

# **Organizational Empowerment Strategies and Employee Service Delivery in the Banking Sector in Kenya**

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## **Abstract**

The current changes at workplace affect organizational operations in various ways. In the banking sector for instance, the on-going competition being witnessed implies that financial institutions need to deploy strategies in order to remain agile. As banks undertake the numerous strategies, the big question however is on their strategic ability in fulfilling the required standards to satisfy both employees and customer needs in the turbulent environment. To achieve this, the study addressed the following objectives: identify organizational empowerment strategies used at the bank, find out indicators of poor employee service delivery at the bank and explore appropriate ways to enhance organizational empowerment strategies. Based on PARTNER model that emphasizes the need for a comprehensive framework that can translate vision and strategy into a coherent and linked set of performance, the paper utilized case study design with mixed method approach covering specific branches of a bank in Kenya. Stratified and purposive sampling methods were used while data analyzed descriptively. This paper generated appropriate information arising from the findings and it concluded that, numerous organizational strategies including centralized system, employment terms, and employee promotions were identified to contribute effectively in service delivery but their applications generated mixed results. However, with utilization of appropriate mitigation measures, the situation can still be contained and from these findings therefore, recommendations could be made to strengthen organizational empowerment strategies at the bank.

## **Background to the study**

The business environment as witnessed in the recent past is becoming very agile and as global competitive pressures continue to intensify, business organizations continuously review their strategies both in international and local markets purposely to outsmart their competitors for customer gains. The most affected organizations include financial institutions in the banking industry whose services are tailored to meet customer needs.

Global financial crisis of 2008-2009 created instability in many financial institutions in the banking industry and the struggle to increase profit margins consistently in these organizations emerged. According to Gera and Pichler (2011), banks in North America and Europe struggled to recover and to attain

moderate profitability. To realize this, several other turnaround strategies were adopted but results and greater demands for service posed serious challenges and organizational empowerment strategies emerge. According to Ghost (2013), employee empowerment means a shift in organizational authority and responsibilities from top level management to lower level management and with a consideration of long term experiences of the affected employee. It simply means autonomy or worker responsibility.

In the banking arena, many financial institutions develop empowerment strategies to outsmart one another with an aim of growing and increasing revenue but to do so profitably. Several scholars have done extensive studies on this subject but empirical evidence show mixed results. According to Bowen and Lawler, (1992) empowered employees feel enthusiastic about their jobs and get job satisfaction who, as a result serve customer quicker. Further, Bowen et al (1995) on 'facing the customer' observed adequate empowerment strategies as a common theme running through excellent services in Airlines in America.

However, in other studies, Naeem and Saif (2010) found a few successful organizations sharing traditional management responsibilities for improving performance with their employees to satisfy customer needs while Bowen and Lawler (1995) established increased turnover rates, increased employee

burnout, and stressed employee relations linked to inadequate managerial approaches and practices which influence service delivery.

### **Commercial Banks**

Many Commercial Banks' are characterized with lean management strategies towards improved sales growth and market share. These strategies not only apply within their areas of operations but stretches to the whole industry whose largest client proportion is considered high risk.

The commercial banks' current operating environment offers stiff competition from upcoming micro-finance institutions, women groups offering credit facilities, other commercial banks with the same services and recently financial crisis. Mutsoso and Wanyama (2010) revealed commercial banks with leveraging on capital base and service associated with systems and cultures that include number of transactions per teller, queues, targets achievement, time, loan approvals, complexities of Automated Teller Machines (ATMs) and forms and customer perceptions.

These changes demands change in operations towards quality service and attainment of competitive edge. According to 2011 bank report on commercial banks' performance, metric ratios, return on asset and equity is a top management concern. The expectation is mainly to review performance and reward frameworks as well as employees' performance.

### **Rationale for the study**

Service industry plays a significant role towards sustainable development. These contributions however, largely depend upon their level of performance that include such metrics as profit margins, products and service which is directly linked to organization's strategies.

Employee as the 'service' is considered as an asset and this is evident by the numerous investments that organizations put in them to enhance service delivery. These include; training and re-training, empowerment, redesign and restructuring. In developed markets especially in Europe, banks rely on variety of strategies like customer focus, superior values and lean management to grow higher revenues. (Gera et al, 2011) indicate that Banks like Bradesco and Bancoltau in Brazil and Garanti bank in Turkey apply market premium strategy to grow faster assets with higher profit margins.

However, service is dependent on management styles that either inspire or motivate employees in the event of service. For example, customer interaction with a teller at a customer care desk can either encourage or discourage visiting the same bank next time depending on customer satisfaction. Training and re-training of customer facing employee on how to greet a customer could be the best strategy a bank can offer to improve on employee service. On the contrary, skilled employee may regard this as inappropriate strategy but would prefer total reward strategy that differs with management expectations. This, therefore, implies that banks need to deploy strategies not only to survive but also to 'catch up' with the current and future trends.

We appreciate the fact that top management in the banking sector applies strategies that contribute to performance even to the expectations of other stakeholders. In most cases however, from previous studies, not all empowerment strategies deployed have successfully transformed employee service delivery. For instance, automation as a strategy makes things fast but sometimes so opaque in terms of employee-customer relations. According to Ogbuji (2012); Muhammad, (2010), in an empirical study, established an increase on the number of bank customers preferring use of self-service delivery systems. Further, their study found out that the adoption of ATMs in banks was partly occasioned by the need to

adjust to eternal wind of changes in the modern banking operations. This is a clear indication of 'catch up' empowerment strategies with a hope to realize organizational obligations. Although some are able to fulfill their obligations without creating much frustration to employees and customers, there are still some indications of frustrations in the event of service delivery.

**This paper therefore sought to establish effects of organizational empowerment strategies as used and its ability in fulfilling the required standards in the turbulent environment. The paper therefore, sought answers to the following questions; (i) what organizational empowerment strategies employed by management towards employee service delivery improvement at the bank? (ii) What are the indicators of poor employee service delivery at the bank? (iii) What possible ways can be adopted in order to enhance employee service delivery at the bank in the future?**

## **Literature Review**

### **Employee empowerment concept**

Empowerment is of recent origin while history has its roots traced back to 1800s and 1900s during the railway construction, gold mining and construction of the Panama Canal. According to David McCullough (1977) on the Path between the Seas, French and American styles of management in this project differed. French management styles included discrimination at work place, poor work conditions and poor work methods that resulted in poor performance. As long as the workforce was able to produce products and services of an acceptable level of quality, at an acceptable level of cost and reasonably on time, people were considered to be doing their jobs. American management styles on the other hand emphasized positivity towards employees and through improved work conditions, health and safety facilities, housing, and fair policies they motivated employees to come to work happier and ready to work. This however, shows that empowerment strategies are extremely important for people happiness at workplace. The American management in the Panama Canal experienced successful service delivery because they valued their employees and involved them as part of the project in the organization.

More recent literature on empowerment view empowerment in terms of extrinsic factors. Accordingly, organizational empowerment simply means worker responsibility or authority. This is perfectly in line with this study definition, however, for higher organizational performance, there is need for more emphasis on clarity, support and autonomy in the event of service delivery. The purpose of these elements in empowerment enables successful

implementation and reduces conflicts between employees and their superiors in the process of service. In as much as employee is given authority to make independent decisions, some studies ignore limits of empowerment. Onyenwe and Obi (2010) showed impact of human resource on an organization's overall success as sometimes called the 'people factor' where people were expected to perform better despite the rigidity of the management styles. For instance, having no control over tasks could lead into conflicts with colleagues, supervisors and even customers while at the same time management require higher performance.

Earlier studies viewed empowerment in terms of individual intrinsic factors and in the decades before the new aggressively competitive environment in the service sector, human resources were often taken for granted by top management.

A study of Maudos and Pastor (1996) found that empowerment could be a personal phenomenon where individuals take responsibility for their own actions irrespective of management styles. Their study omits the key role of top management in the process of empowerment which according to this study affects service delivery.

From earlier to recent literature, empowerment as a component of motivation is almost inevitable. The banking sector shows demands for customer contact

employees and greater need for value addition to bank service. From this perspective therefore, literature indicates the need for transformational strategies in the event of service and towards higher performance.

### **Service delivery**

Saaksvuori and Immonen (2005), provide an insight to organizations on how to cope up with global competition and continuous improvement of service delivery using Product Lifecycle Management (PLM). They argued that service delivery has got a standard definition which includes process or sequence of tasks, roles, activities, support systems that shall produce the service (deliverables or content) and based on a corporate wide information and product model that include; Content, Process, Deliverables, Standard measure, Implementation of service and budget and Interfaces. The definition is perfectly in line with this study; however, service is imperishable. In this case, the paper indicate that service could be perishable only if customer consumes service during delivery but could also be imperishable if the same customer comes for the services a next time. With more emphasis on imperishable service, the definition put more focus on organization's quality services and continuous improvement.

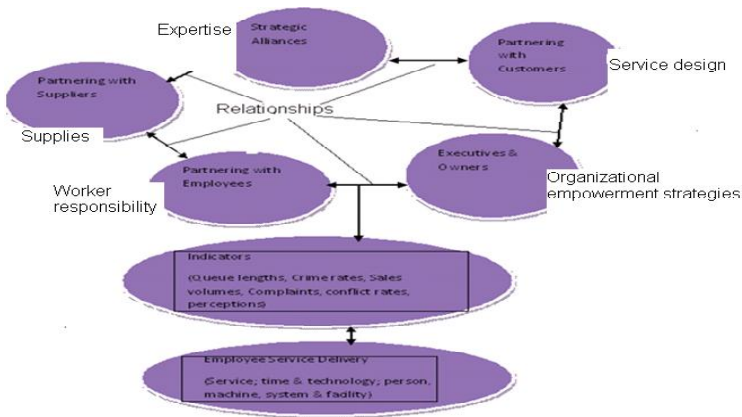
Service delivery practical challenges lies between service providers and customer. A customer perceives quality service in terms of length of time taken, interaction, competence of employee, forms involved, among others. When an employee fails to deliver against what was perceived within the given parameters, the result has always been customer dissatisfaction and from this perspective, service is perishable. For instance, bank customers do not have patience for long queues.(Mbogo, 2010) established various reasons indicated by bank customers that include convenience, time, support, absence of forms, cost, satisfaction and security. To fill the gap, worker responsibility makes the service more tangible as it's tailored towards customer needs. Practical implication of this strategy focus on customer facing employees autonomy that leads to quick and great decisions in the event of service delivery in order to attract the same customer for the service a next time.

Service delivery studies have been done in commercial banks, but limited within the financial performance such as profit margins and strategies to outsmart other players financially. Scholars such as Nzomo and Mutsotso have carried out extensive studies in this area and especially on competitive strategy which determines customer perceptions towards services delivered. These studies revolved about competitive strategies within commercial banks and response strategies in an attempt to gain competitive edge but a few have investigated on organizational empowerment strategies used by these banks to address the rampant service breakdown being experienced by both employees and customers in banks. This provides a basis for the need of modern strategies. Sulaiman, Suziana, Almsafir and Ahmad (2013), citing Mutsoso (2010) established 37 failed banks as at 1998 following a crisis of 1986-1989, 1993/1994 and 1998. According to their studies, crisis ranged from depositors, lenders to banks and owners of bank capital all had no confidence in banks' services and sought to simultaneously salvage their resources by withdrawing them.

To address the rampant service breakdown experienced in the service industry, Ed Rigsbee, (2000) developed PARTNER model that offer total organizational partnering with all alliances within a business organization. The model emphasizes need for a comprehensive framework that can translate organizational vision and strategy into a coherent and linked set of performance. Accordingly, partner divisions include five key areas with each area developed through successful relationship (alliance) or strategies. What holds the areas together is the quality of these relationships. From this perspective, the interrelationships create good industrial relations and continuously improve service delivery.

Source: Ed Rigsbee(2000)

Figure 1: PARTNER Empowerment Model



Source: Rigsbee (2000)

Figure 2: Modified PARTNER Empowerment Model (2014)

A modification of the Rigsbee model represented by partnering provides strategic external alliances that focus on competencies that complement one another. The supplier and customer alliances focus majorly on value addition such as Just in Time, where suppliers provide necessary materials at the right time and customers provided with the services and products at the right time. Employee alliance focuses on 'service' while chief executives being the optimal partner, focus on culture of true partnering.

According to the modified PARTNER model (2014), development and cultivation of good relations with full support by management in event of service results to improved service and higher performance. Importantly, the modified model put more emphasis on worker responsibility or employee autonomy, even though this cannot happen without total partnering. Maxwell's (2011) contributions on leadership and performance indicates how a leader can develop influence from anywhere in the organization and basing on his argument, management in this case cannot lead from the center but rather through true partnership that involve full participation of the partners.

### **Empirical Evidence from Kenya**

Kenya is located in the East Africa in the Sub-Saharan Africa. Its population of 40million mirrors Africa's population growth and rapid population growth is set to continue. The East African Community is one of the regions of Africa that is making remarkable progress. The community includes Kenya, Uganda, and Tanzania, recently Rwanda and Burundi and South Sudan expected to join the community soon. Nairobi being the capital city of Kenya and, with a population of 3,038,553 as per 2010 population report, Kenya economically is considered the largest in the region and is much more dynamic than those of other member countries. The country is better linked to other economies in terms of investment flows and trade. For instance, in financial institutions, The

Nairobi securities exchange (NSE) is among the best in Africa.

## **Methods**

The nature of study design utilized a case together with qualitative and quantitative method during collection of data. The total population at the time of study was approximately 7,500 and specifically approximately 2,000 in Kenya.

The study covered Nairobi province (now Nairobi County) with a focus on three branches of the bank. Purposive selection was employed due to its geographical location; economic and social reasons that include rapid market growth, diverse investment and population.

Self-administered questionnaire were distributed during the normal working hours and filled questionnaires collected thereafter at the end of day and specified hours as agreed. These were both structured and open-ended questions categorized into two sections; first section contained questions on bio-data of respondents while the second section contained questions on organizational empowerment strategies and employee service delivery. A few face-to-face interviews were conducted due to the bank's strict nature of work. Direct observations on customer service were also integrated in the study specifically to help confirm the laid down procedures and policies. Review of documented data on performance of the institution, its history, number of employees and gender distribution, its vision and mission, were of great importance.

## **Results**

### **Biodata**

This section utilized questionnaires and captured quantitative data on demographic characteristics of respondents which included; gender, nature of employment, level of education and employees years of experience. Even though biodata was not the research's main interest, data findings were important.

### **Gender**

Majority of the bank employee were male; 60male (58%) and 43 female (41%). Further, the findings indicate youthful workforce as was noted that majority of respondents 70(70%) were between the age of 20-25.

### **Nature of employment**

From the findings, contractual employment was utilized at the bank and as revealed, most of the respondents

were on contract terms of employment; 50 male (41%) and 36 female (30%).

Respondents on permanent terms were 10 male (8%) and 2 female (1%) while internship were represented by 2 male (1%) and no female (0%).

### Employee Level of Education

Majority of the respondents were enlightened workforce; 87 (60%) university education levels, few 10(6%) tertiary college graduates while very few 5(3%) had not had any formal training.

### Years of experience

As shown on table, it was noted that the number of years the respondents' had been in the service ranged from 5-10. Majority 70(70%) had worked for less than ten years while slightly below half 33(30%) of the respondents had worked for over ten years.

**Table 1: Years of Experience**

Exp. (yrs)	Total No.	Branch K		Branch E		Branch N		Mean %age
		Freq.	%age	Freq.	%age	Freq.	%age	
<b>5-10</b>	70	30	94%	22	71%	18	46%	70%
<b>10-15</b>	10	1	3%	7	23%	1	3%	10%
<b>15-20</b>	12	0	0%	0	0%	12	31%	10%
<b>20 &amp; above</b>	11	1	3%	2	6%	8	20%	10%
<b>Total</b>	103	32	100%	31	100%	39	100%	100%

### Organizational Empowerment Strategies



First category of respondents 3(100%) indicated existence of organizational empowerment strategies and chronologically listed as per their frequency use; training, lending, technology (ATMs), communication, promotion, sales promotion, advertising and community services. However, respondents had varied views on its appropriateness 2(90%) of these respondents found bank's strategies to be appropriate while 1(10%) found them challenging.

The second category of respondents also agreed on the existence of organizational empowerment strategies but varied on how these were prioritized. Out of 100%, 50(50%) respondents prioritized technology, 10(10%) prioritized training, 10(10%) prioritized competition, 20(20%) prioritized system and procedures while 10(10%) prioritized communication.

Another category 60(100%) of the respondents showed dislike in centralized system and protocol at the bank while 40(66%) were happy with the bank's system and protocol.

### **Indicators to Employee Service Delivery**

All respondents 100(83%) indicated high bank rates in maintaining personal accounts, normal bank transactions and customer loans. From the respondents 60(100%) linked the high bank rates to wealth of bank customers. On the same note, other respondents 40(80%) perceived it as a rich man's bank; (*"Ni benkiyamatajirisiosis"*). While 20(20%) of the respondents found it to be a world class bank; *"Yes, number one bank with unique services and products."*

Another category of respondents 103(100%) were challenged by customer perception in the event of service. Further, these respondents found consultation with supervisors to be time consuming in the event of service.

It was also revealed from respondents 40(66%) that the bank could manage long queues while other respondents 20(20%) showed their dissatisfaction on this.

## **Need for improvement in the event of service**

Respondents indicated need for improvement of employee service at the bank but varied in their views. Out of 60(100%), 20(33%) respondents suggested adoption of modern strategies, 10(17%) suggested equality in the bank service, while 30(50%) suggested bank expansion as strategy to reach out to rural areas. From this perspective therefore, product and service differentiation, organizational empowerment strategy and accessibility from a customer's point of view remained a challenge. Further, respondents 3(100%) found need for (re) training in order to achieve better results at the bank. The unique data captured 1(0.9%) respondent also showed need for more training on empowerment strategies at the bank.

## **Discussions**

From literature to practice, it has widely been accepted that banking sector contributes to sustainable development of the society largely through social, technological and economical values as follows;

Technology (automated machines-ATMs) as employed at the bank contributes towards efficiency and effectiveness that inspire and motivate employees in the event of service. However, dissatisfaction of ATMs as used was also captured. According to Ogbuji (2012); Muhammad, (2010), in an empirical study, established an increase on the number of bank customers preferring use of self-service delivery systems. Their studies found out that the adoption of

ATMs in banks was partly occasioned by the need to adjust to eternal wind of changes in the modern banking operations. This is a clear indication of 'catch up' empowerment strategies with a hope to realize organizational obligations.

Employee characteristics revealed to have had some effects in the event of service; large percentage of bank workforce 70% were educated youth as evident by number of years (less than ten) the respondents' had in the service of the bank. This showed that the bank help out in societal unemployment problem, but in as much as this showed hope and opportunity, there was also a revelation that the same percentage was on contractual terms of employment. This can be linked to contingent work currently taking over 20%-40% of the American workforce. However, the study established weaknesses in this strategy as employed at the bank. Contrary to contingent work principles, there was no evidence of flexi time at the bank since employees were engaged from 8:a.m. to 5:00 p.m.

As used by the World Bank, high educational level as revealed from respondents is empowerment in itself. (Inyang, 2011), linked such type of employees to flexibility, enlighten, good governance, responsiveness, creativity, information share, synergy, and continuous learning. From this perspective, growth and learning among the employees if fully utilized would lead to learning organization and improved service but according to the findings promotion strategy as employed in the bank showed mixed results. The World Bank(2007) initiatives on empowerment programs in recruitment of enlightened workforce has been emphasized throughout their program governance, resource budgets and allocation, capacity building, inventions strategies, information share and network. These have made tremendous results at the World Bank and many societies today. On the contrary, 60% of the workforce was not empowered to contribute in major decision making at the bank. Accordingly, the respondents showed dissatisfaction with bank systems in areas of employee promotions, trainings, and conditions of employment.

Organizational empowerment strategies were viewed by other respondents to be appropriate and further; one respondent viewed it from an individual employee not the organization. Critics of empowerment, Bandura, (2007) argued about involving more of intrinsic factors than extrinsic. His argument was based on the fact that for empowerment to happen there must be initiated by an individual employee. Contrary to this study, organizational empowerments strategies as extrinsic factor have some effects in individual's intrinsic factors.

According to Ulrich (2012), organizations must invest on its human resource for purposes of higher performance that include investment on training and development.

On the other hand the bank through organizational empowerment strategies strive towards their competitive edge and as was captured; other respondents showed contentment with these strategies as applied at the bank. *“The bank aims at maximizing profits and this is the reasons for centralized services. The system is easy to understand and allocation of budget depends on regional demands”*. *“Training is tailored according to bank services and products”*.

From this perspective, three things were noted; the bank organizational empowerment strategies were linked to personnel management which does not focus more on ‘people’. Secondly, the bank may be taking advantage of employees to increase organizational profit margins for organizational competitive edge. (Maxwell, J. C., 2011; Prof. Ulrich, 2012), argued that modern day strategy of human resource to involve value for human resource at workplace which is considered as one of the competitive metrics in business organizations. Lastly, service delivery as revealed by the findings was based on products and service differentiation. What does this mean to the bank? It means that the ‘person’ at workplace is an asset and that in order to improve service, the bank must invest on the person in terms of transformational strategies; development and training which include empowerment. However, the uniqueness of the data indicates need for caution in the process of implementing worker responsibility.

Further, external and internal business environment remains a challenge in the event of service at the bank and as revealed, this hindered employees to deliver their services as expected. These challenges ranged from financial to service delivery associated. Accordingly, 60(100%) of the respondents found high bank rates, centralized system, consultation and protocol and, customer perceptions as major hindrances in the event of service. Some respondents 40(66%) experienced long waiting periods for approval of their requests for bank loans due to protocol at the bank.

In relation to centralized system and procedures, bank’s products and service differentiation remained a barrier to service as was perceived by customers. Previous studies

of Khemani(2005), established poor service delivery in a centralized organizational system; legal frame work and political interference both had implication in the service delivery. Khemani study revealed that market speculation destabilizes service delivery mostly in developing countries with frequent elections. This was also evident in Kenya during the 2007 general elections and in other market places during the election periods.

Market is all about perception and this again varied according to the findings. Some 40(60%) of respondents perceived the bank to be a rich man's bank while 20(40%) were happy with the bank. Dissatisfaction of product and service differentiation also emerged and from respondents, it was clear that the bank had not fully satisfied customer needs. As captured, a respondent expressed personal dissatisfaction in service that also influenced the service. " *Some customers think we are the managers. We cannot even make decisions on customer loan; we seek approval and ensure they get their loans on time but they still can't appreciate*". Supported by a business myth that 'service starts and ends with customer', findings revealed these challenges to have had some influence in the event of service at the bank.

In as much as respondents expressed dissatisfaction in other services, the same respondents 40(66%) agreed that the bank could still manage long queues with a few numbers of staff. While a few 20% maintained that the bank could not manage long queues. This was a revelation of mixed reactions from respondents since the 20% shows gap existence that should not be ignored in the event of service at the bank. The perceived service as per respondents 20%; 40% is a strong indication of some confidence and inadequate confidence respectively for the service (imperishable and perishable). The confident respondents 20% indicated that with appropriate turnaround organizational empowerment strategies, situation at the bank could still be contained to make the service more imperishable for customer.

## **Implication for Practice**

In reference to objectives, findings and conclusions, it's true that organizational empowerment strategies underpin employee service delivery in the banking sector. However, the findings revealed urgent need for modern appropriate measures and intervention strategies in the event of service to enhance strategic ability of the bank in order to remain agile. Accordingly, three major recommendations were made.

### **i) Strategy**

Worker responsibility (authority) strategy enables innovative decision making, create synergy and inspire employees in the event of service delivery. (Wanyama and Mutsotso, 2010), study established organizations with big investment on employees to have had tremendous results. Further, findings captured unique information that empowerment is intrinsic which means that empowerment critics like Bandura's and his model of self-efficacy should not go unnoticed. Following this, the study recommends worker responsibility as a modern strategy. However, it also cautions human resource practitioners to observe the three elements of empowerment; clarity, support and autonomy.

## **ii) Procedures**

Centralized system as utilized in the bank revealed mixed results. Decentralization of this would enable quick decision making for better service delivery and improved customer relation. (Khemani, 2004; 2005) established centralized system to have had some hindrances in service delivery. His study recommended decentralization and in line with this study, decentralization at the bank reduces challenges faced by 'service' in the process of service instead, promotes quick decision making that improves employee service delivery. For instance, loan approvals as mentioned by respondents.

Findings revealed existence of policies and manuals at the bank. However, some weaknesses in practice were also evident. From this perspective therefore, continuous policy reviews and human resource best practices should be considered. Further, there is need for top management to fully support and implement these policies.

## **Limitations**

The study was based on a case study which has got its own limitations in terms of size and coverage. These results therefore, do not give a true representation of the whole service industry and there is need for in-depth studies and even comparative approaches to cover several banks in the industry. Educational levels, gender issues and employment terms were also noted to have had some effects in the event of service and further research need to focus on these.

## **Conclusion**

In as much as organizational empowerment strategies showed some progress at the bank, findings however revealed inadequacy in the event of employee service delivery. From this perspective therefore, it's almost clear that (in) appropriate measures applied at the bank limits its ability in fulfilling the service demands. Further, dynamic business environment under which the bank operates and intrinsic factors as revealed, also pose some challenges on employee service delivery. The findings showed mixed results and even though evidence of organizational empowerment strategies was practiced at the bank, some weaknesses in the event of employee service delivery emerged.

From this revelation therefore, it can be concluded that not all organizational empowerment strategies lead to improved employee service delivery. However, with the adaptation of appropriate organizational empowerment measures at the bank, the situation could still be contained.



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