20 respondents (22.2%) agreed, 15 respondents (16.7%) were uncertain, 14 respondents (15.6%) disagreed, and 11 respondents (12.2%) strongly disagreed. Lastly, for "Share customer satisfaction results with employees and stakeholders to drive accountability and encourage improvement efforts," 25 respondents (27.8%) strongly agreed, 20 respondents (22.2%) agreed, 15 respondents (16.7%) were uncertain, 18 respondents (20%) disagreed, and 12 respondents (13.3%) strongly disagreed. These responses provide insights into the effectiveness of various customer satisfaction strategies within the organization.

In a study conducted by Oliver, (2016) satisfied customers are more likely to become loyal customers who consistently choose your products or services over those of competitors. They are also more inclined to recommend your brand to others, leading to positive word-of-mouth marketing and potential new customers. Happy customers are more likely to make repeat

purchases, which is crucial for sustaining revenue streams and fostering long-term relationships. A high level of customer satisfaction often correlates with increased customer retention rates, reducing the need for expensive acquisition efforts to replace lost customers. Customer satisfaction contributes to building a positive reputation for your brand. Satisfied customers are more likely to share their positive experiences with others, both online and offline, which enhance your brand's image and credibility in the marketplace. Satisfied customers are more likely to remain loyal to an organization and continue using its services. Loyalty is essential in the competitive insurance market, where customers can easily switch providers (Oliver, 2010). For NHIF Eldoret, high levels of customer satisfaction can lead to increased retention rates. Loyal customers not only contribute to consistent revenue streams but also act as advocates for the organization, promoting its services to potential new members. High retention rates reduce marketing costs associated with acquiring new customers, thereby improving overall profitability (Chaudhuri & Holbrook, 2001).

4.8 Inferential Analysis

In this section, the study sought to test the relationship between the study variables.

4.8.1 Correlation Analysis

Pearson correlation analysis was used to test the association between the study variables. Pearson correlation was used to measure the extent of correlation between variables of the study and to show the strength of the linear relationship between variables in the correlation ranges between +1 and -1. The study findings were as tabulated in Table 4.10.

Table 4.11 Overall Correlation Analysis

		Employee performance	Innovation and growth	strategic performance	Operational Performance
Employee performance	Pearson	1			
	Correlation				
	Sig. (2-tailed)				
	N	260			
Innovation and growth	Pearson	0.091	1		
	Correlation				
	Sig. (2-tailed)	0.423			
	N	260			
strategic performance	Pearson	-0.096	0.087	1	
	Correlation				
	Sig. (2-tailed)	0.397	0.443		
	N	260	260		
Operational Performance	Pearson	.528(**)	0.035	0.044	1
	Correlation				
	Sig. (2-tailed)	0.000	0.756	0.696	
	N	260	260	260	
	Pearson	.507(**)	.637(**)	.387(**)	.434(**)
	Correlation				
	Sig. (2-tailed)	0.000	0.000	0.000	0.000
	N	260	260	260	260

Source: Field Data (2024)

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

The study findings indicated that there was a statistically significant positive effect influence of employee

performance on customer satisfaction in National Hospital insurance fund Eldoret ($r=0.507, p<0.05$). This implies that influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret 50.7% change in influence of innovation and growth on customer satisfaction in National Hospital insurance fund Eldoret is also positive. Therefore, influence of strategic performance on customer satisfaction in National Hospital insurance fund Eldoret ($r=0.637; p<0.05$). This showed strategic performance on customer satisfaction in National Hospital insurance fund Eldoret leads to a 63.7% change in customer satisfaction. The study findings indicated that there was a statistically significant positive the influence of Operational Performance on customer satisfaction in National Hospital insurance fund Eldoret ($r=0.387; p<0.05$). This implies that a unit change in the influence of Operational Performance in National Hospital insurance fund Eldoret to a 38.7% change in customer satisfaction. The study findings indicated that there was a statistically significant positive effect of operational performance ($r=0.434; p<0.05$). This implies that a unit change in customer satisfaction leads to a 43.4% change in customer satisfaction is positive.

4.8.2 Regression Analysis

T-test of the statistical significance of each regression coefficient was conducted in order to determine the better which indicates how strongly each independent variable affects the dependent variable. Table 4.12 shows the results.

Table 4.12 Influence of Organization Performance on Customer Satisfaction in Kenya Case of The National Hospital Insurance Fund Eldoret

Model	Coefficients ^a				
	Unstandardized		Standardized	T	Sig.
	Coefficients		Coefficients		
B	Std. Error	Beta			
(Constant)	0.369	0.224		1.648	0.207
Employee performance	0.170	0.026	0.304	6.604	0.000
Innovation and growth	0.263	0.024	0.485	10.744	0.000
strategic performance	0.231	0.034	0.857	9.876	0.000
Operational Performance	0.213	0.046	0.231	7.385	0.004

Source: Field Data (2024)

a. Dependent Variable: **Customer Satisfaction**

Table 4.44 shows the regression coefficients results where Employee performance had a positive and significant effect on customer satisfaction ($\beta=0.170, p<0.05$), innovation and growth had a positive and significant effect customer satisfaction ($\beta=0.263, p<0.05$), strategic performance ($\beta=0.231, p<0.05$) and Operational Performance had a positive and significant effect on customer satisfaction ($\beta=0.213, p<0.05$). The multiple regression equation generated for the study was as follows.

Y (Employee performance) = 0.369 + 0.170 (Innovation and growth) + 0.263 (strategic performance) + 0.231 (Operational Performance)

$$Y=0.369 + 0.170X_1+ 0.263X_2 + 0.231X_3 + 0.213X_4$$

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

Presented herein is the summary of major findings of this study, conclusions and recommendations and suggestions for further research based on the findings.

5.2 Summary of Major Findings

5.2.1 Performance on customer satisfaction in National Hospital insurance fund

The study's first goal was to examine the influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret. Based on the descriptive statistics results, a majority of respondents (42.3%) agreed or strongly agreed with the importance of analyzing customer feedback and surveys to determine how employees' interactions with customers affect satisfaction. However, a Significant portion (35.6%) disagreed or strongly disagreed, indicating some level of skepticism or disagreement with this approach. The majority of respondents (59.9%) agreed or strongly agreed with the importance of conducting regular surveys to gauge employee satisfaction. This suggests a recognition of the Significance of employee satisfaction in organizational success. Responses were more evenly distributed for assessing the competence and knowledge of employees in areas such as healthcare services. A Significant portion (33.3%) were uncertain, indicating potential ambiguity or lack of clarity in this area. While a considerable portion of respondents (42.3%) agreed or strongly agreed with tracking the time it takes for employees to respond to customers, a Significant number (24.4%) disagreed or strongly disagreed. This suggests differing opinions on the importance of response time in customer satisfaction. There was general agreement (53.4%) on the importance of

reviewing records of interactions between employees and customers. However, a notable portion (24.5%) were uncertain, indicating potential areas for clarification or improvement in this aspect of employee performance evaluation.

5.2.2 Influence of innovation and growth on customer satisfaction

The second objective of the study was to investigate influence of innovation and growth on customer satisfaction in National Hospital insurance fund Eldoret. Based on the descriptive statistics results, a Significant portion of respondents (55.5%) either strongly agreed or agreed with the importance of conducting regular surveys to assess how NHIF's innovation and growth initiatives have influenced customer satisfaction. However, a notable number (28.9%) were uncertain or disagreed with this approach, indicating potential ambiguity or skepticism. There was general agreement (53.4%) on the importance of measuring the impact of new product offerings or services on customer satisfaction. However, a Significant portion (24.4%) were uncertain, suggesting potential areas for clarification or improvement in assessing the effectiveness of new offerings. Similar to the previous point, there was agreement (59.9%) on the importance of assessing the quality of new services or innovative solutions and their impact on customer satisfaction. However, a notable portion (22.4%) were uncertain, indicating potential areas for clarification or improvement in evaluating the quality of innovations. Responses were mixed regarding tracking metrics related to the speed and accuracy of service delivery to assess the impact of innovation and growth on customer satisfaction. While a considerable portion, (52.3%) agreed or strongly agreed with this approach, a notable number (32.2%) were uncertain or disagreed, indicating potential differing opinions or perceptions regarding the relevance of these metrics. There were varied opinions on the importance of evaluating how quickly and successfully customers are adopting new technologies and services introduced by NHIF. While a portion (47%) agreed or strongly agreed with this, a Significant number (35%) were uncertain,

disagreed, or strongly disagreed, suggesting differing perceptions or interpretations regarding the relevance of this evaluation.

5.2.3 Strategic performance on customer satisfaction in National Hospital insurance fund

The third objective of the study was to assess the influence of strategic performance on customer satisfaction in National Hospital insurance fund Eldoret. The findings showed that, a notable portion of respondents (46.7%) either strongly agreed or agreed with the importance of conducting regular surveys to assess overall customer satisfaction. However, there was also a significant number (35.6%) who disagreed or strongly disagreed with this approach, indicating potential skepticism or disagreement with the effectiveness of regular surveys in assessing customer satisfaction. There was general agreement (53.4%) on the importance of analyzing customer feedback to identify trends related to strategic initiatives. However, a Significant portion (22.2%) were uncertain, suggesting potential areas for clarification or improvement in the utilization of customer feedback for strategic planning. A majority of respondents (56.3%) either strongly agreed or agreed with the importance of evaluating how NHIF's strategic initiatives have affected the quality of healthcare services provided to customers. However, there was also a notable portion (35%) who disagreed or strongly disagreed, indicating differing opinions or perceptions regarding the effectiveness of NHIF's strategic initiatives in improving service quality. There was general agreement (59.9%) on the importance of measuring the efficiency of NHIF's operations and the cost-effectiveness of its strategic decisions. However, a notable portion (24.4%) were uncertain, suggesting potential areas for clarification or improvement in evaluating the efficiency and cost-effectiveness of strategic decisions.

5.2.4 Influence of Operational Performance on customer satisfaction

The fourth objective was to identify the influence of Operational Performance on customer satisfaction in National Hospital insurance fund Eldoret. The results indicated that, there is significant disagreement among respondents regarding the importance of tracking specific operational performance indicators such as claims processing times, approval rates, and accuracy in claims processing. While some respondents (46.7%) agreed or strongly agreed with this approach, a notable portion (35.6%) was uncertain or disagreed, indicating differing opinions or perceptions regarding the relevance of these indicators. There is general agreement (59.9%) on the importance of measuring the frequency of errors in claims processing or other operational areas. However, a notable portion (24.4%) was uncertain, suggesting potential areas for clarification or improvement in assessing and addressing errors in operational processes. There is uncertainty among respondents regarding the importance of monitoring and minimizing patient and beneficiary wait times for services like appointments and claims processing. While some respondents (39%) agreed or strongly agreed with this approach, a significant portion (27.8%) were uncertain, indicating potential ambiguity or differing perceptions regarding the Significance of wait times in customer satisfaction. There is general agreement (56.6%) on the importance of analyzing the efficiency of internal processes, such as the time it takes to process claims and issue reimbursements. However, a notable portion (33.3%) were uncertain or disagreed, suggesting potential areas for clarification or improvement in assessing and optimizing internal processes for better customer satisfaction outcomes.

5.3 Conclusion

The conclusions presented herein are based on the findings from the analysis. The study concluded that, the competence and knowledge of NHIF employees directly affect their ability to serve customers effectively. Employees who demonstrate expertise in their roles and possess a deep understanding of NHIF services are more likely to meet customer needs and expectations, leading to higher levels of satisfaction among customers. Prompt and attentive responses from NHIF employees play a vital role in shaping customer experiences. Customers value quick and helpful assistance when seeking information, resolving issues, or accessing services. Therefore, employees who demonstrate responsiveness and willingness to assist contribute positively to customer satisfaction levels. The attitude and demeanor of NHIF employees significantly affect how customers perceive the organization. Employees who exhibit professionalism, courtesy, and empathy in their interactions with customers create positive impressions and foster trust and satisfaction. Conversely, negative attitudes or behaviors lead to dissatisfaction and erode customer confidence in NHIF services (Simon, 2016).

The integration of technology into NHIF's operations enhances accessibility and convenience for customers, thereby positively influencing their satisfaction levels. Digital platforms, online services, and mobile applications streamline processes, reduce wait times, and provide customers with greater control over their interactions with NHIF. Customers value organizations that demonstrate a commitment to innovation and improvement. By investing in innovation and growth initiatives, NHIF enhance its reputation as a forward-thinking and customer-centric organization, fostering trust, loyalty, and satisfaction among its customer base. Establishing robust feedback mechanisms allows NHIF to gather insights directly from customers, enabling the organization to identify areas for innovation and improvement. By actively soliciting and

incorporating customer feedback into its innovation strategies, NHIF ensure that its initiatives are aligned with customer needs and preferences, ultimately driving higher levels of satisfaction (Michelle, 2018).

Strategic initiatives aimed at enhancing the quality of healthcare services provided by NHIF significantly impact customer satisfaction. Efforts to improve medical care standards, patient outcomes, and overall service delivery effectiveness are instrumental in fostering positive experiences and perceptions among NHIF's customer base. Effective communication and transparency in the implementation of strategic initiatives are essential for building trust and confidence among NHIF's customers. When customers are kept informed about strategic changes, improvements, and organizational developments, they are more likely to feel valued, respected, and engaged, leading to increased satisfaction levels. Strategic performance that prioritizes customer-centricity and responsiveness is crucial for enhancing customer satisfaction. Strategies that place customers at the center of decision-making processes incorporate customer feedback, and proactively address customer concerns and preferences contribute to a positive customer experience and drive satisfaction levels (James, 2018).

Operational performance directly influences customer satisfaction through factors such as claims processing times, error rates, and service wait times. NHIF's ability to deliver services efficiently and accurately greatly impacts customers' experiences and perceptions of the organization. Measuring and minimizing the frequency of errors in claims processing and other operational areas is crucial for building and maintaining customer trust. Customers expect reliability and dependability from NHIF, and reducing errors demonstrates the organization's commitment to delivering high-quality services, which positively impacts customer satisfaction. Monitoring and minimizing patient and beneficiary wait times for services like appointments and claims

processing are essential for enhancing customer satisfaction. Long wait times lead to frustration and dissatisfaction among customers, while timely service delivery contributes to a positive customer experience and higher satisfaction levels (Kwame,2018).

5.4 Recommendations

Based on the findings and conclusions reached, the study makes a number of recommendations, including:

The study recommends fostering a customer-centric culture within NHIF Eldoret by prioritizing customer needs and preferences in all organizational processes and decisions. Ensure that all employees understand the importance of customer satisfaction and are empowered to take actions that positively impact customers. Establish robust feedback mechanisms to gather insights directly from customers regarding their experiences with NHIF's services. Regularly solicit feedback through surveys, focus groups, and other channels, and use this information to identify areas for improvement and implement necessary changes. Invest in comprehensive training and development programs for NHIF employees to enhance their skills, knowledge, and competencies in serving customers. Provide ongoing training on customer service techniques, communication skills, and problem-solving abilities to ensure that employees are equipped to meet customer needs effectively.

5.5 Areas for Further Studies

This study was carried out in Eldoret, Kenya. The study focused was on organization performance on customer satisfaction in Kenya case of the National Hospital Insurance Fund Eldoret. The study employed a descriptive research design. The researcher should Investigate the impact of NHIF's communication strategies on customer satisfaction. Assess the effectiveness of various communication channels, messaging techniques, and engagement strategies in fostering

positive customer relationships and driving satisfaction levels.



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APPENDICES

Appendix I: Letter of Introduction

Dear respondent, Anne Chebet Kiptarus A postgraduate student at Mount Kenya University, pursuing a Masters of Business Administration (**Marketing Option**). I am carrying out my research titled” INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER SATISFACTION IN KENYA CASE OF THE NATIONAL HOSPITAL INSURANCE FUND ELDORET. The findings of this study may be shared to by academic institution upon request; however, your personal information will be kept in confidential.

As a result, I eagerly anticipate your unreserved participation in our research.

For more information and clarification, contact:

The Chairman, Ethics Research Committee,

Mount Kenya University,

P.O. Box 342 – 01000, THIKA

Thanks,

Yours sincerely,

ANNE CHEBET KIPTARUS

APPENDIX 11: QUESTIONNAIRES

Kindly answer the following questions. The information is for academic purposes only and will be treated with utmost confidentiality. Your contribution is invaluable in ensuring that this study meets its objectives.

Fill or indicate with a (✓) as appropriate.

SECTION A: Demographic Details

1. What is your age bracket?
18-30 years ()
31-40 years ()
41-50 years ()
51 and above years ()
2. What is your marital status?
Single ()
Married ()
Separated ()
Widowed ()
3. What is your education level?
Certificate ()
Diploma ()
Degree ()
Master's degree ()
4. How many years have you worked in NHIF?
1-5 Years ()
6-10 Years ()
Above 10 Years ()

SECTION B: INFLUENCE OF EMPLOYEE PERFORMANCE ON CUSTOMER SATISFACTION IN NATIONAL HOSPITAL INSURANCE FUND ELDORET

In a scale of 1-5, indicate your level of agreement on the influence of employee performance on customer satisfaction in National Hospital insurance fund Eldoret

The scale as follows is applicable; 1-Strongly Agree, 2-Agree, 3-Uncertain, 4-Disagree, 5- Strongly Disagree.

Statement	1	2	3	4	5
Analyze customer feedback and surveys to determine how employees' interactions with customers affect satisfaction.					
Conduct regular surveys to gauge employee satisfaction					
Assess the competence and knowledge of employees in areas such as healthcare services					
Track the time it takes for employees to respond to customer					
Review records of interactions between employees and customers					

SECTION C: INFLUENCE OF INNOVATION AND GROWTH ON CUSTOMER SATISFACTION IN NATIONAL HOSPITAL INSURANCE FUND ELDORET

In a scale of 1-5, indicate your level of agreement on influence of innovation and growth on customer satisfaction in National Hospital insurance fund Eldoret

The scale as follows is applicable; 1-Strongly Agree, 2-Agree, 3-Uncertain, 4-Disagree, 5- Strongly Disagree.

Statement	1	2	3	4	5
Conduct regular surveys to assess how NHIF's innovation and growth initiatives have influenced customer satisfaction.					
Measure the impact of new product offerings or services on customer satisfaction					
Assess the quality of new services or innovative solutions and their impact on customer satisfaction.					
Track metrics related to the speed and accuracy of service delivery to assess the impact of innovation and growth on customer satisfaction.					
Evaluate how quickly and successfully customers are adopting new technologies and services introduced by NHIF.					

SECTION D: THE INFLUENCE OF STRATEGIC PERFORMANCE ON CUSTOMER SATISFACTION IN NATIONAL HOSPITAL INSURANCE FUND ELDORET

In a scale of 1-5, indicate your level of agreement on the influence of strategic performance on customer satisfaction in National Hospital Insurance Fund Eldoret

The scale as follows is applicable; 1-Strongly Agree, 2-Agree, 3-Uncertain, 4-Disagree, 5- Strongly Disagree.

Statement	1	2	3	4	5
Conduct regular surveys to assess overall customer satisfaction					
Analyze customer feedback to identify trends related to strategic initiatives					
Evaluate how NHIF's strategic initiatives have affected the quality of healthcare services provided to customers.					
Measure the efficiency of NHIF's operations and the cost-effectiveness of its strategic decisions.					

SECTION E: INFLUENCE OF OPERATIONAL PERFORMANCE ON CUSTOMER SATISFACTION IN NATIONAL HOSPITAL INSURANCE FUND ELDORET

In a scale of 1-5, indicate your level of agreement on influence of Operational Performance on customer satisfaction in National Hospital insurance fund Eldoret

The scale as follows is applicable; 1-Strongly Agree, 2-Agree, 3-Uncertain, 4-Disagree, 5- Strongly Disagree.

Statement	1	2	3	4	5
Track specific operational performance indicators, such as claims processing times, approval rates, and accuracy in claims processing.					
Measure the frequency of errors in claims processing or other operational areas.					
Monitor and minimize patient and beneficiary wait times for services like appointments, claims processing					
Analyze the efficiency of internal processes, such as the time it takes to process claims and issue reimbursements.					

SECTION F: CUSTOMER SATISFACTION

In a scale of 1-5, indicate your level of agreement on customer satisfaction in National Hospital insurance fund Eldoret

The scale as follows is applicable; 1-Strongly Agree, 2-Agree, 3-Uncertain, 4-Disagree, 5- Strongly Disagree.

Statement	1	2	3	4	5
Design and distribute surveys or feedback forms to patients and NHIF beneficiaries.					
Conduct focus group discussions with patients and beneficiaries to gather in-depth qualitative feedback.					
Monitor social media platforms and review websites to gauge public sentiment and identify areas for improvement.					
Measure the time patients and beneficiaries spend waiting for services, such as appointments, claims processing, and inquiries.					
Share customer satisfaction results with employees and stakeholders to drive accountability and encourage improvement efforts.					

Thank You for Your Cooperation

APPENDIX III: INFORMED CONSENT

I am Anne Chebet Kiptarus, Masters student at Mount Kenya University. I am conducting a study on **INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER SATISFACTION IN KENYA CASE OF THE NATIONAL HOSPITAL INSURANCE FUND ELDORET**. I kindly wish to inform you that the study is partial fulfillment of my master degree program. I request you to voluntarily and freely participate in this study and therefore I am seeking your consent. Confidentiality will be maintained by using code numbers instead of your name and information gathered will not be revealed to other party or individual. Participation in the study is voluntary. The study poses no risk to the participant.

Before I involve you in this study, I kindly request you to sign the declaration below.

I have read the purpose and I hereby agree/disagree to participate in this study.

Respondent (coded)

Sign.....

Date.....

Principal investigator

Name: **ANNE CHEBET KIPTARUS**

Sign.....

In case of any complaints or further clarifications, kindly conduct the;

Chairman,

Mount Kenya University,

Ethics Review Committee,

P.O Box 342-0100

Thika.

APPENDIX VI: INTRODUCTORY LETTER OF MOUNT KENYA UNIVERSITY



DIRECTORATE OF GRADUATE STUDIES

MBA/2022/35875

18th July, 2024

National Commission for Science Technology & Innovation (NACOSTI)
Off Waiyaki Way, Upper Kabete,
P.O Box 30623- 00100
NAIROBI, KENYA

Dear Sir/Madam,


RE: ANNE CHEBET KIPTARUS - REGISTRATION NO. MBA/2022/35875

The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics**.

The title of the research is "**Influence of Organization Performance on Customer Satisfaction in Kenya. A Case of the National Hospital Insurance Fund Eldoret.**" It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **July, 2024 and September, 2024**.

Any assistance accorded to the student will be highly appreciated.

Thank you.


Dr. Samuel M. Karenga, Ph.D.
Director, Graduate Studies
Enc.

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Graduate Studies

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Email: info@mku.ac.ke, Web: www.mku.ac.ke
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APPENDIX VII: ERC LETTER



REF: MKU/ISERC/3828

Date: 26 June 2024

TO: ANNE CHEBET KIPTARUS

REG: MBA/2022/35875

Dear Sir/Madam,

RE: INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER SATISFACTION IN KENYA. A CASE OF THE NATIONAL HOSPITAL INSURANCE FUND ELDORET

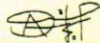
This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **2872**. The approval period is **26/06/2024 - 25/06/2025**.

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

APPENDIX IX: RESEARCH PERMIT

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 224762	Date of Issue: 01/August/2024
RESEARCH LICENSE	
	
<p>This is to Certify that Ms. ANNE CHEBET KIPTARUS 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 Uasin-Gishu on the topic: INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER SATISFACTION IN KENY. A CASE OF THE NATIONAL HOSPITAL INSURANCE FUND ELDORET for the period ending : 01/August/2025.</p>	
License No: NACOSTI/P/24/38565	
224762 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
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APPENDIX X: PLAGIARISM REPORT

INFLUENCE OF ORGANIZATION PERFORMANCE ON CUSTOMER SATISFACTION IN KENYA CASE OF THE NATIONAL HOSPITAL INSURANCE FUND ELDORET

ORIGINALITY REPORT

17 %	6 %	8 %	7 %
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PRIMARY SOURCES

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2	repository.mocu.ac.tz Internet Source	1 %
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