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HIGH COMMITMENT WORK SYSTEMS AND EMPLOYEE PERFORMANCE IN SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN MOMBASA COUNTY, KENYA

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ABSTRACT

This study examined the effect of high-commitment work systems on employee performance in Savings and Credit Cooperative Societies (SACCOs) in Mombasa County, Kenya. Specifically, it investigated the effect of performance-based compensation, training and development, performance appraisal, and communication on employee performance. The study was anchored on expectancy theory, social exchange theory, and resource-based theory. A cross-sectional survey design was employed, targeting ten SACCOs registered with SASRA with memberships of 20,000 or more. The unit of analysis included top managers, middle managers, and supervisory staff. A sample of 133 respondents was selected using Slovin's formula, with multistage sampling comprising stratified and simple random techniques. Primary data were collected using semi-structured questionnaires with a five-point Likert scale. Data analysis involved correlation and multiple regression techniques using SPSS Version 29. The findings indicate that all four high-commitment work system variables were positively correlated with employee performance, with performance-based compensation showing the strongest correlation ($r = 0.534$, $p < 0.05$). Regression results further revealed that performance-based compensation ($\beta = 0.984$, $p < 0.001$), training and development ($\beta = 0.301$, $p = 0.003$), performance appraisal ($\beta = 0.173$, $p = 0.007$), and communication ($\beta = 0.366$, $p = 0.026$) had significant positive effects on employee performance. The study concluded that high-commitment work system practices are critical for improving employee performance in SACCOs, with performance-based compensation emerging as the most influential factor. Based on these findings, it was recommended that SACCOs should strengthen performance-linked reward systems, expand training and development programs, enhance appraisal processes, and promote open and effective communication to maximize employee performance and organizational outcomes.

Key Words: *Performance-Based Compensation, Training & Development, Performance Appraisal, Communication*

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INTRODUCTION

High commitment work systems aid organizations pivot towards effectiveness and realize core distinctive competence (Chen, Jiang, Tang, & Cooke, 2018). The HCWS shape an optimistic social atmosphere and view of HR systems, catalyse dedication and love among workers, and release innovation inside the company (Ogbonnaya & Smith, 2019). Employing HCWS, organisations may compel commitment through symbiotic ties between staff members and the company as a whole (Xiao & Bjorkman, 2016). In order to increase employees' emotional attachment to and confidence in the business organisation, HCWS objectives are designed to support business organisations in achieving their objectives through an emphasis on employee benefits. According to Boon & Kalshoven (2017) and Oppenauer & Van De Voorde (2018), HCWS foster performance by psychologically uniting businesses and their workforces and by creating an atmosphere that encourages employee commitment to reaching organisational goals.

High Commitment Work System refers to these human resource practises that, in most cases, demonstrate employee commitment and seek to provide more to the workforce in exchange for more from it (Xiao & Tsui, 2016). Offering internal advancement prospects, emphasising individual potential selection, team performance-based remuneration, participatory decision-making, and comprehensive training are examples of High Commitment Work Systems' measures (Collins & Smith, 2017). However, the current study adopts HCWS measures of performance-based compensation, training and development, performance appraisal and communication. Savings and credit cooperative societies are one of the key forces in the development and expansion of nations from a global viewpoint.

Data Envelopment Analysis (DEA) system, which analyses all savings and credit cooperatives' asset to equity ratio and a modified Z-score on a weekly basis to a predetermined score, was introduced in Canada. As a result, there are now less instances of cooperation failure for Saccos (Pille & Puradi, 2017). Due to careful administration and supervision, Saccos have become into powerful participants in the American financial system (Ryder, 2017). Othman, Mansor, and Kari (2014) evaluated the co-operatives' performance in Malaysia. They mentioned how widely recognised Savings and Credit Cooperative Societies are for their role in enhancing financial services for low-income people and so promoting economic growth.

The Self-Financing Co-operative Societies Act was passed in several states in India where Government capital is prohibited and the management of the societies is vested in the Board of Directors as a result of the dependence of co-operative societies on the Government and the rigours of regulation by the Government on co-operative societies. According to Fischer and Cuevas (2017), these rules have given Saccos in India access to a hybrid business alliance framework that has allowed them to expand. The development of larger cooperatives and cooperative federations that achieve formalisation and size through regulation is on the rise in Mexico. As a result, the Saccos have expanded and now serve more than 60% of all rural Mexicans (Be'roff, 2017).

At the end of 2008, 57% of SACCOs in Tanzania's region were located in rural regions on the country's mainland. The Registrar of Cooperatives on Tanzania's Mainland has provided little oversight and poor governance, two problems that have plagued the industry. According to the Kenya Financial Sector Stability Report 2018 published by the Central Bank of Kenya, SACCOs in Kenya account for around 5.55% of the country's GDP as of 2018 (Cytonn report, 2021).

In Tanzania in particular, Bwana (2013) stated that insufficient controls of Savings and Credit Cooperative Societies have contributed to poor financial performance. SACCOs often have little capital and high non-performing loan rates. Similar findings were found in Kilemile's (2017) study, Factors Affecting the Financial Sustainability of SACCOS in Shinyanga Municipality, Tanzania, which indicated that the handling of loan defaulters and the loan policy of SACCOs had an impact on financial sustainability. Profitability, liquidity, and asset quality are all impacted. SACCOs make loans based on how well-capitalized they are. As a result, the SACCO's credit policy is based on rules that set minimum capital requirements and capital adequacy standards. If a minimal level of capital is always maintained, SACCO lending operations will be successful (Kilemile, 2017).

Locally, the Sacco loan portfolio exceeds $6.6 billion, while Sacco savings and deposits are believed to total over $7 billion, or roughly 30% of the country's savings. Saccos must abide by the capital laws by keeping minimum acceptable levels of capital in accordance with their degree of risk to reduce the likelihood of failure. However, due to a lack of sufficient capital, Savings and Credit Cooperative Societies are finding it difficult to satisfy the rising demand for loans (Mutinda & Wahome, 2019). The minimum capital needed for a SACCO Societies in the deposit-taking Sacco sector is provided by the SACCO Societies regulating authority (Otieno, Okengo, Ojera, & Mamati, 2016).

Statement of the Problem

Through the availability of chances like training and growth and the incentives offered, High Commitment Work Systems significantly influences how well employees execute their tasks (Zhang & Morris, 2014). According to research by Chen, Jiang, Tang, and Cooke (2018) and Boon & Kalshoven (2014), high commitment work systems encourage employee success. Detnakarin and Rurkkhum (2019) and Challakuri & Vanka (2020) contend that employees reciprocate dedication when they feel that the management is on their side. According to Ho and Kuvaas (2020), the systematisation of HCWS might increase employee anxiety and cause them to feel exploited due to the intensity of tasks and the ensuing pressure to perform.

Employees have left Savings and Credit Cooperative Societies in Mombasa as a result of unreliable working circumstances. Because only the most qualified individuals have access to employment opportunities, the job insecurity of the workforce in the majority of Savings and Credit Cooperative Societies remains a worry. Lack of or subpar performance reviews in SACCOs has resulted in unstable employment and unethical hiring practises that occasionally draw incompetent workers through favouritism and nepotism. The absence of adequate administrative and personnel procedures, job descriptions, and requirements, as well as unlawful terminations of employees, have all contributed to the governance issues in SACCOs (Mudibo, 2015).

There have been several research done on high commitment work practises. A 2019 research on high-commitment work systems and the voice of employees in China was conducted by Akhutar, Zhang, Rofcanin, and Zhang. However, by concentrating on employee voice rather than employee performance, the study exposes contextual gaps. Researchers Dorta-Afonso, González-de-la-Rosa, Garca, and Dominguez (2021) examined the effects of hospitality and high performance work systems on employee outcomes. The study, however, focused on HCWS rather than high performance work systems. Researchers Wahab, Tatoglu, Glaister, and Demirbag (2021) looked into how HCWS affected business success. There is, however, a dearth of empirical research on high commitment work arrangements in Kenyan SACCOs. Thus this study sought to fill the literature gaps by seeking to investigate high commitment work systems and employee performance in Savings and Credit Cooperative Societies in Mombasa County.

Objectives of the Study

The general objective of the study was to determine the effect of High Commitment Work Systems on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.

The study was guided by the following specific objectives;

- To determine the effect of performance-based compensation on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.
- To establish the effect of training & development on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.
- To investigate the effect of performance appraisal on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.

- To find out the effect of communication on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.

The study's hypothesis were;

- **H_{01}:** There is no significant effect of performance-based compensation on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.
- **H_{02}:** There is no significant effect of training & development on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.
- **H_{03}:** There is no significant effect of performance appraisal on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.
- **H_{04}:** There is no significant effect of communication on performance of employees in Savings and Credit Cooperative Societies in Mombasa County.

LITERATURE REVIEW

Theoretical Review

Expectancy Theory

The Expectancy hypothesis, first forward by Vroom in 1964, served as the foundation for this investigation. Expectancy theory is a cognitive process theory of motivation based on the idea that an individual's level of effort, the outcomes they achieve, and the value they derive from doing so are all related. According to Vroom (1964), a person's performance is influenced by their personality, skills, knowledge, experience, and talents. Additionally, it was discovered that a person's motivation is influenced by effort, performance, and motivation. Greenberg (2011) asserts that through modifying an individual's effort-to-performance expectation, performance-to-reward expectancy, and reward valences, expectancy theory offers guidance for boosting employee motivation. But according to Hellriegel and Slocum (2011), managers need to make an effort to learn what their staff members value in terms of incentives (valence).Additionally, they must appropriately evaluate workers' talents (expectancy) and provide all necessary tools to enable people to succeed at work.

A person will conduct themselves or behave in a specific way, according to Vroom (1964), because of the motivational forces invested in that particular behaviour owing to expected consequences out of the behaviour. In other words, a person's behaviour is determined by their motivation and is typified by the allure of the outcomes. The three components of this drive are valence, anticipation, and instrumentality. First, valence refers to a person's capacity for their preferred reward. Employees, for instance, will seek to ensure a successful conclusion in their place of employment. The possibility that a particular act or attempt would lead to a particular performance is known as expectation. The specific results that a person achieves depend not just on the decisions they make, but also on factors outside of their control. This implies that a variety of variables and a performance-related chance will influence employee performance. Third, instrumentality is the probability that a given performance will lead to the desired result. In other words, after a person completes a task, they will be rewarded. In other words, improved employee performance will inspire them and foster loyalty towards achieving organisational goals.

Resource Based Theory

Resource based theory was propounded by Wernerfelt in 1984. According to the RBV model, superior company performance depends on resources. The idea postulates that entities distinguish themselves from one another by the uniqueness of their talents and resources, which frequently results in varied performance outcomes (Barney, 2007). This suggests that businesses work to make the most of their current resources and skills to boost performance while adjusting their unique resources to stay competitive and prevent rivals from stealing their special assets (Shuen, 2011).

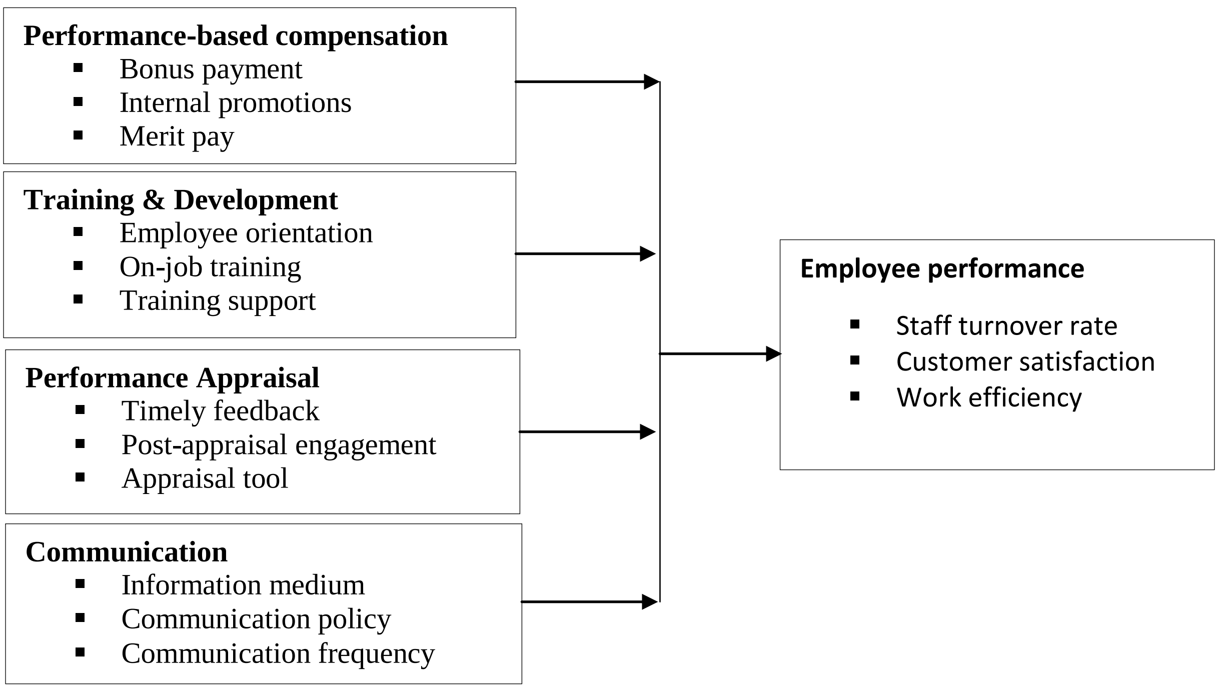
The heterogeneity of the resources and their immobility are the foundations of resource-based theory. In a situation where resources are heterogeneous, firms can develop a competitive advantage by using the diversity in company competencies and skill sets. The firm's distinctive resources are presumptively unable to be transferred from one station to another in the short term based on the premise that resources are immobile. Rival entities duplicate the resources and capabilities of market leaders and recreate them in their environment as a result of the immobility of their own resources (Rothaermel, 2012). According to the theory, human capital is a valuable intangible asset that can help a company succeed and add value. This makes it relevant to the study. The theory supports the variable of training and development. However, despite its relevance, resource based theory is critiqued for being tautological in its belief that synthesis of diverse talents and resources might give birth to equal firm value and thus fail to obtain competitive advantage.

Social Exchange Theory

Social exchange theory was propounded in the year 1989 by George Homans. According to the notion, social behaviour develops as a result of exchange processes. According to Lawler and Thye (2006), the exchange process aims to maximise benefits while penalising costs. This compels people to logically weigh the rewards and hazards of participating in social interactions. People choose not to participate in social trade when they believe the hazards to be higher than the anticipated advantages (Lambe, Wittmann, & Spekman, 2009).

The link between HCWS and performance is best understood in terms of social exchange theory (De Menezes & Kelliher, 2017; Ho & Kuvaas, 2020). According to the hypothesis, when workers at a firm perceive lower rewards, they work less hard on a task. In an effort to avoid reprimands, they even retreat and even behave unethically. According to SET, employees who perceive HCWS as a sincere company that values them would put out the same efforts to help the organisation achieve its objectives (Iverson & Zatzick, 2007). According to the hypothesis, which is relevant to the study, employees are more likely to put effort into a task when they are appropriately rewarded for it, which increases employee production. The theory is criticised, nevertheless, for not having sufficient theoretical accuracy, which limits its applicability. The idea is criticised for not going far enough in addressing employee benevolence or selflessness.

Conceptual Framework



Independent Variables **Dependent Variable**

Figure 1: Conceptual framework

Empirical Literature Review

There has been much study on the connection between high commitment work systems and employee performance. The HCWS and employee performance have been found to be positively correlated in a number of empirical studies on the topic. For instance, Akhutar, Zhang, Rofcanin, and Zhang (2019) conducted research on high-commitment work systems and employee voice in the context of Chinese software design organisations. HLM software was utilised to test the research's hypotheses using multilevel analysis. The results showed that the HCWS has a beneficial impact on the effectiveness of employee voice.

Li, Khan, and Kusiand Murad (2019) conducted research on Pakistan's high-performance work system and its impact on workers' productivity. The study used quantitative information gathered through surveying. The textile industry served as the study's setting, and stratified sampling was the chosen sampling method. The results showed that there was a substantial correlation between HCWS and employee performance when the researcher used partial least squares-structural equation modelling.

In their 2016 study, Siramiati, Hadiwidjojo, and Rohman examined the impact of performance-based pay on employee satisfaction, performance, and motivation. Probability sampling was used as the sample method. Direct observation and interviewing were the primary methods of gathering data. An overview or empirical description of the data gathered was provided using descriptive statistical analysis. The study came to the conclusion that some workers have high boarding expenses that are anticipated by organisational activities and may be managed effectively. In order to promote job satisfaction and improved employee performance, human resources should get full support in the form of incentive pay and performance-based remuneration.

Maung (2020) conducted research on how much higher performance work systems contribute to workers' job happiness. The study specifically looked at the impact of communication, performance reviews, training, and work satisfaction. The study focused on Myanmar's financial institutions. With the use of a standardised questionnaire, primary data was gathered. Data were analysed using structural equation modelling, and the results revealed a substantial direct association between the research variables.

Researchers Wahab, Tatoglu, Glaister, and Demirbag (2021) examined the impact of high-commitment work systems on employee burnout and wellbeing. A descriptive survey design was utilised in the study. Primary data collected through the use of a questionnaire were used in the study. The results showed a strong link between high-commitment work environments and employee burnout.

METHODOLOGY

The cross-sectional survey design was used in this investigation. Ten Savings and Credit Cooperative Societies in Mombasa County that are members of SASRA and have a membership of 20,000 people or more were the study's target audience. Top managers, middle managers, and supervisory employees constituted the unit of study.

To choose a sample size for this study, stratified sampling and simple random sampling were both used.

To determine the sample size, the researcher used the Neyman allocation sample formulas.

$$n=\frac{N}{1+N(\alpha)^2}=\frac{199}{1+199(0.05)^2} = 133$$

Where:

N = Total population
n = Sample population
α = Sampling error which is 0.05(95% confidence level).

A semi-structured questionnaire with a five-point Likert scale was applied to all variables and used to gather the primary data for the study. The questionnaire was created using the goals of the study. Evaluations on the Likert-scale questionnaire ranged from 1 to 5, representing low to high evaluations.

The surveys was distributed using the "drop-and-pick-later" technique, which made it easier to gather data and allowed participants to fill out the questionnaire at their leisure, increasing the likelihood that they would be completed.

The study evaluated the soft and informal questionnaire face validity. By asking the HR expert to review the questionnaire items and provide feedback on whether they corresponded to any specific conceptual domain of the idea being studied, the researcher ensured face validity. By using factor analysis, the study assessed the questionnaire's construct validity. In order to produce the latent constructs, the factor analysis will also be utilised to reduce the dimensions of the questionnaire indicators.

Reliability of the Research Instrument

The capacity of an instrument to produce similar results whether used with different populations, times, or places is known as reliability (Bryman & Bell, 2015). The reliability of the questionnaire will be evaluated by the researcher using Cronbach's alpha. The 5 responders chosen for the pilot test will form the basis of the data that will be analysed. The benchmark for item dependability will be the 70% Cronbach's alpha value.

Data Analysis and Presentation

One way to arrange, organise, and organise data is through analysis. Mean and standard deviation calculations will be used to create descriptive analysis on the primary data that has been obtained. Techniques for multiple regression and correlation analysis will be used. It will be done using the statistical software package for social sciences (SPSS version 26). Charts of frequency distribution will be used to display the data. The applied analytical model is displayed below;

$$\hat{y}= \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

$\hat{y}$ = Employee performance
β_0 = Regression intercept
β_1- β_4 are the regression coefficient
X_1= Performance-based compensation
X_2= Training and development
X_3= Performance appraisal
X_4= Communication
ε= Error term

Normality Test

In order to test for normality of this study the Shapiro-Wilk will be used since it is more reliable test for determining skewness and kurtosis values of normality. Large probabilities in this study were taken to denote normally distributed data (Johnston, Kelvyn, & Manley, 2017).

Multi-collinearity Test

Multi-collinearity test was examined by calculating Tolerance and Variance Inflation Factors (VIFs). VIF values falling between 1-10 is an indication on zero multi-collinearity. If the VIF value is less than 1 or greater than 10, it is an indication of multi-collinearity presence.

RESULTS

Response Rate

The researcher administered 133 questionnaires to the respondents to fill, and results are presented in Table 1.

Table 1: Response Rate

Questionnaires	Frequency	Percentage
Response	121	90.9
Non-response	12	9.1
Total	**133**	**100%**

The study targeted a total of 133 respondents, out of which 121 completed and returned the questionnaires, yielding a response rate of 90.9%, while 12 questionnaires were not returned, accounting for a non-response rate of 9.1%. A response rate of 90.9% is considered acceptable and sufficient for statistical analysis in social science research, particularly within organizational settings. According to Babbie (2013), a response rate of 70% and above is deemed very good, as it enhances the representation of the sample and reduces the risk of non-response bias.

Descriptive Statistics of Study Variables

This section presents the results of the descriptive analysis for the key variables of the study, namely: performance-based compensation, training and development, performance appraisal, communication, and employee performance in Savings and Credit Cooperative Societies in Mombasa County. The analysis was based on responses collected using a five-point Likert scale, where 1 represented “Strongly Disagree” and 5 represented “Strongly Agree.” Descriptive statistics, including means and standard deviations, were used to summarize respondents’ perceptions and levels of agreement regarding each of the constructs, providing insights into the prevailing practices of high commitment work systems and their perceived influence on employee performance.

Performance-based Compensation

The first objective of the study was to determine the effect of performance-based compensation on employee performance in Savings and Credit Cooperative Societies in Mombasa County. To address this objective, respondents were asked to indicate their level of agreement with various statements related to performance-based compensation. The responses were measured using a five-point Likert scale.

Table 2: Performance Based Compensation Results

	Mean	Std. Deviation
Employees’ output determines the incentive compensation of the employees	4.30	.697
My organization links benefits and compensation of employees on employee’s performance	4.54	.219
My organization offers compensation and benefits based on current market rates	4.79	.340
My organization performs internal job promotions based on the employee performance	4.08	.498

Results from Table 2 show that the highest-rated item was that the organization offers compensation and benefits based on current market rates, which recorded a mean of 4.79 with a standard deviation of 0.340, indicating strong consensus among respondents. Similarly, the statement that the organization links benefits and compensation to employee performance received a high mean of 4.54 (SD = 0.219), suggesting that employees perceive a strong alignment between rewards and performance. In addition, the item employees’ output determines the incentive compensation of the employees scored a mean of 4.30 (SD = 0.697), reflecting generally positive perceptions of performance-linked rewards.

On the other hand, the statement that internal job promotions are based on employee performance attracted a moderately lower mean score of 4.08 (SD = 0.498). This finding suggests that while employees perceive promotions to be somewhat performance-based, there may be inconsistencies or variations in how merit-based advancement is applied across the SACCOs. These results are consistent with prior empirical studies. For example, studies by Muriithi and Mwachofi (2020) demonstrated that competitive compensation and clear performance-reward linkages positively influence employee performance in Kenyan financial institutions, reinforcing the high ratings observed in this study for performance-based compensation.

Training & Development and Performance of Employees in Tea Warehouses

The second objective of the study sought to establish effect of training and development on employee performance. The results are as presented in Table 3.

Table 3: Training and Development

	Mean	Std. Deviation
My organization offers incentives to employees to motivate them to participate in education and training programs	3.17	.321
My organization offers regular employees training and development on a yearly basis	4.36	.950
My organizations conducts continuous on-job training for all employees	4.01	.617
The company conducts intensive advertising and marketing of the products	4.89	.533

Results from Table 3 show that the highest-rated item was that the company conducts intensive advertising and marketing of the products, which recorded a mean of 4.89 with a standard deviation of 0.533, indicating strong consensus among respondents. Similarly, the statement that the organization offers regular employee training and development on a yearly basis received a high mean of 4.36 (SD = 0.950), suggesting that employees generally perceive formal training programs as a regular practice. In addition, the item the organization conducts continuous on-the-job training for all employees scored a mean of 4.01 (SD = 0.617), reflecting positive perceptions regarding ongoing skill development initiatives.

In addition, the statement that the organization offers incentives to employees to motivate them to participate in education and training programs attracted a lower mean score of 3.17 (SD = 0.321). This finding suggests that while training and development programs are implemented, there is limited use of additional motivational incentives, which may affect employee participation in continuous learning activities. These results align with previous studies. For instance, Mugambi and Ngugi (2021) found that structured training programs and on-the-job development significantly enhance employee performance in Kenyan financial institutions, though incentives for participation are often underutilized. Similarly, Wanjiku and Mwangi (2020) observed that continuous professional development and regular training opportunities are positively associated with organizational performance, reinforcing the high scores for formal and on-job training reported in this study.

Performance Appraisal and Performance of Employees in Tea Warehouses

The third objective of the study sought to determine the effect of performance appraisal and employee performance. The results are presented in Table 4.

Table 4: Performance Appraisal

	Mean	Std. Deviation
My organization provides employees with performance-based feedback in a timely manner	4.38	.150
In my organization, supervisors discuss openly with employees on how to perform tasks efficiently based on appraisal outcome	4.57	.445
My supervisor engages me on planning for performance appraisal	4.23	.511
The organization rewards best performing employees so as to encourage other employees to perform better	4.66	.229

Results from Table 4 show that the highest-rated item was that the organization rewards best performing employees so as to encourage other employees to perform better, which recorded a mean of 4.66 with a standard deviation of 0.229, indicating strong consensus among respondents. Similarly, the statement that supervisors discuss openly with employees on how to perform tasks efficiently based on appraisal outcomes received a high mean of 4.57 (SD = 0.445), suggesting that employees perceive open communication during performance appraisals as a regular practice. In addition, the item the organization provides employees with performance-based feedback in a timely manner scored a mean of 4.38 (SD = 0.150), reflecting very positive perceptions regarding prompt feedback.

Consequently, the statement that supervisors engage employees in planning for performance appraisal attracted a slightly lower mean score of 4.23 (SD = 0.511). This finding suggests that while employees generally participate in appraisal processes, there may be limited involvement in the initial planning stages, indicating an area for improvement in participatory appraisal practices. These results are consistent with prior empirical studies. For example, Wanyonyi and Kihoro (2020) found that timely feedback and rewarding high-performing employees significantly enhance employee motivation and performance in Kenyan financial institutions. Similarly, Muriithi and Mwangi (2019) observed that participatory and transparent performance appraisal systems positively influence employee engagement and overall organizational performance, reinforcing the high ratings for feedback and rewards observed in this study.

Communication and Performance of Employees in Tea Warehouses

The fourth objective sought to investigate the extent of communication on employee performance. The results are as presented in Table 5.

Table 5: Communication

	Mean	Std. Deviation
My organization has effective communication policy	4.11	.524
My organization uses appropriate medium to relay information based on the nature of the information	4.72	.370
My organization has a lean structure which improves communication	4.00	.791
My organization adopts open communication strategy to encourage employees air their views any time	4.54	.829

Results from Table 5 show that the highest-rated item was that the organization uses appropriate medium to relay information based on the nature of the information, which recorded a mean of 4.72 with a standard deviation of 0.370, indicating strong consensus among respondents. Similarly, the statement that the organization adopts an open communication strategy to encourage employees to air their views any time received a high mean of 4.54 (SD = 0.829), suggesting that employees perceive open communication as a key practice within the SACCOs. In addition, the item the organization has an effective communication policy scored a mean of 4.11 (SD = 0.524), reflecting generally positive perceptions regarding formal communication structures.

Further, the statement that the organization has a lean structure which improves communication attracted a slightly lower mean score of 4.00 (SD = 0.791). This finding suggests that while communication is generally effective, structural factors may sometimes limit the speed or clarity of information flow, indicating potential areas for improvement in organizational design. These results are consistent with prior empirical studies. For instance, Wanjiru and Karanja (2021) found that effective communication channels and open communication strategies significantly enhance employee engagement and performance in Kenyan financial institutions. Similarly, Ochieng and Kamau (2020) observed that selecting appropriate communication mediums based on information type improves clarity and reduces misunderstandings, reinforcing the high scores for communication practices observed in this study.

Employee Performance

The study respondents were asked to rate their agreement or disagreement on the various aspects of employee performance. They were required to do this on a 5 point Likert scale where 1 represented Strongly disagree while 5 represented Strongly agree. The results are presented in Table 6.

Table 6: Employee Performance

	Mean	Std. Deviation
SACCO staff turnover has relatively decreased in the last five years	3.46	.454
Customer retention rate in the Sacco has increased in the last five years	4.27	.981
The work efficiency of employees has improved	4.39	.443
The employee satisfaction levels have increased in the last five years	4.03	.605

Results from Table 6 show that the highest-rated item was that the work efficiency of employees has improved, which recorded a mean of 4.39 with a standard deviation of 0.443, indicating strong consensus among respondents. Similarly, the statement that customer retention rate in the SACCO has increased in the last five years received a high mean of 4.27 (SD = 0.981), suggesting that employees perceive improvements in organizational performance outcomes. In addition, the item employee satisfaction levels have increased in the last five years scored a mean of 4.03 (SD = 0.605), reflecting generally positive perceptions regarding staff morale and engagement.

On the other hand, the statement that SACCO staff turnover has relatively decreased in the last five years attracted a lower mean score of 3.46 (SD = 0.454). This finding suggests that while performance and satisfaction have improved, staff retention remains a moderate concern, indicating potential areas for human resource interventions to further enhance stability and continuity. These results are consistent with prior empirical studies. For instance, Waweru and Ngugi (2020) found that improved employee efficiency and satisfaction positively influence organizational performance and customer retention in Kenyan SACCOs.

Correlation Analysis

Correlation analysis was done to determine the extent and size of the association between high commitment work system and employee performance. The association between performance based compensation, training and development, performance appraisal, communication and employee performance was confirmed or denied using the Pearson's product moment correlation analysis. The results are shown in Table 7.

Table 7: Correlation Results

		PBC	T&D	PA	Communication	Employee performance
Performance based compensation	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	121				
Training & Development	Pearson Correlation	.095	1			
	Sig. (2-tailed)	.075				
	N	121	121			
Performance appraisal	Pearson Correlation	.033	.254	1		
	Sig. (2-tailed)	.041	.095			
	N	121	121	121		
Communication	Pearson Correlation	.130	.242	.051	1	
	Sig. (2-tailed)	.040	.009	.004		
	N	121	121	121	121	
Employee Performance	Pearson Correlation	.534*	.497	.411	.327	1
	Sig. (2-tailed)	.023	.012	.025	.000	
	N	121	121	121	121	121

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

Results from the correlation analysis in Table 7 indicate that all four high-commitment work system variables were positively correlated with employee performance in Savings and Credit Cooperative Societies in Mombasa County. Specifically, performance-based compensation had the strongest positive correlation with employee performance ($r = 0.534$, $p = 0.023$), suggesting that linking rewards to performance is a key driver of improved staff output and organizational outcomes.

Training and development was also positively correlated with employee performance ($r = 0.497$, $p = 0.012$), implying that continuous skill enhancement and learning opportunities contribute to higher efficiency, customer satisfaction, and retention within the SACCOs. Performance appraisal demonstrated a moderate positive correlation with employee performance ($r = 0.411$, $p = 0.025$), indicating that timely feedback and merit-based evaluations support improved employee engagement and productivity. Similarly, communication showed a positive correlation with employee performance ($r = 0.327$, $p < 0.001$), reflecting the importance of clear, open, and effective communication channels in fostering employee motivation and performance outcomes.

These findings are consistent with prior empirical studies. For instance, Wanjiru and Karanja (2021) demonstrated that effective communication and feedback mechanisms enhance employee performance in Kenyan financial institutions. Muriithi and Mwangi (2019) further established that performance-based rewards and continuous training significantly improve employee engagement and overall organizational effectiveness. Overall, the results suggest that high-commitment work system practices are important drivers of employee performance in SACCOs.

Linear Multiple Regression Analysis

Employee performance was regressed on performance based compensation, training and development, performance appraisal and communication. The results of regression analysis are presented in table 4.13, 4.14 and 8.

Table 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.944[a]	.891	.878	.32239	1.038

a. Predictors: (Constant), Performance based compensation, Training and development, Performance appraisal, Communication
b. Dependent Variable: Employee performance

From Table 8, the correlation coefficient (R) for high commitment work systems and employee performance is 0.944 indicating a positive correlation. The coefficient of determination (R^2) is 0.891 indicating that 89.1% of change in employee performance is explained by high commitment work systems. The remaining 10.9% is a result of un-modelled determinants.

Table 9: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	22.038	4	5.509	239.522	.000[b]
1	Residual	2.702	116	.023		
	Total	24.741	120			

a. Dependent Variable: Employee performance
b. Predictors: (Constant), Performance based compensation, Training and development, Performance appraisal, Communication

Analysis of variance results in Table 9 suggest that predicted relationships by the regression model is statistically significant at p–value of 0.000 which is less than the significance level of 0.05. This means that the overall regression model is statistically significant. F-vale is statistically significant (F=239.522, P<0.05). This means that overall regression model comprising all the predictor variables attained goodness of fit and thus was used correctly.

Table 10: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.417	.227		1.834	.000
Performance based compensation	.649	.177	.984	3.667	.000
Training & Development	.273	.146	.301	1.870	.003
Performance appraisal	.192	.388	.173	.496	.007
Communication	.321	.136	.366	2.369	.026

a. Dependent Variable: Employee performance

Table 10 displays regression or beta coefficients. As shown in the table, beta coefficients for all the predictors are all significant as p<0.05.

$$Y = 0.417 + 0.649X_1 + 0.273X_2 + 0.192X_3 + 0.321X_4$$

The results indicate that employee performance increases by 0.417 if all the other predictors are held constant at zero. Further in the regression outcome show that a unit increase in performance based compensation leads to an increase in employee performance by 0.649. Further, a unit increase in training and development causes a positive increase in employee performance by 0.273. Also a unit increase in performance appraisal leads to a positive change in organizational performance by 0.192 while a unit increase in communication triggers an increase in employee performance by 0.321. The level of significance was set at p<0.05. With these results, the multiple regression equation can be substituted as follows:

Discussion of Key Findings

The first objective of the study sought to determine the effect of performance-based compensation on employee performance in Savings and Credit Cooperative Societies in Mombasa County. Regression analysis revealed that performance-based compensation had a positive and significant effect on employee performance ($\beta = 0.984$, $p < 0.001$). Thus, the null hypothesis was rejected and the alternative hypothesis accepted. These results are consistent with Muriithi and Mwangi (2019), who emphasized that linking rewards to employee output significantly enhances motivation and overall performance in financial institutions in Kenya.

The second objective was to assess the effect of training and development on employee performance. Regression results indicated that training and development had a positive and significant influence on performance ($\beta = 0.301$, $p = 0.003$). The null hypothesis was therefore rejected in favor of the alternative. This finding aligns with Mugambi and Ngugi (2021), who found that continuous skill enhancement and learning opportunities improve employee efficiency, engagement, and productivity in Kenyan financial institutions.

The third objective sought to establish the effect of performance appraisal on employee performance. Regression analysis showed that performance appraisal had a positive and significant effect on performance ($\beta = 0.173$, $p = 0.007$). Accordingly, the null hypothesis was rejected and the alternative hypothesis accepted. These results concur with Wanyonyi and Kihoro (2020), who noted that timely feedback and merit-based evaluations strengthen employee motivation and performance outcomes in Kenyan organizations.

The fourth objective was to investigate the effect of communication on employee performance. Regression results indicated that communication had a positive and significant effect on employee performance ($\beta = 0.366$, $p = 0.026$). Thus, the null hypothesis was rejected and the alternative hypothesis accepted. This finding is in line with Wanjiru and Karanja (2021), who argued that effective communication strategies, including open channels and appropriate information mediums, enhance employee engagement, collaboration, and overall performance in financial institutions.

CONCLUSSIONS AND RECOMMENDATIONS

The study objective was to investigate the effect of high commitment work systems on employee performance of SACCOs in Mombasa County. The study was divided into four sub-parts which included response rate, background information of the respondents, high quality commitment systems descriptive analysis results and finally, the effect of high commitment work systems on employee performance. Based on the study findings, the fully completed and returned questionnaires were 133 out of a total of 121 questionnaires distributed giving a response rate of 90.9%.

The descriptive analysis showed that respondents agreed that employees' output determines incentive compensation in the organization. Additionally, respondents confirmed that the organization links benefits and compensation to employee performance, offers compensation based on current market rates, and performs internal job promotions based on performance.

Regarding training and development, respondents agreed that the organization offers incentives to motivate participation in education and training programs, provides regular annual training and development opportunities, and conducts continuous on-the-job training. Furthermore, respondents confirmed that adequate job orientation is provided to newly recruited employees, highlighting a structured approach to employee development.

For performance appraisal, respondents agreed that the organization provides timely performance-based feedback, that supervisors discuss openly with employees on task efficiency based on appraisal outcomes, and that supervisors engage employees in planning for performance appraisal. Respondents also confirmed that the organization rewards best-performing employees to encourage others, indicating that appraisal practices are linked to motivation and performance enhancement.

In terms of communication, respondents agreed that the organization has effective communication policies and uses appropriate mediums to relay information based on the nature of the information. They also noted that the organization maintains a lean structure to improve communication. However, respondents were somewhat indifferent to the statement that the organization adopts an open communication strategy to allow employees to freely air their views at any time, suggesting potential areas for improving participatory communication practices.

The study further applied a multiple linear regression model to examine the effect of high-commitment work system practices on employee performance. Results indicated that performance-based compensation, training and development, performance appraisal, and communication all had positive and significant relationships with employee performance. The regression model was significant ($p < 0.05$), and the relationship between high-commitment work systems and employee performance was strong, as reflected in the correlation coefficient (R) reported in the model summary. These results confirm that implementing high-commitment work system practices is critical for enhancing employee performance in SACCOs in Mombasa County.

The study concludes that performance-based compensation has a significant effect on employee performance in Savings and Credit Cooperative Societies in Mombasa County. It is concluded that SACCOs have established effective reward systems that link employee output to incentives, align benefits with performance, and conduct merit-based promotions. These practices enhance motivation, reinforce accountability, and contribute to higher employee performance.

The study further concludes that training and development significantly affect employee performance. SACCOs provide continuous on-the-job training, regular annual training programs, and adequate job orientation for newly recruited employees. These practices enable employees to acquire new skills, improve efficiency, and adapt to organizational demands, thereby enhancing overall performance.

The study also concludes that performance appraisal has a positive and significant effect on employee performance. SACCOs implement timely feedback, engage employees in appraisal discussions, and reward high-performing staff. These appraisal practices promote transparency, encourage professional growth, and motivate employees to perform better.

Finally, the study concludes that communication significantly affects employee performance. SACCOs maintain effective communication policies, use appropriate information channels, and adopt lean structures to facilitate information flow. These practices ensure that employees receive relevant information and can collaborate effectively, thereby improving performance outcomes.

The study found that linking compensation and benefits to employee performance significantly enhances output. SACCO management should therefore regularly review and update performance-linked incentive schemes to ensure fairness, competitiveness, and alignment with market rates. Clear criteria for merit-based promotions should be established and communicated to all employees to reinforce motivation and accountability.

Continuous training and development were found to positively influence employee performance; however, incentives for participating in training programs were underutilized. SACCOs should implement structured incentive programs that reward employees for completing training or acquiring new skills. Additionally, organizations should expand on-job and off-job training programs and ensure consistent annual development plans, including orientation for new staff, to enhance competencies and adaptability.

Performance appraisal practices were shown to positively affect employee performance, yet engagement in the planning of appraisals was slightly lower. SACCOs should involve employees more actively in setting performance objectives and planning appraisal sessions. Timely and constructive feedback should be prioritized, and recognition or rewards for high performers should continue to encourage a culture of continuous improvement

Communication was positively associated with employee performance, though adoption of open communication strategies was moderate. SACCO management should foster a culture of open dialogue where employees can freely share ideas, concerns, and feedback. The use of appropriate communication channels should be maintained, and management should review organizational structures to ensure that information flows efficiently across all levels. Regular communication audits could identify gaps and improve engagement.

Suggestions for Further Research

This study focused on examining the effect of high-commitment work systems on employee performance in Savings and Credit Cooperative Societies in Mombasa County. The four variables studied; performance-based compensation, training and development, performance appraisal, and communication explained 89.1% of the variation in employee performance. Based on this, it is recommended that future research explore other dimensions of high-commitment work systems that were not included in this study, such as employee involvement, job security, or work-life balance, to determine their impact on employee performance. Additionally, similar studies could be conducted in other sectors beyond SACCOs, including manufacturing, hospitality, or public service institutions, to enhance generalizability and provide broader insights into how high-commitment work systems influence employee performance across different organizational contexts in Kenya.

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