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DETERMINANTS OF PERFORMANCE APPRAISAL IMPLEMENTATION: A CASE OF DEPOSIT TAKING SACCOS IN KIAMBU COUNTY, KENYA

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ST. PAUL'S UNIVERSITY

A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS AND LEADERSHIP STUDIES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF DEGREE IN MASTER OF BUSINESS ADMINISTRATION IN HUMAN RESOURCE MANAGEMENT OF ST. PAUL'S UNIVERSITY

OCTOBER, 2024

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DECLARATION

This thesis is my original work and has not been presented for award to any other institution. No part of this thesis should be reproduced without authority of the author or/ and St. Paul's University.

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DEDICATION

I dedicate this work to my husband Ven Rufus Githaiga for his endless support, and to my children,Joy, Gloria, Shalom and Benedict for allowing me to be away for many hours to get the work done.

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ACKNOWLEDGEMENT

My regards and gratitude to the almighty God for giving me the wisdom, grace and strength to complete my coursework and proposal. I owe it all to Him.

My sincere gratitude to my supervisors Dr. Hellen Mugambi and Ms. Marion Kariuki for their timely and dedicated support and guidance without which this work would not have been completed.

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OPERATIONAL DEFINITION OF TERMS

Determinants	These are scalar values associated with square matrices that provide important geometric and algebraic information about the properties of the matrix and the linear transformation it represents (Gomej Mejia, 2019).
Performance Appraisal	This refers to a systematic process of evaluating and assessing an employee's job performance and contributions within an organization (Bartz, 2017).
Performance Appraisal Implementation	This refers to the execution and application of a structured process for evaluating and reviewing employees' job performance and accomplishments within an organization (Gomej Mejia, 2019).
Communication	This refers to the process of exchanging information, ideas, thoughts, or emotions between individuals or groups and it involves the transmission of messages through various mediums such as verbal, written, nonverbal, or visual means, with the goal of sharing understanding and facilitating effective interaction (Bartz, 2017).
Culture	This encompasses the shared beliefs, values, norms, practices, behaviours, and attitudes that characterize a particular group of people or an organization (Gomej Mejia, 2019).
Resources	This refers to the assets, materials, tools, and

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	capabilities available to individuals, organizations, or communities to help them achieve their goals and objectives (Bartz, 2017).
Employee Involvement	This is the active participation, engagement, and contribution of employees in the decision-making processes, activities, and initiatives of an organization (Gomej Mejia, 2019).
SACCOS in Kiambu County Kenya	These are member-owned financial institutions that provide a platform for individuals to pool their savings and access credit services within the Kiambu region of Kenya.

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ABBREVIATIONS AND ACRONYMS

DMB	Deposit Money Banking

HR	Human Resource
HRM	Human Resource Management
EEE	Engineering Ethics Education
KPI	Key Performance Indicators
PA	Performance Appraisal
SME	Small and Medium Enterprises
SHRM	Strategic Human Resource Management
TPAD	Teacher Performance Appraisal and Development
RBV	Resource Based Theory
SACCOS	Savings and Credit Cooperative
NACOSTI	National Commission for Science, Technology and Innovation

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ABSTRACT

Performance appraisal implementation involves designing and executing methods and procedures for collecting, analyzing, and reviewing individual or team performance against predefined criteria or standards. The aim is to provide valuable feedback, make informed

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decisions about rewards, promotions, and development opportunities, and enhance overall organizational performance. This study sought to investigate the determinants of performance appraisal implementation, among Deposit Taking Sacco's in Kiambu County. The objectives of the study were to determine the effect of communication, culture, resources, and employee involvement on performance appraisal implementation of Deposit Taking Saccos in Kiambu County. The study was anchored on resource-based view theory, goal setting, and Schein's model of organization. The study adopted a descriptive research design. The target population of the study was the senior management staff of the 12 Deposit Taking SACCOS in Kiambu County including Chief Executive Officers, managers, and heads of departments at the head offices. This study employed a mixed methods approach by using both closed and open-ended questions to collect primary data. The study further employed a census method to gather data. A multiple linear regression model was used to assess the extent to which the independent variables affect the dependent variable. The researcher carried out a pilot test to check for the validity and reliability of the research instrument. The administered questionnaires tested reliable returning a Cronbach's alpha coefficient of 0.7. The study targeted 84 respondents with 72 responding thus giving a response rate of 86 percent. Data was analysed using Statistical Package for Social Sciences (SPSS) version 25 and results were presented in tables and figures. From the findings, the study concludes that communication, culture, resources, and employee involvement significantly and positively affect the performance appraisal implementation of The Deposit-Taking Saccos in Kiambu. The study recommends that management of the Deposit-Taking Saccos in Kenya embrace face-to-face communication, ensure the availability of resources to implement appraisal recommendations well, and involve the employee through the performance appraisal processes. The formation and management of a positive culture are key to the success of an institution and management ought to be at the forefront to advocate for a positive culture that ensures the delivery of the institution's objectives. Further research was recommended to replicate a similar study across other financial institutions like commercial banks and microfinance institutions.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter gives the background of the study, the problem statement, research objectives, research questions, significance, and justification of the study, scope, and limitations.

1.1 Background of the Study

According to Ibeogu and Ozturen (2015), performance appraisal has its roots and history dating back to the 20th century and can be traced to Taylor's pioneering time and motion studies, as a distinct and formal management procedure used in the evaluation of work performance. Performance appraisal also dates from the time of the Second World War, the practice is a very ancient art, in the scale of things historical, it might well claim to be the world's second oldest profession (Aydin & Tiryaki, 2018). In the absence of a carefully structured system of appraisal, people will tend to judge the work performance of others, including subordinates, naturally, informally, and arbitrarily. The Human inclination to judge can create serious motivational, ethical, and legal problems in the workplace. Without a structured appraisal system, there is little chance of enduring that the judgments made will be lawful, fair defensible, and accurate. The performance appraisal system began as a simple method of income justification. That is, appraisal was used to decide whether or not the salary or wage of an individual employee was justified. The process was firmly linked to material outcomes. If an employee's performance was found to be less than ideal, a pay cut would follow. On the other hand, if performance was better than what the supervisor expected, a pay rise was in order, little consideration, if any was given to the development possibilities of appraisal, and it was felt that a cut or a pay rise should, provide the only required impetus for an employee to either improve or continue to perform well. These observations were confirmed in empirical studies by Ibeogu and Ozturen (2015) which noted that pay rates were important yes, but they were not the only element that had an impact on employee performance. It was also found out that other issues like morale and self-esteem could sometimes have a major impact on employee performance. In the 1950s in the United States, the potential usefulness of appraisal as a tool for motivation and development was

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gradually recognized. The general model of performance appraisal, as it is known today began from that time (Gomej-Mejia, 2019).

1.1.1. Global Perspective

From a global context, especially in China, Yin and Zhang (2022) focused on enhancing Engineering Ethics Education (EEE) in the context of green intelligencemanufacturing, and it evaluates the implementation performance of the core mechanism of Green Intelligence (GI) and EEE and the authors noted that performance appraisal implementation necessity of GI and Engineering Ethics Education (EEE) is supported by effective communication, ethics, and support from top management. The study concluded that ethical systems and effective communication should be adopted in promoting performance appraisal systems. In India, Kaushik and Singh (2022) noted that performance appraisal implementation among advanced manufacturing technologies within Small and Medium Enterprises (SMEs) situated in Northern India requires cultural fits and the adoption of modern resources in terms of technology and digital tools. Through empirical analysis and data collection, the authors noted that the adoption and outcomes of advanced manufacturing technologies in India have led to effective performance appraisal implementation of SME operations.

The notion of performance appraisal stretches back to the twentieth century when the United States Army adopted it as merit rating and utilized it exclusively to grade army troops during World War I. The notion was eventually embraced in the corporate sector but was first confined to hourly wage earners (Ullah, 2013). Additionally, in 1920, relational wage structures for hourly workers were introduced, in which the wage paid to a worker was determined by the work performed in comparison to how others performed, a worker who performed above the employer's expectations was compensated, and the usefulness and potential of performance appraisal as a development and motivational tool was gradually recognized in the United States in 1950, which is how the general model Performa was born. (Ullah,2013).

A study by Smither and London (2014), reports that by aligning performance appraisal criteria with competencies, credit unions objectively evaluate employee performance and identify areas for improvement. Employee development and training are prioritized by credit unions globally. Servus Credit Union in Canada offers a comprehensive learning and

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development program that includes online courses, workshops, and mentoring opportunities, (*Life - Servus Credit Union*, 2021). This investment in employee growth ensures that they are equipped with the necessary skills and knowledge to excel in their roles.

Performance appraisal has garnered considerable attention in India's banking industry, with some public sector banks forced to adjust their processes and others in the process of changing (Ram & Vadivelu, 2016). The State Bank of India adopted an open appraisal method, and its affiliated institutions are more likely to do the same. The Union Bank of India has an appraisal system in which workers are evaluated on their conceptual and human abilities, while Akkahabad Bank offers a system that encourages job performance development while also highlighting employees' strengths and limitations (Moyal & lyengar, 2016).

1.1.2 Regional Perspective

Regionally and especially in Nigeria, Orji, Olaniyi, Oladele, and Mhirna (2022) investigated the relationship between Strategic Human Resource Management (SHRM) practices and performance appraisal implementation of chosen Deposit Money Banks (DMBs) located in Abuja, Nigeria. The authors employed empirical analysis and data collection to assess the extent to which strategic HRM is associated with improved performance appraisal implementation and it was noted that the banking sector requires resources and effective communications for effective performance appraisal implementation.

Mollel, Mulongo, and Razia (2017) performeda study in Muheza, Tanzania, on public service workers' opinions of performance evaluation management. They discovered that employees see training and development as a critical component affecting job performance. Feedback was also seen as critical in the performance evaluation process since it assists in the remedy of any faults made by the employee. Additionally, promotion is seen as a critical aspect in enhancing effective performance, which results in a rise in organizational output. The research also identified that employee's value recognition in the form of various incentives, both positive and negative, because they act as a motivator, promoting higher performance, and when managers make decisions, award promotions, and recognize employees for a job well done, employees perceive these actions as just and fair.

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Across Africa, performance appraisals have been influenced by various determinants that contribute to the effectiveness of these systems. One key determinant is organizational culture. SACCOs such as the Rwanda Cooperative Agency (RCA) have fostered a culture that emphasizes the importance of performance appraisal, providing a supportive environment for its implementation (Baringa, 2017). This culture promotes continuous improvement and encourages employees to strive for excellence. Another determinant is leadership commitment. SACCO leaders who prioritize performance management and employee development play a vital role in successful performance appraisal implementation. For example, the Ogun State Cooperative Thrift and Credit Societies (OTISCO) in Nigeria demonstrate strong leadership commitment by conducting regular performance reviews and rewarding high-performing employees (Ezema et al., 2019). This commitment motivates employees and ensures that performance appraisal processes are given due importance.

According to research on modelling the link between performance assessment and organizational productivity in the Nigerian Public Sector, when individuals are adequately motivated and get enough training, creativity improves, resulting in the company being more competitive (Salau & Oni-Ojo, 2015). The inquiry used a survey research methodology and a basic random sample technique. According to the report, performance appraisal implementation is impacted by factors such as appraiser-appraiser trust, communication, and management methods. According to research done in Rwanda at the Nyamasheke district hospital, four variables were utilized to assess the elements influencing the implementation of a performance assessment system: management processes, trust level, communication, and training (Freddie, 2015). The researcher used a cross-sectional survey design combining qualitative and quantitative approaches; the study also included direct interviews and questionnaires with respondents.

Investing in training and development programs is also essential for effective performance appraisal implementation. SACCOs like Centenary Rural Development Bank (CERUDEB) in Uganda provide training to supervisors and employees on performance appraisal techniques, goal-setting, and constructive feedback (Mukama & Aheisibwe, 2019). This training equips employees with the necessary skills to conduct fair and accurate appraisals. Clear performance criteria and standards ensure transparency and fairness in performance appraisal processes. SACCOs like the Zimbabwe Association of Cooperative Credit Unions (ZACCU) has implemented performance appraisal systems with well-defined indicators and standards

(Mukamuri, 2020). These clear criteria help employees understand performance expectations and provide a basis for evaluation.

1.1.3 Local Perspective

Tumusiime, Mwalw'a, and Okemasisi (2021) delved into the relationship between the implementation of the Teacher Performance Appraisal and Development (TPAD) tool by principals and the subsequent performance of teachers in public secondary schools within Kikuyu Constituency. Through empirical analysis and data collection, the authors confirmed that changes in teachers' instructional quality, professional growth, and effective communication led to effective performance appraisal implementation within the schools. The study offers insights into how educational policies and tools impact teaching quality and effectiveness in public secondary schools through performance appraisal implementation models.

According to Naik (2017), managers need to provide feedback to employees on how they are performing their jobs, where feedback is all about providing information on staff performance in terms of meeting the expectations, where expectations need to be very clear to the employees, with clarifications of the expectation done through reviewing the work products and job descriptions. Efficient feedback to employees and especially when linked to the set targets and goals improves performance leading o improved productivity and job performance (Murlis, 2017). The effective use of communication skills by managers is paramount to maximizing the effectiveness of the performance appraisal process of staff members, (Bartz, 2017)

Organizational culture has been identified as one of the necessary intangible resources that a company requires to create a unified energy that steers it toward achieving its objectives. Culture is central to all aspects of organizational life as organizational culture forms the integrative means of regulating the behaviour of organization's members and permeates all its activities, as a specific catalyst for the growth and development of the organization (Gavric, et al., 2016).

Approaches concerning the implementation of employee performance appraisal systems in different companies should be based on their specific organizational culture (Iqbal &

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Budhwar, 2015). Organizational culture has been identified as one of the necessary intangible resources that a Company requires to create a unified energy that steers it toward achieving its objectives. Culture is central to all aspects of organizational life as it forms the integrative means of regulating the behaviour of employees in an organization and permeates all its activities, as a specific catalyst for the growth and development of the organization (Gavric, et al., 2016). Approaches concerning the implementation of employee performance appraisal systems in indifferent companies should be based on their specific organizational culture (Iqbal & Budhwar, 2015).The way employees and employers perceive performance appraisal is very important.

Nutakor, (2019) further explains that the perception of fairness in performance appraisal has become a centre of interest in performance appraisal research. To cope with the hostility surrounding performance appraisal, organizations need to harness in workers' perceptions in the fairness of performance appraisal system. The findings further encourage managers who are successful to carry out daily performance reviews, giving feedback to employees so that they can identify areas that need improvement. According to Budhwar, (2015), resources will include skills and knowledge that are required by human resources or all actors involved in the performance appraisal process and implementation. Among the trainings offered to human resources performance, appraisal needs to be taken as an obligation by the management to have line/managers who are newly appointed trained to enhance their competence. The greatest asset in nearly all organizations is their human resource, which is one of the greatest assets in many organizations, it surpasses in value more than physical assets including land, equipment, and vehicles, (Anstey et al,2017). All managers, heads of departments, HR departments, and all staff who are involved in the process of performance appraisal need to regularly attend training which enables them to have the necessary skills and competence required to handle performance management process and even tackle problems related to performance appraisal. These trainings should be very effective and need to relate to real examples and roles played. The HR department is required to give support and be part of this regular training to encourage and bring innovations into the system and discover problems that could come up. Training impacts the right skills and knowledge which will also ensure that they can prepare accurate and fair appraisals and effectively communicate to employee about their appraisals, (Staronova, 2017). According to Steven, O. (2019 performance appraisal provides information that employees get promoted to new

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positions, salary increased and at the same time, the employee may be faced with disciplinary action.

Employee participation involves the exploitation of employees' efforts in a way that enhances commitment to the success of the organization. Employee participation signifies employee engagement in decision-making, information handling, and problem-solving events (Wang et al., 2015). According to Milkovich et al (2014) the involvement of employees in developing performance appraisal at every stage has a reaction on their perception and reaction to the actual appraisal rating. Employee participation has a significant impact on the effectiveness of the organization, (Tahsidari & Shahnael 2015).

Globally Savings and Credit Cooperatives (SACCO) are referred to as credit unions. This term is widely used in many countries, including the United States, Canada, United Kingdom, Australia, and Ireland, to refer to the financial cooperatives that offer savings and credit services to their members. While the terms may vary, the underlying principles and objectives of SACCOs and or credit unions remain consistent (Ngui & Jagongo, 2017).

These credit unions recognize the importance of effective performance appraisal in driving employee development, motivation, and organizational success, (Chaponda, 2014). One common determinant is the establishment of clear performance goals and expectations. For example, Vancity, a credit union in Canada, sets annual goals aligned with its mission of financial well-being, sustainability, and community impact, (Vancity, 2023). By defining measurable objectives, credit unions provide employees with a clear understanding of what is expected of them. According to Striteska and Spickova (2012), regular feedback and communication are essential in performance appraisal implementation. Coastal Credit Union in the United States conducts regular performance discussions between employees and managers to provide ongoing feedback, identify growth opportunities, and address any concerns. This open communication fosters employee engagement and contributes to their professional development.

Performance appraisal tools have been widely adopted by credit unions. One commonly used tool is performance pro. Performance Pro is a comprehensive performance appraisal tool that facilitates the evaluation and management of employee performance in credit unions. For example, Affinity Plus Federal Credit Union, based in the United States, utilizes Performance Pro for their performance appraisal process, (Ortiz, 2022). The credit union integrates

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Performance Pro with its performance management framework, allowing managers to align employee goals with organizational objectives and values. Managers can regularly assess employee performance, provide feedback, and identify areas for development. Performance Pro's features, such as self-evaluations and peer feedback, promote a collaborative and transparent appraisal process. With Performance Pro, Affinity Plus Federal Credit Union can effectively evaluate and manage employee performance to drive individual growth and overall organizational success.

Performance appraisal as described by Ayers (2015), is a management tool used to monitor and assist in the execution of set goals. Although performance assessment is considered to be a performance management tool, the study's findings indicate that it is ineffective in driving organizational performance, especially when strategic goals are solely included in performance plans.

Effective communication and feedback mechanisms are critical determinants of successful performance appraisal implementation. SACCOs such as the Cooperative League of Tanzania (COLT) promote ongoing communication between supervisors and employees to discuss performance expectations, provide feedback, and address concerns (Owenya & Masu, 2020). This open and transparent communication fosters a culture of accountability and enables continuous improvement. Performance recognition and rewards also play a significant role in performance appraisal implementation. SACCOs like the St. Mary's Cooperative Credit Union in Ghana link performance outcomes to rewards and incentives, motivating employees to perform at their best (Arhin, 2019). This recognition encourages high performance and reinforces the value of performance appraisal.

By considering these determinants and leveraging actual examples from SACCOs across Africa, organizations can implement performance appraisal systems that drive employee performance, facilitate growth, and contribute to the overall success of SACCOs in the region.

Managers must provide feedback during performance appraisals, which is critical for the employee, and establishments that are accustomed to providing feedback, whether positive or negative, find it easy to do so. When employees are aware of what is expected of them and it is communicated to them it aids in the establishment of high standards, which contributes to the organization's overall performance (Kihama & Wainaina, 2019).

According to Ndirangu and Waiganjo (2015), factors affecting the implementation of performance appraisal in selected public secondary schools in Kirinyaga Sub County, Kenya, revealed that performance assessment implementation in secondary schools has been unsuccessful. The researcher studied two variables, significant result regions, and resources that had a correlation coefficient with the dependent variable, the implementation of performance appraisal. The researcher used a stratified sample size method in conducting the survey. Questionnaires were used to gather data, and inferential and statistical methods were used to analyze the results. The study revealed that the criteria used had a significant and favourable influence on how performance assessments were conducted.

For Shine Communication Company, Idowu (2017) performed a review of the literature on performance appraisal effectiveness and its effect on employee motivation. The overarching goal of this research was to establish a link between performance appraisal and employee motivation. The study's design used a mixed methods approach. According to the study's findings, 78 percent of employees were satisfied with their present method of performance evaluation.

According to a study conducted in Kiambu County, Kenya on performance assessment feedback and employee productivity in water and sewerage enterprises, it is vital to discuss employee performance since it leads to better and improved performance (Kihama & Wainaina, 2019). The major objective of the research was to determine the influence of feedback on staff productivity. The sample was drawn using a stratified random sampling technique.

Performance appraisal implementation in SACCOs in Kenya is influenced by various determinants that shape the effectiveness and success of these systems. One key determinant is organizational culture. Kenya Women Microfinance Bank (KWFT) have fostered a culture that values performance excellence and continuous improvement (Mugambi & Njoka, 2019). This culture creates an environment where performance appraisals are seen as essential tools for evaluating employee performance and driving growth. Leadership commitment is another determinant that significantly impacts performance appraisal implementation in Kenyan SACCOs. SACCO leaders who prioritize performance management and employee development play a crucial role in the successful implementation of performance appraisal systems. For example, the Mwalimu National SACCO in Kenya demonstrates strong leadership commitment by regularly conducting performance reviews and providing feedback

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to their employees, ensuring that performance appraisal processes are given due importance (Makori & Miruka, 2019).

Training and development programs also contribute to the effective implementation of performance appraisal systems in Kenyan SACCOs. Harambee SACCO train their supervisors and employees on performance appraisal techniques, goal-setting, and effective feedback mechanisms (Kombo et al., 2020). This training equips employees with the necessary skills to conduct fair and meaningful evaluations. Clear performance criteria and standards are vital for ensuring transparency and objectivity in performance appraisal processes. Unaitas SACCO has established well-defined performance indicators and standards that align with their strategic objectives (Nzioka & Mamuli, 2019). This clarity helps employees understand the expectations and criteria against which their performance will be assessed. Lastly, in terms of performance recognition and rewards, Mwalimu National SACCO has implemented performance-based pay systems. These systems link performance outcomes to financial rewards, motivating employees to strive for excellence and enhancing the effectiveness of performance appraisal processes (Makori & Miruka, 2019).

By considering these determinants and leveraging actual examples from SACCOs in Kenya, organizations can implement performance appraisal systems that drive employee performance, facilitate growth, and contribute to the overall success of the SACCO sector in Kenya.

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1.2 Performance Appraisal Implementation

Performance appraisal implementation refers to the process of putting into action a structured and organized system within an organization to assess and evaluate the performance of its employees (Gomej Mejia, 2019). This involves designing and executing methods and procedures for collecting, analyzing, and reviewing individual or team performance against predefined criteria or standards. The aim is to provide valuable feedback, make informed decisions about rewards, promotions, and development opportunities, and enhance overall organizational performance (Gomej-Mejia, 2019). The employee performance appraisal assists in improving the productivity and performance of employees only when it is perceived positively by the appraised subjects. Since performance appraisal is based on pre-determined targets, it is likely that with provision of the necessary resource's employees are likely to meet the targets as what gets measured gets done. Performance appraisal identifies high

performers for recognition hence it becomes a motivator to performance (Nitika & Arora, 2020).

Performance appraisal according to Ibeogu and Ozturen (2015) is mostly used to analyze employee work performance in order to make judgements, emphasize the importance of performance appraisal and how firms have a practice of assessing their people in order to facilitate decision-making. It summarizes an employee's job accomplishments over a certain time period, allowing them to mentally prepare for the future and although performance assessments are seen as critical for controlling employee performance, they may be challenging especially where employees may have a negative attitude about their fairness, especially if they feel the process is unfair; yet, when employee opinion about performance appraisal is favourable, the result is that perception is favourable. A majority of workers in many firms see performance appraisal as required and normal, and there is no proof that it has any influence on their job. Employees anticipate a favourable consequence from performance appraisal in the form of advancement, salary increases, recognition, and monetary incentives. According to Aydin and Tiryaki (2018), performance appraisal has been widely used in many contemporary firms due to its positive effect on employee engagement and productivity in the Turkish forest products industry

1.2.1 Determinants of Performance Appraisal Implementation

The "Determinants of performance appraisal implementation" refers to the various factors or elements that influence how effectively and successfully a performance appraisal system is established and executed within an organization (Steven, O. (2019). These determinants can include aspects such as the organization's culture, management support, clarity of performance criteria, communication channels, employee involvement, training programs, and the alignment of the appraisal process with the overall goals and strategies of the company. Understanding and addressing these determinants is crucial for ensuring a fair, transparent, and impactful performance appraisal process. This study focused on communication, culture, resources and employee involvement as the determinants of performance appraisal implementation.

Performance appraisal communication is the process of transferring and sharing information from the rater to the ratee. This can either be done face to face or through technical communication (Ayers, 2015). Through communication feedback is received, which is

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important and helps in improving employee performance, an appraisee needs access to their appraisal reports and must have clear information. This helps in improving and working on week areas as it also provides an avenue through which employees can freely communicate with the administration (Steven, O. (2019). There is need for managers to maintain face to face communication with staff members throughout the process of performance appraisal, with communication representing a vital human element of performance appraisal experience without which the process is likely to fail especially where communication between the employees and managers cannot be meaningfully exchanged.

Organizational culture refers to an organization's values and beliefs. Organizational culture has been highlighted as one of the intangible elements that a business must possess to generate a united energy that propels it toward its aims. Culture is fundamental to all areas of organizational life because it serves as the integrative mechanism for controlling employee behaviour inside an organization and pervades all of its operations, acting as a specialized catalyst for the company's growth and development (Gavric, Sormaz & Ilic, 2016).

According to Budhwar, (2015), resources include skills and knowledge that are required by human resources or all actors involved in the performance appraisal process and implementation. In this study, resources will encompass not just essential skills, knowledge, training, and money, but also human resources or all players involved in the performance appraisal process and implementation. Salah (2016) defines training as the process of acquiring a skill for a certain job or knowledge in a particular area to support a certain occupation or task.

Employee participation involves the exploitation of employees' efforts in a way that enhances commitment to the success of the organization. Employee participation signifies employee engagement in decision-making, information handling and problem-solving events (Wang et al., 2015). According to Milkovich et al (2014) the involvement of employees in developing performance appraisal at every stage has a reaction on their perception and reaction to the actual appraisal rating employee participation has a significant impact on the effectiveness of the organization, (Tahsidari & Shahnael 2015).

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1.3 Savings and Credit Co-operative Societies (SACCOs)

The first cooperative organization in Kenya, Lumbwa, was founded in 1908 by European settlers in the Rift Valley. It was not until the 1950s that Africans were permitted to create cooperatives, and by the time Kenya got independence in 1963, there were over 1000 registered cooperatives. In the 1960s and 1970s, several national cooperative organizations were created, notably the Kenya Union of Savings and Credit Cooperatives in 1971 (Steven, 2019). Kenya has around 22,883 registered cooperative societies, according to the Department of Cooperatives.

Savings and Credit Sacco membership and contributions are both optional; contributions are made on a regular basis and funnelled to a pool where one may get a loan in times of need; and contributions are made on a regular basis and channeled to a pool where one can obtain a loan in times of need (Mongare & Nyakware, 2019). When performance appraisals are widely used in SACCOs, they contribute to improving individual job performance, encouraging teamwork, promoting employee training and development, and enhancing the SACCO's ability to hire qualified employees, as well as increasing employees' knowledge of what it takes to have a successful SACCOmovement (Mongare & Nyakware, 2019).

However, Savings and Credit Cooperatives (SACCOs) often encounter challenges when implementing performance appraisal systems. These challenges encompass factors like the complexity of designing a system that accurately reflects the diverse roles and responsibilities within a SACCO, resistance from employees due to fear of unfair evaluations or lack of transparency, inadequate training and resources to effectively conduct evaluations, difficulties in defining clear and measurable performance metrics tailored to the unique nature of financial cooperatives, and the potential misalignment of appraisal outcomes with the cooperative principles and member-focused ethos that SACCOs adhere to (SASRA, 2023). Addressing these challenges requires a holistic approach that balances the need for accountability and performance improvement with the cooperative values that underpin SACCO operations (Mongare & Nyakware, 2019).

SACCOs are formed with the purpose of promoting savings and credit among members. In Kenya, the SACCO regulating body was founded by the SACCO Act (Cap 4908 of the Kenyan statutes) which was enacted after the release of the SACCO Societies Regulation 2010. A thorough performance evaluation program at SACCOs assists in boosting individual job performance, staff development, and training to focus on the SACCOs goals,

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collaboration, and better individual job performance, as well as fostering teamwork. This study will focus on licensed deposit-taking SACCOs in Kiambu County to evaluate if communication, culture, resources, and employee involvement all affect the implementation of performance evaluation in SACCOs.

1.4 Problem Statement

The success of any organization is determined by the performance of its employees, it is therefore critical to have a well-thought-out, constructed, and implemented performance appraisal system that assists in increasing employee production (Moyal & Iyengar, 2016). Institutions are highly dependent on the human resource, which fosters customer care relations with prospective clients as well as existing clients. Employees are key stakeholders who directly affect the performance of an organization where successful organizations attract more investors (Cho et al. 2019). According to Mongare and Nyakware (2019), Savings and Credit Cooperatives (SACCOs) often encounter several challenges when attempting to implement performance appraisal systems. One significant challenge is the lack of well-defined and standardized performance metrics that align with the unique nature of SACCO operations. Unlike traditional businesses, SACCOs have a social and community-oriented aspect, which makes it challenging to establish universally applicable performance measures. Balancing financial performance indicators with the cooperative's social objectives, such as member welfare and community development, can lead to confusion and ambiguity in selecting appropriate evaluation criteria. This struggle to define relevant and balanced performance metrics can hinder the effectiveness of the appraisal process, potentially resulting in a misalignment of incentives and goals among SACCO staff and management (Kaushik & Singh, 2022).

The implementation of performance appraisal directly affects the performance of the employees which in turn affects the overall performance of an organization. The purpose of this study was to investigate the extent of implementation of performance appraisal in Direct Deposit Taking Sacco's in Kiambu County, in Kenya with the aim of determining the need for creating awareness. According to Moyal and Iyengar (2016), the success of any organization is determined by the performance of its employees, it is therefore critical to have a well-thought-out, constructed, and implemented performance appraisal system that assists in increasing employee production.

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Despite the elaborate specification on appraisal and other human resource practices in organizations, the extent of implementation of performance appraisal in SACCOs in Kenya is not well documented. Additionally, studies on performance appraisal in other organizations have been carried out, but none have focused on Direct Deposit-Taking SACCOs with their headquarters in Kiambu County. With this background, the researcher motivated to undertake a study assessing the effect of four independent variables on performance appraisal implementation in Kiambu County SACCOs, namely communication, culture, resources, and employee engagement. Other studies have been undertaken in the banking and health sectors; the current study will focus on Deposit-Taking SACCOs with their headquarters in Kiambu County which are regulated by the Ministry of Cooperatives.

1.5 Objectives of the Study

1.5.1 General Objective

The study aims to evaluate the determinants of performance appraisal implementation in Deposit-Taking SACCOs in Kiambu County.

1.5.2 Specific Objectives of the Study

i. To ascertain the effect of communication on performance appraisal implementation in Deposit-taking SACCOs in Kiambu County.

ii. To evaluate the influence of culture on performance appraisal implementation in Deposit Taking SACCO s in Kiambu County.

iii. Examine the effect of resources on the implementation of performance assessment in Kiambu County Deposit Taking SACCOs.

iv. To assess the influence of employee involvement on the implementation of performance appraisals in Deposit Taking SACCO s in Kiambu County.

1.6 Research Questions

The study will be guided by the following research questions:

i. How does communication affect performance assessment implementation in Deposit Taking SACCOs in Kiambu County?

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ii. How does organizational culture affect performance evaluation implementation in Deposit Taking SACCOs in Kiambu County?

iii. How do resources affect performance evaluation implementation in Kiambu County Deposit Taking SACCOs?

iv. How does employee involvement affect the implementation of performance evaluation in Deposit-Taking SACCOs in Kiambu County?

1.7 Justification of the Study

The study is important because it contributes to the effective implementation of performance appraisal, which results in improved Deposit-Taking SACCO performance in Kiambu County. It examined the effect of communication, corporate culture, resource allocation, and employee involvement on performance appraisal implementation. When employee performance is appropriately managed and performance appraisal is conducted successfully performance improves. The study will assist SACCOs in overcoming barriers to performance appraisal implementation.

1.8 Significance of the Study

Significant insights derived from the study will assist the SACCO management team in conducting performance reviews. Researchers undertaking further research on the same topic will benefit from the study since they will have references and a framework for their findings. The findings and recommendations will help close the gap of the study. The study will benefit human resource practitioners in various organizations, notably SACCOs, by raising their understanding of performance appraisal issues. The study findings will be beneficial to policymakers dealing with SACCO in Kenya, as they will get more information and a better understanding of performance appraisal. By adding more material, the study will contribute to the present literature in the research domain and educational institutions. Additionally, the study will benefit other SACCO in other Counties by offering ideas on handling performance appraisals and boosting their knowledge of performance appraisals.

1.9 Scope of the Study

The research focused on 12 registered Deposit-Taking SACCOS with headquarters in Kiambu County, Kenya. 84 employees from Kiambu County's Registered Deposit Taking SACCO s were included in the study population. The respondents consist of Chief Executive

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Officers, as well as Human Resource Managers, Finance Managers, Operations Managers, Audit Managers, Credit Managers, Recovery Managers, and Marketing and Business Development Managers. These are people directly involved in the appraisal and implementation process. The study focused on the variables affecting the implementation of performance appraisal in Registered Deposit Taking SACCO s with their headquarters in Kiambu County. The study used primary data, with performance appraisal implementation as the dependent variable and determinants of performance appraisal as the independent variable, with a focus on communication, culture, resources, and employee involvement as the independent variables.

The study's scope was limited to the performance appraisal implementation in the Deposit-Taking SACCO in Kiambu region. The study focused on all the SACCO registered in the region.

1.10 Limitations of the Study

The study was conducted in Kiambu County and focused on the Deposit-Taking SACCO in the region that had been listed under SASRA.

The study had a limitation whereby respondents were not easily convinced to avail information regarding the study. This was mitigated by convincing the respondents that the study was purely academic and that the response would be treated with high confidentiality following ethical guidelines from St Paul's University Ethics Board and NACOSTI.

The study was limited to four independent variables that affect performance appraisal implementation; communication, culture, resources, and employee involvement. The study was limited to the above independent variables.

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CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter covers theories that the study will anchor on, a review of various empirical studies related to the study, a summary of the literature review, gaps, and a conceptual framework.

2.2 Theoretical Review

A theory is a well-reasoned assertion or set of claims backed by evidence that is designed to explain phenomena (Cooper & Schindler, 2003). That is, they are a systematic explanation of phenomena. Theories give a broad explanation for an event. This research will be based on three theories: The resource-based view, Control theory, Goal theory, and Schein's model of organizational culture.

2.2.1 Resource-Based View Theory

This theory was initially introduced by Birger Wernerfelt in his 1984 paper titled "A Resource-Based View of the Firm (Wernerfelt, 1984). However, it gained significant prominence and development through the works of scholars like Jay Barney, Gary Pisano, and others in the 1990s and beyond. The theory supports the use of rare and unique resources to promote firm value and performance.

This theory assumes a firm's sustained competitive advantage and superior performance are primarily derived from its unique and valuable resources and capabilities rather than the industry it operates (Wernerfelt, 1984). These resources can include tangible assets e.g., physical infrastructure, intangible assets e.g., patents, brand reputation, human capital e.g., skilled workforce, and organizational processes. The theory suggests that firms with rare, inimitable, non-substitutable, and well-organized resources (often referred to as VRIO resources - valuable, rare, inimitable, and organized) are better positioned to achieve long-term success and outperform their competitors (Isichei et al., 2020).

This theory assumes that firms possess different bundles of resources and capabilities that vary in terms of type, quantity, and quality (Bayo-Moriones & de la Torre, 2022). Resources and capabilities are not easily or quickly interchangeable or replicable by competitors due to

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factors such as historical evolution, unique culture, or complex organizational structure. According to Torre (2022) the combination of resources and capabilities within a firm can create synergies that contribute to competitive advantage. It also assumes that the performance of a firm is not solely determined by the industry structure, but rather by its ability to exploit its unique resources in a way that creates value and differentiation. However, some critics argue that the theory can be tautological, meaning it defines competitive advantage based on valuable resources and then states that firms with competitive advantage possess valuable resources, leading to circular reasoning. Lin and Kellough (2018) posit that the theory lacks a precise methodology for identifying and measuring the value, rarity, and inimitability of resources, making it challenging to practically apply in real-world situations. In addition, the theory's focus on internal resources can downplay the significance of external factors like industry trends, market dynamics, and macroeconomic conditions in determining a firm's success. In rapidly changing industries, the theory's assumption of resource immutability may not hold, as even valuable resources can become obsolete or easily imitated over time. While the Resource-based theory emphasizes the importance of resources, it offers limited guidance on how firms should strategize and leverage these resources effectively to achieve competitive advantage (Al-Jedaia & Mehrez, 2020).

Despite this, the theory is suitable since the performance appraisal process has to be well conducted in SACCOS by using formal methods, rating employees objectively, and offering feedback to the employees on how they perform (Mwita et al., 2023) The theory also supports intangible resources in an organization that are hard to see or touch such or see or even quantify such as knowledge and skills, information resources and culture.

2.2.2 Goal Setting Theory

Lathan and Locke (1979) developed the goal theory, which claims that motivation and performance are greater when people have defined objectives stated, when goals are difficult yet accepted, and when there is feedback on performance. The objectives must be clearly specified. Setting high objectives requires employee consent and engagement, which strengthens employee and company agreement. This means that the theory supports performance appraisal implementation since it helps managers to provide feedback on their workers' activities and programs.

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According to Locke (1979), the theory of goal setting undertakes that the goals and objectives an individual set is the driving force for him/her to work. Locke's argument suggested that working towards goals was in itself a motivator. The theory expands and argues that performance is individual-based, and it improves when individuals outline specific tasks and aim to achieve by themselves. The goals should be compelling to keep the employee awake all the time to produce increased yields (Locke & Latham, 1979).

Goals guide people's responses and actions, goals direct work behaviour, and performance and lead to certain consequences and feedback. Organizations should set attainable and realistic goals and Deposit Taking SACCOs managers should allow the participation of all workers from different departments and job grades when developing goals because this will enable the workers to own the process and reduce resistance (Moraa & Datche, 2019).

Supervisors need to discuss attainable goals with the employees with a need for regular reviews, and timely feedback and those who achieve the targets are given recognition while poor performers are reproached and realized gaps sealed through employee development and training (Muriuki, 2021)

This theory is relevant to performance appraisal since it indicates that employee involvement is important because it helps the success of performance appraisal. When workers are involved in decision-making, they feel like they belong and work harder. They wholeheartedly support the organization for which they work (Moraa & Datche, 2019). Employees who participate in goal formulation have a better understanding of the objectives, which leads to greater success. This idea is related to the study in which employees are assessed against goals that have been defined, and where employee engagement in goal formulation is critical in the efficacy and achievement of the organization's objectives. Target setting participatory is good, targets are always clear and precise. Target commitment improves employee performance, targets help in achieving organizational goals and lack of top management support is a reason for target setting failure (Al-Jedaia & Mehrez, 2020).

2.2.3 The Schein's Model of Organization Culture

Edgar Schein (2004), an American management professor, established this idea, which tries to make culture more apparent inside an organization by providing measures to take in order to bring about cultural transformation. The Schein's organizational culture model seeks to

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describe the notion of culture and its impact on employees in a company. An organization's culture is defined as its values and beliefs. According to Baumgartner,(2009) an organization's culture is established by the values and ideals that it follows. Employees help to develop a strong culture in which team members want to be acknowledged and thanked for their hard work and contributions in the form of bonuses and salary raises. They also want to be compensated for the skills, knowledge, and experience that they bring to the organization. Employee behaviour in the workplace is influenced by organizational culture. Culture is fundamental to all elements of organizational life. Culture regulates employee behaviour and serves as a catalyst for the business's growth and development (Garvic, 2016).

The Schein model of organizational culture comprises three main layers which are Artifacts and behaviours, espoused values, and basic underlying assumptions which are key components to illustrate how the different layers of culture interact thus shaping the culture of an organization (Schein, 2004). This model is critical as it recognizes the alignment and interplay of the three layers of culture, which are key in shaping and managing the organizational culture. In this study, culture indicators measured by firm values, policy on reward, and rating methods used which are critical components of performance appraisal implementation.

2.3 Empirical Literature Review

An empirical literature review is a systematic examination of past research undertaken by researchers in the same field of study, with the goal of producing focus and direction. It tells the researcher about previously performed studies and their outcomes. We will look at communication, culture, resources, and employee engagement.

2.3.1 Communication and Performance Appraisal Implementation

Communication in performance appraisal is the process of transmitting and sharing information between the rater and the ratee. This may be accomplished via technology communication or face-to-face interaction (Ayers, 2015). Feedback is obtained via dialogue. Performance feedback is important since it aids in employee performance improvement. Appraisers must have access to their appraisal reports and must have accurate information. This assists in enhancing and strengthening weak areas. Regardless of the extent to which performance appraisal systems are digitally based, the manager needs to utilize face-to-face

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communication with staff members throughout the appraisal process. According to Ayers (2015) communication represents an extremely important human element of the staff member's performance appraisal experience because, if information between the manager and staff member cannot be meaningfully exchanged, the appraisal process is likely to falter. Effective communication is the process of transferring information and understanding from the manager to the staff member and vice-versa. Two-way communication works best in checking for understanding‖ to ensure that the manager and staff member have a common interpretation of the key elements being discussed. Naik (2017) indicates that managers need to provide staff members as much feedback as possible about how they are doing their job. Feedback is the activity of providing information to staff members concerning how their performance is meeting expectations. Feedback answers the question from a staff member's perspective, "how am I doing?" performance expectations must be clear to the staff member. A recent study by Gallup indicates that only half of the employees polled strongly agree that they understand what is expected of them at work (Talent Development, 2016). Clarification of expectations is often done by reviewing the job description and work products required of the staff member concerning the present work assignment. Staff members individually need specific clarification of expectations sometimes called job targets—as they relate to a particular situation (Naik, 2017). Expectations serve as reference points against which the manager measures performance. Information and data specific to expectations must be collected and analyzed before a manager can give feedback to a staff member. As Ewenstein, Hancock, and Komm (2016) note, good data that matter are crucial to state-of-the-art appraisal systems. Effective feedback to staff members, especially linked to specific job targets, will improve performance and likely lead to increased job productivity and satisfaction (Murlis, 2017).

Devarajan, Maheshwari, and Vohra (2016) conducted a research on establishing a new-age performance management system in an information technology multinational corporation: training and communication leveraging. The purpose of this study was to determine the effect of communication and training on the deployment of performance management systems. It demonstrated that communication is beneficial in increasing employee awareness and optimism. Their results emphasized the importance of communication/feedback as a technique for fostering both transparency and clarity in connection to tasks.

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Kaupa and Atiku's (2020) research on difficulties in implementing performance management systems in the Namibian public sector sought to identify the major obstacles confronting the public sector in implementing performance management systems. The study's results indicate that poor communication is a barrier to implementing a performance management system. Additionally, it was revealed that workers were not involved in the establishment of the goals and hence were unaware of their aims.

Bartz (2017) researched managers' communication, feedback, and coaching abilities while dealing with employees throughout the performance review process. The purpose of the study was to determine how communication, feedback, and coaching assist staff members in meeting work requirements. Communication is critical to increasing the efficacy of staff members' performance assessment processes. It is critical to offer feedback to employees on clearly defined expectations.

Firms must teach supervisors to be capable of preparing accurate and fair appraisals and successfully communicating with employees about their performance. If firms fail to do so, workers will see supervisors as unjust, and feedback outcomes will be viewed negatively. Uncertain expectations are a key impediment to high performance and motivation. As a result, communication and feedback help to alleviate ambiguity and give pertinent performance information. Inevitably, communication and feedback foster a sense of fairness, trust, and respect for the rater, who is regarded to have the employee's best interests at heart and to provide accurate evaluations (Staronova, 2017).

Freddie et al. (2015) researched the variables impacting performance evaluation system implementation in Rwanda, focusing on the Nyamasheke District Local Government Hospital. The researcher used four independent variables to analyze the factors impacting the implementation of performance assessment systems at Nyamasheke District Hospital. The researchers used stratified and purposive random sampling to obtain data. The study's findings indicated that training of the rater and ratee, level of trust, and management processes were all significant factors affecting the implementation of staff performance appraisal at Nyamasheke District government hospital. Additionally, the researchers noted that good management of these aspects contributes to improved employee performance assessment, while inadequate management results in ineffective employee performance appraisal. According to the study results, contact with rates and raters before appraisal activities is a necessary condition for any appraisal to be successful. Employees must

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communicate early enough to ensure efficient exercise and performance enhancement. However, this study was based on hospitality industry rather than SACCO's.

Kihama and Wainaina (2019) researched performance assessment feedback and staff productivity in Kiambu County's water and sewerage corporations. The study's purpose was to ascertain the effect of feedback on employee productivity; stratified random sampling was used. According to the study's conclusions, managers must offer assessment comments. Organizations that are used to providing good or negative feedback to their staff never have difficulty communicating the same. Additionally, the research discovered that well-defined methods for communicating and dealing with feedback must be implemented (Kihama & Wainaina, 2019). However, this study was based on sewerage companies in the county.

Moon (2019) discovered that workers accept input from their supervisors in research on the specificity of performance evaluation comments, manager trust, and job attitudes. Acceptance of such feedback may result in increased participation and work satisfaction. The study's results will aid the researcher in researching the factors of performance assessment implementation in SACCOs in Kiambu County. These will aid the researcher in determining the effect of communication on performance appraisal implementation in SACCOs.

2.3.2 Culture and Performance Appraisal Implementation

The term "organizational culture" refers to an organization's values and beliefs. Organizational culture has been highlighted as one of the intangible elements that a business must possess to generate a united energy that propels it toward its aims. Culture is fundamental to all areas of organizational life because it serves as the integrative mechanism for controlling employee behaviour inside an organization and pervades all of its operations, acting as a specialized catalyst for the company's growth and development (Gavric, Sormaz & Ilic, 2016).

Macharia (2017) conducted research at the National Hospital Insurance Fund, concentrating on the internal variables that influence the effectiveness of performance assessment management system installation. The researcher proposed that more study be conducted on the same subject, concentrating on culture, decision-making, and their implications on effective performance evaluation implementation.

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Canet-Giner, Redondo-Cano, Saorn-Iborra, and Escribá-Carda (2017) performed a research in Spain on the impact of individual performance rating techniques on creative behaviour. The purpose of this research was to investigate the effect of employee perception on performance rating processes. The research discovered that performance assessment procedures had a direct influence on an individual's positive conduct. The researcher was unable to determine if the association between performance assessment and innovative behaviour was mediated by employee views of the consistency of human resource systems based on the study's findings. The current study will use utilize the study's findings to ascertain the effect of culture on performance evaluation implementation, with a particular emphasis on employee perceptions of the performance appraisal method, grading, and reward policy.

Harb et al. (2017) attempted to understand Saudi Arabia's culture, and perceptions of performance assessment. The purpose of this study was to examine the link between Arabic culture and employee perceptions of the application of performance assessment in a Saudi Arabian company called SACO. The study noted that employee performance assessment methods should be implemented following the organizational culture of each company (Iqbal, Akbar & Budhwar, 2015).

2.3.3 Resources and Performance Appraisal Implementation

In this research, resources will encompass not just essential skills, knowledge, training, and money, but also human resources or all players involved in the performance appraisal process and implementation. Salah (2016) defines training as the process of acquiring a skill for a certain job or knowledge in a particular area to support a certain occupation or task. Since training aims at improving the employees' abilities, knowledge, and competencies, then employees can undertake their job tasks more effectively and efficiently as well as apply new knowledge to be more innovative at work. Necessary training is given to employees who have not met their targets and to appraisers to appraise fairly. However, the study was done in Egypt.

Mongare et al. (2019) examined performance evaluations in SACCOs in Kisii County. The purpose of this study was to determine the extent to which performance appraisal is implemented in SACCOs in the Kisii Central District. According to the study, a significant fraction of SACCOs lacked performance appraisal According to the study findings, the

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majority of SACCOs did not use performance evaluation to make decisions about employee migration across grades or occupations, as well as employee welfare.

According to Black, Gardner, Pierce, and Steers (2019), the resources available to an organization, such as financial strength, may have an effect on how performance assessments are implemented. Due to financial limits, supervisors and department heads' suggestions may not always be implemented properly. Salary and promotion raises are two instances of evaluation recommendations that have a financial influence on the organization's budget. Blanche (2015) examined the variables impacting the execution of performance appraisals in a research done at the National Bank of Kenya. According to the study's findings, there was a positive significant relationship between the incentive system, the assessment technique, appraiser training, and the National Bank of Kenya's performance appraisal implementation. Additionally, the study showed a non-significant negative correlation between performance evaluation adoption and employee attitude.

2.3.4 Employee Involvement and Performance Appraisal Implementation

Employee involvement means maximizing employees' contributions in such a way that their commitment to the organization's success rises. Employee participation refers to the degree to which employees participate in decision-making, information management, and problem-solving activities (Wang et al., 2015). Regardless of how well employees perform, their involvement in the preparation of performance appraisal at all levels influences their perception and reaction to the actual assessment grade (Milkovich et al., 2014). Employee involvement has a significant impact on how well a business performs (Tahsidari & Shahnael, 2015). However, this study was done outside Kenya.

Jose, Nair, and Kuriakose (2022) also explored the relationship between Human Resource Management (HRM) practices, employee engagement, and the mediating role of personal resources. The study focuses on nurses as a target group and investigates how HRM practices influence employee engagement through the lens of personal resources. The study employed a mediating role framework to understand the potential pathway through which HRM practices affect employee engagement. It was noted that the availability of personal resources, such as psychological well-being and self-efficacy help the employees to be engaged. However, this study was done in India.

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In Nigeria, Nwachukwu, Vu, Chládková, and Agboga (2022) investigated the interplay between psychological empowerment, employee engagement, job satisfaction, and religiosity in the context of Nigeria. The authors adopted descriptive analysis and it was noted that psychological empowerment, a sense of personal control and influence over one's work significantly impacts employee engagement. However, the study was only based on the Nigerian cultural context.

In UK, Mone, London, and Mone (2018) explored employee engagement through effective performance management. The study adopted a cross-sectional design and noted that effective leadership and communication systems are important in fostering a culture of engagement and continuous improvement.

In Kenya, Aswani (2019) evaluated the relationship between performance measurement practices and employee engagement within Multinational Corporations (MNCs) operating in Kenya. Using descriptive design, the author noted that various aspects of performance measurement, such as key performance Indicators (KPIs), metrics, and appraisal systems, and their association with employee engagement levels are important in firms. However, the study only focused on MNCs in Kenya.

Babagana, Mat, and Ibrahim (2019) investigated the effectiveness of performance appraisal, the study's objective was to determine the relationship between employee engagement and performance evaluation success. Employee engagement, according to the study's findings, comprises maximizing workers' efforts to promote corporate commitment and success. Employee participation is described as appreciating employees' contributions to organizational decision-making, information management, problem-solving, and organizational success. However, this study was done in India.

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2.4 Summary of Studies Reviewed

Table 2.1. Summary of Studies Reviewed

Author &year	Study	Findings	Methodology	Research Gaps	Focus of Current Study
Fradie, 2015	Factors influencing performance rating in Rwanda's Nyamasheke	Proper management of the components contributes to the improvement of	The research used a stratified and purposeful random sampling	The study was done in Rwanda and not Kenya.	This study conducted in Kenya, with a focus on Kiambu County

	District Government hospital	performance evaluation, whilst inadequate management results in ineffective appraisal.	technique.		SACCOs.
Kihama and Wainaina (2019)	Performance rating comments on staff productivity in Kiambu County's water and sewerage industries	Managers must offer feedback. It is necessary to establish well-defined protocols for communicating and dealing with feedback.	We employed stratified random sampling.	The study was based on the concept feedback and staff productivity and not implementation	The current study focused on determinants of performance appraisal implementation in deposit taking Saccos in Kiambu county
Ndirangu and Waiganjo (2015)	Factors impacting performance assessment implementation in public secondary schools in Kenya's Kirinyaga Sub-county	The implementation has been a failure.	The researcher used a survey study strategy to collect data, which included a stratified sample size. The data gathering instrument was a questionnaire.	The study was based on public schools and not SACCOs	The study focused on 12 deposit taking SACCOs
In Chetana (2015)	An empirical investigation of the determinants of appraisal	Employees' impression of the assessment's fairness influences their commitment to performance appraisal. The variables and performance assessment have a good link.	Correlation is determined using a factor analysis technique. Data were gathered using a newly constructed altitude scale.	The study was based at OCL Iron and Steel Ltd.	The current study focused on use of questionnaires in data collection and not observation or experiments

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Harbi, Thursfield and Bright (2017)	A study of Saudi Arabians' attitudes toward performance evaluation	Fairness as seen in relation to the manner in which the evaluation was presented	Methodologies interpretative and qualitative	The study was based in Arabian country.	The study focused on determinants of performance appraisal implementation in direct deposit taking SACCOsin Kiambu county
Babagana and Ibrahima (2018)	An examination of the efficacy of performance assessment	Employee engagement is critical to the organization's performance.		The study was based on the concept of employee engagement	The study focused on determinants of performance appraisal implementation
Macharia (2017)	An examination of the internal elements that influence the deployment of performance assessment management systems at the National Hospital Insurance fund	A successful management system in an organization is contingent upon the leaders' dedication and engagement. There is a need for executive assistance, and rules and regulations must be developed to assure control and consistency.	Descriptive research design	The study focused on National Hospital Insurance Fund.	The study focused on Direct Deposit Taking SACCOs
Idowu (2017)	A study of performance assessment effectiveness and its influence on employee motivation	Employees have varying preferences for post-performance appraisal rewards. Organizations must take a more personal approach to rewarding and incentivizing	Reviewed Literature	The study focused on employee motivation.	The current study focused on determinants of performance appraisal implementation

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		employees based on their appraisal results.			
Blanche (2015	A study of the variables impacting performance appraisal implementation at the National Bank of Kenya	At the National Bank of Kenya, a positive significant association occurred between procedure, reward, appraiser training, and performance appraisal implementation. There was a non-significant negative correlation between altitude and performance assessment implementation.	Descriptive survey design	The study was based on National Bank rather than SACCOs	The current study was be based on Deposit Taking SACCOs

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2.5 Summary of Research Gaps

The studies discussed pertains to various aspects of performance evaluation and appraisal systems in different organizational contexts. These studies, conducted in diverse locations and industries, focus on understanding the factors that influence the implementation and effectiveness of performance assessment processes. While some studies explore the impact of communication, feedback, coaching, and employee perceptions on performance evaluation, others delve into the role of organizational culture, employee involvement, and resources in shaping appraisal practices.

In the context of Kiambu County, Kenya, several investigations are underway to unravel the intricacies of performance evaluation within Deposit-Taking Savings and Credit Cooperative Organizations (SACCOs). These studies investigate a range of factors, including feedback, authority channels, employee involvement, resources, and organizational culture. By

examining these dimensions, the research aims to shed light on the barriers and facilitators of effective performance appraisal implementation within SACCOs. The studies also consider the unique characteristics of SACCOs compared to other sectors, like healthcare and banking, and their implications for performance appraisal practices.

2.6 Conceptual Framework

A conceptual framework is a graphic that displays variables. The independent variables in this study will be communication, cultural resources, and employee engagement, whereas the dependent variable will be performance assessment implementation.

The assumption of a conceptual framework in this research will demonstrate the link between communication, cultural resources, and employee participation in SACCOs in Kiambu County, as well as the implementation of performance appraisal.

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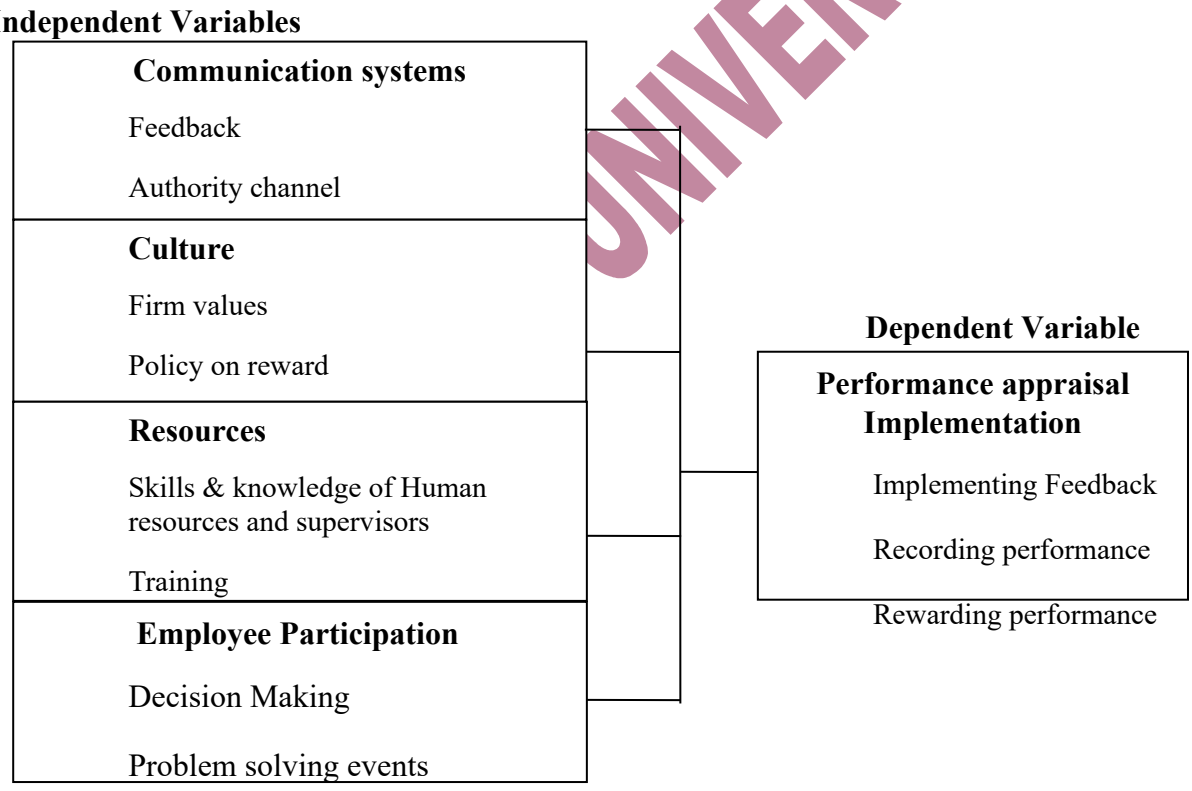


Figure 2.1: Conceptual Framework

Source: author (2024)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter describes the study design, target population, sample size, and sampling technique. It also goes into the research tools and how they were utilized, as well as the validity and reliability of the research instruments, as well as the data collecting and analysis techniques employed in the study.

3.2 Research Design

Tanveer (2020) defines research design as a plan on how to structure a given study. It can also be defined as an approach that is used to collect data, analyze, and interpret the findings to provide answers to the research questions (Rezigalla, 2020). Research design provides a map and plan for a study.

This study adopted descriptive research with the case of Deposit Taking SACCO's with their headquarters in Kiambu County. Descriptive research design describes the characteristic of a given phenomenon under study (Bayucca, 2020). Descriptive research was used since it helped to describe the state of affairs as they exist without any manipulation of the variable in the study Kothari (2004). Descriptive research design was used for purpose of the study to analyze the determinants of performance appraisal implementation in SACCOs in Kiambu County. The study used both quantitative and qualitative research methods. Descriptive design is a quantitative type and the respondents were given questions that helped the study gather more information, summarize present and interpret data collected to help analyze determinates of performance appraisal implementation in SACCOs in Kiambu County. The study employed the census method, which was the best fit for this kind of study where information was required from all the individuals in the population, this method was used because the population was accessible and small. A census according to Gregory (2013) is used as a method of data collection when there is need to have information from every individual in the population,

3.3 Target Population

A target population is also defined as a group of people to whom the results of a given research process would apply Vaicondam & Wen (2020). The 12 registered Deposit Taking

SACCOs with their headquarters in Kiambu County were used as the target population SASRA 2023.

The study's target population comprised of Chief Executive Officers and Departmental Managers, namely the Finance Manager, Human Resource Manager, Credit Manager, Records Manager, ICT Manager, Procurement Manager, and Marketing Manager who are involved in implementing performance appraisal. This made a total of 84 respondents.

Table 3.1: Target Population

Department	Per Sacco	Population of the Chief Executive Offices & Departmental Managers
Chief Executive Officers	1	12
Finance	1	12
Human Resource	1	12
ICT	1	12
Credit	1	12
Marketing	1	12
Procurement	1	12
Total	12	84

Source: SACCO and County Co-operative report (2023)

3.4 Sampling Technique and Sample Size

A sample, according to Mugenda & Mugenda (2013), is a group of people, things, or items drawn from a larger population for measurement. In this study, all the 84 members of the population were given an opportunity to participate in the study comprised of Chief Executive Officers and all Managers who are also Heads of Departments in the 12 Deposit taking SACCOs.

3.5 Data Collection Instruments

The study used a questionnaire to gather data from the 84 respondents, comprising of Chief Executive Officers and Managers. Questionnaires are less expensive than other techniques of data collecting, which may be rather pricey (Mugenda &Mugenda, 2013). Primary data was divided into sections based on the study objectives & with the use of semi-structured

questionnaires both quantitative and qualitative were methods used. Likert Scale which is an interval scale that uses fives anchors, was used to measure the level of agreement and disagreement from the respondents. Questionnaires with closed and open ended questions were used.

3.6 Data Collection Procedures

Data was collected using questionnaire. In this study the researcher got a research permit from the National Commission for Science, Technology and innovation (NACOSTI).The permit gave the researcher permission to carry out the study. An introduction letter was also obtained from St Paul's University, and presented to the Direct Deposit Taking SACCOs in order to get permission to collect data from the respondents. The questionnaires were dropped to the respondents and collected within two weeks because the respondents needed time to fill in the questionnaires due to the nature of their work

3.7 Pilot Study

A pilot study was carried out to identify mistakes and inconsistencies in research tools and responder dynamics that may have an impact on the validity and dependability of the findings (Cooper & Schindler, 2003).The pilot project was conducted in Waumini in Nairobi County, twelve (12) questionnaires were administered. The pilot test helped assess the strength and dependability of the instruments, data was examined using a Social Science Statistical Software (SPSS). Respondents of the pilot test did not participate in the main study.

3.8 Reliability and Validity

3.8.1 Validity

Validity refers to the amount to which the methods used to gather data accurately evaluate what they are intended to examine and the degree to which the findings are accurate and honest (Cooper & Schindler, 2003). Validity refers to the level of accuracy or the degree to which a score accurately expresses a notion (Cooper & Schindler, 2003). According to Ghazali (2016), content validity of the instrument is assessed using the pilot test with the expectation of finding out whether it meets the variables that the study intended to measure. The study consulted supervisors who are experts in the study and have in-depth knowledge. Face validity is measured by how the respondents view the instrument, how comfortable does it make them in terms of answering the questions. Criterion validity was measured by how well the data on the independent variables explained the independent variable.

3.8.2 Reliability

Cherry (2016), states that reliability is about getting the same results from the study under the same circumstances from time to time. Fiona (2019) states reliability is a measure by which a given tool of data collection gives consistent results. The study was subjected to a reliability test using Cronbach's Alpha The findings indicated that all contrasts have Croncbach's Alpha values within the suggested value of between 0.7 to 0.9 the data collection tool is relatable (Young 2013; Sekaram & Bougie, 2009; Creswell, 2013: Stritvastrave & Rego, 2011, Kombo & Tromp; 2014).

According to Mugenda (2013), this is the level at which the data-collecting instrument can provide accurate information and how well a measuring device generates reliable and consistent results across time and among items in the testing equipment (Sekeran, 2010). Cooper and Schindler (2003) define dependability as the consistency and correctness of results that reflect the whole population under investigation. The goal of measuring dependability is to see whether the research can be depended on to generate the same value if conducted again under the same conditions. If the results can be duplicated in comparable situations, the research instrument is seen to be dependable. The degree to which a variant of a comparable measure gives the same results whether delivered simultaneously and without a delay is defined as equal reliability. Internal consistency affects how similar tool elements are and how well they represent the same underlying ideas.

The study carried out a pilot study from the responses of the 12 respondents from top-level management and who were not part of the main study. If the level of reliability is above 0.7 the instrument is termed as reliable (Choung 2013). To analyze the internal consistency of the collected data, the Cronbach alpha reliability estimate was used. Cronbach's alpha has a minimum acceptable value of 0.70, and anything below indicates that the internal consistency of the common range is poor.

Table 3.2: Cronbach Alpha

Cronbach Alpha	**Internal Consistency**
$A \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable

$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Therefore, to determine the reliability of the questionnaire, the researcher will use Cronbach's (1951) formula as shown below:

$$\propto = \frac{k\left(1 - \sum S_i^2\right)}{K - 1\, S_i^2}$$

α= Cronbach Coefficient alpha

K = the total number of items in the test

$\Sigma S^2 i$= sum of items variances

S^2= the variance of the total test.

From table 3.3 below, pilot study results established that the Cronbach alpha values were higher above 0.7 for all the study variables that included; communication (0.838), culture (0.888), resources (0.836), employee involvement (0.851) and performance appraisal implementation (0.826). This was an indication that there was internal consistency and high reliability among the items/variables in measuring the performance appraisal implementation in the SACCO in Kiambu County.

Table 3.3 Reliability

Variable	Number of items	Cronbach alpha values	Comment
Communications	5	0.838	Reliable
Culture	5	0.888	Reliable
Resources	5	0.836	Reliable
Employee Involvement	5	0.851	Reliable
Aggregate score	**31**	**0.874**	**Reliable**

Source: Pilot study, 2024

3.9 Data Analysis and Presentation

Data analysis is defined as a procedure applied to investigate, transform and model data to create summaries, perceiving the trends and framework to be able to create inferences that can be applied to generate, enlightened conclusions (Njoki, 2018).

In this study Quantitative data collected was sorted, coded, and entered into the Statistical Package for Social Sciences (SPSS). Descriptive statistics in terms of mean and standard deviation were used to analyze the determinants of performance appraisal implementation. The study further employed multiple linear regressions to help find correlations among the variables.

On the basis of the independent variables, a multiple linear regression model was used to predict the value of the dependent variable. The study of the dependency of one variable, the dependent variable, on one or more variables with the goal of estimating and/or forecasting the population mean, was the focus of regression model analysis. Communication, culture, resources, and employee participation was included as independent variables in the regression model. The implementation of performance appraisals was used as the dependent variable. As a result, a regression model was utilized to identify the predictors of performance appraisal implementation in the Direct Deposit-Taking Saccos with their Head Quarters in Kiambu County. The regression model equation for this investigation wasas follows:

$Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\beta_4X_{4+}e$

Y = Performance appraisal implementation

β_0= Constant

$\beta_1\beta_2\beta_3$ = Coefficients for the independent variables

X_1 = Communication

X_2 = Corporate culture

X_3 = Resources

X_3 = Employee involvement

e = Error term

Quantitative results were presented inform of tables and figures while results from data collected from open ended questions are presented through thematic areas under qualitative analysis.

3.10 Ethical Considerations

To begin, the researcher got permission to collect data from the institutions. The researcher ensured that the questionnaires used in the study do not collect any personal identifying data and instead concentrate only on the study variables. To protect the responder from victimization or blame, their identity was hidden. The study results will be used by St. Paul's University for academic reasons only and will not be shared with anyone else. Additionally, the researcher obtained permission from the National Commission for Science, Technology,

and Innovation to gather data. Nobody's privacy will be infringed upon. The findings of the study were not inflated, and the reporting was based on unbiased data collection.

CHAPTER FOUR

RESEARCH FINDINGS, ANALYSIS AND DISCUSSION

4.1 INTRODUCTION

This chapter focuses on the results and findings of the data analysis from the data collected fromDeposit Taking SACCOswith their headquarters in Kiambu. The findings from the study variables are presented per objective with data that has been quantitatively and qualitatively analyzed.

4.2 Demographics

4.2.1 Response Rate andReliability Test

A total of 84 questionnaires were distruibuted by hand to the respondents and later collected. A total of 72 questionnaires were accurately filled and were considered in the analysis which led to 86 percent response rate.

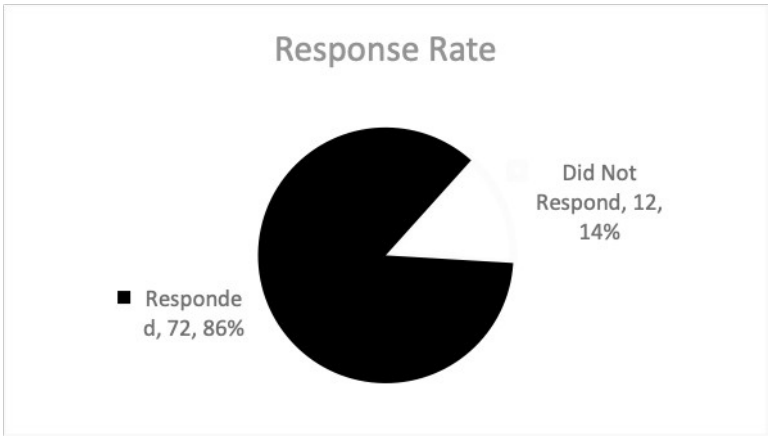


Figure 4.1: Response Rate

Source: Survey Data, 2024

From figure 4.1 out of 84 respondents targeted, 72 respondedto the administered questionnaires which translated to 86 percent response rate. According to Mugenda and Mugenda (2008) a response rate of 50 % and above is considered to be adequate while 60 percent is considered good while above 80 percent is considered very good.

4.2.2 Gender of the Respondents

The study asked respondents to indicate their gender to ensure that there was fair distribution of gender in the SACCOs and at the management levels. Table 4. 2 below shows the gender distribution.



Figure 4.2: Gender of Respondents
Source: Survey Data, 2024

The respondents' gender was summarized in figure 4.2 above. The results indicate that 38 of the respondents were male while 34 were female which represented fair distribution among the two genders in the SACCOs.

4.2.3 Education Level

Table 4.2 Education Level

	Frequency	Percent
Diploma	4	5.6
Degree	47	65.3
Masters	21	29.2
Total	72	100.0

Source: Survey Data, 2024

The respondents were requested to indicate their level of education which is as per the above table 4.2. The education levels are a key component of this study to gauge their education levels. The findings indicate that 5.6 percent of staff had education up to Diploma level while 65.3% had a degree and 21 staff members had a Masters degree which is 29.2%

4.2.3 How long have you worked with the SACCO

Table 4.3 How long have you worked with SACCO

	Frequency	**Percent**
Below 1 Year	5	6.9
1-5 Years	30	41.7
6-10 Years	10	13.9
11 Years and Above	27	37.5
Total	72	100

Source: Survey Data, 2024

The respondents in this study were asked to indicate how long they had worked in the respective Deposit Taking SACCOs. This information was important to ascertain the understanding of SACCO operations by the respondents. From the findings, 6.9 percent of the respondents had worked below one year, while 41.7 percent had worked between 1 to 5 years, 13.9 percent having had worked for between 6 to 10 years and 3.5 had worked for more than 11 years in the Deposit TakingSACCOs. This information cements the reliability of the

information provided by the respondents that they are experienced and capable of making the right decisions for SACCOs. The respondents are also well informed of the proceedings of performance appraisal implementation in their respective SACCOs.

4.3 Descriptive Data Analysis

4.3.1 Communications and Performance Appraisal Implementation

The study sought to investigate the effect of communication on performance appraisal implementation. The Table 4.4 illustrates the findings from the responses which were based on a Likert scale from 1 to 5 where the respondents were asked to indicate the effect of communication on performance appraisal implementation by checking the relevant box.

Table 4.4 Communications and Performance Appraisal Implementation.

	Mean	**Std. Deviation**
Following performance appraisal, all employees get feedback.	4.1528	.64261
Employees are aware of the communication channel	4.3056	.68462
There is a smooth flow of information from top to bottom	4.2083	.76798
The rater verifies that established objectives are fulfilled	4.0694	.56485
Total	**4.18**	**0.67**

Source: Survey Data, 2024

The findings from the above Table 4.4 indicate an aggregated mean of 4.18 and a standard deviation of 0.67. The results indicate that the majority of the respondents agree to a large extent that communication affects performance appraisal implementation as indicated by a mean of 4.18. In specific respondents agreed that they were aware of the communication channel during the appraisal process as indicated by a mean of 4.3 closely followed by that there was a smooth flow of information from top to bottom indicated by a mean of 4.2. In addition, the rater verifies that established objectives are fulfilled and had a mean of 4.7 while following performance appraisal, all employees get feedback had a mean of 4.15.

Communication has an overall effect on the performance appraisal implementation and the results of this are in agreement with Devarajan, Maheshwari, and Vohra (2016) in their study on performance management systems who found out that communication is beneficial in increasing employee awareness and optimism.

4.3.2 Culture and Performance Appraisal Implementation

Table 4.5 Culture and Performance Appraisal Implementation

	Mean	Std. Deviation
Performance appraisal is influenced by organizational culture.	4.2222	1.17751
Performance appraisal is a common process.	3.3194	1.00459
The performance appraisal has the management's backing.	3.9306	.90890
The organizations' policies are unambiguous.	3.5833	1.29734
Aggregate mean	**3.76**	**1.097**

Source: Survey Data, 2024

The findings of the influence of culture on performance appraisal implementation indicate an aggregate mean of 3.76 and a standard deviation of 1.097. This shows that most respondents agree to a large extent that culture affects the performance appraisal implementation. Respondents indicated that performance appraisal is influenced by organizational culture as reflected by a mean of 4.2 and they also agreed that the performance appraisal has the management's backing as shown by a mean of 3.93 while the majority agreed that organization policies are unambiguous as shown by a mean of 3.53. A majority of the respondents also agreed that Performance appraisal is a common process as indicated by a mean of 3.32.

The standard deviations indicate the variation of opinions by the respondents with the highest being on the organizations' policies are unambiguous at 1.3, performance appraisal is influenced by organizational culture at 1.2, Performance appraisal is a common process at 1.0 and lastly, the performance appraisal has the management's backing at 0.9. Organizational culture is a key factor in the success of an organization since it sets the values, morals, and beliefs of an organization. This is in agreement with Escribá-Carda (2017) who did research in Spain on the impact of individual performance rating techniques on creative behaviour.

4.3.3 Resources and Performance Appraisal Implementation

Table 4.6 Resources and Performance Appraisal Implementation

	Mean	Std. Deviation
The rater has the necessary abilities and training to conduct performance appraisals.	4.0972	.71522
Following the appraisal process, the recommendations provided throughout the process are adopted.	3.4583	.96323
Performance appraisal is conducted regularly	3.8472	.97374

Management is supportive of performance appraisal	4.1806	.58926
Aggregate Mean	**3.89**	**0.81**

Source: Survey Data, 2024

The findings on the effect of resource on performance appraisal implementation indicate an aggregate mean of 3.89 and a standard deviation of 0.81. This indicates that the resources have an effect on performance appraisal implementation. Respondents indicate that management is supportive of performance appraisal as shown by the highest mean of 4.18, while the appraiser has the necessary abilities and training to conduct performance appraisals with a mean of 4.09, Performance appraisal is conducted regularly has a mean of 3.84 while the respondents agreed that following the appraisal process, the recommendations provided throughout the process are adopted.

The standard deviations indicate the variations of the opinions by the respondents with the highest being performance appraisal is conducted regularly with a standard deviation of 0.97 followed by following the appraisal process, the recommendations provided throughout the process are adopted which is at 0.96, the appraiser has the necessary abilities and training to conduct performance appraisals indicated by 0.72 and lastly, management is supportive of performance assessment having a standard deviation of 0.59. Resource allocation is a critical component in performance appraisal implementation which allows the performance appraisal to be conducted regularly, and training to be undertaken thus management is supportive of the performance appraisal The findings are in agreement with Black, Gardner, Pierce, and Steers (2019), that human resources available to an organization, such as financial strength, have an effect on how performance appraisals are implemented

4.3.4 Employee Engagement andPerformance Appraisal Implementation

The study sought to find out the effect of Employee involvement on performance appraisal implementation in Deposit-TakingSACCOS in Kiambu County. Table 4.7 below shows the findings. The response was based on a five-point Likert scale (1-5). The means were computed and categorized as 3 being high and above or low below 2.85. The study asked the respondents to indicate the extent to which they conquered with the statement on the role played by employee involvement in performance appraisal implementation.

Table 4.7 Employee Involvement on Performance Appraisal Implementation

	Mean	Std. Deviation
Employees are active in the organization's problem-solving processes.	3.9722	.73105
The management solicits input from workers in decision-making.	3.6944	.94405
Employees support performance appraisals.	3.7222	.89162
Employees are involved in the design of policies.	3.8889	1.06884
Aggregate Mean	**3.82**	**0.91**

Source: Survey Data, 2024

The findings indicate that employee involvement on performance appraisal implementation had an aggregate mean of 3.82 and a standard deviation of 0.91. Employees who are active in the organization's problem-solving processes had the highest mean of 3.97 while employees who are involved in the designing of policies had a mean of 3.89. Employees support performance appraisals and the management solicits input from workers in decision-making had means of 3.72 and 3.69 respectively.

The standard deviations which indicate the difference in opinions by the respondents were at an aggregate of 0.91 which is low. Employees are involved in the design of policies had the highest standard deviation of 1.068, followed by the management solicits input from workers in decision-making which had a standard deviation of 0.944. Employees support performance appraisals at 0.89 while employees are active in the organization's problem-solving processes with a standard deviation of 0.731.

Employee engagement on performance appraisal implementation is a critical component in the overall success of performance appraisal implementation. This is in agreement with Jose, Nair, and Kuriakose (2022) who explored the relationship between Human Resource Management (HRM) practices, employee engagement, and the mediating role of personal resources and found out that the availability of personal resources, such as psychological well-being and self-efficacy help the employees to be engaged.

4.3.5 Implementation of Performance Appraisal

The study sought to find out the effect of employee engagement on performance appraisal implementation in SACCOS in Kiambu County. Table 4.8 below shows the findings. The response was based on a five-point Likert scale (1-5). The means were computed and categorized as either high= 3 and above or low= below 2.85. The study asked the respondents

to indicate the extent to which they conquered with the statement on the role played by employee Involvement in performance appraisal implementation.

Table 4.8 Employee Involvement on Performance Appraisal Implementation

	Mean	Std. Deviation
Recommendations given throughout the performance appraisal process are always followed.	3.3611	.93907
After appraisal employees always get comments on their performance	4.1389	.67773
Performance is carefully recorded for future use	3.9444	.93280
The information gathered during appraisal is utilized for a variety of purposes, including promotion, wage increase decision-making, and training.	3.8056	.81602
Aggregate Mean	**3.81**	**0.84**

Source: Survey data 2024

The findings in Table 4.8 above indicate an aggregate of 3.81 with a standard deviation of 0.84. After appraisal employees always get comments on their performance had the highest mean of 4.14, while performance is carefully recorded for future use had 3.94, The information gathered during appraisal is utilized for a variety of purposes, including promotion, wage increase decision-making, and training had a mean of 3.81 and recommendations given throughout the performance appraisal process are always followed had the lowest mean of 3.36.

4.4 Inferential Statistics

This study sought to find out the effect of determinants of performance appraisal implementation in Deposit-Taking SACCOsin Kiambu County. Kenya. To confirm the relationship between the determinant and the performance appraisal implementation this study used a multiple regression analysis.

4.4.1 Model Summary

The Model summary findings is as shown below in table 4.9

Table 4.9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F Change
1	.895[a]	.802	.790	.25366	.000

Source Survey data, 2024

Table 4.9 above indicates that the determinants explain 80.2 percent of the performance appraisal implementation as represented by the r squared value while other elements not captured in this study influence the performance appraisal implementation by 19.8 percent

4.4.1 ANOVA Results

This study used ANOVA to test the significance of the relationship between the determinant and the performance appraisal implementation. The ANOVA results are as shown below;

Table 4.10 ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.408	4	4.352	67.637	.000[b]
	Residual	4.311	67	.064		
	Total	21.719	**71**			

Source Survey data, 2024

The significance value is 0.0100 which is less than p=0.05 thus the model is statistically significant in predicting the determinants of performance appraisal implementation in Deposit-Taking SACCOs in Kiambu County Kenya, hence, the null hypothesis is rejected. The F critical at 5% level of significance was 2.09. Since F calculated is greater than the F critical (value = 67.637), this shows that the overall model was significant in predicting the determinants of performance appraisal implementation in Deposit-Taking SACCOs in Kiambu County, Kenya.

4.4.2 Coefficient of Determination

The study adopted the below linear regression model to determine the nature of this relationship between the variables.: $Y= ß0 + ß_1 X_1+ ß_2 X_2+ ß_3 X_3+ ß_4 X_4+ ϵ$; Where Y is the dependent variable (firm performance), ϵ is the constant (intercept), ß is are the regression coefficients and X_1, X_2, X_3 and X_4 are communications, culture, resources and employee involvement.

Table 4.11 Coefficient of Determination

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.757	.242		3.129	.003
Communications	.239	.101	.229	2.375	.020
Culture	.051	.047	.073	1.097	.277
Resources	.684	.074	.781	9.197	.000
Employee Participation	.314	.062	.387	5.062	.000

Source; Survey data, 2024

From the Table 4.11 above the level of significance at 5% for three variables namely communications, resources and employee involvement which were within the threshold of P value being less than 0.05 while culture had a higher P value of 0.277 which deemed the variable insignificant. The coefficient values for the variables re $\beta 0$=0.757, $\beta 1$=0.239, $\beta 2$=0.051, $\beta 3$=0.684 and $\beta 4$=0.314 respectively. The regression model can therefore be expressed as follows:

$$\mathbf{Y= 0.757+0.239X_1+ 0.051\ X_2+ 0.684\ X_3+ 0.314\ X_4}$$

Performance appraisal implementation = 0.757 + 0.239 Communication

+ 0.05 Culture

+ 0.684 Resources

+ 0.314 employee participation

From this regression equation above, taking all factors constant at zero, the performance appraisal implementation would be 0.75.7 These findings indicate that taking all other independent variables at zero, a unit increase in the communications will lead to 0.239 increase in performance appraisal implementation; a unit increase in the culture will lead to 0.051 increase in performance appraisal implementation; a unit increase in the resources will lead to 0.684 increase in performance appraisal implementation while a unit increase in the employee involvement will lead to 0.314 increase in performance appraisal implementation. The findings imply that resources are a key determinant of performance appraisal implementation followed by employee involvement, communication, and culture respectively.

4.5 Qualitative Analysis

Majority of the respondents believe that communication is key in performance appraisal and is key to the success of the performance appraisal implementation; Majority of the respondents agreed with statements such as Effective communication is key, It is only through communication that the one being appraised gets to learn and know where to do better, It is key for target setting and communication ensures that staff understands what was expected.

Majority of the respondents agreed and believed that employee perception influences performance appraisal. Some of the statements include; Employees who positively take this process tend to do exceptionally better than the ones who negatively view the process, positive perception leads to higher motivation and productivity. Negative perception may impact morale and result in lower performance levels, perception influences performance and differentiates between workload and pay and if appraisal is not taken positively then the process looks like punishment

The majority of the respondents also believe there is a need for appraisal process training for both appraisers and appraisees. The statements from the respondents are; Yes, Training helps us focus on issues that may be hindering either of the parties not to achieve optimal performance thus ensuring proper targets are set and skills are employed optimally. Yes, appraisers need training to ensure they conduct evaluations objectively, provide constructive feedback, and understand the importance of fair assessment. Appraisees on the other hand train to understand the evaluation criteria, set realistic goals and actively participate in appraisal discussions, there is need for capacity building to ensure it is well understood and this makes the appraisal process easier as both parties are on the same page.

Respondents agreed that it's necessary to include workers in organizational decision-making. The majority of the respondents responded by agreeing that it is good to get people's views and issues and incorporate them in decision-making, it promotes a sense of ownership, increases employee engagement, fosters a collaborative work culture and it allows the workers to understand the customer better.

The respondents also agreed that they believe that performance appraisal affects organizational performance. The majority of the respondents were in agreement as indicated by the following statements; Performance appraisal has a huge effect on the overall performance of the organization in that when each person or each employee does more to ensure they score high this translates to the organization performing better all round. When done effectively it provides valuable feedback to employees and helps identify strengths and

areas for improvement. Lastly, the performance of the organization increases when individual performance is better.

The qualitative analysis of the responses to the questionnaires is in support of the inferences made and concluded by the descriptive analysis. The majority of the respondents agreed that performance appraisal implementation is a critical aspect of the success of an organization and thus should be allocated enough resources for its undertaking.

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the key findings in summary on the determinant of performance appraisal implementation in Deposit-Taking SACCOs in Kiambu. The conclusions and recommendations drawn from the study variables are also presented including areas for further studies.

5.2 Summary

5.2.1 Communications and Performance Appraisal Implementation

The study found that communications played a critical role in the success of the performance appraisal implementation in the Deposit Taking SACCOs in Kiambu County, Kenya. In

specific the results indicate that the majority of the respondents agree to a large extent that communication affects performance appraisal implementation as indicated by a mean of 4.18. Specifically, respondents agreed that they were aware of the communication channel during the appraisal process indicated by a mean of 4.3 closely followed by that there was a smooth flow of information from top to bottom. The rater verifies that established objectives are fulfilled and had a mean of 4.7 while following performance appraisal, all employees get feedback had a mean of 4.15. The findings inform the Deposit-Taking SACCOS in Kiambu that communication plays an integral role in ensuring information is passed along the appraisal process, with feedback being received for action by top management.

Clear communication channels are key at helping improve the weak areas of staff in an organization which then translates to better productivity. Maintenance of direct lines of communication is critical for the success of an organization; There is a need for managers to maintain face-to-face communication with staff members throughout the process of performance appraisal, with communication representing a vital human element of performance appraisal experience without which the process is likely to fail especially where communication between the employees and managers cannot be meaningfully exchanged.

5.2.2 Culture and Performance Appraisal Implementation

The study determined Deposit Taking SACCOs in Kiambu are leveraging on culture which is critical in maintaining value and standards of work in an organization. In specific most respondents agree to a large extent that culture affects the performance appraisal implementation. Respondents indicated that performance appraisal is influenced by organizational culture as reflected by a mean of 4.2 and they also agreed that the performance appraisal has the management's backing as shown by a mean of 3.93 while the majority agreed that organization policies are unambiguous as shown by a mean of 3.53. A majority of the respondents also agreed that performance appraisal is a common process as indicated by a mean of 3.32.

Organizational culture is important in the performance appraisal process and its success as it creates a unified energy and motivation that guides and steers the organization to achieve its needed objectives. By leveraging the culture of an organization managers are able to create sustainable competitive advantage over others in the industry. Culture is central to all aspects of organizational life as organizational culture forms the integrative means of regulating the behaviour of the organization's members and permeates all its activities, as a specific catalyst for the growth and development of the organization.

5.2.3 Resources and Performance Appraisal Implementation

The study findings showed that Deposit-Taking SACCOs in Kiambu leverage the resources available in their institutions based on the effect of resources on performance appraisal implementation indicating an aggregate mean of 3.89. This also indicates that the resources have an effect on performance appraisal implementation. Respondents indicate that management is supportive of performance appraisal as shown by the highest mean of 4.18, while the appraiser has the necessary abilities and training to conduct performance appraisals with a mean of 4.09. Performance appraisal is conducted regularly has a mean of 3.84 while the respondents agreed that following the appraisal process, the recommendations provided throughout the process are adopted.

Resources are key in the implementation of the performance appraisal as it depends on the available resources such as financial strength affects how the recommendations made are actualized. It's key that the organizations devise a way to ensure proper equitable sharing of resources which affect how performance appraisals are implemented. Due to financial limits, supervisors' and department heads' suggestions may not always be implemented properly. Salary and promotion are two instances of appraisal recommendations that have a financial influence on the organization's budget.

5.2.4 Employee Engagement Performance Appraisal Implementation

The study findings indicated that respondents in the Deposit-Taking SACCOs in Kiambu County, Kenya agreed that the engagement of employees throughout the process of performance appraisal was a key factor that affects its implementation indicated by employee involvement in performance appraisal implementation having an aggregate mean of 3.82. Employees who are active in the organization's problem-solving processes had the highest mean of 3.97 while employees who are involved in the design of policies had a mean of 3.89. Employees support performance appraisals and the management solicits input from workers in decision-making had means of 3.72 and 3.69 respectively.

From the foregoing, the Deposit-Taking SACCOs in Kiambu rely on and actualize the engagement of employees in the performance appraisal process. Through employee involvement, employees maximize their contributions to the organization by allowing them to participate in decision-making, information management, and problem-solving activities thus improving their perception and reaction to the daily occurrences in the organization. The involvement of employees creates a significant impact on how well a business performs.

5.3 Conclusions

The study concludes that the Deposit-Taking SACCOs in Kiambu have leveraged on communication to enhance the performance appraisal implementation. Therefore, there is a need for managers to maintain face-to-face communication with staff members throughout the process of performance appraisal, with communication representing a vital human element of performance appraisal experience without which the process is likely to fail especially where communication between the employees and managers cannot be meaningfully exchanged. Communication represents an extremely important human element of the staff member‘s performance appraisal experience because, if information between the manager and staff member cannot be meaningfully exchanged, the appraisal process is likely to falter. Effective communication is the process of transferring information and understanding from the manager to the staff member and vice-versa.

The study also concluded that organizational culture iskey to the success of performance appraisal implementation in Deposit Taking SACCOs in Kiambu County. Thus, the Deposit-Taking SACCOs in Kiambu County needs to appreciate that culture is one of the intangible elements that a business must possess to generate a united energy that propels it toward its aims. Culture is fundamental to all areas of organizational life because it serves as the integrative mechanism for controlling employee behaviour inside an organization and pervades all of its operations, acting as a specialized catalyst for the company's growth and development.

The study further concludes that Deposit-Taking SACCOs in Kiambu County highly leverages on the resources forthe success of the performance appraisal implementation. The specific recommendations in the appraisal process require resources such as financial which are key to the remuneration and motivation of the employees who have been appraised. The resources in an organization include essential skills, knowledge, training, and money, but also human resources or all players involved in the performance appraisal process and implementation. By availing resources that ensure training, knowledge transfer, and management of the Deposit-Taking SACCOs. Since training aims at improving the employees’ abilities, knowledge, and competencies, then employees can undertake their job tasks more effectively and efficiently as well as apply new knowledge to be more innovative at work. Necessary training is given to employees who have not met their targets and to appraisers to appraise fairly.

In addition, the study concluded that employee Involvement was importantin the success of performance appraisal implementation in the Deposit-Taking SACCOs in Kiambu. It's important to note that regardless of how well employees perform, their involvement in the preparation of performance appraisal at all levels influences their perception and reaction to the actual appraisal grade. The Deposit-Taking SACCOs noted that increased employee involvement resulted in increased output. Employee participation in decision-making reduced absenteeism, leading to increased organizational commitment, improved performance, and low staff turnover, all of which resulted in increased job satisfaction. Additionally, the study concludes that when workers are involved in decision-making, they feel more committed to the organization's success.

5.4 Recommendations

The study established that communication was a key factor for the success of the performance appraisal implementation which in turn enhanced the overall performance of the Deposit Taking SACCOs in Kiambu. The study therefore recommends that Deposit-Taking SACCOs in Kiambu should embrace communications and use face-to-face communication.

The study established that culture was a critical component of the success of the performance of Deposit-Taking SACCOs in Kiambu. It's key that management fosters and encourages a positive culture that enhances work productivity and alignment of departments for the overall success of the Deposit-Taking SACCOs in Kiambu. The study recommends that there is need for more engagement for staff to shape and adopt a culture that allows communication and alignment of different departments

The study established that resources were key in the implementation of the Deposit-Taking SACCOsin Kiambu to support remuneration, training, and overall motivation of the employees. Therefore, the study recommends that the management of the Deposit-Taking SACCOs in Kiambu County ensure the equal distribution of resources to ensure that employees are motivated and can perform effectively in their duties. The study also recommends the provision of resources that allow continuous capacity building of employees to effectively execute the Deposit-Taking SACCOs' strategy.

The study established that employee involvement was a major component in the success of performance appraisal implementation to meet their specific needs and increase their overall understanding of the operations of the Deposit-Taking SACCOs in Kiambu County.

Therefore, the study recommends the overall involvement of all staff in the planning phases as well as implementation of the performance appraisal to ensure alignment.

The results of this study highlight the need for continuous involvement of different aspects of the organization in the performance appraisal implementation process which ensures that productivity is maintained to enhance and to ensure sustained competitive advantage. This ensures healthy competition and overall productivity which creates an enabling environment for innovation within the industry, while at the same time ensuring the rights of the employees are enhanced and taken care of.

5.5 Areas for Further Studies

This study focused on the Deposit-Taking SACCOs in Kiambu County, similar studies should be conducted in other counties and among other financial institutions apart from Deposit-Taking SACCOs to ensure comparison and generalization of the study findings established in this study. Because there exist contextual, regulatory, and operational differences between Deposit-Taking SACCOs and other financial institutions.. This study focused on the communications, culture, resources and employee engagement as the independent variables, other studies could focus on other variables such as level of training, ,management process among others affecting implementation of appraisalperformance.

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APPENDIX I: LETTER TO THE RESPONDENTS

Hello, Respondent

I am a student at St Paul's University doing a project titled DETERMINANTS OF PERFORMANCE APPRAISAL IMPLEMENTATION ON SACCOS IN KIAMBU COUNTY. This questionnaire is being used only for academic purposes, and all information provided will be kept completely confidential. Please complete to the best of your ability the questionnaire attached to this email.

We appreciate your time.

APPENDIX II: QUESTIONNAIRE

Please indicate by ticking the appropriate answer

Background Information

1) Gender
   - Male [ ]
   - Female [ ]

2) Level of education
   - Secondary[ ]
   - College[ ]
   - University[ ]
   - Others (specify)…….
3) How long have you worked with the Sacco
   - Below 1 year[ ]
   - 1-5 yrs [ ]
   - 6-10 yrs [ ]
   - 11yrs and above [ ]

4) Terms of employment
- Contract[ ]
- Permanent[ ]
- Others (specify)……..

Please answer the following questions or statement by providing the appropriate answer

1. Does the Sacco carry out performance appraisal

- Yes [ ]
- No[ ]
- If no explain……

2. Who does your performance appraisal
    - Myself[ ]
    - Immediate supervisor[ ]
    - Top management [ ]
    - Others (specify)……

Indicate your response on the following statements or questions

1. You understand what performance appraisal is

- Yes[ ]
- No [ ]
- If no please explain……

Performance appraisal is carried out

- At the end of the year[ ]
- In the middle of the year [ ]
- After every three months [ ]
- Others (specify)……

Indicate the impact of communication on performance evaluation implementation by checking the relevant box (SA = strongly agree, A = agree, NS = not sure). Sure D stands for disagree. SD stands for strongly disagree.

Communication	SA	A	NS	D	SD
Prior to executing the exercise, the organization's management educates all personnel.					
Every employee is familiar with the assessment procedure and system.					
Following the evaluation, all workers get feedback.					

The rater verifies that established objectives are fulfilled.					

Do you believe communication is key in performance evaluation? If yes, please explain. ……..

Indicate the impact of culture on performance evaluation implementation by checking the relevant box (SA = strongly agree, A = agree, NS = not sure). Sure D stands for disagree. SD stands for strongly disagree.

Culture	SA	A	NS	D	SD
Performance evaluation is influenced by organizational culture.					
Performance evaluation is a common process.					
The performance assessment has the management's backing.					
The organizations' policies are unambiguous.					

Do you believe that employee perception influences performance evaluation in any way? If you answered yes/no, please explain why.

……...……....

.....

.....

Indicate the impact of resources on performance appraisal implementation in the Sacco by checking the relevant box (SA = strongly agree, A = agree, NS = Not Sure). D stands for disagree. SD stands for strongly disagree.

Resources	**SA**	**A**	**NS**	**D**	**SD**
The rater has the necessary abilities and training to conduct performance appraisals.					

Following the assessment process, the suggestions provided throughout the process are adopted.					
Regular performance reviews are conducted.					
Management is supportive of performance assessment.					

Do you believe there is a need for appraisal process training for both appraisers and appraisees? Whether yes or no explain your response.

……..……..

……..

……

……..

Indicate the impact of employee engagement on performance evaluation implementation by checking the relevant box (SA = strongly agree, A = agree, NS = Not Sure). D stands for disagree. SD stands for strongly disagree.

Employee participation	SA	A	NS	D	SD
Employees are active in the organization's problem-solving processes.					
The management solicits input from workers in decision-making.					
Employees support performance appraisals.					
Employees are involved in the design of policies.					

Do you think it's necessary to include workers in organizational decision-making? Yes/No: Explain your response. ……..

……..

Implementation of Performance Appraisal

Implementation of performance appraisal	SA	A	NS	D	SD
Recommendations given throughout the performance evaluation process are always followed.					
After an evaluation, employees always get comments on their performance.					
Performance is meticulously logged for future reference.					
The information gathered during appraisal utilized for a variety of purposes, including promotion, wage increase decision-making, and training.					

Do you believe that performance appraisal has any effect on organizational performance? If yes/no, please explain. ……

……..……

……

……..

APPENDIX III: Distribution of DT SACCOs with headquarters in Kiambu County

Sub-county with SACCOs	SACCO Name

Githunguri	1. Tai SACCO 2. GDC SACCO 3. Fariji SACCO
Lari	1. Good Faith SACCO
Thika	1. All Churches SACCO 2. Azima SACCO
Kiambu	1. Metropolitan Teachers SACCO 2. K-Unity SACCO 3. DIMKES SACCO
Kiambaa	1. Joinas SACC
Ruiru	1. Jacaranda SACCO
Kikuyu	1. NRS SACCO

Source: https://www.sasra.go.ke/download/list-of-licensed-and-authorized-sacco-societies-in-kenya-for-the-financial-year-ending-31st-december-2023/

APPENDIX IV: Letter From Postrgraduate

ST. PAUL'S UNIVERSITY

Private Bag 00217 LIMURU, KENYA
Email: office@spu.ac.ke
Website: www.spu.ac.ke

Tel Office: +254 (0) 20-2020505/10
Mobile: +254 (0) 728 - 669000
(0) 736 - 424440

BOARD OF POSTGRADUATE STUDIES

7th November, 2023

National Commission for Science and Technology,
P.O. BOX 30623-00100,
Nairobi.

Dear Sir/Madam,

RE: RECOMMENDATION FOR MARY WANJIKU GITHAIGA MBALMR481719 –TO CONDUCT RESEARCH

This letter confirms the above-named person is a student in the Master of Business Administration Program at St. Paul's University.

The second year consists of a major research work leading to a Thesis. The student's selected topic is:

"Determinants of performance appraisal implementation: A Case of Deposit Taking SACCOs in Kiambu County, Kenya."

Kindly grant this student the required permit.

Yours Faithfully,

DIRECTOR POSTGRADUATE STUDIES ST. PAUL'S UNIVERSITY 07 NOV 2023 TEL: 020-2020505/2020510 LIMURU PRIVATE BAG - 902

Dr. John Muhoho
Director Board of Postgraduate Studies

APPENDIX V: NACOSTI License

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **462783**

Date of Issue: **14/November/2023**

RESEARCH LICENSE



This is to Certify that Ms.. Mary Wanjiru Githaiga of St. Paul's University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kiambu on the topic: DETERMINANTS OF PERFORMANCE APPRAISAL IMPLEMENTATION: A CASE OF DEPOSIT TAKING SACCOS IN KIAMBU COUNTY, KENYA for the period ending : 14/November/2024.

License No: **NACOSTI/P/23/31450**

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Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

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See overleaf for conditions

APPENDIX VI: Letter From ISERC

ST. PAUL'S UNIVERSITY

Private Bag 00217 Limuru,
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Email: office@spu.ac.ke
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Tel Office: +254 (0) 20-2020505/10
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(0) 736-424440

REF: SPU/92/2023 **Date: 6th November 2023**

TO: Mary Githaiga
St. Paul's University

Dear Mary,

REF: Determinants Of Performance Appraisal Implementation: A Case of Deposit Taking Saccos in Kiambu County, Kenya

Greetings,

This is to inform you that SPU- Institutional Scientific Ethics Review Committee has reviewed the above-named research proposal. **Your ERB approval number is 101, for the period between 6th November 2023 – 6th November 2024.**

This approval is subject to compliance with the following requirements;

i. Only approved documents including (informed consents, study instruments) will be used.
ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SPU- Institutional Scientific Ethics Review Committee.
iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SPU- Institutional Scientific Ethics Review Committee within 72 hours of notification
iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect

the integrity of the research must be reported to *SPU- Institutional Scientific Ethics Review Committee* within 72 hours

v. Clearance for export of biological specimens must be obtained from relevant institutions.
vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
vii. Submission of an executive summary report within 90 days upon completion of the study to SPU- Institutional Scientific Ethics Review Committee.
viii. Please note that it is within the ISERC's mandate to monitor your research and to do random visits to the site.

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

Yours sincerely,



Dr. Daniel Nzengya, PhD
Chairperson
SPU- Institutional Scientific & Ethics Review Committee



APPENDIX VI: Turnitin Report

Patrick Nzomo

Mary Plagiarism Report

Patrick
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