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www.gprjournals.org

American Journal of Business and Strategic Management
ISSN 2958 - 3829 (Online)
Vol. 4, Issue 1, pp 38 – 58, 2025

Adoption of Technology and Customer Focus as Strategic Practices for Organizational Performance of National Social Security Fund in Kenya

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Article's History

Submitted: 28th April 2025
Revised: 14th May 2025
Published: 17th May 2025

Abstract

Aim: National Social Security Fund has been experiencing poor organizational performance as evidenced by low member contributions, customer dissatisfaction, inadequate finances, decreasing market share and low employee productivity. Adoption of strategic practices has been used by many organizations to improve organizational performance. The study aimed to establish the effect of technology adoption and customer focus on organizational performance at the National Social Security Fund, Kenya.

Methods: The study was grounded on Technology Acceptance Model, Customer Satisfaction Model and Balanced Scorecard Model. A descriptive research design was employed using stratified random sampling to select 90 respondents from key departments. A structured and close-ended questionnaires was validated through a pilot study and later used to collect primary data. Collected data analyzed using descriptive statistics and content analysis. Research findings were presented using tables.

Results: The findings showed that technology adoption and customer focus had significant positive effect on organizational performance. Specifically, the study findings showed that a unit change in technology adoption changes organizational performance by 0.620 units**.** A unit change in customer focus results in an estimated 0.739 unit increase in performance, holding other factors constant.

Conclusion: The study concludes that embracing technology and customer focus practices is essential for enhancing organizational performance in public institutions like National Social Security Fund.

Recommendation: It is recommended that National Social Security Fund invest in modern Information Technology infrastructure, strengthen employee training, and implement advanced customer relationship management to improve service delivery and performance outcomes.

Keywords: *Strategic practices, technology, customer focus, organizational performance.*

1. INTRODUCTION

In Turkey, pension funds account for just 2.6% of the country's gross domestic product, significantly lower than the Organization for Economic Cooperation and Development average (Organization for Economic Cooperation and Development, 2021). Despite offering a 25% incentive, participant contributions remain quite low (Sumer & Ozorhon, 2019). According to Sutton (2022) poor organizational performance of pension schemes has been witnessed in some nations such as United States.

In Sub-Saharan Africa, the South African Social Security Agency administers the mandatory social insurance system, which includes workers in the public and private spheres (Zhang, 2021). The annual nominal investment rates of return on retirement savings plans have been on a declining trajectory from 9% in 2015,6.0% in 2016,5.8% in 2017,4.4 % in 2018 to 5.2 % in 2019.The rate of return has not stabilized over the years (Nyango'ro & Njenga, 2022). In Zambia, the contributions to retirement savings plans have been declining. The contributions as a percentage of the GDP were 0.4% in 2015, 0.4% in 2016, 0.3% in 2017, 0.3% in 2018 and 0.3% in 2019 (Nyang'oro *et al.*, 2022).

The asset value of National Social Security Fund in Kenya decreased from Ksh 16.54 billion at the end of 2022 to Ksh 16 billion at the end of March 2023 as a result of a large benefit payout and lower expected returns on equity shares during the period (Retirement Benefit Authority Annual Report, 2022). In the last 5 years the interest rate trend of National Social Security Fund in Kenya has been as follows: 7% in the financial year 2016/2017 in contrast to the industry average return of 18.7%, 7% in the financial year 2017/2018 compared to the industry average return of 5%, 3% in the financial year 2018/2019 in contrast to the industry average return of 17%, 3% in the financial year 2019/2020 in comparison to the industry average return of 7% and 10% in the financial year 2020/2021 as opposed to the industry average return of 11.6% (NSSF Annual Report, 2021).

Strategic practices such as process improvement and innovation and effective communication are used to fix the problem of organizational performance locally (Ballaro, Mazzi & Holland, 2020). Strategic practices refer to formal operating procedures that involve setting direction, allocating resources and monitoring and control (Kho, 2020). According to Sarfo (2021) technology adoption is a crucial metric for assessing strategic practices within an organization. Customer focus is a key measure of strategic practices because it reflects the organization's commitment to meeting customer needs, building relationships and sustaining long-term success (Ajitabh, 2023).

1.1 Organizational Performance

According to Aina and Atan (2020), organizational performance is defined as an organizations capacity to achieve its goals by efficiently and effectively utilizing its resources. Anwar and Abdullah (2021) defines organizational performance as a measure of how well an organization as a social structure with some limited resources and means, accomplishes its goals without requiring its members to exert unnecessary effort. Organizational performance consists of three interrelated yet distinct parameters: financial performance which is measured by return on investment and return on assets, product market performance which is reflected in sales and market share and shareholder return indicating the economic value created (Batae *et al.*, 2021). These activities are committed to different performance indicators and organizational performance which include employee satisfaction and stakeholder satisfaction (Okoth, 2023). In the current study finances as argued by Chepng'eno and Mutwiri (2022), market share as argued by Bulle (2020), employee productivity as fronted by Shuriye (2021) and member contributions as suggested by Khisa and Mutuku (2023) were used as indicators of organizational performance. The indicators were appropriate in the current study.

Finances involve various aspects such as budgeting, investing, saving, borrowing and financial planning (Silva, 2019). Finance metrics include revenue, profit margins, return on investment (ROI) and earnings per share (EPS) (Tudose *et al.*, 2020). These metrics provide a comprehensive view of a company's profitability, efficiency in resource utilization and ability to generate value for shareholders (Hamdan, 2020). Chepng'eno and Mutwiri, (2022) argue that finance is a metric of organizational performance. According to Ilham *et al.* (2023) finance is a key indicator of organizational performance since a financially strong organization generates increasing revenue and profits, manages costs efficiently, maintains stable cash flows, ensures financial stability, meets obligations and provides good returns to investors.

Nguyen (2020) argues that market share is widely recognized as one of the primary factors that determines a business's profitability. Omagu *et al.* (2021) argue that organizations must continuously innovate, improve customer experience and adopt strategic marketing and pricing tactics in order to maintain or grow their market share. The authors suggest that a growing market share indicates that firm's products or services are gaining traction against competitors. Onimole (2022) argues that products with a high market share offer consumers a level of trust that products with low market share cannot. The author further argues that market share is a key indicator of organizational performance, as it provides insights into a company's competitiveness and position within its industry.

Employee productivity refers to the efficiency and effectiveness with which workers utilize their time, resources and skills to achieve organizational goals and produce desired outputs and indicates how much value employees generate relative to the resources expended, including time, labor, capital and materials (Shuriye, 2021). It can be quantified in various ways such as revenue per employee or output per labor hour (Shuriye, 2021). According to Farooq and Sultana (2022), employee productivity encompasses various factors, which include time management, work quality, output levels and engagement. Employee productivity is a measure of organizational performance as it directly affects the overall efficiency and effectiveness of a business (Farooq *et al.*, 2022).

According to Zoubi (2023), member contribution in membership-based organizations refers to the active involvement, participation and contributions made by individuals who are part of the organization as members. The contributions, which include dues, fees or voluntary contributions are essential for the functioning, growth and success of the organization and members typically play an active role in shaping the direction, activities and initiatives of the organization (Mbuthia, 2023). The source of contribution helps in understanding contributors such as individual members, corporate sponsors, grants or fundraisers (Ngina & Maina, 2023). An increase in member contributions serves as a positive indicator of organizational performance, especially for membership-based organizations or associations (Zoubi, 2023).

1.2 Technology Adoption and Customer Focus as Strategic Practices

According to Sarfo (2021) technology adoption is a crucial metric for assessing strategic practices within an organization. Customer focus is a key measure of strategic practices because it reflects the organization's commitment to meeting customer needs, building relationships and sustaining long-term success (Ajitabh, 2023). In the current study technology adoption as argued by Shume (2021) and customer focus as suggested by Chakravarthi (2021) were used as metrics of strategic practices. The metrics were appropriate in the current study.

Technology adoption refers to the process through which individuals, organizations or societies embrace and integrate new technological advancements into their everyday activities (Shume, 2021). In the current study information technology knowledge management as suggested by Azeez (2019), information technology infrastructure as argued by Singh (2019) and technology innovation as fronted by Hicham (2023) were used as indicators of technology adoption. The indicators were appropriate in the current study.

According to Hicham (2023) an organization's information technology infrastructure is a clear indicator of its level of technology adoption. The scholar affirms that the key aspects of information technology infrastructure include hardware components such as servers, storage devices, computers, networking devices and peripherals whose choice, deployment and maintenance reflect the organization's technological sophistication and readiness for adopting new technologies. Technology innovation involves the introduction of new or significantly enhanced technologies, methods, products or services that lead to positive advancements across various sectors (Khiat, 2023). Technology innovation serves as a dynamic and multifaceted indicator of an organization's technology adoption capabilities (Hicham, 2023).

Customer focus refers to an organization’s commitment to addressing the needs of its clients (Pramezwary, 2021). Businesses that prioritize customer focus cultivate a company culture aimed at improving customer satisfaction and nurturing strong relationships with their clients (Chakravarthi, 2021). In the current study, service response time as suggested by Palmatier *et al.* (2019). Product and service customization as argued by Sakao *et al.* (2022), customer sensitization as fronted by Gakuru (2022) were used as indicators of customer focus. The indicators were appropriate in the current study.

Service response time directly reflects the organization's commitment to addressing customer needs promptly and efficiently (Larsson, 2020). Quick and efficient service responses contribute to overall customer satisfaction and help build strong lasting relationships with customers (Fader, 2020). Product and service customization as an indicator of customer focus, refers to a company's commitment to meeting individual customer needs and preferences (Sakao, Hara & Fukushima, 2020). By offering tailored solutions, the company demonstrates a deep understanding of its customers, valuing their unique requirements (Pallant, Sands & Karpen, 2020). Personalized approach enhances the customer experience, increases satisfaction and fosters loyalty, as customers feel valued and understood (Qi, Mao, Zhang & Guo, 2020). Customization shows the company's flexibility and willingness to adapt its offerings, ensuring that customers receive products and services that best fit their specific circumstances (Sakao, Hara & Fukushima, 2020). Customer sensitization as an indicator of customer focus reflects a company's dedication to ensuring that customers are well-informed and confident in their decisions (Mwamakula, 2024).

1.3. Purpose of the Study

While interest rate is linked to customer satisfaction which affects organizational performance, the Fund has demonstrated inability to match the industry average return and this discourages more people in their working years from saving for retirement in order to secure their income in post-retirement period. In the last 9 years the trend at National Social Security Fund indicated that in the financial year 2016/2017 the interest rate was 7% compared to the industry average return of 18.7%. It was 7% in the fiscal year 2017/2018 as opposed to the industry average return of 5%. The interest rate was 3% in the financial year 2018/2019 in contrast to the industry average return of 17%. In the fiscal year 2019/2020, it was 3% in comparison with the industry average return of 7%, and 10% in the financial year 2020/2021 compared to the industry average return of 11.6%. This fluctuation is due to change in returns (National Social Security Fund Annual Report, 2021). The interest rate was 4% in the financial year 2021/2022 compared to the industry average return of 1.7% and remained 4% in the fiscal year 2022/2023 as opposed to the industry average return of 1.6% (National Social Security Fund Annual Report, 2023).

In the fiscal year 2016/2017 the member's contributions recorded was Ksh 13.55 billion, Ksh 14.04 billion in 2017/2018, Ksh 15.1 billion in 2018/2019, Ksh 14.7 billion in 2019/2020, Ksh 14.4 billion in 2020/2021.Members contributions are linked to organizational performance. The Fund has seen member contribution decline occasioned by loss of jobs due to hard economic times (National Social Security FundAnnual Report, 2021). The member's contributions recorded in 2021/2022 was Ksh.15.9 billion and Ksh 26.9 billion. In the year 2022/2023.This increase is attributed to the resolution of a petition challenging the legality of the National Social Security Fund Act 2013 by the Court of Appeal in February 2023 which made monthly average member contributions rise from Ksh 1.2 billion to Ksh 3.6 billion (National Social Security Fund Annual Report, 2023).

Operating cost has also been fluctuating and the Fund has not been able to maintain it below the legal requirement of 2% of the net assets thus affecting organizational performance (National Social Security Fund ACT of 2013). In the past 9 years, the operating cost in the fiscal year 2016/2017 was Ksh 6.4 billion against total fund value of Ksh 196.57 billion which translates to 3.3%, Ksh 5.1 billion in 2017/2018 against total fund value of Ksh 221.7 billion which translates to 2.3% , Ksh 5.7 billion in 2018/2019 against total fund value of Ksh 235.1 billion which translates to 2.42%, Ksh 5.4 billion in 2019/2020 against total fund value of Ksh 249.7 billion which translates to 2.16% and 6.5 billion in the financial year 2020/2021 against total fund value of Ksh 284.5 billion which translates to 2.28% This fluctuation is due to increase in provision for doubtful debts (National Social Security Fund Annual Report,2021).In the financial year 2021/2022, the operating cost was Ksh 6.85 billion against a total fund value of Ksh 285.7 billion, which translates to approximately 2.6% and Ksh 6.68 billion in the fiscal year 2022/2023 against a total fund value of Ksh 312.12 billion, which translates to approximately 2.14% (National Social Security Fund Annual Report, 2023).

1.4. Objectives

i. To assess the effect of technology adoption on organizational performance of National Social Security Fund, Kenya.
ii. To evaluate the effect of customer focus on organizational performance of National Social Security Fund, Kenya.

2. LITERATURE REVIEW

2.1 Technology Adoption and Organizational Performance

Cheruiyot (2020) conducted research to understand how technology adoption affects the performance of dairy cooperatives in Uasin Gishu County in Kenya. The research specifically analyzed the effects of various technologies, including financial information systems, information communication technology, human resource information systems and product processing technologies. Explanatory research design, diffusion of innovation theory and the theory of constraints were used. Data was gathered using questionnaire and validity was determined by pre testing the research instrument. Coefficient of reliability was computed using Cronbach Alpha method with the aid of statistical package for social sciences. The results revealed that adopting financial information systems, information and communication technology and product processing technologies significantly and positively affect organizational performance. In the study the period 2011 to 2015 was covered, while the current study's time frame was 2016 to 2025. The distinction in timeframes matters because it reflects evolving trends and practices. The current study's 2016-2025 periods capture more recent developments, potentially offering insights into how organizational strategies have adapted to changing market conditions and customer expectations. The results of the current study showed that the organization effectively utilizes knowledge repositories to manage Information Technology knowledge.

Chege *et al.* (2020) examined the role of information technology in enhancing performance at Population Services Kenya. Descriptive survey research design was used. Data was collected by use of a semi-structured questionnaire which was sent electronically to all 438. A total of 311 staff members participated in the study, yielding a response rate of 71%, considered satisfactory. The findings showed that majority of staff members had access to different Information Technology devices that effectively facilitated their work activities. This led to establishment of a positive link between Information Technology usage and overall organizational performance at Population Services in Kenya. The findings indicated that Information Technology usage was responsible for approximately 82.4% of the organization's performance. In light of the findings, the researchers advised organizations to implement Information Technology tools to achieve a competitive edge and improve customer service quality. Embracing technology was seen as essential for enhancing operational efficiency and overall customer satisfaction. The study relied solely on primary data. Unlike Chege *et al.* (2020) who relied solely on primary data, the present study triangulates both primary and secondary sources. The distinction matters because triangulating both primary and secondary data enhances the study's depth and validity. By incorporating multiple data sources, the current study offers a more comprehensive and balanced perspective, leading to more reliable and nuanced findings. The current study established that the current Information Technology infrastructure is adequate for implementing the latest technological advancements.

Moussa and Rahmouni (2021) investigated how internet technologies affect small and medium-sized enterprises (SMEs) using a strategic alignment model based on contingency theory. The results revealed that business strategy and adoption of internet strategies significantly affected organizational performance. Additionally, the study findings showed that strategic alignment positively affected performance, which improved with increased internet adoption. To enhance organizational performance, the researchers suggested that leaders prioritize on strategic adoption of internet technologies. The study used technology as an independent variable measured by business data management, internet connectivity and Information communication technology adoption but in the current study technology was measured in terms of information technology infrastructure, information technology knowledge management and technology innovation. The distinction in metrics matters because it contributes to a more strategic understanding of the role of technology in public service moving beyond adoption and access to include innovation and organizational learning. The current study findings indicated that employees are motivated to contribute innovative solutions to technological challenges.

Davalos (2023) conducted research to explore how adopting technology influences the performance of microenterprises in Paraguay. The target population was thirty-two owners and managers from various microenterprises. The research process consisted of four main phases. The first one was an exploratory phase to identify the specific needs of the businesses. The second was a planning phase aimed at measuring performance. The third was an implementation phase in which computerized system was introduced. The fourth one was a post-implementation evaluation phase that included measuring performance again based on the

American Journal of Business and Strategic Management
ISSN 2958 - 3829 (Online)
Vol. 4, Issue 1, pp 38 – 58, 2025

previously identified needs. The findings revealed a significant positive change in the administrative performance of the participating microenterprises. Most owners and managers agreed that the new system greatly enhanced their administrative tasks and processes. Specifically, they reported improvements in efficiency, accuracy and speed of operations. This suggests that when microenterprises adopt tailored information and communication technologies, it can lead to better administrative performance. The focus was on microenterprises in Paraguay whereas the current study focused on National Social Security Fund, Kenya. The distinction matters as it shifts the context from privately owned microenterprises to a national public institution. This change influences the outcomes by focusing on broader organizational structures and public service delivery within Kenya's social security system. The results in the current study showed that reliability of Information Technology infrastructure positively affect ability to adopt and utilize new technologies.

2.2 Customer Focus and Organizational Performance

Auko (2021) investigated on customer perceptions of service quality in private primary schools in Kisumu City in Kenya. A cross-sectional survey research design and SERVQUAL Model were used. Purposive sampling was used. To determine the validity of questionnaire pilot study was carried out by involving six participants. Pilot study led to necessary revisions, including the removal and modification of specific items, ensuring that the instrument was more effective and aligned with the research objectives. The survey findings showed that all respondents valued quality education for their children and perceived the service quality of private primary schools as high, with tangible aspects contributing significantly to their positive perceptions. The researchers recommended that Ministry of Education in Kenya should conduct regular inspections and regulations of private schools to uphold education quality and protect customers by eliminating substandard institutions. The study used purposive sampling while the current study applied simple random sampling technique ensuring unbiased participant selection and enhancing result credibility. The findings from the current study showed that organizations offer a wide range of customization options to cater to diverse customer needs.

Wangui (2021) examined the impact of customer experience management on performance of oil marketing companies in Kenya, guided by the Value Hierarchy and Resource-Based View theories. The analysis employed descriptive statistics, multiple linear regression and correlation. The results revealed that companies exhibit a strong emphasis on cognitive experience management, with moderate engagement in relational experience management. The researchers concluded that effective customer experience management significantly enhances industry performance, prompting recommendations for oil marketing firms to adopt such strategies to improve overall outcomes. The study was grounded on two theories namely: Value Hierarchy theory and Resource-Based View theory while the current study used three theories namely: Technology Acceptance Model, Customer Satisfaction Model and Balanced Scorecard Model. The distinction in theory selection matters because each theory offers unique insights into customer behavior, technology adoption and organizational performance. Using multiple theories enriches the study's analysis, leading to the conclusion that customization efforts effectively address customer needs.

Setiyaji *et al.* (2022) explored the significance of customer focus on organizational performance in an information and communication technology (ICT) firms in Indonesia. Data analysis included exploratory and confirmatory factor analyses, with regression analysis conducted using SMART-PLS to evaluate the hypothesized relationships. The findings demonstrated that a strong organizational customer orientation leads to improved customer relationship practices. The enhancement subsequently contributed to better production performance and greater customer satisfaction, highlighting the importance of prioritizing customer-centric strategies within organizations to achieve overall success and foster stronger connections with clients. Furthermore, customer satisfaction was found to have a direct impact on company's financial performance, while production performance positively influenced both customer satisfaction and financial performance. The study focused on organizational customer orientation, customer relationship practices and organizational outcomes whereas the current study emphasized on customer focus. The distinction in metrics matters because by emphasizing customer focus, it made the findings potentially more relevant to public service reform and implementation efforts. The results from the current study showed that organization consistently provides timely responses to customer inquiries and issues.

Issau *et al.* (2023) analyzed the influence of organizational learning and customer focus on performance of firms within Ghana's hotel sector. The study investigated how customer focus mediates the relationship between organizational learning and firm performance. A correlation research design was utilized, employing quantitative data to test the hypotheses. Data was gathered from 118 hotel owners or managers in Ghana's central region. The results revealed a significant positive relationship between organizational learning and both firm performance and customer focus. Furthermore, customer focus was positively associated with firm performance and was found to serve as a partial mediator in the relationship between organizational learning and firm performance, highlighting its importance in enhancing business outcomes. The researchers highlighted on the significance of integrating organizational learning with customer focus to enable hotels to thrive in a dynamic environment and meet customer expectations. Commitment- trust, customer loyalty and brand value theories were used while the current study utilized the customer satisfaction model which emphasizes how communication impacts customer perceptions and satisfaction. By using this model, the study highlights that effective sensitization programs directly influence customers' understanding and appreciation of the organization's products and services. The outcomes from the current study showed that organization effectively communicates benefits of its products/services to customers through sensitization programs.

2.3. Summary of Gaps in Literature Review

This section outlines the gaps identified from the review of theories, concepts and previous studies. The literature on strategic practices and organizational performance revealed varying perspectives on the relationship between the study variables. The study was guided by the Technology Acceptance Model, Customer Satisfaction Model and Balanced Scorecard Model. Technology Acceptance Model was relevant because it was linked to adoption of technology. The theory provided valuable insights into the process of technology adoption, helping to explain how individuals and organizations like the National Social Security Fund accept and integrate new technologies. Customer satisfaction model was important because it was associated to customer focus. By integrating the principles of the model into their strategic planning, organizations can foster a customer-centric culture, gain a competitive advantage and position themselves as leaders in delivering exceptional customer experiences. Finances, market share, employee productivity and members' contributions as indicators of organizational performance were relevant and linked to financial perspective, customer perspective, learning & growth and internal process perspective of balanced scorecard model respectively.

However, critics argue that Technology Acceptance Model oversimplifies the factors influencing technology adoption. It mainly focuses on critical aspects such as organizational context, external pressures and individual differences. In dynamic environments, the model may not adequately address the rapid changes in technology and user preferences. Critics contend that traditional Customer Satisfaction Model often focus on short-term interactions and fail to capture the holistic and long-term aspects of customer relationships. They argue that measuring satisfaction alone may not predict customer loyalty or advocacy, which are critical for sustained business success. Critics of the balanced scorecard model argue that its emphasis on financial and non-financial metrics may not align with the diverse goals and strategies of organizations. The model's reliance on pre-defined performance indicators may hinder adaptability in rapidly changing business environments and its top-down approach may limit employee engagement and innovation.

Medforth (2020) carried out a study in energy companies but in the current study researcher's investigation was in National Social Security Fund in Kenya. Auko (2021) used purposive sampling, while in the current study, simple random sampling was used. Researchers such as Moussa (2021); Rahmouni (2021) used hypotheses in their studies, while in the current study objectives were used. Mukhongo (2021); Atandi (2021); Okonda (2021); Ragui (2021) used diffusion of technology, customer service, knowledge expertise, cost synergies and theories such as transactional cost, control power, and resource-based view theory. Chikamai (2021) carried out a study on strategic leadership practices and organizational performance of tea companies in Nandi County, Kenya".

Organizational Performance was measured using indicators such as Return on Assets, revenue growth, spending efficiency and internal business growth. However, in the current study, organizational performance was measured in terms of finance, market share, employee productivity and member contributions. Finance is a key indicator of organizational performance since a financially strong organization generates increasing revenue and profits, manages costs efficiently, maintains stable cash flows, meets obligations and provides good returns to investors. Market share serves as a key indicator of organizational success, offering insights into a firm's competitiveness and its standing within the industry. Employee productivity is an indication of an organization's optimum human resource utilization and operational efficiency. An increase in member contributions serves as a positive indicator of organizational performance, especially for membership-based organizations such as National Social Security Fund as it is a sign of organizational health and performance as these organizations rely on active member involvement to achieve their goals and fulfill their mission.

Setiyaji (2022), Alves (2022), Wijaya (2022), Wambui (2022), and Kavale (2022) used organizational customer orientation, customer relationship practices, organizational outcomes and diversification strategies. Emami (2022) used structural equation modeling to analyze primary data, while in the current study inferential statistics were used to analyze data. Munee (2023) focused on market development, diversification, product development and market penetration expansion strategies. In the current study technology adoption and customer focus were used. In addition, Technology Acceptance Model, Customer Satisfaction Model and Balanced Scorecard Model were relevant theories. Acquah (2023); Ansong (2023); Davalos (2023); Erskine-Sackey (2023); Gnankob (2023); Issau (2023) used commitment-trust customer loyalty and brand values theory, while in the current study customer satisfaction model was used to support customer focus practices. Davalos (2023) carried out a study in Paraguayan micro-enterprises while in the current study, the unit of analysis was National Social Security Fund in Kenya.

3. METHODOLOGY

Descriptive research design was used and target population consisted of 300 management staff from 60 NSSF branches in Kenya. Stratified random sampling method was used to select 90 respondents. The final sample of 90 was proportionately drawn from each branch size stratum, then randomly selected to ensure fair and representative participant inclusion. Strata were formed based on branch size to ensure diverse representation. From each stratum, respondents were proportionately and randomly selected, enhancing the sample's credibility and representativeness. A semi-structured questionnaire was used to collect quantitative and qualitative data. Quantitative data was analyzed using descriptive statistics such as mean and standard deviation computed through the Statistical Package for Social Sciences. Inferential statistics such as Pearson correlation was used to establish the connection between the research variables. Multiple regression analysis was used to determine the extent to which the independent variables; technology adoption and customer focus affected the dependent variable; organizational performance using Analysis of Variance and Analysis of Coefficients.

Qualitative data was coded manually with themes developed inductively from emerging patterns, analyzed using content analysis and presented in narrative form. Credibility was ensured through respondent validation, triangulation and maintaining a clear audit trail throughout the analysis process. Pilot study was used to validate the research instrument. Reliability of research instrument was assessed using Cronbach's alpha (α) with the help of Statistical Package for Social Sciences. A Cronbach alpha score of 0.7 or above is considered acceptable (Milton, Bull & Bauman, 2011). According to Kothari (2008) values of 0.8-0.9 indicates high reliability while values of 0.6 - 0.8 indicates acceptable reliability. The computed coefficient of reliability was 0.882 hence the instrument was reliable. Ethical considerations were prioritized throughout the study.

To ensure confidence in the study's objectives, the researcher secured permits from the National Commission for Science Technology and Innovation and presented participants with an introductory letter from Kenyatta University. This approach promoted credibility and transparency throughout the research process. Additionally, authorization was obtained from National Social Security Fund management to facilitate data collection. Participants were informed that their involvement was entirely voluntary, with the option to withdraw at any time. Confidentiality was strictly maintained, with no disclosure of participants' names or identities to any third parties. By ensuring anonymity, the researcher aimed to build trust and encourage participants to provide accurate information for the study. The researcher cited all sources of information to avoid plagiarism and ensured accurate reporting of the study findings without manipulation.

4. RESULTS

4.1. Descriptive Statistics

A five-point Likert scale ranging from 1 to 5, where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree was used. In the current study, the means were interpreted according to Mugenda & Mugenda's, (2003) suggestion that mean values fluctuating from 2.4 downwards indicate low approval, mean values between 2.5 and 3.4 reflect moderate approval, while mean values from 3.5 to 5.0 signify high approval. Descriptive statistics were used to analyze the quantitative data, with Mean (M) and Standard Deviation (SD) calculated using the Statistical Package for Social Sciences (SPSS). Table 1 displays the descriptive statistics, specifically the mean and standard deviation, for the key variables related to technology adoption.

Table 1: Descriptive Statistics on Technology Adoption

Statement	N	Mean	Standard Deviation
The reliability of our Information Technology infrastructure positively impacts our ability to adopt and utilize new technologies.	78	4.21	0.76
The current Information Technology infrastructure is adequate for implementing the latest technological advancements	78	4.04	0.94
There are effective mechanisms in place for sharing Information Technology knowledge across the organization.	78	4.56	0.41
Our organization effectively utilizes knowledge repositories to manage Information Technology knowledge.	78	4.60	0.40
Employees are motivated to contribute innovative solutions to technological challenges.	78	4.43	0.54
The organization invests significantly in research and development to drive technology innovation.	78	3.76	0.38
Technology adoption affects organizational performance.	78	4.12	0.65
Aggregate		**4.25**	**0.58**

Source: Research Data (2025)

Outcomes observable in table 1 indicate that most respondents agreed that the reliability of their Information Technology infrastructure positively impacts on their ability to adopt and utilize new technologies (mean of 4.21). There was a low variance in adoption and utilization of new technologies due to reliability of Information Technology infrastructure (standard deviation of 0.76). The study affirmed that the current Information Technology infrastructure is adequate for implementing the latest technological advancements (mean of 4.04) and implementation of latest technological advancements did not vary much (standard deviation of 0.94). The participants agreed that the organization has effective mechanisms for sharing Information Technology knowledge (mean of 4.56) with minimal variation in how Information Technology knowledge is shared (standard deviation of 0.41). The respondents agreed that their organization effectively utilizes knowledge repositories to manage Information Technology knowledge (mean of 4.60) with low variation in Information Technology knowledge management (standard deviation of 0.40).

The respondents agreed that employees are highly motivated to contribute innovative solutions to technological challenges (mean of 4.43). The variance of employees' contribution to innovative solutions was low (standard deviation of 0.54). The study affirmed that the organization's substantial investment in research and development drives technology innovation (mean of 3.76). The variance of technology innovation due to significant investment in research and development was quite low (standard deviation of 0.38).The participants agreed that technology adoption plays a crucial role in shaping organizational performance (mean of 4.12) but were marked by minimal variation in organizational performance (standard deviation of 0.65).The aggregate mean of 4.25 and standard deviation of 0.58 implied that a lot of the participants approved highly of the questions posed with regard to technology adoption.

The aggregate mean of 4.25 suggests high approval regarding the significance of technology adoption on organizational performance. Effective Information Technology infrastructure, knowledge-sharing mechanisms and employee motivation play crucial roles in enhancing technological advancements. Organizations that invest in research and development foster innovation and efficiency. Overall, technology adoption significantly contributes to improved organizational performance, emphasizing the need for continuous investment in Information Technology infrastructure, Information Technology knowledge management and technology innovation to sustain growth and competitiveness. Table 2 displays the descriptive statistics, specifically the mean and standard deviation, for the key variables related to customer focus.

Table 2: Descriptive Statistics on Customer Focus

Statement	N	Mean	Standard Deviation
Organization effectively communicates the benefits of products/services to customers through sensitization programs.	78	4.60	0.42
Customer sensitization initiatives have successfully increased customer awareness and understanding of our offerings.	78	4.05	0.94
Organization’s product and service customization efforts effectively meet the specific needs of our customers.	78	4.32	0.66
The organization offers a wide range of customization options to cater to diverse customer needs.	78	4.11	0.92
Organization consistently provides timely responses to customer inquiries and issues.	78	4.25	0.46
Organization effectively handles urgent customer requests with minimal delay.	78	4.20	0.76
Customer focus affects organizational performance.	78	4.31	0.69
Aggregate		**4.26**	**0.69**

Source: Research Data (2025)

Findings in table 2 shows that a lot of the participants approved that the organization effectively communicates the benefits of its products/services to customers through sensitization programs (mean of 4.60). The variance in sensitization programs was low (standard deviation of 0.42). The study found that customer sensitization initiatives have successfully increased customer awareness and understanding of the organization’s offerings (mean of 4.05). However, there was little deviation in customer awareness and understanding of the organization’s offerings (standard deviation of 0.94). Participants agreed that the organization's product and service customization efforts effectively meet the specific needs of its customers (mean of 4.32) with low variance in satisfaction on specific needs of customers (standard deviation of 0.66).

Respondents agreed that the organization offers a wide range of customization options to cater to diverse customer needs (mean of 4.11) which in turn had low variance (standard deviation

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of 0.92). The study findings showed that the organization consistently provides timely responses to customer inquiries and issues (mean of 4.25). The variation in opinions in regard to customer inquiries was minimal (standard deviation of 0.46). Most respondents agreed that the organization effectively handles urgent customer requests with minimal delay (mean of 4.20) and the variance was quite low (standard deviation of 0.76). Customer focus affects organizational performance (mean of 4.31) marked by low variance on organizational performance (standard deviation of 0.69). In general, an aggregate mean of 4.26 and standard deviation of 0.69 indicated that a lot of the participants approved highly of the questions posed with regard to customer focus.

The findings indicate high participant approval regarding the importance of customer focus in organizational performance, as reflected in the high aggregate mean of 4.26. The results highlight that effective communication through sensitization programs helps increase customer awareness and understanding of products and services. Additionally, product and service customization play a key role in meeting specific customer needs, with organizations offering diverse options to cater to different preferences. Furthermore, timely responses to customer inquiries and efficient handling of urgent requests contribute to overall customer satisfaction. These factors collectively enhance customer relationships, leading to improved organizational performance. The findings reinforce that prioritizing customer focus through effective communication, customization and responsiveness is essential for long-term business success. Table 3 displays the descriptive statistics, specifically the mean and standard deviation, for the key variables related to organizational performance.

Table 3: Descriptive Statistics on Organizational Performance

Statement	N	Mean	Standard Deviation
Financial stability is essential for organizational performance, as it provides the foundation for sustainable growth and resilience in the face of economic uncertainty or market fluctuations.	78	4.51	0.46
Organizational performance is influenced by strategic decisions related to investment and capital allocation.	78	4.47	0.50
Organizations with significant market share often play a leadership role in driving industry trends, innovation and market dynamics.	78	4.58	0.42
A higher market share typically indicates that an organization has a larger presence, stronger brand recognition and greater market influence compared to its competitors.	78	4.44	0.48
Productive employees make efficient use of organizational resources, including time, labor, materials and technology.	78	4.42	0.56
Productive employees demonstrate attention to detail, accuracy and adherence to quality standards, resulting in higher-quality products, services and customer experiences.	78	4.51	0.47

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Member contributions often serve as a primary source of revenue for membership-based organizations.	78	4. 52	0.49
Higher member contributions enable organizations to invest in enhancing member services, benefits and experiences.	78	4.32	0.45
Aggregate		**4.47**	**0.47**

Source: Research Data (2025)

Results in table 3 show that a lot of participants approved that financial stability is essential for organizational performance, as it provides the foundation for sustainable growth and resilience in the face of economic uncertainty or market fluctuations (mean of 4.51) though organizational performance didn't vary much (standard deviation of 0.46).Organizational performance is influenced by strategic decisions related to investment and capital allocation (mean of 4.47) however, variation in organizational performance due to strategic decisions was low (standard deviation of 0.50). The respondents agreed that organizations with significant market share often play a leadership role in driving industry trends, innovation and market dynamics (mean of 4.58) which in turn exhibited low variation (standard deviation of 0.42). Participants agreed that a higher market share typically indicates that an organization has a larger presence, stronger brand recognition and greater market influence compared to its competitors (mean of 4.44) however, variation in the organizations presence, strength and brand recognition was low (standard deviation of 0.48).

The study revealed that productive employees make efficient use of organizational resources, including time, labor, materials and technology (mean of 4.42) but a low variation (standard deviation of 0.56). The study findings showed that productive employees demonstrate attention to detail, accuracy and adherence to quality standards, resulting in higher-quality products, services and customer experiences (mean of 4.51) though variation was low (standard deviation of 0.47). Member contributions often serve as a primary source of revenue for membership-based organizations (mean of 4.52) and low standard deviation of 0.49 shows low variation. Higher member contributions enable organizations to invest in enhancing member services, benefits and experiences (mean of 4.32) and low variation (standard deviation of 0.45). The aggregate mean of 4.47 shows that finances, market share, employee productivity and members' contribution determine organizational performance which in turn had low variation (standard deviation of 0.47)

Table 4: Analysis of Variance using SPSS Version 21.0

Model	Sum of squares	Df	Mean square	F	Sig
Regression	7.558	4	1.890	25.810	0.000[a]
Residual	11.201	315	.073		
Total	18.759	319			

a. *Dependent Variable: Performance*
b. *Predictors: (Constant), Technology adoption and customer focus*

Source: Research Data (2025)

From table 4, the significance level $p < 0.001$ indicates that the model is statistically significant in explaining how the independent variables influence the dependent variable. Additionally,

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the computed F-value (25.810) is greater than critical F-value (2.400) at a 5% significance level. This confirms that the model is a good fit and that technology adoption and customer focus practices are significant in organizational performance.

Table 5: Analysis of Coefficients Using SPSS Version 21.0

Unstandardized Coefficients			Standardized Coefficients		
Model	**B**	**Std. Error**	**Beta**	**T**	**Sig.**
1(Constant)	.681	.277		13.273	.000
Technology Adoption	.620	.025	4.175	8.350	.001
Customers Focus	.739	.037	3.584	9.203	.000

a. Dependent variable: organizational Performance

Source: Research Data (2025)

The regression equation was:

$Y= 0.681+ 0.620\ X_1 + 0.739X_2$

Where; -

Y= Performance of National Social Security Fund, Kenya

X1= Technology adoption

X2=Customer focus

The study findings in table 5 showed that a unit change in technology adoption changes organizational performance by 0.620 units**.** A unit change in customer focus results in an estimated 0.739 unit increase in performance, holding other factors constant. Technology adoption and customer focus practices were significant because P values 0.000 and 0.001 were less than 0.05. However, Customer focus had the most significant effect on organizational performance because p value was 0.000 and that of technology adoption was 0.001. This findings suggest that enhancing customer focus is crucial in improving performance.

5. CONTRIBUTIONS

This study significantly enriches the existing body of knowledge on strategic practices and organizational performance, particularly within the context of state-owned enterprises in Kenya. The application of the Balanced Scorecard Model revealed that internal process improvements driven by technology adoption have a more direct impact on customer satisfaction than previously established in private-sector studies. By focusing on the National Social Security Fund (NSSF), the research provides localized insights that add to global literature on public sector performance, strategic management and institutional effectiveness.

The study offers practical recommendations to the senior management of the National Social Security Fund (NSSF) and other Kenyan parastatals. Senior management should invest in centralized Information Technology knowledge repositories, as their usage was significantly correlated ($r = .620$, $p < 0.05$) with improved decision-making and operational efficiency. These insights assist in the evaluation and implementation of effective strategic practices, enabling leadership to overcome performance barriers and align operations with national development goals. The findings are also transferable to other pension schemes in Kenya, offering guidance on unlocking systemic bottlenecks and enhancing sectoral growth.

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For policymakers, the study serves as a valuable resource in formulating policies and revision of existing ones that promote the adoption of effective strategic practices across public sector organizations. It offers evidence-based insights that support the development of robust policies aimed at improving governance, public service delivery and the performance of state-owned enterprises. The Ministry of Information Communication Technology and Digital Economy will benefit in providing strategic guidance on implementation of the government's digital agenda. The National Treasury and its associated bodies like the Retirement Benefits Authority will benefit in formulating strategic policies that affect the establishment, regulation and administration of public service pension schemes. The Office of the Head of Public Service which oversees the management and governance of parastatals will leverage strategic practices such as technology adoption and customer focus to improve its operations, service delivery and public engagement.

The study provides a foundation for future academic research by identifying knowledge gaps and offering recommendations for further exploration. Researchers can build upon these findings to examine strategic practices in different sectors or extend the scope to comparative studies between local and international organizations.

Through anchoring the study on established theories such as the Technology Acceptance Model, Customer Satisfaction Model and Balanced Scorecard Model, the research validates and extends the applicability of these theories in the context of Kenyan public institutions. It also contributes to theory refinement by demonstrating how these frameworks interact in real-world settings.

The findings of this study promote the adoption of practical, strategic approaches such as technology adoption and customer focus practices. These practices, when applied effectively, improve organizational performance and sustainability in state-owned enterprises and similar institutions.

6. CONCLUSION

The study sought to establish the effect of adoption of technology and customer focus as strategic practices on organizational performance of National Social Security Fund, Kenya.

As derived from the analysis, survey responses indicated that respondents agreed that technology adoption significantly contributes to improved organizational performance, emphasizing the need for continuous investment in information technology infrastructure, information technology knowledge management and technology innovation to sustain growth and competitiveness. The reliability of information technology infrastructure positively impacts the ability to adopt and utilize new technologies. In order to implement the latest technological advancements, the organization requires adequate information technology infrastructure. Effective mechanism for sharing information technology knowledge across the organization and effective utilization of knowledge repositories to manage information technology knowledge helps improve organizational performance. Motivating employees to contribute innovative solutions to technological challenges and significant investment in research and development drives technology innovation hence improving overall organizational performance.

Survey responses indicated that respondents agreed that customer focus significantly contributes to improved organizational performance, emphasizing the need for customer sensitization, product and service customization and service response time. The organization effectively communicates the benefits of its products/services to customers through sensitization programs. Customer sensitization initiatives successfully increase customer awareness and understanding of the organization’s offerings. The organization's product and service customization efforts effectively meet the specific needs of its customers. The organization offers a wide range of customization options to cater to diverse customer needs. The organization consistently provides timely responses to customer inquiries and issues. The organization effectively handles urgent customer requests with minimal delay.

These findings align with the theoretical models underpinning this research and reaffirm their applicability in the context of National Social Security Fund in Kenya. However, the study's use of semi-structured questionnaire limited responses to only what was planned and didn’t allow for unexpected answers that could provide additional insights. To improve this, future research should include interviews to capture unanticipated responses.

7. RECOMMENDATIONS

Management of National Social Security Fund in Kenya should invest in digital technology and establish a structured knowledge management system. This will facilitate easier access to technological information and support the provision of digital solutions to enhance operational efficiency. Regular training programs should be implemented to upgrade employees’ technological skills and ensure seamless integration of new systems. To improve customer satisfaction, management should offer personalized services and implement efficient complaint-resolution mechanisms. Collecting and analyzing regular customer feedback will enable the organization to tailor services to evolving needs. The management should invest in advanced customer relationship management (CRM) systems to enhance communication, shorten response time to strengthen customer loyalty.

Researchers suggest that in future similar research can be carried out in other organizations and or in other pension companies other than National Social Security Fund in Kenya to find any similarities or differences and trends or patterns.

Funding Declaration

Researchers received no financial support for the research, authorship, and/or publication of this article.

Conflict Of Interest

The researchers declare no conflict of interest.

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